

Technical and Bibliographic Notes / Notes techniques et bibliographiques

The Institute has attempted to obtain the best original copy available for scanning. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of scanning are checked below.

L'Institut a numérisé le meilleur exemplaire qu'il lui a été possible de se procurer. Les détails de cet exemplaire qui sont peut-être uniques du point de vue bibliographique, qui peuvent modifier une image reproduite, ou qui peuvent exiger une modification dans la méthode normale de numérisation sont indiqués ci-dessous.

- | | | | |
|-------------------------------------|---|-------------------------------------|---|
| <input type="checkbox"/> | Coloured covers /
Couverture de couleur | <input type="checkbox"/> | Coloured pages / Pages de couleur |
| <input type="checkbox"/> | Covers damaged /
Couverture endommagée | <input type="checkbox"/> | Pages damaged / Pages endommagées |
| <input type="checkbox"/> | Covers restored and/or laminated /
Couverture restaurée et/ou pelliculée | <input type="checkbox"/> | Pages restored and/or laminated /
Pages restaurées et/ou pelliculées |
| <input type="checkbox"/> | Cover title missing /
Le titre de couverture manque | <input checked="" type="checkbox"/> | Pages discoloured, stained or foxed/
Pages décolorées, tachetées ou piquées |
| <input type="checkbox"/> | Coloured maps /
Cartes géographiques en couleur | <input type="checkbox"/> | Pages detached / Pages détachées |
| <input type="checkbox"/> | Coloured ink (i.e. other than blue or black) /
Encre de couleur (i.e. autre que bleue ou noire) | <input checked="" type="checkbox"/> | Showthrough / Transparence |
| <input type="checkbox"/> | Coloured plates and/or illustrations /
Planches et/ou illustrations en couleur | <input checked="" type="checkbox"/> | Quality of print varies /
Qualité inégale de l'impression |
| <input type="checkbox"/> | Bound with other material /
Relié avec d'autres documents | <input type="checkbox"/> | Includes supplementary materials /
Comprend du matériel supplémentaire |
| <input type="checkbox"/> | Only edition available /
Seule édition disponible | <input type="checkbox"/> | Blank leaves added during restorations may
appear within the text. Whenever possible, these
have been omitted from scanning / Il se peut que
certaines pages blanches ajoutées lors d'une
restauration apparaissent dans le texte, mais,
lorsque cela était possible, ces pages n'ont pas
été numérisées. |
| <input checked="" type="checkbox"/> | Tight binding may cause shadows or distortion
along interior margin / La reliure serrée peut
causer de l'ombre ou de la distorsion le long de la
marge intérieure. | | |

Additional comments /
Commentaires supplémentaires:

Various pagings.

In Sessional paper No. 4, Report of the Superintendent of Insurance ... 31st
December 1895, page lii is incorrectly numbered page li.

In Sessional paper No. 4, Statements of Fire and Inland Marine Insurance
Companies, pages 25, 293, 297, 384, 427 & 444 are incorrectly numbered
pages 26, 29, 277, 381, 47 & 44.

SESSIONAL PAPERS

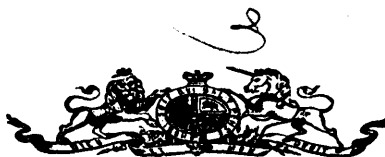
VOLUME 3

SIXTH SESSION OF THE SEVENTH PARLIAMENT

OF THE

DOMINION OF CANADA.

SESSION 1896



See also Numerical List, page 4.

ALPHABETICAL INDEX

OF THE

SESSIONAL PAPERS

OF THE

PARLIAMENT OF CANADA

SIXTH SESSION, SEVENTH PARLIAMENT, 1896.

NOTE.—In order to find quickly whether a paper has been printed or not, the mark (n.p.) has been inserted when not printed; papers not so marked, it may be understood, are printed. Further information concerning each paper is to be found in the List, commencing on page 4.

A	C
Adams, E .....(n.p.) 86	Census, North-west Territories.....(n.p.) 54
Adulteration of Food..... 7b	Central Experimental Farm .....(n.p.) 45
Agriculture, Annual Report..... 8	Chamberlain, Charles.....(n.p.) 53
Alaska, Boundary of.....(n.p.) 74	Chambly Canal.....(n.p.) 57
"Alert," Steamer.....(n.p.) 59	Chartered Banks..... 3
Archives, Canadian..... 8a	Chatham Industries .....(n.p.) 33
Auditor General, Annual Report..... 1	Chicago Drainage Channel..... 82
B	Civil Service:
Baie des Chaleurs Railway.....(n.p.) 58	Board of Examiners 16c
Banks, unclaimed Balances in..... 3a	Insurance Act.....(n.p.) 37
Baptisms, Marriages and Burials.....(n.p.) 73	List..... 16a
Barnardo's Boys.....(n.p.) 87	Superannuations.....(n.p.) 23, 36, 63
Barry's Bay Station.....(n.p.) 40	Temporary Clerks.....(n.p.) 85
Beer in Neepawa.....(n.p.) 51	Commissions to Public Officers..... 26
Beet Root.....(n.p.) 55	Copyright Question..... 8b
Beliveau, Joseph.....(n.p.) 90	Corn Imported.....(n.p.) 60
Bonds and Securities.....(n.p.) 34	Corn Mills.....(n.p.) 25
Boundary of Alaska.....(n.p.) 74	Criminal Statistics..... 8d
British Canadian Loan & Investment Co. (n.p.) 72	Customs Service, Toronto.....(n.p.) 46
British Columbia "Provisional Allowance" (n.p.) 65	D
British Columbia Railway Belt.....(n.p.) 31	Dividends Unpaid in Banks..... 3a
C	Dominion Lands.....(n.p.) 31, 31a
Canadian Coinage.....(n.p.) 71a	Dominion Police Report.....(n.p.) 27
Canadian Pacific Railway:	Donnelly, T.....(n.p.) 86
Business with Interior Department...(n.p.) 32	Dr. Barnardo's Boys.....(n.p.) 87
Lands sold by.....(n.p.) 32a	E
Canal Statistics..... 10b	Estimates..... 2
Cattle, Transit of.....(n.p.) 38, 38a	Excise..... 7
Cayuga, Sale of Lots in.....(n.p.) 83	Exhibition at Regina.....(n.p.) 75
	Experimental Farm, Central.....(n.p.) 45
	Experimental Farms, Annual Report..... 8c

F		N	
Fisheries, Annual Report.....	11a	Neepawa, Beer in.....(n.p.)	51
Fishing Bounties.....(n.p.)	30	North-west Mounted Police.....	15, 15a
Fishing Licenses.....(n.p.)	29, 81	North-west Territories, Census.....(n.p.)	54
Freight Rates Commission.....(n.p.)	70	North-west Territories, Schools.....	39b
G		O	
Geological Survey Report.....	13a	Ottawa, Arnprior & Parry Sound Ry. ..(n.p.)	40
Girouard, Hon. Désiré.....(n.p.)	47	Ottawa Canal.....(n.p.)	64
Goodwin, George.....(n.p.)	76	Ottawa Gas Company.....(n.p.)	92
Governor General's Warrants.....(n.p.)	22	Over-rulings of Treasury Board.....	1a
Guard Pier, Montreal.....(n.p.)	80		
H		P	
High Commissioner.....	5a	Paspebiac Public Works.....(n.p.)	79
High Commissioner.....(n.p.)	48, 71, 71a	Pig Iron.....(n.p.)	21
I		Pilotage System, St. John, N.B.....	11b
Indian Affairs, Annual Report.....	14	Port Stanley Harbour.....(n.p.)	91
Indians, St. Peter's Reserve.....(n.p.)	28	Postmaster General, Annual Report.....	12
Inland Revenue, Annual Report.....	7	Prince County Public Works.....(n.p.)	77a
Insurance, Annual Report.....	4	Prior, Hon. E. G.....(n.p.)	44
Insurance, Civil Service.....(n.p.)	37	Provencher, Licenses in.....(n.p.)	52
Insurance Companies.....4a, 4b		Provisional Allowance.....(n.p.)	65
Intercolonial Railway.....(n.p.)	67	Public Accounts, Annual Report.....	2
Interior, Annual Report.....	13	Public Officers' Commissions.....	26
J		Public Printing and Stationery.....	16b
Justice, Annual Report.....	18	Public Works, Annual Report.....	9
L		R	
Lands, Dominion.....(n.p.)	31, 31a	Railways and Canals, Annual Report.....	10
Library of Parliament, Annual Report.....	17	Railway Statistics.....	10a
Licenses to U. S. Fishing Vessels.....(n.p.)	29	Railway Subsidies.....(n.p.)	68, 68a, 88
List of Vessels.....	11c	Regina Exhibition.....(n.p.)	75
Little Metis Bay.....(n.p.)	84, 84a	Royal Military College.....	43, 43a, 43b, 43c
M		S	
Mail Services.....(n.p.)	35, 35a, 35b, 35c, 35d, 35e	Secretary of State, Annual Report.....	16
Manitoba Schools.....39, 39a, 39aa, 39c		Senators, Appointments of.....(n.p.)	49
Marine and Fisheries, Annual Report.....	11	Schools, North-west Territories.....	39b
Militia and Defence, Annual Report.....	19	Sharp, David.....(n.p.)	81
Miscellaneous Unforeseen Expenses.....(n.p.)	24	Shipping, List of.....	11c
Montreal Guard Pier.....(n.p.)	80	Shortis, Valentine.....	42
Montreal, Ottawa & Georgian Bay Canal (n.p.)	64	Soulanges Canal.....(n.p.)	76
Moose Jaw.....(n.p.)	50	St. Andrew's Rapids.....(n.p.)	78
Mc		Steamer "Alert".....(n.p.)	59
McCarthy Act.....(n.p.)	52	Steamboat Inspection.....	11d
		Steamship Service.....(n.p.)	56
		Steel Billets.....(n.p.)	20
		St. John River, N.B.....(n.p.)	89
		Superannuations, Civil Service...(n.p.)	23, 36, 63
		Sweating System.....	61, 61a

T		W	
Territorial Exhibition.....(n.p.)	75	Wall, Dr.	(n.p.) 69
Tignish Breakwater.....(n.p.)	77	Warrants, Governor General's.....(n.p.)	22
Toronto Customs Service.....(n.p.)	46	Weights, Measures and Gas.....	7a
Trade and Commerce, Annual Report.	5	Welland Canal.....(n.p.)	57a
Trade and Navigation, Annual Report.....	6	Wheat Grades.....(n.p.)	62
Treasury Board Over-rulings.....	1a	Wingham Industries.....(n.p.)	33a
Tupper, Sir Charles, Bart.....(n.p.)	41	Wood, Hon. J. F.....(n.p.)	44
U		Y	
Unclaimed Balances in Banks.....	3a	Yale and Cariboo.....(n.p.)	66
Unforeseen Expenses... ..(n.p.)	24		
U. S. Cattle.....(n.p.)	38, 38a		
U. S. Fishing Vessels.....(n.p.)	29		

See also Alphabetical Index, page 1.

LIST OF SESSIONAL PAPERS

Arranged in Numerical Order, with their Titles at full length; the Dates when Ordered and when Presented to both Houses of Parliament; the Name of the Member who moved for each Sessional Paper, and whether it is ordered to be Printed or not Printed.

CONTENTS OF VOLUME 1.

1. Report of the Auditor General on Appropriation Accounts, for the year 1894-95. Presented (First Part) 29th January, 1896, by Hon. G. E. Foster (second and concluding part presented 18th February, 1896). *Printed for both distribution and sessional papers.*
- 1a. Return of Treasury Board Overrulings since session of 1895 on appeal from the decision of the Auditor General *re* purchase of land for Manitoba Penitentiary. Presented 17th January, 1896, by Hon. G. E. Foster. *Printed for both distribution and sessional papers.*

CONTENTS OF VOLUME 2.

2. Public Accounts of Canada for the fiscal year ended 30th June, 1895. Presented 17th January, 1896, by Hon. G. E. Foster. 2a. Estimates for the fiscal year ended 30th June, 1897; presented 27th January. 2b. Supplementary Estimates for the year ending 30th June, 1896; presented 6th April, 1896. *Printed for both distribution and sessional papers.*
3. List of Shareholders in the Chartered Banks of Canada, as on the 31st December, 1895. Presented 13th April, 1896, by Hon. G. E. Foster. *Printed for both distribution and sessional papers.*
- 3a. Report of dividends remaining unpaid and unclaimed balances in the Chartered Banks of Canada, for five years and upwards, prior to 31st December, 1895. Presented 17th April, 1896, by Hon. G. E. Foster. *Printed for both distribution and sessional papers.*

CONTENTS OF VOLUME 3.

4. Report of the Superintendent of Insurance for the year ending 31st December, 1895. *Printed for both distribution and sessional papers.*
- 4a. Preliminary statements of the business of Life Insurance Companies in Canada, for the year ending 31st December, 1895. Presented 2nd March, 1896, by Hon. G. E. Foster. *Printed for both distribution and sessional papers.*
- 4b. Abstracts of Statements of Insurance Companies in Canada, for the year ended 31st December, 1895. *Printed for both distribution and sessional papers.*

CONTENTS OF VOLUME 4.

5. Report of the Department of Trade and Commerce, for the year ended 30th June, 1895. Presented 7th February, 1896, by Hon. W. B. Ives. *Printed for both distribution and sessional papers.*
- 5a. Reports of the High Commissioner in connection with the Department of Trade and Commerce. *Printed for both distribution and sessional papers.*
6. Tables of the Trade and Navigation of Canada for the fiscal year ended 30th June, 1895. Presented 24th January, 1896, by Hon. J. F. Wood. *Printed for both distribution and sessional papers.*

CONTENTS OF VOLUME 5.

- 7.** Inland Revenues of Canada. Excise, &c., for the fiscal year ended 30th June, 1895. Presented 9th January, 1896, by Hon. J. Costigan.....*Printed for both distribution and sessional papers.*
- 7a.** Inland Revenues of Canada. Inspection of Weights and Measures and Gas, for the fiscal year ended 30th June, 1895. Presented 9th January, 1896, by Hon. J. Costigan.
Printed for both distribution and sessional papers.
- 7b.** Inland Revenues of Canada. Adulteration of Food, for the fiscal year ended 30th June, 1895. Presented 9th January, 1896, by Hon. J. Costigan.
Printed for both distribution and sessional papers.
- 8.** Report of the Minister of Agriculture for the calendar year 1895. Presented 21st February, 1896, by Hon. G. E. Foster.....*Printed for both distribution and sessional papers.*
- 8a.** Report on Canadian Archives, 1895. Presented 24th March, 1896, by Hon. G. E. Foster.
Printed for both distribution and sessional papers.
- 8b.** Conference on the Copyright Question. Presented 23rd January, 1896, by Hon. W. H. Montague.
Printed for both distribution and sessional papers.

CONTENTS OF VOLUME 6.

- 8c.** Report of the Director and Officers of the Experimental Farms, for the year 1895. Presented 6th April, 1896, by Hon. G. E. Foster.....*Printed for both distribution and sessional papers.*
- 8d.** Criminal Statistics for the year 1895.....*Printed for both distribution and sessional papers.*

CONTENTS OF VOLUME 7.

- 9.** Annual Report of the Minister of Public Works, for the fiscal year ended 30th June, 1895. Presented 26th February, 1896, by Hon. J. A. Ouimet....*Printed for both distribution and sessional papers.*
- 10.** Annual Report of the Department of Railways and Canals, for the fiscal year ended 30th June, 1895. Presented 6th February, 1896, by Hon. J. Haggart.
Printed for both distribution and sessional papers.
- 10a.** Railway Statistics of Canada, for the year ended 30th June, 1895. Presented 30th January, 1896, by Hon. J. Haggart.....*Printed in No. 10.*
- 10b.** Canal Statistics for season of navigation, 1894. Presented 30th January, 1896, by Hon. J. Haggart.
Printed in No. 10.

CONTENTS OF VOLUME 8.

- 11.** Annual Report of the Department of Marine and Fisheries (Marine) for the fiscal year ended 30th June, 1895. Presented 10th February, 1896, by Hon. J. Costigan.
Printed for both distribution and sessional papers.
- 11a.** Annual Report of the Department of Marine and Fisheries (Fisheries) for the fiscal year ended 30th June, 1895. Presented 28th February, 1896, by Hon. J. Costigan.
Printed for both distribution and sessional papers.
- 11b.** Report of an investigation into the Pilotage System at St. John, N.B. Presented 24th January, 1896, by Hon. J. Costigan.....*Printed for both distribution and sessional papers.*
- 11c.** List of Shipping issued by the Department of Marine and Fisheries: being a list of vessels on the registry books of the Dominion of Canada on the 31st December, 1895.
Printed for both distribution and sessional papers.

CONTENTS OF VOLUME 9.

- 11d.** Report of the Chairman of the Board of Steamboat Inspection, etc., for calendar year ended 31st December, 1895.....*Printed for both distribution and sessional papers.*
- 12.** Report of the Postmaster General, for the year ended 30th June, 1895. Presented 23rd January, 1896, by Sir A. P. Caron.....*Printed for both distribution and sessional papers.*

 CONTENTS OF VOLUME 10.

- 13.** Annual Report of the Department of the Interior, for the year 1895. Presented 12th February, 1896, by Hon. T. M. Daly.....*Printed for both distribution and sessional papers.*
- 13a.** Summary Report of the Geological Survey Department, for the year 1895. Presented 13th March, 1896, by Hon. T. M. Daly.....*Printed for both distribution and sessional papers.*
- 14.** Annual Report of the Department of Indian Affairs, for the year ended 30th June, 1895. Presented 7th February, 1896, by Hon. T. M. Daly.*Printed for both distribution and sessional papers.*

CONTENTS OF VOLUME 11.

- 15.** Report of the Commissioner of the North-West Mounted Police Force, 1895. Presented 23rd March, 1896, by Hon. T. M. Daly..... *Printed for both distribution and sessional papers.*
- 15a.** Supplementary Report of the Commissioner of the North-west Mounted Police Force, 1895. Presented 16th April, 1896, by Hon. T. M. Daly....*Printed for both distribution and sessional papers.*
- 16.** Report of the Secretary of State of Canada, for the year ended 31st December, 1895. Presented 23rd March, 1896, by Sir Charles Tupper... *Printed for both distribution and sessional papers.*
- 16a.** Civil Service List of Canada, 1895. Presented 17th January, 1896, by Hon. J. A. Ouimet.
Printed for both distribution and sessional papers.
- 16b.** Annual Report of the Department of Public Printing and Stationery of Canada, for the year ending 30th June, 1895, with a partial report for services during six months ending 31st December, 1895. Presented 9th March, 1896, by Hon. Sir Charles Tupper.
Printed for both distribution and sessional papers.
- 16c.** Report of the Board of Civil Service Examiners for the year ended 31st December, 1895. Presented 20th March, 1896, by Sir Charles Tupper . . . *Printed for both distribution and sessional papers.*
- 17.** Report of the Joint Librarians of Parliament for the year 1895. Presented 2nd January, 1896, by the Hon. The Speaker.....*Printed for sessional papers only.*
- 18.** Report of the Minister of Justice as to the Penitentiaries of Canada, for the year ended 30th June, 1895. Presented 7th February, 1896, by Hon. A. R. Dickey.
Printed for both distribution and sessional papers.
- 19.** Report of the Department of Militia and Defence of Canada, for the year ended 30th June, 1895. Presented 30th January, 1896, by Hon. A. R. Dickey.
Printed for both distribution and sessional papers.
- 20.** Statement showing the bounty paid on steel billets, manufactured in Canada, from 31st March, 1895, to 31st December, 1895. Presented 17th January, 1896, by Hon. J. F. Wood.
Not printed.
- 21.** Statement showing the bounty paid on pig iron manufactured in Canada, from 4th April, 1895, to 9th January, 1896, and quantity produced. Presented 17th January, 1896, by Hon. J. F. Wood.
Not printed.
- 22.** Statement of Governor General's Warrants issued on account of the fiscal year 1895-96, made as directed by the Consolidated Revenue and Audit Act. Presented 17th January, 1896, by Hon. G. E. Foster.....*Not printed.*
- 23.** Statement of all superannuations and retiring allowances in the civil service during the year ended 31st December, 1895, giving name, rank, salary, service, allowance and cause of retirement of each person superannuated; also whether vacancy filled by promotion or new appointment, and salary of any new appointee. Presented 17th January, 1896, by Hon. G. E. Foster.. *Not printed.*
- 24.** Statement of expenditure on account of miscellaneous unforeseen expenses, from 1st July, 1895, to 2nd January, 1896. Presented 17th January, 1896, by Hon. G. E. Foster.....*Not printed.*
- 25.** Return to an order of the House of Commons, dated 3rd February, 1896, for a return showing the names of the operators and location of mills in which corn was ground for human food during the year ending 30th June, 1895. The number of bushels ground by each, and the gross amount of rebate made to each, and the amount of rebate yet due or claimed by each and not paid, if any. Presented 20th February, 1896.—*Mr. McMullen*.....*Not printed.*
- 26.** List of public officers to whom commissions have issued under chapter 19 of the Revised Statutes of Canada, during the year 1895. Presented 17th January, 1896, by Hon. J. A. Ouimet.
Printed in No. 16.

 CONTENTS OF VOLUME 11—*Continued.*

27. Report of the Commissioner of Dominion Police, for the year 1895, under Revised Statutes of Canada, chapter 184, section 5. Presented 17th January, 1896, by Hon. T. M. Daly. . . . *Not printed.*
28. Return to an order of the House of Commons, dated 8th July, 1895, for a copy of all memorials, petitions and other documents from the Indians of St. Peter's Reserve, Manitoba, and of all correspondence in relation thereto, since 1st January, 1892. Presented 20th January, 1896.—*Mr. Laurier* *Not printed.*
29. Copy of an order in council of the 8th January, 1896, continuing for the current year the issue of licenses to United States fishing vessels to enter any ports on the Atlantic coast for the purchase of bait, etc. Presented 20th January, 1896, by Hon. J. Costigan *Not printed.*
30. Statement in reference to fishing bounty payments for 1894-95, required by chapter 96 of the Revised Statutes of Canada. Presented 20th January, 1896, by Hon. J. Costigan *Not printed.*
31. Return of orders in council which have been published in the *Canada Gazette* and in the *British Columbia Gazette*, in accordance with the provisions of section 38 of the regulations for the survey, administration, disposal and management of Dominion lands within the 40-mile railway belt in the province of British Columbia. Presented 21st January, 1896, by Hon. T. M. Daly *Not printed.*
- 31a. Return of orders in council which have been published in the *Canada Gazette*, in accordance with the provisions of clause 91 of the Dominion Lands Act, chapter 54, Revised Statutes of Canada. Presented 21st January, 1896, by Hon. T. M. Daly *Not printed.*
32. Return under resolution of the 20th February, 1882, in so far as the same is furnished by the department of the interior, respecting the Canadian Pacific Railway Company. Presented 22nd January, 1896, by Hon. T. M. Daly *Not printed.*
- 32a. List of all lands sold by the Canadian Pacific Railway Company, from the 1st October, 1894, to the 1st October, 1895. Presented 10th February, 1896, by Hon. T. M. Daly *Not printed.*
33. Return to an order of the House of Commons, dated 10th June, 1895, for a return showing: 1. Number of manufacturing industries in the city of Chatham, specifying the name of each and name of the proprietor. 2. Number of hands employed in each factory. 3. The value of the output of each factory. 4. Amount of capital invested in each factory. 5. Total wages paid by each factory. 6. Value of raw material in each factory. Presented 23rd January, 1896.—*Mr. Campbell* *Not printed.*
- 33a. Return to an order of the House of Commons, dated 10th June, 1895, for a return showing: 1. Number of manufacturing industries in the town of Wingham, specifying the name of each and name of proprietor. 2. Number of hands employed in each factory. 3. The value of the output of each factory. 4. Amount of capital invested in each factory. 5. Total wages paid by each factory. 6. Value of raw material in each factory. Presented 23rd January, 1896.—*Mr. McDonald (Huron)* *Not printed.*
34. Detailed statement of all bonds and securities registered in the department of the secretary of state for Canada, since last return, 1895, submitted to the parliament of Canada under section 23, chapter 19, of the Revised Statutes of Canada. Presented 23rd January, 1896, by Hon. J. A. Ouimet *Not printed.*
35. Return to an order of the House of Commons, dated 3rd June, 1895, for copies of the contract made between the postmaster general and Mr. Jos. Lamontagne, on 1st July, 1894, for carrying the mail between Lake Etchemin and St. Rose de Watford; also of all documents, correspondence, tenders and reports, other than confidential, in relation to the cancelling of the said contract, and of the new contract subsequently made by the government and of the tenders that preceded it. Presented 24th January, 1896.—*Mr. Vaillancourt* *Not printed.*
- 35a. Return to an order of the House of Commons, dated 3rd June, 1895, for a return showing all correspondence, reports, tenders received and contracts entered into for carrying mail matter between Battleford and Saskatoon, in the North-west Territories, during the past three years. Presented 24th January, 1896.—*Mr. Martin* *Not printed.*
- 35b. Return to an order of the House of Commons, dated 3rd June, 1895, for copies of all petitions, letters and papers with reference to a daily mail service between Matane, in the county of Rimouski, and Ste. Anne des Monts, in the county of Gaspé. Presented 24th January, 1896.—*Mr. Joncas* *Not printed.*

 CONTENTS OF VOLUME 11—*Continued.*

- 35c.** Return to an order of the House of Commons, dated 25th March, 1896, for copy of mail contracts with the Canadian Pacific Railway from Winnipeg to Pilot Mound, and points west of same. Presented 13th April, 1896.—*Sir Richard Cartwright*..... *Not printed.*
- 35d.** Return to an order of the House of Commons, dated 17th February, 1896, for copies of tenders received during the year 1895 for the conveyance of the mails between the 108 Mile House, British Columbia, and Horsefly, with the amounts in each case. Any correspondence had between the post office inspector (Mr. Fletcher) or the department, and the members representing Cariboo or Yale in relation to the conveyance of the mail over the said route. The copy of the contract now in force, its amount, and the party with whom such contract has been made. Copies of the tenders received during the year 1895 for the conveyance of the mails between the 150 Mile House and Keithley Creek, showing to whom was the contract awarded and for what amount, and whether such contract was transferred to any one, and if so, to whom, and on what terms. Presented 17th April, 1896.—*Mr. McMullen*..... *Not printed.*
- 35e.** Return to an address of the House of Commons to his excellency the Governor General, dated 9th March, 1896, for copies of all correspondence between the Canadian Pacific Railway Company and the government relating to claims for an increase of the amount paid to that company for the carriage of mail matter, and for copies of any orders in council or departmental regulations respecting such claims. Presented 17th April, 1896.—*Mr. Borden*..... *Not printed.*
- 36.** Return to an order of the House of Commons, dated 26th April, 1895, for a return showing : 1. The names of all superannuated officers on the superannuated list on the 1st day of January, 1895. 2. The date of their appointment as permanent civil servants. 3. The amount of salary at time of appointment. 4. The number of years in the service. 5. The amount of salary at time of superannuation. 6. The date of their superannuation and number of years added to time of service, if any. 7. The amount of annual retiring allowance granted. 8. The gross amount paid into the fund by each retired officer on the list on the 1st of January, 1895. 9. The gross amount drawn by each superannuated officer on the superannuated list up to the 1st of January, 1895. 10. The age of each superannuated officer on the list on the 1st of January, 1895, at the date of his superannuation. 11. The names of all persons who have been on the superannuation list since the act came into force and have died before January 1st, 1895, and the information concerning each which is asked for in the preceding nine paragraphs with respect to those mentioned in paragraph one. Presented 27th January, 1896.—*Mr. McMullen*..... *Not printed.*
- 37.** Statement in pursuance of section 17 of the Civil Service Insurance Act, for the year ending 30th June, 1895. Presented 28th January, 1896, by Hon. G. E. Foster..... *Not printed.*
- 38.** Return (in part) to an address of the House of Commons to his excellency the Governor General, dated 28th January, 1896, for a copy of an order in council relating to the quarantine and transit through Canada of cattle from the United States, especially with reference to the port of St. John, New Brunswick, and of all other orders in council and departmental or other regulations applicable to the transit of cattle from the United States through Canada, and a statement showing what provision has been made for the transit of such cattle being carried out according to the requirements of such orders in council and regulations; also statement showing what numbers of American cattle, if any, have already been shipped via St. John under the terms of the order in council. Presented 28th January, 1896.—*Mr. Foster* and *Mr. Mulock*..... *Not printed.*
- 38a.** Supplementary return to No. 38. Presented 17th February, 1896.—*Mr. Foster* and *Mr. Mulock*.
Not printed.
- 39.** Copy of further correspondence between the government of Canada and the government of the province of Manitoba, respecting the Manitoba school question. Presented 30th January, 1896, by Hon. G. E. Foster..... *Printed for both distribution and sessional papers.*
- 39a.** Return to an address of the House of Commons to his excellency the Governor General, dated 29th January, 1896, for a return of all orders in council and official correspondence, and all other documents, not already laid on the table of this house, in reference to the Manitoba school question. Presented 6th February, 1896.—*Mr. LaRivière*... *Printed for both distribution and sessional papers.*
- 39aa.** Copies of papers with reference to the sending of a deputation to Winnipeg to confer with the Manitoba government, regarding the Manitoba School Law. Presented 26th March, 1896, by Sir Charles Tupper..... *Printed for both distribution and sessional papers.*

 CONTENTS OF VOLUME 11—*Continued.*

- 39b. Return to an address of the House of Commons to his excellency the Governor General, dated 16th March, 1896, for copy of the report made by his honour the lieutenant governor of the North-west Territories to his excellency the governor general respecting the bill intituled: "An ordinance to amend and consolidate, as amended, the ordinances respecting schools," passed by the legislative assembly at its last session, and which was reserved for the assent of his excellency; any order in council or report made in respect thereof and the said bill. Presented 26th March, 1896.—*Mr. McCarthy* *Printed for both distribution and sessional papers.*
- 39c. Report of the commissioners appointed to confer with the government of Manitoba on the subject of the schools in that province. Also extracts of reports of the committee of the honourable the privy council of the 17th and 27th March, 1896, with reference to the appointment of a commission to confer with the government of the province of Manitoba on the subject of the schools in that province. Presented 6th April, 1896, by Sir Charles Tupper.
Printed for both distribution and sessional papers.
40. Return to an address of the House of Commons to his excellency the Governor General, dated 8th July, 1895, for copies of all petitions, correspondence, documents, or other papers from the electors of the riding of South Renfrew, or any one or more of them, or any other person, addressed to the governor general or the minister of railways, in reference to the "closing of the railway station at Barry's Bay, a station on the Ottawa, Arnprior and Parry Sound Railway, in the county of Renfrew, and for papers or correspondence, as above, containing complaints of any persons against the said railway company, for inconvenience and business losses occasioned by the closing of said railway station, and for papers or correspondence, as above, complaining against the action of said railway company, so largely assisted by government moneys, for inconveniencing and injuring public business, in attempting to coerce an individual into giving the company land or privileges which the company could not obtain by action at law. Presented 6th February, 1896.—*Mr. Casey.*
Not printed.
41. Return to an address of the House of Commons to his excellency the Governor General, dated 27th January, 1896, for copies of correspondence by letter or telegram between the government and Sir Charles Tupper, Bart., concerning his present visit to Canada. Presented 7th February, 1896.—*Mr. Casey.* *Not printed.*
42. Return to an address of the House of Commons to his excellency the Governor General, dated 29th January, 1896, for copies of all petitions, applications, letters, etc., asking for a commutation of the sentence of death recorded against Valentine Shortis, into imprisonment for life, and of all letters and memorials asking that the law be allowed to take its course; also the report of Mr. Justice Mathieu, and the report of the Minister of Justice, and any decision, order or warrant dealing with the said case. Also a statement showing whether any petitions for commutation of the death sentence were submitted to council, and, if so, what decision (if any) was arrived at in regard thereto. Also for copies of any correspondence between his excellency the governor general and the colonial secretary, whether by cablegram or otherwise, on the same subject. Presented 11th February, 1896.—*Messrs. Bergeron, Mulock and Davies.*
Printed for distribution only.
43. Report of the Board of Visitors for the Royal Military College, for the year 1895. Presented 12th February, 1896, by Hon. A. R. Dickey *Printed for distribution only.*
- 43a. Report of Mr. Sandford Fleming, C.M.G., a member of the Board of Visitors of the Royal Military College. Presented 25th March, 1896, by Sir Adolphe Caron *Printed for distribution only.*
- 43b. Letters from the Commandant of the Royal Military College, submitting remarks on the Report of the Board of Visitors of said College, and also on the Report of Mr. Sandford Fleming, C.M.G., a member of said board. Presented 25th March, 1896, by Sir Adolphe Caron.
Printed for distribution only.
- 43c. Letter and report from the general officer commanding the Canadian militia, in reference to the Royal Military College at Kingston. Presented 26th March, 1896, by Sir Adolphe Caron.
Printed for distribution only.
44. Return to an address of the House of Commons to his excellency the Governor General, dated 3rd February, 1896, for copies of all orders in council and correspondence relating to the appointment of the Honourable E. G. Prior, and of the Honourable John F. Wood, to the privy council of Canada; and copies of the commissions or instruments appointing them to the privy council, and appointing them also to the respective offices which they now hold in the administration. Presented 12th February, 1896.—*Mr. Laurier* *Not printed.*

 CONTENTS OF VOLUME 11—*Continued.*

45. Return to an order of the House of Commons, dated 3rd February, 1896, for a statement of the total expenditure in connection with the central experimental farm at Ottawa, up to the 1st day of January, 1896: The price paid for the land. The total cost of buildings, and labour in making permanent improvements, and the total cost of other labour on the farm. The amounts paid for manure and fertilizers. The amount paid for live stock. The total amount paid for machinery and implements. The amount paid for harness. The value of live stock on the farm, 1st January, 1896. The total revenue from sales of live stock, butter, cheese and produce of the farm, to 1st January, 1896. Presented 17th February, 1896.—*Mr. McMillan*.....*Not printed.*
46. Return to an address of the House of Commons to his excellency the Governor General, dated 27th January, 1896, for a statement showing the names of all persons appointed to any positions in connection with the customs at Toronto since 1st July, 1891, with dates of appointments and salaries of such appointees. Presented 17th February, 1896.—*Mr. McMillan*..... *Not printed.*
47. Return to an address of the House of Commons to his excellency the Governor General, dated 10th February, 1896, for copies of the order in council appointing the Hon. Désiré Girouard one of the judges of the supreme court of Canada. Presented 17th February, 1896.—*Mr. Tarte*.
Not printed.
48. Return to an address of the House of Commons to his excellency the Governor General, dated 27th January, 1896, for copies of all orders in council, instructions from the government or any department, and other documents relating to the appointment of a high commissioner in London, or the nature of his duties, or his discharge of those duties, which have not already been laid before this house. Presented 17th February, 1896.—*Mr. Casey*.....*Not printed.*
49. Return to an address of the House of Commons to his excellency the Governor General, dated 10th February, 1896, for copies of orders in council in relation to appointments of senators, made since 1st January, 1896. Presented 20th February, 1896.—*Mr. Tarte*.....*Not printed.*
50. Return to an order of the House of Commons, dated 10th June, 1895, for copies of all papers and correspondence connected with the part ownership of the Moose Jaw town site by the government of Canada, including a statement of the amount of money received by the town site trustees, the amount received by the government of the Dominion, the number of lots still held by the Dominion government, and the amount of taxes paid annually by the government since Moose Jaw was erected into a municipality. Presented 24th February, 1896.—*Mr. Davin*.
Not printed.
51. Return to an order of the House of Commons, dated 3rd February, 1896, for copies of all correspondence with regard to the granting of a license to manufacture and sell beer in the town of Neepawa, in Manitoba. Also copies of all petitions from residents of said town protesting against said license. Presented 24th February, 1896.—*Mr. Martin*.....*Not printed.*
52. Return to an order of the House of Commons, dated 29th January, 1896, for a return of: 1. All fees received by the government under the provisions of the Act commonly known as the McCarthy Act, from the several municipal corporations or from parties applying for licenses under that act, in the electoral district of Provencher, in the province of Manitoba. 2. A list of unpaid claims and amount thereof in connection with the said act in the same electoral district. Presented 24th February, 1896.—*Mr. LaRivière*.....*Not printed.*
53. Return to an address of the House of Commons to his excellency the Governor General, dated 10th February, 1896, for copies of all reports to council and orders in council, judge's report and other papers and correspondence respecting the release of Charles Chamberlain from confinement at Stony Mountain penitentiary in Manitoba on a conviction for perjury in connection with the last Dominion election in the city of Winnipeg. Also copies of all letters, petitions or other communications to the government, or any member or department, or to his excellency; and of all letters by or on behalf of any member of the government or any department, in reference to commutation of Chamberlain's term of imprisonment. Presented 24th February, 1896.—*Mr. Martin and Mr. Mulock*.....*Not printed.*
54. Return to an order of the House of Commons, dated 10th February, 1896, for a full return of the census of the North-west Territories recently taken by the mounted police, showing the number of male and female inhabitants in each division and showing boundaries of divisions. Presented 27th February, 1896.—*Mr. Martin*.....*Not printed.*

CONTENTS OF VOLUME 11—*Continued.*

55. Return to an order of the House of Commons, dated 10th February, 1896, for a return showing the amount of money paid to each of the several parties who have received a bounty during the year 1895 from the appropriation to encourage the production of the beet root. Presented 4th March, 1896.—*Mr. Mills (Bothwell)*.....*Not printed.*
56. Return to an address of the House of Commons to his excellency the Governor General, dated 2nd March, 1896, for a copy of the contract entered into between the Minister of Trade and Commerce on behalf of Her Majesty and the trustees for the bondholders of the Canada Shipping Company, for a steamship service between St. John, New Brunswick, and Liverpool, Great Britain. Presented 6th March, 1896.—*Mr. Hazen*.....*Not printed.*
57. Return to an order of the House of Commons, dated 26th February, 1896, for a return showing the number of vessels that passed through the Chambly canal in each of the years 1892, 1893, 1894 and 1895; the said return to show, separately, the number of vessels loaded with coal and those loaded with wood, as well as those bound upwards and those bound downwards. Presented 9th March, 1896.—*Mr. Langelier*.....*Not printed.*
- 57a. Return to an order of the House of Commons, dated 17th February, 1896, for a statement showing amount of each claim made by the government for damages alleged to have been occasioned by vessels navigating the new Welland canal from the date of its first opening up to the 31st December, 1895, giving names of the respective vessels and owners thereof; the nature of the damages and how each claim was settled, whether by being paid in whole or in part or not at all, and if any such claims are still unsettled. Statement showing amount of each unsettled claim, and name of each vessel (with names of owners) in respect of which any such unsettled claim exists. Presented 9th March, 1896.—*Mr. Gibson*.....*Not printed.*
58. Return to an order of the House of Commons, dated 17th February, 1896, for copies of all letters, petitions, correspondence or documents of any nature whatsoever, asking the government to take the necessary steps to secure the ownership of the Baie des Chaleurs Railway, with a view to making it a branch of the Intercolonial Railway. Presented 9th March, 1896.—*Mr. Joncas*.....*Not printed.*
59. Return to an order of the House of Commons, dated 26th February, 1896, for copies of all correspondence, papers and documents relating to the sale or chartering of the steamer "Alert." Presented 9th March, 1896.—*Mr. Langelier*.....*Not printed.*
60. Return to an order of the House of Commons, dated 10th February, 1896, for a return showing the amount of corn and other grain imported by each of the distillers for the year 1895. The total amount of corn imported required for human food. Presented 9th March, 1896.—*Mr. Mills (Bothwell)*.....*Not printed.*
61. Report upon the Sweating System in Canada. Presented 13th March, 1896, by Sir Charles Tupper.
Printed for both distribution and sessional papers.
- 61a. Supplementary return to No. 61. Presented 24th March, 1896.
Printed for both distribution and sessional papers.
62. Return to an address of the Senate to his excellency the Governor General, dated 2nd May, 1895, for a return of the number of bushels of wheat delivered to the elevators at Fort William and Port Arthur, and the grade; the number of bushels loaded on vessels, and the grade; the nationality and destination of the vessels carrying the grain; also a copy of the conditions of the grade as fixed by the board of inspectors assembled for the purpose of fixing the grade for 1894. Presented 25th February, 1896.—*Hon. Mr. Boulton*.....*Not printed.*
63. Return to an address of the Senate to his excellency the Governor General, dated 11th February, 1896, for a return showing the names of all civil service employees, belonging to the secretary of state department and to the department of agriculture, who have been superannuated since the 1st day of July, 1894; also giving their age, the number of years they have been in the service, their salary and amount of superannuation allowance granted in each case. In the case of employees not having reached the full age of sixty years, or who had not completed thirty-five years of service, the reasons for their superannuation and the report of the treasury board in each such case. Also the names, ages and years of service of all employees belonging to the aforesaid departments to whom notice has been given of the intention to dismiss or superannuate them. Presented 3rd March, 1896.—*Hon. Mr. Poirier*.....*Not printed.*

 CONTENTS OF VOLUME 11—*Continued.*

- 64.** Return to an address of the Senate to his excellency the Governor General, dated 10th February, 1896, for copies of all maps, reports, estimates, etc., regarding the Ottawa canal, and especially those of T. C. Clarke and Walter Shanly; also copies of all correspondence, petitions, resolutions, reports and other papers which have been filed with the honourable the minister of railways and canals, regarding and in favour of the Montreal, Ottawa and Georgian Bay canal. Presented 13th March, 1896.—*Hon. Mr. Clemow*.....*Not printed.*
- 65.** Return to an address of the Senate to his excellency the Governor General, dated 13th June, 1895, for copies of all correspondence and telegrams that have passed between the postmaster general, or any member of the government, and the British Columbia board of trade, the city council of Victoria, the members representing the city district of Victoria in the house of commons, the postmaster of Victoria, or any one else, from the 1st of January, 1894, to the 1st May, 1895, relative to the "provisional allowance," and the withholding of the same from the post office clerks and letter carriers of the city of Victoria, British Columbia. Presented 19th March, 1896—*Hon. Mr. McInnes (Victoria)*.....*Not printed.*
- 66.** Return to an order of the House of Commons, dated 16th March, 1896 for a copy of the list of electors for the constituency of Yale and Cariboo. Presented 23rd March, 1895.—*Mr. Martin*.....*Not printed.*
- 67.** Return to an order of the House of Commons, dated 27th January, 1896, for a return showing: The number of employees on the Intercolonial Railway on the 30th June last, distinguishing between temporary and permanent employees. The number of miles of railway operated at same date. The number of stations and stationmasters. The number of cars put on the line during the fiscal year ending 30th June, 1895, and charged to working expenses. The number of engines put on the line and charged to working expenses. The number of cars put on and charged to capital account. The number of engines put on and charged to capital account. The number of tons of new rails put down and charged to working expenses. The number of tons put down and charged to capital account. The number of ties put down and the number charged to working expenses and capital account respectively. The number of bridges repaired or put in and charged to capital account and the number put in or repaired and charged to working expenses. The number of overhead bridges renewed and charged to working expenses and the number to capital account. The amount spent on fencing and charged to working expenses and the amount charged to capital account. The total amount spent on new buildings of any kind along the line, and the portion charged to capital account and working expenses respectively. The total amount spent in repairs of buildings and the amount charged therefor to capital account and working expenses respectively. The amount spent on drains, ditches and culverts along the line, over and above what was done by section-men, and the portion thereof charged to working expenses and the portion to capital account. Presented 23rd March, 1896.—*Mr. McMullen and Mr. Davies*.....*Not printed.*
- 68.** Return to an order of the House of Commons, dated 8th July, 1895, for: 1. Return showing the names of the several railways in the Dominion to which a cash subsidy was paid. 2. The province in which said railway is located. 3. The number of miles subsidized. 4. The number built. 5. The amount per mile granted and the gross amount paid. 6. The number of acres of land granted per mile, and the gross number of acres given or now due to each company. 7. The gross amount of cash subsidy given to railways in each province. 8. The gross number of acres of land granted in each province, and the grand total of money and land given to railways in the Dominion. Presented 23rd March, 1896.—*Mr. McMullen*.....*Not printed.*
- 68a.** Supplementary return to No. 68. Presented 26th March, 1896.—*Mr. McMullen*.....*Not printed.*
- 69.** Return to an order of the House of Commons, dated 9th March, 1896, for copies of all papers, correspondence and reports relating to the claim of Dr. Wall, of Emerald, Prince Edward Island, for damages for alleged injuries received by him on the Prince Edward Island Railway. Presented 23rd March, 1896.—*Mr. Davies*.....*Not printed.*
- 70.** Return to an order of the House of Commons, dated 9th March, 1896, for a detailed statement of the cost of the Freight Rates Commission. Presented 23rd March, 1896.—*Mr. Martin*.....*Not printed.*
- 71.** Detailed statement of correspondence between the high commissioner's office in London, and the privy council office, 1880 to 1896. Presented 23rd March, 1896, by Sir Charles Tupper.....*Not printed.*

 CONTENTS OF VOLUME 11—*Continued.*

- 71a. Detailed memorandum showing the nominal value and actual cost of the Canadian silver and copper coinage, procured through the high commissioner, between the years 1883 and 1895, inclusive, and also the saving effected. Presented 24th March, 1896, by Sir Charles Tupper. *Not printed.*
72. Statement of the affairs of the British Canadian Loan and Investment Company, on the 31st December, 1895. Presented 23rd March, 1896, by the Hon. The Speaker *Not printed.*
73. General statements and returns of baptisms, marriages and burials in the districts of Montmagny and Ottawa, for the year 1895. Presented 23rd March, 1896, by the Hon. The Speaker.
Not printed.
74. Copy of the Joint Report of the Commissioners appointed under Article I of the Convention between the United States of America and the United Kingdom of Great Britain and Ireland, for the delimitation of the boundary line between the United States and the Dominion of Canada, dividing Alaska from British Columbia, together with an approved minute of council thereon of 25th February, 1896. Presented 25th March, 1896, by Sir Charles Tupper.
Printed for both distribution and sessional papers.
75. Return to an order of the House of Commons, dated 27th January, 1896, for copies of all correspondence in connection with the territorial exhibition held last summer at Regina, and all papers showing the connection of the lieutenant governor of the Territories with the same, and detailed accounts of receipts and expenditures of said exhibition; also amount still owing on account of same. Presented 17th April, 1896.—*Mr. Martin* *Not printed.*
76. Return to an address of the House of Commons to his excellency the Governor General, dated 9th March, 1896, for copies of all contracts and correspondence between George Goodwin and the department of railways and canals, or any other department of the government, in connection with contracts 4, 5, 6, 7 and 12 on the Soulanges canal. Also copies of all correspondence between the department of railways and canals and the department of justice in connection with said contracts. Also copies of all orders in council bearing upon the claims of George Goodwin, in connection with such contracts. Also copies of the reports to the department of railways and canals, or to any other department, made by the government engineer in charge of said works, bearing upon the work performed by contractor George Goodwin, and bearing upon said contractor Goodwin's claim against the government for extra compensation in connection with water-tight embankment, or in connection with any other claim he has made relating to his contracts on the Soulanges canal works. Presented 27th March, 1896.—*Mr. Davies* *Not printed.*
77. Return to an order of the House of Commons, dated 3rd February, 1896, for a copy of the report of the engineer appointed to examine and report on the state of the breakwater at Tignish, Prince Edward Island, during the year 1895. Presented 2nd April, 1896.—*Mr. Perry* *Not printed.*
- 77a. Return to an order of the House of Commons, dated 26th February, 1896, for a statement showing the amount expended by the Dominion government on each of the following breakwaters, piers and wharfs in Prince county, Prince Edward Island, from 1890 up to date:—1. Malpeque breakwater. 2. Cape Traverse breakwater. 3. McGee's wharf, Egmont Bay. 4. Higgins wharf. 5. Brea breakwater. 6. West Point wharf. 7. Mimingash breakwater. 8. Tignish breakwater. The work let by tender, the amount of each contract, the names of contractors, work done by day's work, names of parties in charge, and name of inspector in each case. Presented 2nd April, 1896.—*Mr. Perry* *Not printed.*
78. Return to an order of the House of Commons, dated 16th March, 1896, for copies of all correspondence with regard to improvements of St. Andrew's rapids, not already brought down. Presented 2nd April, 1896.—*Mr. Martin* *Not printed.*
79. Return to an order of the House of Commons, dated 26th February, 1896, for copies of all petitions, letters, correspondence or documents of any nature whatsoever, asking the government to construct wharfs or piers at Paspébiac, in the county of Bonaventure, with a view to making a harbour of refuge at that place. Presented 2nd April, 1896.—*Mr. Joncas* *Not printed.*
80. Return to an address of the Senate to his excellency the Governor General, dated 5th March, 1896, for copies of all maps, reports, etc., regarding what has been styled the "guard pier," now in course of construction at Montreal; also copies of all correspondence, petitions, resolutions, reports, protests and other papers regarding and in favour of, and opposed to, the said structure, and especially the views thereon expressed by the medical faculty of the city of Montreal, the board of health of the province of Quebec, and the health board of the city of Montreal. Presented 19th March 1896.—*Hon. Sir William Hingston* *Not printed.*

 CONTENTS OF VOLUME 11—*Continued.*

- 81.** Return to an order of the House of Commons, dated 16th March, 1896, for a return showing the name of each licensee to whom fishing licenses were granted by David Sharp, of Port Dover, Ontario, fishery overseer, for the years 1894 and 1895, together with the amount received for each license so granted in the years 1894 and 1895 aforesaid. Presented 13th April 1896.—*Mr. Charlton.*
Not printed.
- 82.** Interim report on the effect of the Chicago drainage channel on the levels of the great lakes. Presented 13th April, 1896, by Hon. J. Costigan.
Printed for both distribution and sessional papers.
- 83.** Return to an order of the House of Commons, dated 16th March, 1896, for copies of all papers relating to the sale of lots numbers fifteen and sixteen, on the west side of Cayuga street, in the village of Cayuga, in the province of Ontario, to W. A. Mitchell, or any other person, including copy of petition and signatures, asking for the sale of said lots; also information as to whether at any time in the past, application has been made to the government for permission to use the said lots as a burial place, and whether permission by the government or any official of the government, was given for the use of the said lots for such purpose; also whether the government at the time the said lots were sold was aware that they had been used as a burial place, and that several hundred bodies were buried there. Presented 13th April, 1896.—*Mr. Charlton**Not printed.*
- 84.** Return to an order of the House of Commons, dated 25th March, 1896, for copies of all correspondence, papers, documents, telegrams, etc., from steamship and shipowners and agents, marine underwriters, manufacturers, merchants and others, of the city of Montreal and elsewhere, in the hands of the government, in reference to a harbour of refuge in Little Metis Bay. Presented 13th April, 1896.—*Mr. McShane.**Not printed.*
- 84a.** Supplementary return to No. 84. Presented 22nd April, 1896.—*Mr. McShane.**Not printed.*
- 85.** Return to an order of the House of Commons, dated 3rd June, 1895, for a return showing the amount paid in each department of the government in the inside service at Ottawa for temporary clerks during the several years from 1st July, 1880, to 30th June, 1894, separately in each department for each year. Presented 20th April, 1896.—*Mr. McMullen**Not printed.*
- 86.** Return to an order of the House of Commons, dated 25th March, 1896, for copies of all papers and correspondence between E. Adams, formerly inspector of boilers, etc., at Kingston, and now chairman of board of steamboat inspectors, and the department of marine and fisheries, relative to any complaints by said Adams against T. Donnelly, hull inspector at Kingston, or relative to his discharge of the duties of that office. Presented 20th April, 1896.—*Mr. Borden**Not printed.*
- 87.** Return to an order of the House of Commons, dated 1st April, 1896, for copies of all correspondence between the department of the interior and D. J. O'Donoghue, secretary legislative committee, trades and labour council, Toronto, concerning the alleged misquotation in the report of the committee on immigration, 1895, of a certain letter relating to the success of Dr. Barnardo's boys as settlers in Canada. Presented 22nd April, 1896.—*Mr. Casey.**Not printed.*
- 88.** Return to an address of the House of Commons to his excellency the Governor General, dated 3rd June, 1895, for a return showing: 1. The names of the several railways in the Dominion to which Dominion aid has been granted, except the Canadian Pacific main line. 2. The province within which the said railway in whole or in part is located, and if in two or more provinces, the number of miles in each. 3. The county or counties through which the said lines run in each province. 4. The amount of money actually paid to each up to the 1st January, 1895. 5. The railways built in the Dominion by the Dominion since confederation, excepting the main line of the Intercolonial and main line of the Canadian Pacific. 6. The province within which built. 7. The entire cost of each line built or assisted by the Dominion in each province, including equipment. 8. The entire sum spent up to the 1st January, 1895, last, on the construction of the Dominion roads in each province, except the Intercolonial Railway and Canadian Pacific Railway main lines. Presented 22nd April, 1896.—*Mr. Davies**Not printed.*
- 89.** Return to an order of the House of Commons, dated 10th February, 1896, for a statement of the sums appropriated by parliament for improving the navigation of the St. John river, New Brunswick, and its tributaries, during the years from 1887 to 1895, inclusive; also statement as to what amount of such appropriation was annually expended in such improvements in said river and its tributaries during the same period, together with memorandum as to what points in said river

 CONTENTS OF VOLUME 11—*Concluded.*

- these sums were expended, by whom the same was expended, and the character of the work done in each case. Statement as to what portion of the above appropriation was expended at Gibson's Creek, in the county of Carleton; the amount spent, and the nature of the work done. Presented 22nd April, 1896.—*Mr. Colter* *Not printed.*
90. Return to an order of the House of Commons, dated 1st April, 1896, for copies of all petitions, letters and correspondence in favour of an indemnity for Joseph Beliveau, for injuries incurred by him while working under the public works department at Sorel. Presented 22nd April, 1896.—*Mr. Bruneau* *Not printed.*
91. Return to an order of the House of Commons, dated 25th March, 1896, for a statement giving full particulars of the expenditure of \$5,000 on Port Stanley harbour four years ago, including pay-lists, and detailed account of all payments in connection with such expenditure. Presented 22nd April, 1896.—*Mr. Casey* *Not printed.*
92. Return to an address of the House of Commons to his excellency the Governor General, dated 16th March, 1896, for a copy of the report of the mechanical engineers of the department of public works, also the order in council passed in relation thereto, and all other correspondence and papers with reference to the unpaid claims of the Ottawa Gas Company, for gas consumed in the parliament buildings of this city, during the years 1866 and 1867. Presented 22nd April, 1896.—*Sir James Grant* *Not printed.*

REPORT
OF THE
SUPERINTENDENT OF INSURANCE

OF THE
DOMINION OF CANADA

FOR THE
YEAR ENDED 31st DECEMBER

1895

PRINTED BY ORDER OF PARLIAMENT



O T T A W A

PRINTED BY S. E. DAWSON, PRINTER TO THE QUEEN'S MOST
EXCELLENT MAJESTY

1896

Department of Finance—Insurance Branch.

TABLE OF CONTENTS, 1895.

	PAGE.
REPORT of Superintendent of Insurance to Minister of Finance for 1895, dated 27th June, 1896.....	v to liii
—	
FIRE AND MARINE.	
Abstract of Fire Insurance in Canada for 1895.....	lvi
Premiums received for <i>Fire</i> Insurance in Canada for Years 1869 to 1895.....	lviii, lx, & lxvi
Losses paid for <i>Fire</i> Insurance in Canada for Years 1869 to 1895.....	lxii, lxiv, & lxvii
Summary of <i>Fire</i> Insurance in Canada for Years 1869 to 1895.....	lxviii
Abstract of <i>Fire</i> and <i>Marine</i> Insurance done by Canadian Companies, and of <i>Inland Marine</i> and <i>Ocean</i> Business done by Companies combining both these branches, for 1895.....	lxx
Inland <i>Marine</i> Business in Canada for 1895.....	lxxii
Statements of General Fire Assets and Liabilities of British Companies.....	lxxiii
Assets of <i>Canadian Companies</i> doing business of <i>Fire</i> or <i>Inland Marine</i> Insurance for 1895.....	lxxiv
Liabilities of <i>Canadian Companies</i> doing business of <i>Fire</i> or <i>Inland Marine</i> Insurance for 1895.....	lxxv
Assets in Canada of <i>British</i> and <i>American Companies</i> doing business of <i>Fire</i> and <i>Inland Marine</i> Insurance for 1895.....	lxxvi
Liabilities in Canada of <i>British</i> and <i>American Companies</i> doing business of <i>Fire</i> and <i>Inland Marine</i> Insurance for 1895.....	lxxviii
Cash <i>Income</i> and <i>Expenditure</i> of Canadian, British and American Companies doing <i>Fire</i> or <i>Inland Marine</i> Business for 1895.....	lxxx
Percentage or <i>Ratios</i> of Losses to Premiums, Premiums to Risks, &c., &c., of all Companies doing <i>Fire</i> or <i>Marine Insurance</i> for 1895.....	lxxxii & lxxxiii
Detailed Statements of <i>Fire</i> and <i>Inland Marine</i> Companies for 1895.....	5 to 139
—	
L I F E.	
Abstract of <i>Life</i> Insurance in Canada for 1895.....	lxxxvi
Increase or decrease of items of <i>Life</i> Insurance in Canada among active Companies for 1895 compared with 1894.....	lxxxviii
Abstract of <i>Life</i> Insurance done by Canadian Companies which do business outside of the Dominion for 1895.....	xc
Increase or decrease of <i>Life</i> Insurance done by Canadian Companies which do business outside of the Dominion for 1895 compared with 1894.....	xci
<i>Life</i> Insurance terminated during the Year 1895.....	xcii
Assets of Canadian <i>Life</i> Insurance Companies, 1895.....	xciii
Liabilities of Canadian <i>Life</i> Insurance Companies, 1895.....	xciv
Assets in Canada of <i>British</i> <i>Life</i> Companies, 1895.....	xcv
Assets in Canada of <i>American</i> <i>Life</i> Companies, 1895.....	xcvi
Liabilities, in Canada of <i>British</i> and <i>American</i> <i>Life</i> Companies, 1895.....	xcvii
Income of Companies doing <i>Life</i> Business, 1895.....	xcviii
Expenditure of Companies doing <i>Life</i> Business, 1895.....	xcix
Payments to Policy-holders, 1895.....	c
Detailed Statements of <i>Life</i> Companies for 1895.....	145 to 309

ASSESSMENT SYSTEM.

	PAGE
Abstract of Assessment Life Insurance in Canada for the Year 1895.....	ci
Assessment Life Insurance terminated in natural course or by surrender and lapse, during the Year 1895.....	cii
Assets of Assessment Companies, 1895.....	ciii
Liabilities of Assessment Companies, 1895.....	civ
Income and Expenditure of Assessment Companies, 1895.....	cv
Detailed Statements of Assessment Life Insurance Companies for 1895.....	371 to 394

SUNDRIES.

Assets of Canadian Accident, Guarantee, Plate Glass and Steam Boiler Companies, 1895.....	cvi
Liabilities of Canadian Accident, Guarantee, Plate Glass and Steam Boiler Companies, 1895.....	cvii
Income and Expenditure of Canadian Accident, Guarantee, Plate Glass, &c., Companies, 1895.....	cviii
Abstract of Accident Insurance in Canada for 1895.....	cix
Abstract of Guarantee Business in Canada for 1895.....	cix
Abstract of Burglary Guarantee Business in Canada for 1895.....	cix
Abstract of Credit Indemnity Business in Canada for 1895.....	cix
Abstract of Accident and Guarantee Business done by Canadian Companies which do business outside of the Dominion, for 1895.....	cx
Abstract of Plate Glass Insurance in Canada for the Year 1895.....	cx
Abstract of Steam Boiler Insurance in Canada for the Year 1895.....	cx
List of Companies licensed to do business in Canada under the Insurance Act, as at 3rd July, 1896, with names of Chief Agents and amounts of deposits with Receiver General.....	cxii to cxv
Detailed Statements of Accident, Guarantee, Plate Glass, Steam Boiler, Burglary Guarantee and Credit Indemnity Companies for 1895.....	316 to 367
List of Stock-holders of the various Companies.....	397 to 448
Statement of Assessments on Companies for the year ending 31st March, 1895.....	449

Department of Finance—Insurance Branch.

OFFICE OF THE SUPERINTENDENT OF INSURANCE,

OTTAWA, 27th June, 1896.

To the Honourable

GEORGE E. FOSTER,
Minister of Finance.

SIR,—I have the honour herewith to submit the statements in detail of Insurance Companies for the year 1895, together with such an abstract and analysis of them as appeared proper to exhibit the progress of the business and the condition of the companies.

FIRE AND INLAND MARINE INSURANCE, 1895.

During the year 1895 the business of fire insurance in Canada was carried on by 35 companies; of these 6 were Canadian, 21 British and 8 American. Inland marine insurance was also transacted by 4 of them (2 Canadian, 1 British and 1 American), and ocean marine by 2 of them (both Canadian). This list of companies does not differ from that of the previous year. Two of said companies, however, one British (the United Fire), and one Canadian (the Eastern), retired during the year 1895, the former on the 15th January and the latter on the 6th April. Two British companies (the British and Foreign Marine and the Reliance Marine) carried on the business of inland marine insurance exclusively.

FIRE PREMIUMS AND LOSSES IN CANADA IN 1895.

The cash received for premiums during the year in Canada has amounted to \$6,943,382, being greater than that received in 1894 by \$232,013; and the amount paid for losses has been \$4,993,750, which is greater than that paid in 1894 by \$404,387. The ratio of losses paid to premiums received is shown in the following table:—

FIRE Insurance in Canada in 1895.

	Paid for Losses.	Received for Premiums.	Rate of Losses Paid per cent of Premiums Received.	The same for 1894.
	\$	\$		
Canadian Companies.	807,008	1,151,126	70·11	72·35
British do	3,402,337	4,750,290	71·62	67·24
American do	784,410	1,041,966	75·28	69·24
Total.....	4,993,750	6,943,382	71·92	68·38

The corresponding results for the twenty-seven years over which our records extend, are given below:—

FIRE Insurance in Canada.

	Premiums Received.	Losses Paid.	Rate of Losses Paid per cent of Premiums Received.
	\$	\$	
1869.. .. .	1,785,539	1,027,720	57·56
1870.. .. .	1,916,779	1,624,837	84·77
1871.. .. .	2,321,716	1,549,199	66·73
1872.. .. .	2,628,710	1,909,975	72·66
1873.. .. .	2,968,416	1,682,184	56·67
1874.. .. .	3,522,303	1,926,159	54·68
1875.. .. .	3,594,764	2,563,531	71·31
1876.. .. .	3,708,006	2,867,295	77·33
1877.. .. .	3,764,005	8,490,919	225·58
1878.. .. .	3,368,430	1,822,674	54·11
1879.. .. .	3,227,488	2,145,198	66·47
1880.. .. .	3,479,577	1,666,578	47·90
1881.. .. .	3,827,116	3,169,824	82·83
1882.. .. .	4,229,706	2,664,986	63·01
1883.. .. .	4,624,741	2,920,228	63·14
1884.. .. .	4,980,128	3,245,323	65·16
1885.. .. .	4,852,460	2,679,287	55·22
1886.. .. .	4,932,335	3,301,388	66·93
1887.. .. .	5,244,502	3,403,514	64·90
1888.. .. .	5,437,263	3,073,822	56·53
1889.. .. .	5,588,016	2,876,211	51·47
1890.. .. .	5,836,071	3,266,567	55·97
1891.. .. .	6,168,716	3,905,697	63·31
1892.. .. .	6,512,327	4,377,270	67·22
1893.. .. .	6,793,595	5,052,690	74·37
1894.. .. .	6,711,369	4,589,363	68·38
1895.. .. .	6,943,382	4,993,750	71·92
Totals	118,967,460	82,796,189	69·60

Taking the totals for the same twenty-seven years, according to the nationalities of the companies, the following are the results:—

FIRE Insurance in Canada for the twenty-seven years—1869—1895.

	Premiums Received.	Losses Paid.	Rate of Losses Paid per cent of Premiums Received.
	\$	\$	
Canadian Companies.. .. .	30,537,874	21,887,847	71·67
British do	76,772,475	52,954,736	68·98
American do	11,657,111	7,953,606	68·23
Totals.. .. .	118,967,460	82,796,189	69·60

If we had excluded from these tables the year of the disastrous fire in St. John (1877), the average loss rate would have come out 64·50.

Department of Finance—Insurance Branch.

Obtaining an approximation to the losses incurred during the year, by excluding the payments for losses outstanding at the beginning of the year, and including the amounts estimated for those of the year still unsettled, the ratio of the losses incurred to premiums received comes out 69·31 per cent, which is only 0·62 per cent greater than the 68·69 of the previous year, and is 4·68 per cent greater than the average for the last fifteen years (64·63). The following are the rates of incurred losses from 1881 :—

	1895.	1894.	1893.	1892.	1891.	1890.	1889.	1888.	1887.	1886.	1885.	1884.	1883.	1882.	1881.
Canadian.....	65·87	72·47	72·45	73·33	71·79	63·07	56·64	65·14	69·97	65·24	56·10	65·30	71·17	72·84	112·04
British.....	69·32	67·76	76·57	66·36	62·00	56·29	48·35	53·08	64·62	68·01	56·62	64·29	65·94	65·27	72·14
American.....	73·11	68·84	74·40	73·86	61·26	62·08	48·39	52·84	72·41	58·44	57·45	50·17	52·05	54·33	60·94
Totals.....	69·31	68·69	75·55	68·64	63·95	58·25	50·09	55·57	66·40	66·62	56·56	63·48	66·11	66·37	83·94

FIRE Insurance in Canada, 1895.

The gross amount of policies, new and renewed, taken during the year by fire companies was \$667,639,048, showing an increase of \$14,049,620 over the amount taken in 1894. The premiums charged thereon amounted in 1895 to \$8,243,605·41, being an increase of \$85,572·71 over the amount charged the previous year. The rate of premiums is less than that of 1894, and the loss rate (71·92) is less (3·54), being 7·42 per cent greater than the average loss rate (64·50) for the past twenty-seven years, the year 1877 being excluded.

The rate per cent of premiums charged upon risks taken is shown in the following table :—

	Gross Amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	The same for 1894.	The same for 1893.	The same for 1892.	The same for 1891.
	\$	\$ cts.					
Canadian Companies.. . . .	130,567,693	1,595,336 00	1·22	1·34	1·25	1·24	1·25
British do	436,765,579	5,438,487 07	1·25	1·23	1·16	1·16	1·14
American do	100,305,776	1,209,782 34	1·21	1·22	1·18	1·16	1·14
Totals.....	667,639,048	8,243,605 41	1·23	1·25	1·18	1·18	1·16

The increase in the amounts taken in 1895 as compared with 1894, among Canadian companies, is \$9,005,528. Among British companies there is an increase of \$1,527,809, and among American companies there is an increase of \$3,516,283.

CANADIAN COMPANIES.

The details of the increase and decrease for the individual companies are as follows :—

Increase.—British America, \$8,916,477 ; London Mutual, \$1,339,471 ; Quebec, \$624,907 ; Western, \$12,416,073. Total, \$23,296,928.

Decrease.—Eastern, \$13,551,560 ; Mercantile, \$739,840. Total, \$14,291,400. Total increase, \$9,005,528.

BRITISH COMPANIES.

Increase.—Atlas, \$1,079,647; Caledonian, \$364,490; Guardian, \$188,385; Lancashire, \$535,970; London Assurance, \$110,965; National of Ireland, \$1,079,647; North British, \$823,731; Northern, \$1,205,952; Norwich Union, \$3,911,188; Phoenix of London, \$783,243; Royal, \$2,371,311; Scottish Union and National, \$1,102,463; Sun, \$2,592,776; Union Assurance, \$1,048,420. Total, \$17,198,188.

Decrease.—Alliance, \$917,741; Commercial Union, \$405,303; Imperial, \$180,875; Liverpool and London and Globe, \$46,661; London and Lancashire, \$641,853; Manchester, \$1,676,912; United Fire, \$11,801,034. Total, \$15,670,379. Total increase, \$1,527,809.

AMERICAN COMPANIES.

Increase.—Connecticut Fire, \$1,300,000; Hartford, \$1,779,205; Insurance Co. of North America, \$482,638; Phoenix of Brooklyn, \$2,136,087; Queen, \$210,547. Total, \$5,908,477.

Decrease.—Ætna Fire, \$576,042; Agricultural of Watertown, \$258,400; Phoenix of Hartford, \$1,557,752. Total, \$2,392,194. Total increase, \$3,516,283.

PREMIUMS AND LOSSES COMPARED WITH RISKS.

The average rate of premium charged on each \$1,000 of risks taken in 1895 is \$12,347 as against \$12,482, which was the corresponding rate in 1894. The individual rates for the different companies will be found in an annexed table, and will be seen to vary a good deal, as might naturally be expected, considering the varieties of the business done by the companies.

The losses incurred (approximate) during the year, compared with the amount of risk current (taking for this the mean of the amounts in force at the beginning and end of the year), have been at the average rate of \$5.75 per \$1,000 current risk. The corresponding rates for 1882-3-4-5-6-7-8-9-90-1-2-3-4 were \$5.68, \$5.56, \$5.37, \$4.54, \$5.48, \$5.70, \$4.70, \$4.19, \$4.84, \$5.33, \$5.61, \$6.17, and \$5.50 respectively.

The losses are, however, as usual, distributed very unevenly among the different companies, as appears from the following, computed on the above basis; where, for convenience of comparison, the corresponding rates for 1894 are appended within parentheses:—

London Mutual, \$2.71 (\$2.54); Agricultural of Watertown, \$3.38 (\$2.99); North British, \$4.45 (\$4.32); Phoenix of London, \$4.70 (\$5.03); Imperial, \$4.76 (\$4.44); Liverpool and London and Globe, \$4.85 (\$4.16); Caledonian, \$5.15 (\$5.38); Royal, \$5.15 (\$4.91); Norwich Union, \$5.36 (\$6.21); Quebec, \$5.62 (\$7.17); Guardian, \$5.82 (\$6.09); Commercial Union, \$5.85 (\$6.24); Hartford Fire, \$6.09 (\$6.46); Alliance, \$6.14 (\$6.70); Mercantile Fire, \$6.46 (\$6.76); Western, \$6.48 (\$5.01); Atlas, \$6.49 (\$7.34); National of Ireland, \$6.49 (\$7.34); Manchester, \$6.53 (\$6); Ætna Fire, \$6.53 (\$4.75); London Assurance, \$6.59 (\$5.15); Queen of America, \$6.77 (\$6.09); Lancashire, \$6.81 (\$5.11); Union Assurance, \$6.86 (\$9.19); Phoenix of Hartford, \$6.93 (\$7.17); British America, \$7.01 (\$6.33); Northern, \$7.21 (\$4.94); Phoenix of Brooklyn, \$7.25 (\$4.77); Insurance Co. of North America, \$7.29 (\$8.78); Scottish Union and National, \$8.19 (\$5.62); London and Lancashire Fire, \$8.24 (\$5.33); Connecticut Fire, \$8.31 (\$4.46); Sun Fire, \$8.50 (\$9.24.)

The annexed table gives the gross amount of risks taken by the several companies during the year, and the premiums charged thereon, and also the distribution of losses, with the proportionate rate of premiums to risks, and the proportion of the amounts

Department of Finance—Insurance Branch.

paid for losses to those received for premiums during the year. For convenience of comparison the rates of 1894 are appended. It must be noted that the premiums in the second column are those charged on the whole gross amount of risks taken by each company during the year.

FIRE INSURANCE done in Canada in 1895.

	Gross Amount of Risks Taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	The same for 1894.	Net Cash Paid during the Year for Losses.	Net Cash Received during the Year for Premiums.	Rate of Losses paid per cent of Premiums received.	The same for 1894.
—	\$	\$ cts.			\$ cts.	\$ cts.		
<i>Canadian Companies.</i>								
British America.....	34,975,337	361,934 58	1 09	1 36	172,857 36	276,294 08	62 56	67 53
Eastern.....	2,698,041	39,555 99	1 47	1 25	64,480 85	27,825 98	231 73	92 42
London Mutual.....	19,382,378	241,933 49	1 25	1 21	117,940 08	184,518 62	63 92	81 23
Mercantile.....	13,804,438	176,030 15	1 28	1 31	125,109 76	153,364 87	81 58	61 79
Quebec.....	9,899,094	131,048 14	1 32	1 38	53,727 27	90,258 53	59 53	73 17
Western.....	49 808,405	624,833 65	1 25	1 44	272,887 65	418,863 03	65 15	66 17
Totals	130,567,693	1,595,336 00	1 22	1 34	807,002 97	1,151,125 11	70 10	72 35
<i>British Companies.</i>								
Alliance.....	16,601,877	198,581 86	1 20	1 20	124,329 79	169,589 37	73 31	92 70
Atlas.....	10,880,071	148,191 33	1 36	1 35	71,814 40	128,281 63	55 98	57 06
Caledonian.....	15,000,950	170,775 17	1 14	1 13	93,696 26	157,169 14	59 61	69 39
Commercial Union.....	34,230,570	450,136 85	1 32	1 31	298,272 17	373,555 37	79 85	62 67
Guardian.....	27,578,793	340,793 50	1 24	1 20	218,755 55	290,006 94	75 43	75 67
Imperial.....	17,134 559	209,859 34	1 22	1 22	109,879 62	186,811 57	58 82	57 33
Lancashire.....	23,669,853	309,569 80	1 31	1 29	223,165 95	278,704 69	80 07	60 44
Liverpool and London and Globe.....	32,284,115	387,397 90	1 20	1 14	249,607 59	353,995 96	70 51	65 35
London and Lancashire..	15,003,656	193,288 10	1 29	1 24	162,375 71	181,435 99	89 49	63 80
London Assurance.....	13,872,272	141,203 19	1 02	1 03	109,385 26	121,332 93	90 15	63 31
Manchester.....	16,034,436	211,017 05	1 32	1 24	155,535 84	171,291 47	90 80	78 28
National, of Ireland.....	10,880,071	148,191 33	1 36	1 35	71,814 40	128,281 63	55 98	57 13
North British.....	39,118,545	457,116 22	1 17	1 12	240,028 22	392,021 16	61 23	56 80
Northern.....	17,280,977	212,540 66	1 23	1 21	156,391 72	181,064 37	86 31	70 47
Norwich Union.....	17,117,469	210,382 82	1 23	1 17	131,346 08	187,823 89	69 23	83 06
Phoenix, of London.....	26,327,144	346,786 54	1 32	1 27	149,889 80	304,805 20	49 18	62 32
Royal.....	56,618,459	680,468 66	1 20	1 17	439,126 77	604,234 11	72 67	70 76
Scottish Union and Na- tional.....	15,293,482	173,308 22	1 13	1 07	124,046 10	144,043 37	86 12	68 17
Sun Fire.....	14,197,920	196,968 46	1 39	1 32	116,304 44	164,508 56	70 70	69 39
Union Assurance.....	17,171,433	244,653 71	1 42	1 57	127,576 61	278,582 32	45 80	61 01
United Fire.....	468,927	7,256 16	1 55	1 54	28,994 15	18,026 62	160 84	77 68
Totals	436,765,579	5,438,487 07	1 25	1 23	3,402,336 43	4,815,566 29	70 65	67 24
<i>American Companies.</i>								
Ætna Fire.....	14,424,298	174,649 28	1 21	1 20	107,468 37	137,267 85	78 29	56 31
Agricultural, of Water- town.....	6,692,800	61,594 45	0 92	0 94	42,229 60	35,187 81	120 01	126 71
Connecticut Fire.....	4,050,000	44,024 00	1 09	1 36	29,467 80	38,632 64	76 28	41 51
Hartford.....	17,590,625	172,474 04	0 98	1 01	118,372 71	156,537 05	75 62	65 34
Insurance Co. of N. A.....	9,692,548	119,074 24	1 22	1 20	58,702 72	94,007 23	62 44	70 74
Phenix, of Brooklyn.....	9,265,334	119,784 09	1 29	1 26	98,536 24	100,185 30	98 35	69 92
Phoenix, of Hartford....	14,579,974	205,141 20	1 41	1 40	140,934 60	197,866 97	71 23	75 16
Queen, of America.....	24,010,197	313,041 04	1 30	1 31	188,696 88	282,281 23	66 85	67 10
Totals	100,305,776	1,209,782 34	1 21	1 22	784,408 92	1,041,966 08	75 28	69 24
Grand totals	667,639,048	8,243,605 41	1 23	1 25	4,993,748 32	7,008,657 48	71 25	68 38

BRITISH FIRE COMPANIES.

The total cash receipts from premiums were \$4,816,072, being an increase of \$213,325 as compared with the previous year; the payments for losses were \$3,402,769, being \$307,908 greater than for 1894; while the general expenses amounted to \$1,374,080, being \$38,299 greater than in 1894, thus leaving a balance of \$39,223 in favour of the companies. In the previous year there was a balance of \$172,105 favourable to the companies.

Paid for losses.....	\$ 3,402,769
do general expenses.....	1,374,080
	<hr/>
Total.....	\$ 4,776,849
Received for premiums.....	4,816,072
	<hr/>
Balance in favour.....	\$ 39,223
	<hr/>

The following detail gives the balances for the different companies :—

Balances in favour.—Atlas, \$16,281; Caledonian, \$16,124; Imperial, \$16,277; Liverpool and London and Globe, \$2,544; National of Ireland, \$16,280; North British, \$44,624; Norwich Union, \$3,741; Phoenix of London, \$75,111; Royal, \$5,737; Union Assurance, \$79,457; Total, \$276,176.

Adverse balances.—Alliance, \$6,649; Commercial Union, \$29,516; Guardian, \$27,271; Lancashire, \$21,463; London and Lancashire Fire, \$28,043; London Assurance \$26,032; Manchester, \$37,985; Northern, \$23,557; Scottish Union and National, \$14,515; Sun Fire, \$3,488; United Fire, \$18,434. Total, \$236,953.

Total balance in favour, \$39,223.

For every \$100 of premiums received there were spent, on the average, \$70.66 in payment of losses and \$28.53 for general expenses.

In 1894 the loss rate was \$67.24 and the general expenses \$29.02 for every \$100 of premiums received.

For the fire business the rate of premium was \$12,452 per \$1,000 of risks taken, as against \$12,282 in 1894.

Hence these companies have done a larger volume of business than in 1894, at a higher rate of premium and a lower rate of expense, and at a higher rate of loss.

Collecting the results for the twenty-one years from 1875 to 1895, as regards the receipts for premiums and the expenditure of the British companies, we find :—

Paid for losses (1875-1895).....	\$ 47,232,371
do general expenses.....	17,732,287
	<hr/>
Total payments.....	\$ 64,964,658
Received for premiums.....	68,619,514
	<hr/>
Excess of receipts over expenses.....	\$ 3,654,856
	<hr/>

It will be seen, from an examination of the table given below, that an adverse balance was in existence from the year 1877 till the end of the year 1886, due to the exceptional circumstances of the conflagration at St. John in the first mentioned year—when the losses paid by British companies amounted to almost five millions of dollars;

Department of Finance—Insurance Branch.

that such adverse balance was reversed at the end of the year 1887, when a favourable balance of \$341,938 was shown, and that this favourable balance increased thereafter from year to year (with the exception of the year 1893) up to the close of 1895 when it amounted to \$3,654,856.

Year.	Balance.	Year.	Balance.
	\$		\$
1875.....	+ 51,765		
1876.....	+ 89,015	1875 to 1876	+ 140,780
1877.....	-4,210,951	1875 to 1877	- 4,070,171
1878.....	+ 676,458	1875 to 1878	- 3,393,713
1879.....	+ 210,430	1875 to 1879	- 3,183,283
1880.....	+ 727,389	1875 to 1880	- 2,455,894
1881.....	+ 161,162	1875 to 1881	- 2,294,732
1882.....	+ 481,511	1875 to 1882	- 1,813,221
1883.....	+ 439,797	1875 to 1883	- 1,373,424
1884.....	+ 443,919	1875 to 1884	- 929,505
1885.....	+ 674,984	1875 to 1885	- 254,521
1886.....	+ 237,216	1875 to 1886	- 17,305
1887.....	+ 359,243	1875 to 1887	+ 341,938
1888.....	+ 752,956	1875 to 1888	+ 1,094,894
1889.....	+ 918,128	1875 to 1889	+ 2,013,022
1890.....	+ 712,981	1875 to 1890	+ 2,726,003
1891.....	+ 470,014	1875 to 1891	+ 3,196,017
1892.....	+ 452,941	1875 to 1892	+ 3,648,958
1893.....	- 205,430	1875 to 1893	+ 3,443,528
1894.....	+ 172,105	1875 to 1894	+ 3,615,633
1895.....	+ 39,223	1875 to 1895	+ 3,654,856

+ Favourable. - Adverse.

As the reports of the general business of the British companies, which are appended to their several statements, are made up in a form not readily understood, except by an expert, I have this year, as in previous years, made an approximate analysis of them which will be found on page lxxiii. Only two or three of these companies profess to make any special provision for the liability under the head of "Unearned Premiums," but they set aside a certain sum under the title of "Fire Fund," which is held to meet future contingencies, and is charged against the company as a liability. I have taken 60 per cent of the annual revenue from premiums as a fair approximation to the exact *pro rata* of the premiums on unexpired risks, which forms the basis of the item in our returns for Canadian business. Also, in cases where life insurance is combined with fire (the assets of these branches being required by the Imperial statute to be kept separately) I have omitted the life business entirely, considering that the life funds are more than sufficient to cover the liabilities in this branch, and thus making the results, as regards paid-up capital, less favourable to the companies.

AMERICAN FIRE COMPANIES.

The receipts for premiums were \$1,048,743; the payments for losses, \$787,258; and the general expenses \$314,532. Hence, for every \$100 of premiums received there were spent on the average \$75.07 in payment of losses, and \$29.99 in general expenses.

The following detail gives the balances for the different companies:—

Balances in favour.—Hartford, \$511; Insurance Co. of North America, \$4,806; Queen, \$15,693. Total, \$21,010.

Adverse Balances.—Ætna Fire, \$6,680; Agricultural, of Watertown, \$29,832; Connecticut Fire, \$1,560; Phenix, of Brooklyn, \$26,106; Phenix, of Hartford, \$9,879. Total, \$74,057.

Total adverse balances, \$53,047.

The results of the total business of these companies, from 1875 to 1895, inclusive, are as follows:—

Paid for losses (1875-95).....	\$ 7,266,244
do general expenses.....	2,754,052
Total payments.....	\$10,020,296
Received for premiums.....	10,640,501
Excess of receipts over payments.....	\$ 620,205

The table given below shows the result of the business of each year from 1875 to 1895 inclusive, and the total results from year to year during the same period.

Year.	—	Years inclusive.	—
	\$		\$
1875.....	+ 58,841	1875 to '76	+ 156,760
1876.....	+ 97,919	1875 to '77	— 239,708
1877.....	— 396,468	1875 to '78	— 192,309
1878.....	+ 47,399	1875 to '79	— 159,415
1879.....	+ 32,894	1875 to '80	— 103,099
1880.....	+ 56,316	1875 to '81	— 49,352
1881.....	+ 53,747	1875 to '82	+ 12,892
1882.....	+ 62,244	1875 to '83	+ 115,027
1883.....	+ 102,135	1875 to '84	+ 206,163
1884.....	+ 91,136	1875 to '85	+ 306,947
1885.....	+ 100,784	1875 to '86	+ 398,043
1886.....	+ 91,096	1875 to '87	+ 397,994
1887.....	— 49	1875 to '88	+ 500,282
1888.....	+ 102,288	1875 to '89	+ 597,770
1889.....	+ 97,488	1875 to '90	+ 652,174
1890.....	+ 54,404	1875 to '91	+ 724,552
1891.....	+ 72,378	1875 to '92	+ 703,065
1892.....	— 16,487	1875 to '93	+ 665,860
1893.....	— 42,205	1875 to '94	+ 673,252
1894.....	+ 7,392	1875 to '95	+ 620,205
1895.....	— 53,047		

+ Favourable. — Adverse.

CANADIAN FIRE COMPANIES.

In considering the Canadian companies, their whole fire insurance business, in Canada and elsewhere, as well as their whole marine business must be taken into account, inasmuch as a separation of expense between these branches has not been made.

The following table gives the distribution of their fire business between Canada and elsewhere, and shows that the foreign business has been, on the whole, more favourable to the companies than the home business.

Department of Finance—Insurance Branch.

FIRE INSURANCE, 1895.

COMPANY.	IN CANADA.				IN OTHER COUNTRIES.			
	Amount of Risks taken during the year.	Premiums received.	Losses paid.	Rate of Losses paid per cent of Premiums received.	Amount of Risks taken during the year.	Premiums received.	Losses paid.	Rate of Losses paid per cent of Premiums received.
	\$	\$	\$		\$	\$	\$	
British America.....	34,975,337	276,294	172,857	62·56	87,163,113	986,961	572,373	57·99
Quebec.....	9,899,094	90,259	53,727	59·53	5,775,750	70,816	31,863	44·99
Western.....	49,808,405	418,863	272,888	65·15	128,329,654	1,509,203	858,613	56·89
Totals.....	94,682,836	785,416	499,472	63·59	221,268,517	2,566,980	1,462,849	56·99

The subjoined table gives the rate per cent of losses paid, as compared with premiums received, upon business done in Canada and other countries by Canadian companies, during the years 1878 to 1895 inclusive, a perusal of which will show that, taken over the whole period, the Canadian business has been more favourable to the companies than the business transacted in other countries:—

YEAR.	IN CANADA.			IN OTHER COUNTRIES.		
	Premiums received.	Losses paid.	Rate per cent of Losses paid as compared with Premiums received.	Premiums received.	Losses paid.	Rate per cent of Losses paid as compared with Premiums received.
	\$	\$		\$	\$	
1878.....	591,495	241,545	40·84	1,251,923	737,430	58·90
1879.....	552,090	287,729	52·12	1,309,902	923,242	70·48
1880.....	459,653	219,954	47·85	1,377,310	885,293	64·28
1881.....	428,795	304,488	71·01	1,439,085	1,085,846	75·45
1882.....	543,126	334,000	61·50	1,413,989	1,137,399	80·44
1883.....	606,557	436,800	72·01	1,483,941	1,136,380	76·58
1884.....	550,188	376,969	68·52	1,401,051	1,122,882	80·15
1885.....	983,555	518,633	52·73	1,485,078	1,051,090	70·78
1886.....	996,562	655,534	65·78	1,499,840	1,049,575	69·98
1887.....	1,002,817	661,682	65·98	1,496,712	1,037,123	69·29
1888.....	1,002,109	655,191	65·38	1,453,410	1,008,509	69·39
1889.....	1,014,314	586,164	57·79	1,527,909	1,012,624	66·28
1890.....	1,018,226	604,846	59·40	1,584,879	910,511	57·45
1891.....	1,102,237	780,862	70·84	1,662,538	1,165,583	70·11
1892.....	629,708	485,446	77·09	1,907,652	1,191,545	62·46
1893.....	621,135	427,349	68·80	2,356,413	1,560,592	66·23
1894.....	626,768	423,777	67·61	2,303,219	1,442,596	62·63
1895.....	785,416	499,472	63·59	2,566,980	1,462,849	56·99
Totals.....	13,514,751	8,500,441	62·90	29,521,831	19,921,069	67·48

The assets of the five Canadian companies doing fire business amounted, at the end of the year, to \$4,577,065, covering a total amount of insurance of all kinds of \$381,467,010, being at the rate of \$12.00 for every \$1,000 of insurance in force; they have also a reserve of subscribed capital not called up, amounting to \$1,285,080, making a total security of \$15.37 for every \$1,000 insured. The liabilities of the same companies amounted to \$2,942,143, made up as follows:—

Unsettled losses.....	\$ 407 815
Unearned premiums.....	2,490,427
Sundry.....	43,901

Total.....	\$ 2,942,143

The unearned premiums are here taken to be the *pro rata* proportions of the gross premiums for the time unexpired in the cases of Fire and Inland Marine insurance, and the whole premium in the case of a current Ocean risk. The surplus of assets over liabilities available for the protection of policy-holders, independent of the reserve of subscribed capital not called up, amounts to \$1,634,922.

The capital stock of these companies paid up or in course of payment, amounts to \$1,889,920, and the result shows an excess of liabilities, including the capital, over assets to the amount of \$254,998. At the end of 1894 there was an impairment of \$179,985.

The following table gives the condition at the end of 1895 of all the Canadian stock companies in reference to their surplus or impairment of paid-up capital.

FIRE and Marine Insurance Companies, 31st December, 1895.

	Subscribed Capital.	Capital paid up or in course of Collection.	Surplus over all Liabilities including Called-up Capital.	Impairment of Called-up Capital.	Reserve of Subscribed Capital not Called-up.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
British America.....	750,000 00	750,000 00	.....	245,233 09	None.
Mercantile Fire.....	200,000 00	40,000 00	.....	1,886 22	160,000 00
Quebec.....	225,000 00	+ 99,920 00	70,557 19	.....	125,080 00
Western.....	2,000,000 00	1,000,000 00	.....	86,766 63	1,000,000 00
Totals.....	3,175,000 00	1,889,920 00	70,557 19	333,885 94	1,285,080 00

† As reduced by Act of Parliament.

A comparison of this with the corresponding table for the previous year shows the following results:—

Gain or improvement during 1895:—

Quebec, \$31,414.49.

Loss or deterioration during 1895:—

London Mutual, \$17,001.45; Mercantile, \$9,064.07; Western, \$105,655.24
British America, \$57,570.57.

Department of Finance—Insurance Branch.

Including the whole business of the mixed companies, as well outside as within the Dominion, it appears that the Canadian companies have received during the year 1895 a total cash income of \$4,554,423.63, which is made up as follows:—

	1895.	The same in 1894.	The same in 1893.	The same in 1892.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Premiums.....	4,408,191 57	4,142,923 05	4,143,323 99	3,579,893 51
Interest and dividends.....	139,458 16	140,213 35	139,082 23	117,770 41
Sundry.....	6,773 90	6,025 87	*205,621 62	83,291 41
Total.....	4,554,423 63	4,289,162 27	4,488,025 84	3,780,955 33

In the same way the cash expenditure during 1895 has been \$4,600,174.85, distributed into:—

	1895.	The same in 1894.	The same in 1893.	The same in 1892.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Losses paid.....	2,986,323 54	2,749,953 12	2,911,005 90	2,454,821 80
General expenses.....	1,451,684 01	1,389,355 44	1,402,862 69	1,440,994 51
Dividends to stockholders.....	162,167 30	157,025 56	112,163 43	128,372 23
Total.....	4,600,174 85	4,296,334 12	4,426,032 02	4,024,188 54

Thus it appears that for every \$100 of income there has been spent \$101, namely, for losses, \$65.57; for general expenses, \$31.87; and for dividends to stockholders, \$3.56. Hence, also, for every \$100 of premiums received there has been paid out \$67.74 for losses, \$32.93 for expenses, and \$3.68 for dividends to stockholders.

The total cash income received by the Canadian companies during the twenty-one years from 1875 to 1895 inclusive, is \$75,600,798.75. The respective amounts for the several years and the distribution thereof under proper headings, are shown in the sub-joined table:—

CANADIAN COMPANIES—INCOME for the Years 1875 to 1895.

YEAR.	Premiums.	Interest and dividends.	Sundry.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1875.....	3,273,692 53	190,950 19	3,356 10	3,467,998 82
1876.....	4,125,722 37	244,001 25	7,186 08	4,376,909 70
1877.....	3,512,673 47	218,770 38	6,236 04	3,737,679 89
1878.....	2,826,356 58	217,133 43	15,750 26	3,059,240 27
1879.....	2,863,826 01	185,247 30	10,196 03	3,059,269 34
1880.....	3,208,038 89	179,533 29	19,916 66	3,407,488 84
1881.....	3,131,925 97	169,392 14	30,702 06	3,332,020 17
1882.....	3,007,132 65	153,878 46	27,386 28	3,188,397 39
1883.....	3,005,945 52	132,126 05	30,438 85	3,168,510 42
1884.....	2,990,995 28	117,679 52	16,286 55	3,124,961 35
1885.....	3,089,381 09	107,151 57	16,044 77	3,212,577 43
1886.....	3,090,851 40	113,394 35	25,828 55	3,230,074 30
1887.....	3,346,968 91	114,522 46	18,398 62	3,479,889 99
1888.....	3,348,045 64	119,815 97	16,567 79	3,484,429 40
1889.....	3,539,640 73	119,929 14	12,420 02	3,671,989 89
1890.....	3,603,151 65	135,874 52	14,287 16	3,753,313 33
1891.....	3,586,851 72	134,421 14	12,208 29	3,733,481 15
1892.....	3,579,893 51	117,770 41	83,291 41	3,780,955 33
1893.....	4,143,323 99	139,080 23	*205,621 62	4,488,025 84
1894.....	4,142,923 05	140,213 35	6,025 87	4,289,162 27
1895.....	4,408,191 57	139,458 16	6,773 90	4,554,423 63
Total.....	71,825,532 53	3,190,343 31	584,922 91	75,600,798 75

*Of this amount \$197,500 was premium upon the new stock issued by the British America and Western.

The expenditure of the same companies during the same period of twenty-one years amounted in the aggregate to the sum of \$76,818,578.19, thus showing an excess of expenditure over income to the amount of \$1,217,779.44. The amounts expended in the respective years and their distribution under proper headings, are given in the following table:—

EXPENDITURE FOR THE YEARS 1875 TO 1895.

YEAR.	Losses Paid.	General Expenses.	Dividends to Shareholders.	Total Expenditure.	e Excess of Income over Expenditure.	
					d The Reserve.	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
1875.....	1,694,885 99	985,926 28	159,608 88	2,840,421 15	e	627,577 67
1876.....	2,746,563 00	1,342,268 96	213,055 04	4,302,487 00	e	74,422 70
1877.....	3,555,283 21	1,234,552 83	125,928 21	4,915,764 25	d	1,178,084 36
1878.....	1,891,130 71	1,026,354 51	146,163 83	3,063,649 05	d	4,408 78
1879.....	1,966,854 83	938,436 79	159,253 74	3,064,545 36	d	5,276 02
1880.....	2,236,943 54	889,409 73	164,650 50	3,291,003 77	e	116,485 07
1881.....	2,898,045 45	901,679 10	145,137 85	3,944,862 40	d	612,842 23
1882.....	2,294,212 90	917,526 03	110,813 47	3,322,552 40	d	134,155 01
1883.....	2,291,429 02	925,970 41	110,480 00	3,327,879 43	d	159,369 01
1884.....	2,165,708 63	871,037 06	102,675 50	3,139,421 19	d	14,459 84
1885.....	1,985,256 67	917,879 59	99,896 73	3,003,032 99	e	209,544 44
1886.....	2,128,942 82	926,299 50	114,809 02	3,170,051 34	e	60,022 96
1887.....	2,397,382 03	1,031,696 74	123,422 74	3,552,501 51	d	72,611 52
1888.....	2,355,960 53	1,009,167 74	122,198 27	3,487,326 54	d	2,897 14
1889.....	2,417,046 62	1,064,557 52	126,759 42	3,608,363 56	e	63,626 33
1890.....	2,254,866 61	1,114,472 16	135,689 92	3,505,028 69	e	248,284 64
1891.....	2,588,894 16	1,198,806 97	145,256 90	3,932,958 03	d	199,476 88
1892.....	2,454,821 80	1,440,994 51	128,372 23	4,024,188 54	d	243,233 21
1893.....	2,911,005 90	1,402,862 69	112,163 43	4,426,032 02	e	61,993 82
1894.....	2,749,953 12	1,389,355 44	157,025 56	4,296,334 12	d	7,171 85
1895.....	2,986,323 54	1,451,684 01	162,167 30	4,600,174 85	d	45,751 22
Total	50,971,511 08	22,980,938 57	2,866,128 54	76,818,578 19	d	1,217,779 44

INLAND NAVIGATION AND OCEAN MARINE INSURANCE, 1895.

Including the Canadian inland marine business of the British and Foreign Marine, the Reliance Marine, the London Assurance and the Ætna, and the whole inland marine and ocean business done by the two Canadian companies, the following are the results of the year:—

Inland Navigation.

Premiums received, \$526,965; losses incurred, \$590,397, of which were paid \$493,276, leaving a balance of \$97,121 of them still unsettled. There was also paid during the year the sum of \$81,938 on account of losses incurred in previous years, making the total payments during the year, on account of losses, \$575,214, while the total outstanding or unsettled losses at the end of the year were \$97,476.

Ocean Marine.

Premiums received, \$196,145; losses incurred, \$193,391, of which were paid \$154,620, leaving a balance of \$38,771 of them still unsettled. There was also paid during the year \$9,958 on account of losses incurred in previous years, making the total

Department of Finance—Insurance Branch.

payments during the year, on account of losses, \$164,575, while the total outstanding or unsettled losses at the end of the year were \$39,221.

The marine business has been, on the whole, much more unfavourable than the year previous. The losses incurred in the inland marine business amounted to 112.04 per cent of the premiums received, while last year the rate was 66.87.

In the ocean business the rate of losses incurred to premiums received was 98.60, while last year it was 62.23. The bulk of the ocean business is transacted by companies which are not required to be licensed, and do not report to this department.

An abstract of the inland marine business will be found on page lxxii, and details of this and the ocean business for the individual companies on pages lxx and lxxi.

LIFE INSURANCE, 1895.

The business of life insurance has been transacted by 29 active companies, of which 11 are Canadian, 8 British and 10 American.

The list of life companies differs from that of the previous year by the omission of one Canadian company, the Dominion Safety Fund, which reinsured, with the Great West, its risks outstanding on the 1st May, 1894.

INSURANCES EFFECTED DURING THE YEAR.

The total amount of policies in Canada taken during the year 1895 was \$44,341,198, which is less than the amount taken in 1894 by \$5,184,059. The Canadian companies show a decrease in 1895 of \$760,692, whilst in 1894 they had an increase of \$580,927; the American companies have a decrease of \$4,546,789, while in 1894 they had a decrease of \$3,495,122; and the British companies have an increase of \$123,422, whilst in 1894 they had an increase of \$246,361, the total decrease in 1895 being \$5,184,059, as above stated.

The respective amounts effected are:—

Canadian companies.....	\$ 27,909,672
British do	3,337,638
American do	13,093,888

So that the amount taken by native companies exceeds that taken by the British and American together by nearly \$11,500,000. The details of the increase or decrease among the respective companies are given on pages lxxxviii and lxxxix.

Life Insurance in Force in 1895.

The total amount of insurance in force at the close of the statements was \$319,257,581, which shows the large increase of \$11,096,145 over that of the previous year, being distributed as follows:—

	Total in force.	Increase.
Canadian companies.....	\$188,326,057	\$10,814,211
British do	34,341,172	429,287
American do	96,590,352	*147,353
Total	\$319,257,581	\$11,096,145

*Decrease.

The following tables will enable the progress of the total business to be traced during the past twenty-one years, both as regards the amounts of insurances effected from year to year, and the total amounts in force :—

AMOUNTS of Insurance effected during the respective Years 1875–1895.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	5,077,601	1,689,833	8,306,824	15,074,258
1876.....	5,465,966	1,683,357	6,740,804	13,890,127
1877.....	5,724,648	2,142,702	5,667,317	13,534,667
1878.....	5,508,556	2,789,201	3,871,998	12,169,755
1879.....	6,112,706	1,877,918	3,363,600	11,354,224
1880.....	7,547,876	2,302,011	4,057,000	13,906,887
1881.....	11,158,479	2,536,120	3,923,412	17,618,011
1882.....	11,855,545	2,833,250	5,423,960	20,112,755
1883.....	11,883,317	3,278,008	6,411,635	21,572,960
1884.....	12,926,265	3,167,910	7,323,737	23,417,912
1885.....	14,881,695	3,950,647	8,332,646	27,164,988
1886.....	19,289,694	4,054,279	11,827,375	35,171,348
1887.....	23,505,549	3,067,040	11,435,721	38,008,310
1888.....	24,876,259	3,985,787	12,364,483	41,226,529
1889.....	*26,438,358	3,399,313	14,719,266	44,556,937
1890.....	23,541,404	3,390,972	13,591,080	40,523,456
1891.....	21,904,302	2,947,246	13,014,739	37,866,287
1892.....	25,585,534	3,625,213	15,409,266	44,620,013
1893.....	28,089,437	2,967,855	14,145,555	45,202,847
1894.....	28,670,364	3,214,216	17,640,677	49,525,257
1895.....	27,909,672	3,337,638	13,093,888	44,341,198
Totals.....	347,953,227	62,240,516	200,664,983	610,858,726

* Including 20 months' business of the Canada Life.

AMOUNTS of Insurance in Force, 1875–1895.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	21,957,296	19,455,607	43,596,361	85,009,264
1876.....	24,649,284	18,873,173	40,728,461	84,250,918
1877.....	26,870,224	19,349,204	39,468,475	85,687,903
1878.....	28,656,556	20,078,533	36,016,848	84,751,937
1879.....	33,246,543	19,410,829	33,616,330	86,273,702
1880.....	37,838,518	19,789,863	33,643,745	91,272,126
1881.....	46,041,591	20,983,092	36,266,249	103,290,932
1882.....	53,855,051	22,329,368	38,857,629	115,042,048
1883.....	59,213,609	23,511,712	41,471,554	124,196,875
1884.....	66,519,958	24,317,172	44,616,596	135,453,726
1885.....	74,591,139	25,930,272	49,440,735	149,962,146
1886.....	88,181,859	27,225,607	55,908,230	171,315,696
1887.....	101,796,754	28,163,329	61,734,187	191,694,270
1888.....	114,034,279	30,003,210	67,724,094	211,761,583
1889.....	125,125,692	30,488,618	76,348,392	231,963,702
1890.....	135,218,900	31,613,730	81,599,847	248,424,567
1891.....	143,368,817	32,407,937	85,698,475	261,475,229
1892.....	154,709,077	33,692,706	90,708,482	279,110,265
1893.....	167,475,872	33,543,884	94,602,966	295,622,722
1894.....	177,511,846	33,911,885	96,737,705	308,161,436
1895.....	188,326,057	34,341,172	96,590,352	319,257,581

Department of Finance—Insurance Branch.

Amount of Insurance terminated in 1895.

The amount of insurance terminated in natural course, namely, by death, maturity or expiry, was \$5,274,017, which is greater by \$721,073 than the corresponding amount in the previous year; and the amount terminated by surrender and lapse was \$29,842,268, being less than that in the previous year by \$610,474.

Relatively to the amounts at risk the amounts so terminated are less than those of the previous year, giving for every \$1,000 of current risk \$15.97 terminated in natural course and \$90.34 by surrender and lapse, making a total of \$106.31. In the year 1894 these rates were \$15.97 and \$95.05 respectively, making a total of \$109.26, thus giving a difference of \$2.95 for each \$1,000 at risk.

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

TERMINATED out of each \$1,000 current risk.

	Naturally.					Surrender and Lapse.				
	1891.	1892.	1893.	1894.	1895.	1891.	1892.	1893.	1894.	1895.
Canadian companies . . .	\$15 08	\$16 00	\$12 89	\$11 47	\$10 83	\$75 85	\$77 04	\$74 74	\$84 59	\$84 25
British do	22 17	20 85	23 03	17 83	17 10	55 46	50 81	63 02	61 79	67 26
American do	22 26	22 70	20 46	17 81	25 08	76 15	94 52	87 58	124 74	109 58

The total termination amounts to about 79.20 per cent of the amount of new policies. The actual amounts of termination were distributed as follows:—

	Naturally.	By Surrender and Lapse.
	\$	\$
Canadian companies	2,074,362	16,131,282
British do	608,598	2,393,150
American do	2,591,057	11,317,836
Total	5,274,017	29,842,268

The details of the individual companies will be found on page xcii.

Canadian Policies in Force.

Omitting the industrial policies of the London Life and Metropolitan, the following table gives the number of Canadian policies in force at the date of the statements:—

	Number.	Amount.	Average Amount of a Policy.
		\$	\$
Canadian companies	114,049	185,826,356	1,629
British do	17,304	34,341,172	1,985
American do	50,245	93,402,067	1,859
Totals	181,598	313,569,595	1,727

The average amount of *new* policies is, for Canadian companies, \$1,484; for British companies, \$1,989; and for American, \$1,986. The corresponding amounts last year were \$1,466, \$1,811 and \$1,932.

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 deaths during the year, respectively, in the case of those companies which have not reported these items. It is believed that the results arrived at represent the actual mortality among insured lives in Canada as accurately as can be gathered from the returns of the companies.

	1895.		1894.	1893.	1892.	1891.	1890.	1889.	1888.	1887.	
	Number of lives exposed to risk.	Number of deaths.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	Death Rate.	
Active companies.	234,282	2,616	11·166	10·327	10·176	10·676	10·178	10·148	8·846	8·614	8·317
Assessment companies.....	39,282	340	8·655	8·101	9·407	8·946	9·345	8·475	8·250	9·727	9·120
Retired companies.	4,035	122	30·235	26·449	22·574	26·512	20·109	21·417	16·840	23·489	17·943
Total.....	277,599	3,078	11·092	10·340	10·364	10·860	10·335	10·340	9·083	9·495	8·955

PREMIUM-INCOME during the respective years, 1875-1895.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	707,256	623,206	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.....	1,291,026	613,595	1,190,068	3,094,689
1882.....	1,562,085	674,362	1,308,158	3,544,605
1883.....	1,652,543	707,468	1,414,738	3,774,749
1884.....	1,869,100	744,227	1,518,991	4,132,318
1885.....	2,092,986	803,980	1,723,012	4,619,978
1886.....	2,379,238	827,848	1,988,634	5,195,720
1887.....	2,825,119	890,332	2,285,954	6,001,405
1888.....	3,166,883	928,667	2,466,298	6,561,848
1889.....	*4,459,595	979,847	2,785,403	*8,224,845
1890.....	3,921,137	1,022,362	3,060,652	8,004,151
1891.....	4,258,926	1,030,479	3,128,297	8,417,702
1892.....	4,729,940	1,088,816	3,251,598	9,070,354
1893.....	5,156,008	1,073,541	3,403,230	9,632,779
1894.....	5,435,031	1,079,330	3,394,914	9,909,275
1895.....	5,702,783	1,137,366	3,452,205	10,292,354
Totals.....	55,534,302	17,131,683	44,082,453	116,748,438

* Including 20 months' business of the Canada Life.

Department of Finance—Insurance Branch.

The total amount paid to policy-holders during 1895 was as follows:—

Death claims (including bonus additions).....	\$3,148,951 69
Matured endowments do	813,519 30
Annuitants	40,528 51
Paid for surrendered policies	702,055 33
Dividends to policy-holders.....	1,157,392 62

Total.....\$5,862,447 45

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

Hence, for every \$100 premiums received, there has been paid to policy-holders \$53.85, leaving \$46.15 to be carried to reserve, expense and profits.

Including the business done outside of Canada by the Canadian companies, the following table shows the total premium-income and payments to policy-holders of all companies, other than assessment companies, doing life insurance business in Canada for the last seventeen years, and also the ratio of payments to policy-holders to premiums received.

Year.	Premium Income.	Payments to Policy-holders	Rate of Payments to Policy-holders per cent of Premiums.
	\$	\$	
1879.....	2,606,756	1,301,480	49·93
1880.....	2,691,128	1,389,986	51·65
1881.....	3,094,689	1,879,240	60·72
1882.....	3,544,603	1,946,444	54·91
1883.....	3,861,179	2,201,152	57·01
1884.....	4,195,726	2,073,395	49·42
1885.....	4,684,409	2,544,101	54·31
1886.....	5,298,596	2,851,981	53·83
1887.....	6,105,474	3,235,205	52·99
1888.....	6,655,762	3,440,729	51·70
1889.....	8,336,167	3,942,590	47·30
1890.....	8,131,852	4,445,668	54·67
1891.....	8,667,609	4,911,485	56·66
1892.....	9,347,131	5,452,151	58·33
1893.....	9,952,833	5,133,284	51·58
1894.....	10,345,919	5,516,929	53·32
1895.....	10,887,501	5,862,447	53·85
Totals	108,407,334	58,128,267	53·62

Collecting the results for the seventeen years, 1879 to 1895, we find that the total payments to policy-holders amount to 53·62 per cent of the premium-income during the said period.

The subjoined table shows the total premium-income and payments to policy-holders, during the last seventeen years, of the life insurance companies which have ceased to do new business in Canada, and also the ratio of payments to policy-holders to premiums received.

Year.	Premium- Income.	Payments to Policy-holders.	Rate of Payments to Policy-holders per cent of Premiums.
	§	§	
1879..	490,688	396,053	80·71
1880..	447,910	317,531	70·89
1881..	441,393	489,370	110·87
1882..	412,436	376,811	91·36
1883..	371,570	450,678	121·29
1884..	343,179	454,906	132·56
1885..	321,566	395,851	123·10
1886..	278,108	342,049	122·99
1887..	262,445	423,747	161·46
1888..	237,559	393,466	166·47
1889..	216,730	337,829	155·88
1890..	191,101	363,519	190·22
1891..	181,905	319,246	175·51
1892..	175,340	329,963	188·18
1893..	163,723	368,887	225·31
1894..	178,467	435,862	244·23
1895..	163,366	367,132	224·73
Total.....	4,877,486	6,564,900	134·60

Collecting the results for the seventeen years, 1879 to 1895 it will be seen that the total payments to policy-holders made by said retired companies exceeds by 34·60 per cent the total premium-income during the same period.

Canadian Companies.

The assets and liabilities, income and expenditure, of the Canadian Life Companies will be found exhibited in the statements under their respective headings at pages xciii, xciv and xcvi and xcix. In the calculation of the reinsurance reserve, the Institute of Actuaries' H. M. Table of Mortality with $4\frac{1}{2}$ per cent interest is employed, except in four cases, viz., the Canada Life employed in its valuation the American Table, with 4 per cent interest, and the Great West Life and the Ontario Mutual used the Actuaries (17 offices) Table with 4 per cent interest. The London Life used the Institute of Actuaries' H. M. Table with $4\frac{1}{2}$ per cent interest in the valuation of their general policies, and Actuaries' 4 per cent Table for their industrial policies.

From the tables on pages xcvi and xcix referred to, it will be seen that the Canadian Companies have received an income of \$7,806,578.99, drawn from the following sources :—

Premiums and annuity sales.....	\$ 6,297,929 63
Interest and dividends.....	1,456,386 28
Sundry.....	52,263 08
Total.....	<u>\$ 7,806,578 99</u>

Department of Finance—Insurance Branch.

And they expended \$4,925,861.43 under the following items:—

Paid to policy-holders and annuitants	\$ 3,070,440 24
General expenses	1,723,308 89
Dividends to stockholders	132,112 30
Total	\$ 4,925,861 43

Hence out of every \$100 of income they have expended in payment to policy-holders \$39.33; in general expenses, \$22.07, and in dividends to stockholders, \$1.69, leaving \$36.91 to be carried to reserve.

By reference to the table at page xciii it will be seen that the total assets at the 31st December, 1895, of the Canadian Life Companies other than assessment companies (including \$2,063,951.89 outstanding and deferred premiums, interest and rents due and accrued which have not as yet gone into income) amount to \$35,323,297.49, an increase over the corresponding amount at the end of the year 1878 of \$30,732,889.80.

The amount of risks in force has increased from \$30,541,867, in 1878, to \$203,356,228, a gain of \$172,814,361, and the reserves have increased from \$3,477,185, in 1878, to \$31,839,771, in 1895, an increase of \$28,362,583.

The following table gives the premium and other income of the Canadian Companies other than assessment companies, during the past seventeen years, and also the payments to policy-holders, for general expenses and for dividends to stockholders during the same period.

Year.	Premiums	Interest and other Receipts.	Total Income.	Paid to Policy-holders.	General Expenses.	Dividends to Stockholders.	Total Expenditure.
	\$	\$	\$	\$	\$	\$	\$
1879	919,344	280,375	1,199,719	331,118	247,885	33,351	612,354
1880	1,039,342	325,581	1,364,923	412,230	272,689	32,311	717,230
1881	1,291,027	389,819	1,680,846	683,595	350,973	76,122	1,110,690
1882	1,562,085	387,218	1,949,303	719,656	396,398	66,459	1,182,513
1883	1,738,973	477,346	2,216,319	777,355	459,329	40,856	1,277,540
1884	1,932,506	499,074	2,431,580	671,448	508,573	48,821	1,228,842
1885	2,157,338	585,066	2,742,404	934,750	527,371	36,769	1,498,890
1886	2,482,113	672,547	3,154,660	1,316,175	659,938	109,450	2,085,563
1887	2,922,526	768,480	3,691,006	1,405,686	736,846	70,202	2,212,734
1888	3,260,800	777,266	4,038,066	1,416,516	874,637	52,651	2,343,824
1889*	4,570,918	1,234,146	5,805,064	2,001,150	1,091,027	65,411	3,157,588
1890	4,236,746	985,915	5,222,661	2,081,236	1,006,698	121,005	3,208,939
1891	4,508,834	1,097,710	5,606,544	2,036,711	1,093,215	55,465	3,185,391
1892	5,006,717	1,174,010	6,180,727	2,438,040	1,210,501	57,010	3,705,551
1893	5,476,059	1,281,031	6,757,090	2,265,703	1,432,144	57,994	3,755,841
1894	5,871,677	1,423,932	7,295,609	2,567,454	1,560,229	59,908	4,187,591
1895	6,297,930	1,508,649	7,806,579	3,070,440	1,723,309	132,112	4,925,861
Totals	55,274,935	13,868,165	69,143,100	25,129,263	14,151,782	1,115,897	40,396,942

*Including 20 months' business of the Canada Life.

VALUATION OF LIFE POLICIES IN CANADA.

The following are the results of the valuation of the policies of a number of the licensed life insurance companies completed since the issue of the last report.

The valuation is made on the basis of the H. M. Mortality Table of the Institute of Actuaries, at $4\frac{1}{2}$ per cent interest, the pure premiums only being valued:—

ÆTNA LIFE.

Valuation as at 31st December, 1894.

Policies issued previous to 31st March, 1878 :—Number of policies, 3,515 ; amount, \$3,792,698 ; value, \$1,519,991.14.

Policies issued subsequent to 31st March, 1878 :—Number of policies, 9,107 ; amount, \$12,481,592 ; value, \$3,543,230.85.

Total number of policies in force, 12,622 ; total amount in force, \$16,274,290 ; total value, \$5,063,222.09.

CONFEDERATION LIFE.

Valuation as at 31st December, 1895.

Number of policies, 17,590 ; amount, \$26,430,744 ; value, \$4,650,122.03. Number of bonuses, 1,099 ; amount, \$180,974 ; value, \$101,516.51 ; value of annuities, \$35,877.86. Total amount in force, \$26,611,718 ; value (including annuities), \$4,787,516.40. Amount reinsured, \$184,244.50 ; value, \$34,555.40. Total net amount in force, \$26,427,473.50 ; value, \$4,752,961.

GREAT WEST LIFE.

Valuation as at 31st December, 1895.

Number of policies, 2,818 ; amount, \$5,071,150 ; value, \$142,240.98 ; value of annuity, \$1,513.60 ; total value, \$143,754.58. Amount reinsured, \$136,300 ; value, \$803.07. Net amount in force, \$4,934,850 ; value, \$142,951.51.

LONDON ASSURANCE.

Valuation as at 31st December, 1895.

Number of policies, 7 ; amount, \$27,253.33 ; value, \$7,916.71. Number of bonuses, 4 ; amount, \$4,249.07 ; value, \$2,794.67. Total amount in force, \$31,502.40 ; value, \$10,711.38.

NATIONAL LIFE.

Valuation as at 31st December, 1895.

Number of policies, 147 ; amount, \$139,509.50 ; return premiums, \$2,195.10 ; total amount, \$141,704.60 ; value, \$67,934.39.

TEMPERANCE AND GENERAL.

Valuation as at 31st December, 1895.

Number of policies, 5,016 ; amount, \$6,051,680.51 ; value, \$334,724.28 ; value of annuity contracts, \$538.62 ; total value, \$335,262.90.

Amount reinsured, \$58,000 ; value, \$468.96. Net amount in force, \$5,993,680.51 ; value, \$334,793.94.

Department of Finance—Insurance Branch.

TRAVELERS.

Valuation as at 31st December, 1895.

Policies issued previous to 31st March, 1878:—Number of policies, 914; amount, \$982,896; value, \$440,699.77.

Policies issued subsequent to 31st March, 1878:—Number of policies, 2,014; amount, \$4,565,165; value, \$759,839.59; value of annuities, \$3,265.26; total value, \$763,103.85

Total number of policies, 2,928; total amount in force, \$5,548,061; total value, \$1,203,803.62.

ASSESSMENT LIFE INSURANCE, 1895.

The business of life insurance upon the assessment plan has been transacted by nine companies, of which six are Canadian and three American. Of the Canadian companies, one, the Colonial Mutual Life Association, although licensed in 1894, did not commence business until January 1st, 1895.

The total amount of policies taken during the year 1895 was \$12,862,025, which is less by \$583,125 than the amount taken in 1894. The net amount in force at the end of the year was \$71,380,365, which shows an increase of \$3,666,895 over that of the previous year.

The amount of insurance terminated by death was \$647,700, and by surrender and lapse \$8,464,080, giving for every \$1,000 of current risk \$8.74 terminated by death and \$114.16 by surrender and lapse.

The total terminations amount to 70.84 per cent of the amount of new policies. The amounts of terminations were distributed as follows:—

	By Death.	By Surrender and Lapse.
Canadian companies.....	\$279,900	\$4,058,700
American do	367,800	4,405,380
Total	<u>\$647,700</u>	<u>\$8,464,080</u>

The details of individual companies will be found on page cii.

The total amount paid by members for membership fees, annual dues, assessments, &c., was \$945,997, and the amount paid for death claims was \$610,654.

Details of the assets and liabilities, income and expenditure will be found on pages ciii, civ and cv.

On the first of May, 1896, a license was issued to the Supreme Court of the Independent Order of Foresters, a society which previously carried on business as a benevolent society under the provisions of section 43 of the Insurance Act.

ACCIDENT AND GUARANTEE INSURANCE IN CANADA, 1895.

The business of accident insurance was transacted by ten companies, viz.: 5 Canadian (1 of which combined it with life insurance and 1 with plate glass insurance), 1 American (also combined with life), and 4 British, (2 of which combined it with guarantee business, and 1 with sickness insurance.)

This list of companies differs from that of the previous year, by the addition of two Canadian companies (the Canadian Railway Accident Insurance Company, and the Ontario Accident Insurance Company), and 1 British company (the Ocean Accident and Guarantee Corporation, Limited).

The total accident premiums received in Canada were \$357,809, insuring an amount of \$66,631, 381, and the sum of \$191,129 was paid for claims, with \$49,140 claims not settled.

An abstract will be found on page cix.

The guarantee business was conducted by four companies—one Canadian, two British and one American.

The list differs from that of the year 1894 by the addition of one British company (the Employers Assurance Corporation, Limited).

The premiums received were \$76,379, guaranteeing an amount of \$12,965,270, and the net amount paid for claims was \$11,553 with \$6,253 claims not settled.

The Guarantee Company of North America transacts business outside of the Dominion, which is not included in the above.

PLATE GLASS INSURANCE IN CANADA, 1895.

The business of plate glass insurance was transacted by four incorporated companies, viz. : 2 Canadian (1 of which combined it with accident insurance and 1 with steam boiler insurance), 1 British (combined with accident), and 1 American, and by 2 firms of individual underwriters, having their chief place of business in the city of Montreal.

The companies and the individual underwriters above referred to, having adopted the system of insurance by replacement, instead of paying the value of the glass broken, and their contracts not stating any amounts as insured thereby, their returns do not show the amount of insurance effected during the year, nor the amount in force at the end thereof. The premiums received during the year in Canada for plate glass insurance were \$51,095, being greater than the amount received the previous year by \$7,162, and the total losses incurred were \$25,530, being \$4,926 in excess of the amount incurred in 1894. An abstract will be found at page cx.

BURGLARY INSURANCE, 1895.

This branch of insurance, which is transacted to a considerable extent in Great Britain, was introduced into Canada three years ago. On the 14th June, 1893, a license was issued to the Dominion Burglary Guarantee Company (Limited), whose head office is at the city of Montreal, to transact the business of guaranteeing against loss or damage by reason of burglary or housebreaking, and of guaranteeing against loss of jewellery, bullion and other moveable property deposited with it for safekeeping. This company which was incorporated by an Act of Parliament of Canada, assented to on the 1st April, 1893, is the only company licensed by this department to carry on the business of burglary insurance in Canada. A table showing the premiums received by it, the number of policies issued, the amount insured thereby, the number and amount of policies in force at the end of the year, the amount of claims paid, &c., will be found at page cix.

Department of Finance—Insurance Branch.

At the present time there are ninety-eight (98) companies under the supervision of this office. The nature of the business transacted by them is as follows:—

Number of companies doing life insurance	40
do do do assessment plan	10
do do fire insurance	33
do do inland marine insurance	7
do do ocean marine do	2
do do accident do	9
do do guarantee do	4
do do steam boiler do	1
do do plate glass do	5
do do burglary guarantee do	1
do do tornado do	1
do do sickness do	2

The deposits for the protection of policy-holders, held by the Honourable the Receiver General, in trust for these companies, at 3rd July, 1896, amounted to \$24,344,826.13 in securities, as follows:—

Canada Government securities	\$ 3,754,479.05
Canada Provincial debentures	3,144,759.84
United States bonds	2,165,000.00
Swedish Government bonds	58,400.00
British Government securities	884,076.96
British Colonial securities	548,230.00
Bank deposit receipts	110,000.00
Montreal Harbour bonds	396,000.00
Municipal securities	11,539,906.94
Bank stocks	25,420.00
Loan companies' debentures	234,120.00
Canadian Pacific and Canada Central Ry. bonds	1,445,500.00
Indian and Ceylon stocks	38,993.33
Total	\$24,344,826.13

There was also deposited with Canadian trustees, in conformity with the Act, \$6,475,697 making a total of \$30,820,523.13 for the protection of policy-holders, being an increase since last report of \$2,799,786.40.

The distribution of the total sum of \$30,820,523.13 held, as above mentioned, for the protection of policy-holders among the different classes, is as follows:—

Fire and inland marine	\$ 6,074,455.42
Life	24,033,678.10
Accident, guarantee, plate glass, &c.	712,389.61
	\$ 30,820,523.13

The total amount of premiums received for all forms of insurance was \$18,938,821, of which \$7,703,300 was received by Canadian companies, and \$11,235,521 by British and American. The following summary shows the distribution of these premiums to the various classes :—

PREMIUMS, 1895.

Fire	\$ 6,943,382
Inland Marine.....	76,345
Ocean.....	151,660
Life	10,292,354
Life (assessment)	945,997
Accident	357,809
Guarantee.....	76,379
Plate Glass.....	51,095
Steam Boiler.....	28,851
Burglary Guarantee.....	14,949
Total	\$18,938,821

Or, dividing them according to the nationalities of the companies :—

PREMIUMS, 1895.

	Canadian Companies.	British Companies.	American Companies.
	\$	\$	\$
Fire.....	1,151,126	4,750,290	1,041,966
Inland Marine.....	43,320	26,589	6,436
Ocean	151,660		
Life.....	5,702,783	1,137,366	3,452,205
Life (assessment).....	399,873		546,124
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		
Total.....	7,703,300	6,053,854	5,181,667

RULES AND REGULATIONS REGARDING THE ACCEPTANCE OF SECURITIES OFFERED FOR DEPOSIT BY INSURANCE COMPANIES, &c., &c.

The following extracts from Orders in Council, Minutes of the Treasury Board, &c. (all of which have been previously published) are here collected for convenience of reference :

Municipal Securities.—“The Board recommended that municipal bonds, when accepted, may be taken at 90 per cent, and that Montreal Harbour bonds be placed on the same footing.” (O.C., 1st April, 1876.)

Particulars of Securities offered for Deposit.—“All applications for the acceptance of bonds or debentures, whether as original deposits or in exchange for securities which the applicants desire to have released, must be accompanied by a statement giving full particulars of the securities offered for acceptance under the following headings, viz. :—

Department of Finance—Insurance Branch.

“Date, date of maturity, place of payment of principal, rate of interest, how payable, *i. e.*, yearly or half yearly, date and place of payment of interest, market value at time of application for acceptance, and, if not quoted in the market, the price at which purchased by the company and date of such purchase.

“Also, as regards municipalities whose bonds or debentures are offered :

“The population, assessed value, rate of taxation, assets, total debenture indebtedness, and all other liabilities, income and expenditure for the last fiscal year, and any other details in the possession of the company which would be of assistance in determining the value of the securities offered for acceptance.

“The Board desire to be in possession of all possible information in relation to such securities in order that they may be in a position to give the matter proper consideration.” (T. B., Nov. 9, 1888.)

Railway Debentures.—“The Board are of opinion that they cannot accept as a deposit, the bonds of any railway company, unless guaranteed directly or indirectly by the Canadian Government.” (T. B., Oct. 27, 1890.)

Loan Companies' Bonds.—“The Board had under consideration a memorandum from the Superintendent of Insurance with reference to the application of the Land Mortgage Companies' Association of the province of Ontario to have the debentures of loan companies accepted by the Government as deposits on behalf of insurance companies, in which he reports that the said Association is composed of incorporated loan companies or societies authorized to lend money on real estate in the province of Ontario, and all such companies or societies are eligible for membership upon payment of certain fees ; that the loan companies which compose the said Association may be divided into the following classes :—

I. Companies incorporated under the provisions of the Statute of the Province of Canada, 9 Victoria, cap. 90, consolidated in chapter 53 of the Consolidated Statutes of Upper Canada, now included in chapter 169 of the last Revised Statutes of Ontario (1887), and commonly known as the Building Societies' Act.

II. Companies incorporated under the “Canada Joint Stock Companies' Act, 1877,” now known as the “Companies' Act,” being chapter 119 of the Revised Statutes of Canada (1886).

III. Companies incorporated under special Acts of the Legislature of the province of Canada or of the Parliament of the Dominion of Canada.

IV. Companies incorporated under the “Ontario Joint Stock Companies' Letters Patent Act, 1874,” being chapter 150 of the former and chapter 157 of the last Revised Statutes of Ontario.

V. Companies incorporated under the English Companies' Act, and licensed to transact business in Canada under 37 Victoria, chapter 49, being chapter 125 of the Revised Statutes of Canada.

The Board, after careful consideration of the report of the Superintendent of Insurance as to the class of securities upon which the above companies can invest their funds, and as to the borrowing powers of the said companies, and having regard to the fact that the companies mentioned in Classes I. and II., *viz.*, those incorporated under the “Building Societies' Act” and the “Companies' Act,” possess only limited power of borrowing and are restricted to investments that are usually considered the safest that can be had, direct that the debentures and debenture stock of such companies, belonging to these two classes, as meet the requirements hereinafter set forth, may be accepted as deposits on behalf of insurance companies, at such rate as the Treasury Board may see fit to place upon them, not, however, to exceed the value usually placed upon municipal securities, *viz.*, 90 per cent of the par value thereof when the market value is at least equal to such par value, or 90 per cent of the market value, when the market value is less than the par value.

The requirements above referred to are as follows :—

1. The company shall have kept strictly within the powers in relation to borrowing and investment conferred upon it by the Act under which it is incorporated.

2. It shall have a paid-up capital of at least \$500,000.

3. It shall have been in successful operation as a loan company for not less than ten years.

4. It shall have a reserve fund amounting to not less than 25 per cent of its paid-up capital.

5. Its stock shall have a market value of not less than 25 per cent premium.

The Board also direct that the debentures of such companies, coming under Class III. above mentioned, *viz.*, those incorporated under private Acts, as fulfil the foregoing requirements, and whose borrowing powers and powers of investment are not greater than those of companies coming under Classes I. and II., may be also accepted upon the terms above indicated.

The Board also direct that every application on behalf of an insurance company for the acceptance of any such debenture or debenture stock as herein above provided, shall form the subject of a special reference to the Treasury Board, and that the company shall supply all necessary particulars (properly verified if required) for the information of the Board. (T. B., 19th June, 1889.)

No assurance of acceptance of Bonds by the Treasury Board.—“The Superintendent asks the decision of the Board upon the following question, *viz.* :

“Will the Board inform a company desirous of purchasing certain bonds or securities whether they will be accepted or not as a deposit in the event of their being purchased ?”

“The Board, after deliberation, are of opinion that they cannot give any assurance to any company that securities will or will not be accepted in event of their being purchased.” (T. B., 1st April, 1889.)

Deposit Receipts.—“The Board direct that deposit receipts be not accepted in any case as a deposit on behalf of any company.” (T. B., 25th January, 1888.)

Bank Stock, &c.—“Bank stock or shares in any private company will not be accepted.” (O. C., 17th January, 1876.)

Registered Bonds as Deposits.—When registered bonds are received as deposits they must be registered in the name of the Receiver General. Bonds registered in the name of a company, accompanied by an assignment in favour of the Receiver General, will not be accepted. When registered bonds are intended to be used as a deposit, they should, before being forwarded to this department, be registered thus—in the name of “the Receiver General of Canada in trust for (*giving the name of the company*) being part of the deposit made by the company with said Receiver General in pursuance of the Statutes of Canada in that behalf.” (T. B., 13th July, 1891.)

Foreign Municipal Securities.—“The Board are of opinion that no municipal securities other than Canadian should be accepted for deposit under the Insurance Act.” (T. B., 30th January, 1894.)

LEGISLATION.

1—DOMINION LEGISLATION.

The following Acts were passed by the Dominion Parliament in the first session of 1895, 59 Victoria :—

(1.) An Act to amend the Act incorporating the Supreme Court of the Independent Order of Foresters.

This Act provides, among other things, for the making of a deposit with the Receiver General and the issue of a license to the society under the Insurance Act to carry on the business of life, sickness and disability insurance among its members on the assessment plan. The provisions of said amending Act and of the Insurance Act having been complied with a license was issued to the Society on the first day of May, 1896.

(2.) An Act to incorporate the Imperial Life Assurance Company of Canada.

This company has not yet taken the necessary steps to procure a license.

2—ONTARIO LEGISLATION.

Chapter 45 of the Statutes of the Province of Ontario for 1896, assented to 7th April, 1896, is as follows :—

An Act relating to the law of Insurance.

1. Section 5 of the Act passed in the 53rd year of Her Majesty's reign, chaptered 39, as amended by subsection 2 of section 8 of the Act passed in the 56th year of Her Majesty's reign, chaptered 32, is amended by adding thereto subsection 2 as follows :—

(2.) This section applies as well to any policy issued before the 7th April, 1890, as thereafter, and also to declarations made on, or relating to, any such policy before or after the said date.

2. Section 6 of chapter 136 of the Revised Statutes, 1887, as amended by section 3 of an Act passed in the 51st year of Her Majesty's reign, chaptered 22, and by section 6 of an Act passed in the 53rd year of Her Majesty's reign, chaptered 39, and by section 8 of an Act passed in the 56th year of Her Majesty's reign, chaptered 32, and by section 12 of an Act passed in the 58th year of Her Majesty's reign, chaptered 34, is repealed and the following section is substituted therefor :—

6—(1.) The assured may by an instrument in writing, attached to or endorsed on, or identifying the policy by its number or otherwise, vary a policy or a declaration or an apportionment previously made so as to restrict or extend, transfer or limit, the benefits of the policy to the wife alone or the children, or to one or more of them, or to the mother of the assured, as a beneficiary or sole beneficiary, although the policy is expressed or declared to be for the benefit of the wife and children, or of the wife alone, or of the child or children alone, or of the mother or for the benefit of the wife for life, and of the children after her death, or for the benefit of the wife, and in case of her death during the life of the assured, then for the child or children, or any of them, or for the benefit of any one or more of the above mentioned persons for life, and, after his or their decease, for the benefit of any one or more of the survivors ; or, although a prior declaration was so restricted ; and he may also apportion the insurance money among the persons intended to be benefitted ; and may, from time to time, by instrument in writing attached to or endorsed on the policy, or referring to the same, alter the apportionment as he deems proper ; he may also, by his will, make or alter the apportionment of the insurance money ; and an apportionment made or altered by his will shall prevail over any other made before the date of the will, except so far as such other apportionment has been acted on before notice of the apportionment by will ; and whatever the assured may, under this section, do by an instrument in writing attached to or endorsed on or identifying the policy, or a particular policy or policies, by number or otherwise, he may also do by a will identifying the policy, or a particular policy or policies, by number or otherwise.

(2.) “Apportion” or “apportionment” in this section includes and authorizes any division, sub-division, re-apportionment, or disposition of insurance moneys or benefits among any of the class of persons who under this or any amending Act are entitled to be preferred to creditors of the

Department of Finance—Insurance Branch.

assured ; and also includes and authorizes any disposition of the said moneys or benefits such as partly or wholly to divest the right, or to enlarge or diminish the interest of a beneficiary or beneficiaries acquired under any prior disposition of the said moneys or benefits, or such as to substitute one beneficiary of the said class for another, or others, or all others, or conversely.

Provided that the assured shall not by virtue of this section be authorized to divert the said moneys or benefits from all of the said class to a person not of the said class, or to the assured himself, or to his estate; or to divert the said insurance moneys or benefits, or any part thereof, from the original beneficiary when the policy expressly states that that beneficiary was a beneficiary for valuable consideration.

(3) This section applies not only to any future policy and to any declaration made on or relating to any such policy, but also to any policy heretofore issued and declaration heretofore made.

3. Subsection 2 of section 8 of an Act passed in the 56th year of Her Majesty's reign and chaptered 32, is amended by inserting after the words "the said Act" in the first line of the said subsection, these words: "Passed in the 53rd year of Her Majesty's reign and chaptered 39."

4.—(1) Section 8 of chapter 136 of the Revised Statutes, 1887, is amended by striking out in the ninth and tenth lines, these words "the wife and children of the insured or one or more of them" and substituting in lieu thereof, these words "any one or more of the class of persons who, under this or any amending Act are entitled to be preferred to creditors of the assured;" and the said section is further amended by striking out all the words of the said section after the words "person so dying" in the eleventh line of the said section, and substituting the following words in lieu thereof: "Shall be for the benefit of the survivor or of the survivors of such person in equal shares."

(2.) Subsection 2 of section 12 of the said Act, as added by section 7 of an Act passed in the 56th year of Her Majesty's reign and chaptered 32, is amended by striking out the word "the" in the first line of the said subsection and substituting therefor the word "any"; also, by inserting after the word "document" in the second line these words "relating to persons under incapacity;" also, by striking out in the fifth line the words "deceased at his death" and substituting therefor these words "the assured, at the maturity of the policy;" also, by inserting after the word "infants" in the twelfth line thereof the words "or other beneficiaries under incapacity."

5. Section 21 of chapter 136 of the Revised Statutes, 1887, is repealed and the following section substituted therefor:—

"21. Until the insurer has received the original or a copy of any declaration, apportionment, will or other instrument or disposition in writing affecting the insurance moneys or any portion thereof, or of any appointment or revocation of a trustee, the insurer may deal with and obtain a valid discharge from the assured, or (as in the respective case may be) with and from his beneficiaries (such beneficiaries not being infants or under other incapacity), or with and from his trustees, executors, administrators or assigns in the same manner and with the like effect as if such declaration, apportionment, disposition, appointment or revocation had not been made."

6.—(1) Subsection 1 of section 38 of an Act passed in the 55th year of Her Majesty's reign and chaptered 39 is amended by striking out all the words of the said subsection up to and including the word "only" in the first line thereof and substituting therefor the following words:—"This section shall not apply to corporations standing registered on the friendly society register, but shall apply."

(2.) Subsection 8 of the said section 38, as amended by section 10 of an Act passed in the 56th year of Her Majesty's reign, and chaptered 32, is further amended by adding at the end of the said subsection the following further proviso:—

"Provided also that where it is shown to the satisfaction of the Inspector of Insurance that an insurance corporation standing registered on the insurance license register, but undertaking contracts of insurance with its own members only, cannot (owing to its organization on the lodge plan or to other special circumstances) register its agents individually, then on payment to the Provincial Treasurer of such commuted fee as the Inspector of Insurance shall in writing under his hand, certify to be in his opinion just and reasonable, and as shall be approved of by the Provincial Secretary, and upon an agent's certificate of registry being issued to the said corporation, the officers and the members of the said corporation and of its lodges, branches or divisions, if any (by whatever name known), shall be deemed to be severally registered as insurance agents of the said corporation within the meaning of this Act for the term mentioned in the said certificate."

3—QUEBEC LEGISLATION.

Statutes of 1895, Second Session, Chapter 34. An Act respecting Benevolent and Mutual Benefit Associations and Mutual Insurance Companies.

(Assented to 21st December, 1895.)

Her Majesty, by and with the advice and consent of the Legislature of Quebec, enacts as follows:

1. The following section and articles are added after article 5375 of the Revised Statutes:

"SECTION XVIIIa.

BENEVOLENT AND MUTUAL BENEFIT ASSOCIATIONS AND MUTUAL INSURANCE COMPANIES.

"5375a. No foreign mutual benefit and aid association or mutual insurance company, which is not already, under the laws of Canada, obliged to make a deposit with the Federal Government, or which does not come under articles 5264 to 5375, inclusively, of these Revised Statutes, is allowed to carry on any business in the province, unless it has obtained an authorization from the Lieutenant-Governor in Council.

5375b. Such authorization is given upon petition, if the association or company :

1. Publishes a notice of such application in the *Quebec Official Gazette* during one month, and in a newspaper published in French and in one published in English in the locality in which the chief office is to be established ;

2. Deposits in the office of the Provincial Secretary a copy of its charter, articles of association or other deed constituting the same as a corporation, certified by the officer having the custody of the original ;

3. Establishes that it is so constituted as to carry out the obligations which it may contract ;

4. Deposits in the office of the Provincial Secretary a power of attorney constituting a chief agent in the province for the purpose of receiving services in any suit or proceeding against it, and declaring where the principal office of the association or company is to be established.

5375c. The Lieutenant-Governor in Council may, according to circumstances, before granting the authorization, require the association or company to deposit, with the Provincial Treasurer, such sum of money as he may deem necessary to guarantee the carrying out of the engagements entered into in this province ; which sum may be increased or diminished, from time to time, by the Lieutenant-Governor in Council, as circumstances may require.

Such deposit shall bear interest at the rate of three per cent per annum in favour of the association or company.

5375d. Notice of the granting of such authorization shall be published by the Provincial Secretary in the *Quebec Official Gazette*, according to the form of the schedule A of this Act ; and from the date of such publication and of the deposit in the office of the prothonotary of the Superior Court of the district in which the principal office of the association or company is to be situated, of a copy of the *Quebec Official Gazette* containing such notice, such association or company may commence business.

On receipt of such copy of the *Quebec Official Gazette*, the prothonotary shall transcribe the notice in a register kept for that purpose.

5375e. Whenever any such association or company changes its chief agent or the location of its chief office, it shall forward to the Provincial Secretary a copy of the new power of attorney concerning the same, and notice thereof must be given in the *Quebec Official Gazette*.

A copy of such Gazette must be deposited and the notice be transcribed in the manner prescribed by the preceding article.

5375f. Any person doing business for any association or company falling within the provisions of article 5375a, which has not complied with the formalities required before it could commence business in the province or which has not complied with the provisions of article 5375e, is liable to a fine not exceeding one hundred dollars for each offence, and imprisonment not exceeding three months in default of payment.

5375g. Prosecution under this section shall be governed by the provisions of Part LVIII of the Criminal Code, 1892.

SCHEDULE A.

FORM MENTIONED IN ARTICLE 5375d.

The (*name*) association or company has been duly authorized to carry on business in the province of Quebec.

Its principal place of business in the province is in (*name of the city, town, &c.*)

Its principal agent for the purpose of receiving services in actions or proceedings taken against it is (*name and residence of the agent.*)

(*Date*)

Provincial Secretary."

1. The following section and articles are added after 5376 of the said Revised Statutes :

"SECTION XIXa.

PAYMENT OF AID OR ASSISTANCE BY MUTUAL AID AND BENEFIT ASSOCIATIONS.

"5376a. In mutual benefit and aid associations constituted under articles 3096 to 3104, or under a special charter or carrying on business under the authorization of the Lieutenant-Governor in Council, as provided by article 5375a, the aid or assistance paid to sick members cannot exceed the

Department of Finance—Insurance Branch.

amount to be raised for that purpose, after deducting the costs of management chargeable to that service.

" 5376*b*. The members of the committee of management or board of directors of the association are jointly and severally responsible for any payment made in contravention of the preceding article, and may be condemned to reimburse to the association any sum so paid upon suit brought by any member of such association."

3. Article 5390 of the said Revised Statutes is amended by adding after the word : " Statutes," in the second line the word : " or under a special charter."

4. Articles 5391 and 5392 of the said Revised Statutes are repealed.

5. This act and the laws thereby amended apply as well to associations and companies now doing business as to those that may be hereafter formed.

2. Associations and companies falling under the provisions of article 5375*a* are granted a delay of six months, from the coming into force of this act, to comply with the provisions of this act.

6. This act shall come into force on the day of its sanction.

4—MANITOBA LEGISLATION.

Statutes of 1892, Chapter 4, An Act to amend the Foreign Corporations Act.
(Assented to 20th April, 1892).

Her Majesty by and with the advice and consent of the Legislative Assembly of the province of Manitoba, enacts as follows :—

1. Section 2 of chapter 24 of the Revised Statutes of Manitoba, is hereby repealed and the following section substituted therefor :—

2. Any company, institution or corporation duly incorporated under the laws of Great Britain or Ireland or of the Dominion of Canada, or of the late province of Canada, or of any of the provinces of Canada, or of any State of the United States of America, or of any other foreign state or country duly authorized to carry out or effect any of the purposes or objects to which the legislative authority of the Legislature of Manitoba extends, may obtain a license from the Lieutenant-Governor in Council authorizing it to carry on its business within the province of Manitoba on compliance with the provisions of this Act, and said company, institution or corporation shall thereupon have the same powers and privileges in Manitoba as if the same were incorporated under the provisions of a statute of the province of Manitoba ; Provided, however, that the Lieutenant-Governor in Council may restrict such license in any manner that may seem desirable.

(2). This section shall not apply to, or in any way affect any institution or corporation, incorporated and now existing or hereafter incorporated, the powers and objects of which are the acquiring, purchasing, holding and receiving property, real or personal, for the use or uses of any particular congregation or congregations, or mission station or stations in connection with any church or religious denomination, or the lending of money on the security of real or personal estate, and with or without interest, for the purchase or erection of churches, chapels, manses or parsonages and buildings connected therewith for the use or uses of any particular congregation or congregations, or mission station or stations, in connection with any church or religious denomination ; and it shall not be necessary for any such institution or corporation to obtain a license authorizing or enabling it to exercise the powers or carry out the objects for which it has been or may hereafter be, incorporated or any of them.

2. Section 4 of said chapter is hereby amended by striking out all the words from and including the word " provided " in the sixth line thereof.

3. The said chapter is hereby amended by adding thereto the following section.

17. The Lieutenant-Governor in Council may at any time revoke any license granted under this Act or under any Act or Acts for which this Act has been substituted on account of the violation by any such company, institution or corporation of any of the provisions of this Act. Any such license revoked shall be null and void as to any matter occurring subsequent to such revocation.

* * * * *

Statutes of 1893, Chapter 5. An Act to amend the Foreign Corporations Act.
(Assented to March 11th, 1893.)

Her Majesty by and with the advice and consent of the Legislative Assembly of the province of Manitoba enacts as follows :—

1. Section 5 of chapter 24 of the Revised Statutes of Manitoba, is hereby repealed.

2. Paragraph (a) of section 10 of said chapter 24 is hereby amended by striking out the word " seven " in the fourth line of said paragraph and by substituting therefor the word " ten."

3. The said chapter 24 is hereby further amended by adding thereto the following section.

18. Any such company, institution or corporation, may on obtaining a license under this Act hold in perpetuity one parcel of land not exceeding one acre, in any city, town or village, providing the said lands have been acquired *bona fide* for the purpose of erecting or occupying buildings thereon or on any part thereof for the purposes of the company. This section shall apply to lands already acquired.

4. This Act shall come into force on the day it is assented to.

The Foreign Corporations' Act of Manitoba, amended by chapter 4 of the Statutes of 1892 (Manitoba) and chapter 5 of the Statutes of 1893 (Manitoba) above set forth will be found at page lxxvi of the report of the superintendent for the year 1891, issued in 1892.

Attention is directed to the fact that chapter 4 of the Statutes of Manitoba for the year 1895; assented to 29th March, 1895, entitled "An act respecting Corporations incorporated out of Manitoba," was disallowed by an order of His Excellency the Governor General in Council, dated 25th March, 1896. See *Canada Gazette* of April 11th, 1896, at page 1879.

Statutes of 1895, Chapter 21. An Act to amend "The Manitoba Insurance Act." (Assented to 29th March, 1895.)

Her Majesty by and with the advice and consent of the Legislative Assembly of the province of Manitoba, enacts as follows:—

1. Subsection 5 of section 9 of chapter 13 of 57 Victoria is hereby repealed and the following substituted therefor.

5. If on the preceding 31st day of December in any year the company's total contingent liability or the amount of risk exceeds \$1,500,000 then for each additional \$1,500,000 or fraction thereof, the companies enumerated in the next preceding subsection, shall if a Canadian or foreign company, keep on deposit with the Treasurer, by way of additional security; a sum equal to one-half of the initial deposit; if a provincial company, shall keep on deposit \$200 for every \$100,000 or fraction thereof, by which such total contingent liability or amount at risk is exceeded.

This section is not applicable to companies licensed by the Dominion.

2. The said chapter 13 is hereby amended by adding thereto the following section:

PLACE OF PAYMENT OF LIFE POLICY.

55. The moneys payable under any policy of life assurance already issued or that may hereafter be issued by a company that has already obtained or may hereafter obtain a license or certificate of registration under the provisions of this Act, shall, in all cases be payable in this province when the assured resides therein, notwithstanding anything contained in any such policy or the fact that the head office of the company is not within this province.

3. This Act shall come into force on the day it is assented to.

So much of the "Manitoba Insurance Act," as is applicable to companies licensed by the Dominion will be found at page XXXVII of the report of the Superintendent of Insurance for the year 1893, issued in 1894.

Statutes of 1895, Chapter 22. An Act further to amend "The Manitoba Insurance Act." (Assented to, June, 28th, 1895.)

Her Majesty by and with the advice and consent of the Legislative Assembly of the province of Manitoba enacts as follows:—

1. Paragraph (f) of section 30 of chapter 13 of 57 Victoria, is hereby amended by inserting after the word "of" in the third line thereof the words "an Inland Marine Insurance Company, or of."

2. This Act shall come into force on the day it is assented to.

The amended section therefore will now read as follows:—

30. Each company shall pay to the treasurer the following fees:—

- (a.) For recording and filing in the office of the treasurer the documents required by section 25, \$5.
- (b.) For change of attorney, \$5.
- (c.) For change of name or of head office, \$5.
- (d.) For initial license to do business or renewal thereof,—
 - (1.) In the case of a Provincial Company, \$100.
 - (2.) In the case of any other company except as hereinafter specified, \$200.

Department of Finance—Insurance Branch.

(e.) For initial certificate of registration or renewal thereof, \$200.

(f.) For initial license to do business or certificate of registration or renewal thereof,—

(1.) In the case of an Inland Marine Insurance Company or of an Accident or Guarantee and Surety Company, \$25.

(g.) For filing annual statements, \$1.

Statutes of 1895, Chapter 26. An Act to amend "An Act respecting Life Assurance for the benefit of Wives and Children." (Assented to, 29th March, 1895.)

Her Majesty, by and with the consent of the Legislative Assembly of the province of Manitoba, enacts as follows :—

1. Section 5 of chapter 88, of the Revised Statutes of Manitoba, is hereby repealed and the following substituted therefor:

5. In case a policy of insurance effected by a married man on his life is expressed upon the face of it, to be for the benefit of his wife, or of his wife and children, or any of them, or in case he has heretofore endorsed, or may hereafter endorse, or by any writing identifying the policy by its number or otherwise, or by will has made or may hereafter make a declaration that the policy is for the benefit of his wife or of his wife and children or any of them, such policy shall enure and be deemed a trust for the benefit of his wife for her separate use, and of his children or any of them, according to the intent so expressed or declared, and so long as any object of the trust remains the money payable under the policy shall not be subject to the control of the husband or his creditors or form part of his estate, when the sum secured by the policy becomes payable: but this shall not be held to interfere with any pledge of the policy to any person prior to such declaration.

(2.) The insured may be an instrument in writing attached to or endorsed on or identifying the policy by its number or otherwise vary a policy or a declaration, or an appropriation previously made, so as to restrict or extend, transfer or limit the benefits of the policy to the wife alone or the children, or to one or more of them, although the policy is expressed or declared to be for the benefit of the wife and children or of the wife alone, or for the child or children alone, or for the benefit of the wife for life, and of the children after her death, or for the benefit of the wife, and in case of her death during the life of the insured, then for the child or children or any of them or although a prior declaration was so restricted; and he may also appropriate the insurance money among the persons intended to be benefitted, and may from time to time by an instrument in writing attached to or endorsed on the policy or referring to the same alter the appropriation as he deems proper; he may also by his will make or alter the appropriation of the insurance money; and an appropriation made by his will shall prevail over any other made before the date of the will, except so far as such other appropriation has been acted on before notice of the appropriation by the will.

(3.) Where an appropriation as in this section provided for, has been made, if one or more of the persons in whose favour the appropriation has been made die in the lifetime of the insured, the insured may, by an instrument in writing, attached to or endorsed on, or otherwise referring to and identifying the policy of insurance, declare that the share formerly appropriated to the person so dying shall be for the benefit of such other person or persons as he may name in that behalf not being other than the wife and children of the insured or one or more of them; and in default of any such declaration the share of the person so dying shall be the property of the insured, and may be dealt with and disposed of by him as he may see fit, and shall at his death form part of his estate.

(4.) The provisions of sections 10 and 11 of this Act shall only apply when there is no appropriation under subsection 3 of this section.

2. A policy or written contract of life insurance effected by any woman on her own life, and expressed to be for the benefit of her husband and children, or any of them shall be deemed a trust in favour of the objects therein named, and the moneys payable under such policy shall not, so long as any object of the trust remains unperformed, form part of the estate of the deceased, or be subject to her debts.

(2.) Whatever a man may lawfully do in respect of insurance effected upon his life, may under the like circumstances be done by a woman in respect of insurance effected upon her life; and the like rules of construction shall prevail.

3. Section 6 of said chapter 88 is hereby repealed.

4. Sections 12 and 13 of said chapter 88 are hereby repealed and the following substituted therefor :—

12. Any revocation of any appropriation under this Act, may be effectually made in the same manner as it is hereinafter provided that an appropriation may be made.

5. Section 26 of said chapter 88 is hereby amended by adding after the word "only" in the second line thereof the words "or of a wife only" and by striking out the words "shall be unassignable by either of such parties," in the fourth and fifth lines thereof, and by substituting therefor the words "shall be assignable by any of such parties save during minority."

6. This Act shall apply to policies heretofore issued as well as to policies hereafter to be issued.

7. This Act shall come into force on the day it is assented to.

Chapter 88 of the Revised Statutes of Manitoba, amended by chapter 26 of the Statutes of 1895 above set forth, will be found at page lxxx of the report of the Superintendent of Insurance, issued in 1892, for the year, 1891.

5—BRITISH COLUMBIA LEGISLATION.

The Insurance Policy Act (British Columbia) 1893, being chapter 12 of the Statutes of 1893, assented to 12th April, 1893, as amended by chapter 22 of the statutes of 1895 (B. C.) assented to 21st February, 1895.

An Act to secure Uniform Conditions in Policies of Fire Insurance. (12th April, 1893).

Her Majesty, by and with the advice and consent of the Legislative Assembly of the province of British Columbia, enacts as follows:—

1. This Act may be cited as the "Fire Insurance Policy Act, 1893."

2. Where, by reason of necessity, accident, or mistake, the conditions of any contract of fire insurance on property in this province, as to the proof to be given to the insurance company after the occurrence of a fire, have not been strictly complied with, or where, after a statement or proof of loss has been given in good faith, by or on behalf of the assured in pursuance of any proviso or condition of such contract, the company, through its agent or otherwise, objects to the loss upon other grounds than for imperfect compliance with such conditions, or does not, within a reasonable time after receiving such statement or proof, notify the insured in writing that such statement or proof is objected to, and what are the particulars in which the same is alleged to be defective, and so from time to time, or where for any other reason the court or judge, before whom a question relating to such insurance is tried or inquired into, considers it inequitable that the insurance should be deemed void or forfeited by reason of imperfect compliance with such conditions, no objection to the sufficiency of such statement or proof, or amended or supplemental statement or proof (as the case may be) shall, in any of such cases, be allowed as a discharge of the liability of the company on such contract of insurance wherever entered into; but this section shall not apply where the fire has taken place before the coming into force of this Act.

3. The conditions set forth in the schedule of this Act shall, as against the insurers, be deemed to be part of every contract, whether sealed, written, or oral, of fire insurance hereafter entered into or renewed or otherwise in force in British Columbia with respect to any property therein, or in transit therefrom or thereto, and shall be printed on every policy of fire insurance, with the heading "Statutory Conditions."

4. If a company or other insurer desires to vary the said conditions, or to omit any of them, or to add new conditions, there shall be added on the policy in conspicuous type, and in ink of different colour, words to the following effect:—

"VARIATIONS IN CONDITIONS.

"This policy is issued on the above statutory conditions, with the following variations and additions:

"These variations (or as the case may be) are, by virtue of the British Columbia Statute in that behalf, in force so far as, by the court or judge before whom a question is tried relating thereto, they shall be held to be just and reasonable to be exacted by the company."

5. No such variation, addition or omission shall, unless the same is distinctly indicated and set forth in the manner or to the effect aforesaid, be legal and binding on the assured; and no question shall be considered as to whether any such variation, addition or omission is, under the circumstances, just and reasonable, but, on the contrary, the policy shall, as against the insurers, be subject to the statutory conditions only, unless the variations, additions or omissions are distinctly indicated and set forth in the manner or to the effect aforesaid.

6. In case a policy is entered into or renewed containing or including any condition other than or different from the conditions set forth in the schedule to this Act, and if the said condition so contained or included is held by the court or judge before whom a question relating thereto is tried, to be not just and reasonable, such condition shall be null and void.

7. A decision of a court or a judge under this Act shall be subject to review or appeal to the same extent as a decision by such court or judge in other cases.

8. This Act shall not come into force until a day to be named by the Lieutenant-Governor in Council, of which two calendar months' notice, at least, shall be published in the British Columbia Gazette.

Department of Finance—Insurance Branch.

SCHEDULE.

(SECTIONS 3 AND 6.)

STATUTORY CONDITIONS.

1. If any person or persons injures his or their buildings or goods and causes the same to be described otherwise than as they really are, to the prejudice of the company, or misrepresents or omits to communicate any circumstance which is material to be made known to the company in order to enable it to judge of the risk it undertakes, such insurance shall be of no force in respect to the property in regard to which the misrepresentation or omission is made.

2. After application for insurance, it shall be deemed that any policy sent to the insured is intended to be in accordance with the terms of the application, unless the company points out in writing the particulars wherein the policy differs from the application.

3. Any change material to the risk, and within the control or knowledge of the assured, shall avoid the policy as to the part affected thereby, unless the change is promptly notified in writing to the company or its local agent; and the company when so notified may return the premium for the unexpired period and cancel the policy, or may demand in writing an additional premium, which the assured shall, if he desires the continuance of the policy, forthwith pay to the company; and if he neglects to make such payment forthwith after receiving such demand, the policy shall be no longer in force.

4. If the property insured is assigned without a written permission endorsed hereon by an agent of the company duly authorized for such purpose, the policy shall thereby become void; but this condition does not apply to change of title by succession, or by the operation of the law, or by reason of death.

5. When property insured is only partially damaged no abandonment of the same will be allowed unless by the consent of the company or its agent; and in case of the removal of property to escape conflagration, the company will contribute to the loss and expenses attending such act of salvage proportionately to the respective interests of the company or companies and the assured.

6. Money, books of account, securities for money, and evidences of debt or title are not insured.

7. Plate, plate glass, platedware, jewellery, medals, paintings, sculptures, curiosities, scientific and musical instruments, bullion, works of art, articles of virtu, frescoes, clocks, watches, trinkets, and mirrors are not insured unless mentioned in the policy.

8. The company is not liable for loss if there is any prior insurance in any other company, unless the company's assent thereto appears herein or is endorsed hereon, nor if any subsequent insurance is effected in any other company, unless and until the company assents thereto, or unless the company does not dissent in writing within two weeks after receiving written notice of the intention or desire to effect the subsequent insurance, or does not dissent in writing after that time and before the subsequent or further insurance is effected.

9. In the event of any other insurance on the property herein described having been assented to as aforesaid, then this company shall if such other insurance remains in force, on the happening of any loss or damage, only be liable for the payment of a ratable proportion of such loss or damage without reference to the dates of the different policies.

10. The company is not liable for the losses following, that is to say:—

(a.) For loss of property owned by any other party than the assured, unless the interest of the assured is stated in or upon the policy.

(b.) For loss caused by invasion, insurrection, riot, civil commotion, military or usurped power.

(c.) When the insurance is upon buildings or their contents—for loss caused by the want of good and substantial brick or stone chimneys, or by ashes or embers being deposited, with the knowledge and consent of the assured, in wooden vessels; or by stoves or stovepipes being to the knowledge of the assured in an unsafe condition or improperly secured.

(d.) For loss or damage to goods destroyed or damaged while undergoing any process in or by which the application of fire heat is necessary.

(e.) For loss or damage occurring to buildings or their contents while the buildings are being repaired by carpenters, joiners, plasterers or other workmen, and in consequence thereof, unless permission to execute such repairs has been previously granted in writing, signed by a duly authorized agent of the company. But in dwelling-houses, fifteen days are allowed in each year for incidental repairs, without such permission.

(f.) For loss or damages occurring while petroleum, rock, earth or coal oil, camphene, gasoline, burning fluid, benzine, naphtha, or any liquid products thereof, or any of their constituent parts (refined coal oil for lighting purposes only, not exceeding twenty gallons in quantity, or lubricating oil not being crude petroleum nor oil of less specific gravity than required by law, for illuminating purposes, not exceeding twenty gallons in quantity, excepted), or more than twenty-five pounds weight of gunpowder is or are stored or kept in the building insured or containing the property insured, unless permission is given in writing by the company.

11. The company will make good loss caused by the explosion of coal gas in a building not forming part of gas works, and loss by fire caused by any other explosion or by lightning.

12. Proof of loss must be made by the assured, although the loss be payable to a third party.

13. Any person entitled to make a claim under this policy is to observe the following directions:—

(a.) He is forthwith after loss to give notice in writing to the company.

(b.) He is to deliver as soon afterwards as practicable, as particular an account of the loss as the nature of the case permits.

(c.) He is also to furnish therewith a statutory declaration, declaring—

(1.) That the said account is just and true ;

(2.) When and how the fire originated, as far as the declarant knows or believes ;

(3.) That the fire was not caused through his wilful act or neglect, procurement, means or contrivance ;

(4.) The amount of other insurances ;

(5.) All liens and encumbrances on the subject of insurance ;

(6.) The place where the property insured, if movable, was deposited at the time of the fire.

(d.) He is, in support of his claims, if required and if practicable, to produce books of account, warehouse receipts, and stock lists, and furnish invoices and other vouchers, to furnish copies of the written portion of all policies, to separate as far as reasonably may be the damaged from the undamaged goods, and to exhibit for examination all that remains of the property which was covered by the policy.

(e.) He is to produce, if required, a certificate under the hand of a government agent, magistrate, notary public, commissioner for taking affidavits, or municipal clerk, residing in the vicinity in which the fire happened, and not concerned in the loss or related to the assured or sufferers, stating that he has examined the circumstances attending the fire, loss or damage alleged, that he is acquainted with the character and circumstances of the assured or claimant, and that he verily believes that the assured has by misfortune and without fraud or evil practice sustained loss and damage on the subject assured, to the amount certified.

14. The above proofs of loss may be made by the agent of the assured, in case of the absence or inability of the assured himself to make the same, such absence or inability being satisfactorily accounted for.

15. Any fraud or false statement in a statutory declaration in relation to any of the above particulars shall vitiate the claim.

16. If any difference arises as to the value of the property insured, of the property saved, or amount of the loss, such value and amount and the proportion thereof (if any) to be paid by the company, shall, whether the right to recover on the policy is disputed or not, and independently of all other questions, be submitted to the arbitration of some person to be chosen by both parties, or if they cannot agree on one person, then to two persons, one to be chosen by the party assured, and the other by the company, and a third to be appointed by the persons so chosen, or on their failing to agree, then by a judge of the Supreme Court of British Columbia, or the County Judge of the county wherein the loss has happened ; and such reference shall be subject to the provisions of the laws applicable to references in actions ; and the award shall, if the company is in other respects liable, be conclusive as to the amount of the loss and proportion to be paid by the company ; where the full amount of the claim is awarded the costs shall follow the event ; and in other cases, all questions of costs shall be in the discretion of the arbitrators.

17. The loss shall not be payable until thirty days after completion of the proofs of loss, unless otherwise provided for by the contract of insurance.

18. The company, instead of making payment, may repair, rebuild or replace within a reasonable time the property damaged or lost, giving notice of their intention within fifteen days after the receipt of the proofs herein required.

19. The insurance may be terminated by the company by giving written notice to that effect, and, if on the cash plan, by tendering therewith a ratable proportion of the premium for the unexpired term, calculated from the termination of the notice ; five days' personal service of the notice, excluding Sunday, shall be given. And the policy shall cease after such tender and notice aforesaid, and the expiration of the five days.

(a.) The insurance, if for cash, may also be terminated by the assured by giving written notice to that effect to the company, or its authorized agent, in which case the company may retain the customary short rate for the time the insurance has been in force, and shall repay to the assured the balance of the premium paid.

20. No condition of the policy, either in whole or in part, shall be deemed to have been waived by the company, unless the waiver is clearly expressed in writing, signed by an agent of the company.

21. Any officer or agent of the company, who assumes on behalf of the company to enter into any written agreement relating to any matter connected with the insurance, shall be deemed *prima facie* to be the agent of the company for the purpose.

22. Every action or proceeding against the company for the recovery of any claim under or by virtue of this policy, shall be absolutely barred, unless commenced within the term of one year next after the loss or damage occurs.

23. Any written notice to a company for the purpose of the statutory conditions, when the mode thereof is not expressly provided, may be by letter delivered at the head office of the company in British Columbia, or by registered post letter addressed to the company, its manager or agent, at such head office, or by such written notice given in any other manner to an authorized agent of the company.

The Amending Act, chapter 22 of the statutes of 1895 (B.C.) contains the following additional section :—

4. Where the loss (if any) under any policy has, with the consent of the company, been made payable to some person or persons or company other than the assured as mortgagee or mortgagees,

Department of Finance—Insurance Branch.

said policy shall not be cancelled, altered, or otherwise dealt with by the company upon the application of the assured, and in any case not without reasonable notice to the said mortgagee or mortgagees :

(a.) In cases when the loss under any policy is, with the consent of the company, made payable to a mortgagee or mortgagees, proof of loss under any such policy may be made by such mortgagee or mortgagees.

Families Insurance Act, 1895 (B.C.), being chapter 26 of the Statutes of 1895, entitled: "An Act to secure to wives and children the benefit of life insurance." (Assented to 21st February, 1895.)

Her Majesty, by and with the advice and consent of the Legislative Assembly of the province of British Columbia, enacts as follows :—

1. This Act may be cited as the "Families Insurance Act, 1895."

2. In this Act unless inconsistent with the context,—

(a.) "Contract of insurance."

"Policy of insurance."

"Policy."

Shall include any certificate or contract hereinafter mentioned or in any way relating to life insurance.

(b.) "Maturity of the policy," or "maturity of the contract" shall mean the happening of the event or the expiration of the term at which the benefit under the policy or contract accrues due.

3. The provisions of this Act shall apply to every lawful contract of insurance in writing now in force or hereafter effected, which is based on the expectation of human life, and shall include life insurance on the endowment plan as well as every other, and shall also extend to the said contracts of insurance where any declaration endorsed thereon or attached thereto, though made before the date of the passage of this act, would have been or be within the operation and provisions of this Act, if the same had been made subsequent to the said date, and shall also extend and apply to membership beneficiary and other certificates and contracts relating to life insurance issued or entered into by any society or association of persons for any fraternal, provident, benevolent, industrial or religious purposes, among the purposes of which is the insurance of the lives of the members thereof exclusively, or by any association for the purpose of life insurance formed in connection with any such society or organization, and from its members, and which insures the lives of such members, including certificates or contracts heretofore issued or entered into.

4. It is hereby declared to have been lawful for any person on or after the 21st day of February, 1873, to endorse upon or attach to any policy of insurance on his life effected and issued before that day, whether the policy was issued before or after marriage, a written declaration that the insurance was for the benefit of his wife or of his wife and children, or of his wife and some or one of his children, or of his children only, or of some or one of them, and to apportion the amount of the insurance money as he deemed proper when the insurance was declared to be for the benefit of more than one.

5. Any person may insure his life for the whole term thereof, or for any definite period, for the benefit of his wife, or of his wife and children, or of his wife and some or one of his children, or of his children only, or of some or one of them, and, where the insurance is effected for the benefit of more than one, he may apportion the amount of the insurance money as he may deem proper.

6. The insurance may be effected either in the name of the person whose life is insured or in the name of his wife, or of any other person (with the assent of such other person) as trustee.

7. In case a policy of insurance effected by a man on his life is expressed upon the face of it to be for the benefit of his wife, or of his wife and children, or any of them, or in case he has heretofore endorsed, or may hereafter endorse, or by any writing identifying the policy by its number or otherwise, has made, or may hereafter make, a declaration that the policy is for the benefit of his wife, or of his wife and children, or any of them, such policy shall enure, and be deemed a trust for the benefit of his wife for her separate use, and of his children, or any of them, according to the intent so expressed or declared, and so long as any object of the trust remains, the money payable under the policy shall not be subject to the control of the husband or his creditors, or form part of his estate when the sum secured by the policy becomes payable; but this shall not be held to interfere with any pledge of the policy to any person prior to such declaration. In the case of a policy of written contract of life insurance effected before marriage, a declaration under this section shall be, and shall be deemed to have been as valid and effectual as if such policy or contract had been effected after marriage, but nothing herein contained shall affect any action or proceeding now pending.

8. (1.) The insured may by an instrument in writing attached to or endorsed on, or identifying the policy by its number or otherwise, vary a policy or a declaration or an apportionment previously made so as to restrict or extend, transfer, or limit the benefits of the policy to the wife alone, or the children, or to one or more of them, as beneficiaries or a beneficiary, or sole beneficiary, although the policy is expressed or declared to be for the benefit of the wife and children, or of the wife alone, or for the child or children alone, or for the benefit of the wife for life, and of the children after her

death, or for the benefit of the wife, and in case of her death during the life of the insured, then for the child or children or any of them, or for the benefit of any one or more of the above-mentioned persons for life, and after his or their decease for the benefit of any one or more of the survivors, or although a prior declaration was so restricted; and he may also apportion the insurance money among the persons intended to be benefitted, and may from time to time by an instrument in writing attached to or endorsed on the policy, or referring to the same, alter the apportionment as he deems proper; he may also, by his will, make or alter the apportionment of the insurance money; and an apportionment made by his will shall prevail over any other made before the date of the will, except so far as such other apportionment has been acted on before notice of the apportionment by the will.

9. (1.) Where no apportionment is made, all persons entitled to be benefitted by the insurance shall be held to share equally in the same; and where it is stated in the policy or declaration that the insurance is for the benefit of the wife and children generally, or of the children generally, without specifying the names of the children, the word "children" shall be held to mean all the children of the insured living at the maturity of the policy, whether by his then or any former wife, and the wife to benefit by the policy shall be the wife living at the maturity thereof.

(2.) Any such policy may be surrendered or assigned,—

(a.) When the policy is for the benefit of the children only, and the children surviving are all of the full age of twenty-one years, if the person insured and all such surviving children agree to so surrender or assign; or

(b.) Where the policy is for the benefit of both a wife and children, and the surviving children are all of the full age of twenty-one years, if the person insured, and his then wife (if any) and all such surviving children agree to so surrender or assign; or

(c.) Where the policy is for the benefit of a wife only, or of a wife and children, and there are no children living, if the person insured and his then wife agree to so surrender or assign.

10. Where an apportionment as in sections 4, 5 and 8 provided for, has been made, if one or more of the persons in whose favour the apportionment has been made die in the lifetime of the insured, the insured may by an instrument in writing, attached to or endorsed on or otherwise referring to and identifying the policy of insurance, declare that the share formerly apportioned to the person so dying shall be for the benefit of such other person or persons as he may name in that behalf, not being other than the wife and children of the insured or one or more of them; and in default of any such declaration the share of the person so dying shall be the property of the insured and may be dealt with and disposed of by him as he may see fit, and shall at his death form part of his estate.

11. Where no apportionment, as in sections 4, 5 and 8 provided for, has been made, if one or more of the persons entitled to the benefit of the insurance die in the lifetime of the insured, and no apportionment is subsequently made by the insured, the insurance shall be for the benefit of the survivor, or the survivors of such persons in equal shares if more than one; and if all the persons so entitled die in the lifetime of the insured, the policy and the insurance money shall form part of the estate of the insured; or after the death of all the persons entitled to such benefit, the insured may by an instrument executed as aforesaid make a declaration that the policy shall be for the benefit of his then or any future wife or children, or some or one of them.

12. (1.) When a contract of life insurance is effected by an unmarried man or a widower for the benefit of his future wife, or future wife and children, but the contract does not designate by names or otherwise clearly ascertain a specific person as such intended wife, the contract (not being within the intent of subsections (2) and (3) of this section) shall be construed according to the provisions of section 9 of this Act.

(2.) When a contract of life insurance is effected as in subsection 1 of this section, but at the maturity of the contract the insured is still unmarried, or is a widower without issue, the insurance money shall fall into and become part of the estate of the insured.

(3.) When a contract of life insurance is effected by an unmarried man or widower for the benefit of his future wife, or future wife and children, and the intended wife is designated by name, or is otherwise clearly ascertained in the contract of life insurance, but the intended marriage does not take place, all questions arising on such contract shall be determined as if this Act had not been passed.

13. (1.) A policy or written contract of life insurance effected by any woman on her own life, or on the life of her husband, and expressed to be for the benefit of her husband and children, or of either husband or children or any of them, shall be deemed a trust in favour of the objects therein named, and the moneys payable under such policy shall not, so long as any object of the trust remains unperformed, form part of the estate of the deceased, or be subject to her debts.

(2.) Whatever under this Act a man may lawfully do, in respect of insurance effected upon his life, may also, under the like circumstances, be done by a woman in respect of insurance effected upon her life, or effected by her on the life of her husband, and the like rules of construction shall prevail.

14. (1.) When insurance money becomes due and payable it shall be paid according to the terms of the policy or of any declaration or instrument as aforesaid, as the case may be, free from the claims of any creditors of the insured, except as herein provided.

(2.) Where the insurance money or part thereof is for the benefit, in whole or in part, of the children of the insured, and the children are mentioned as a class and not by their individual names, the money shall not be payable to the children until reasonable proof is furnished to the company of the number, names, and age of the children entitled.

15. The insured may, by the policy or by his will or by any writing under his hand, appoint a trustee or trustees of the money payable under the policy, and may from time to time revoke such

Department of Finance—Insurance Branch.

appointment in like manner, and appoint a new trustee or new trustees, and make provision for the appointment of a new trustee or new trustees, and for the investment of the moneys payable under the policy. Payment made to such trustee or trustees shall discharge the company.

16. (1.) If no trustee is named in the policy, or appointed as mentioned in section 15, to receive the shares to which infants are entitled, their shares may be paid to the executors of the last will and testament of the insured, or to a guardian of the infants duly appointed by the Supreme Court of this province, or by any court having jurisdiction in that behalf, or to a trustee appointed by the court upon the application of the wife, or of the infants or their guardian; and such payment shall be a good discharge to the insurance company.

(2.) Where it appears upon the letters of the guardianship or other like document issued or to be issued, by a court beyond the jurisdiction of the province, or by a certificate of the judge under the seal of such court, that it has been shown to the satisfaction of such court that the deceased at his death was domiciled or resident within its jurisdiction, and where security to the satisfaction of the court has been given by the guardian or other like officer appointed by the said letters or documents, then the Supreme Court, upon application for the appointment of the said guardian or like officer as trustee under this section, may dispense with the giving of security, provided it has been also shown that the infants reside within the jurisdiction of the foreign court, and that the proposed trustee is a fit and proper person, and that the security has, in accordance with the practice of such foreign court, been given in respect of and for the due application and account of the money payable under the policy.

17. Any trustee named, as provided for in the last preceding two sections, and any executor or guardian, may invest the money received in government securities or municipal debentures, or in mortgages of real estate, or in any other manner authorized by the will of the insured, or by the law in force for the time being relating to the investment of trust funds, and may from time to time alter, vary and transpose the investments, and apply all or any part of the annual income arising from the share or presumptive share of each of the children, in or towards his or her maintenance and education, in such manner as the trustee, executor, or guardian thinks fit, and may also advance to and for any of the children, notwithstanding his or her minority, the whole or any part of the share of the child or in the money, for the advancement or preferment in the world, or on the marriage of such child.

18. A guardian appointed under section 16 shall give security to the satisfaction of the court or judge for the faithful performance of his duty as guardian, and for the proper application of the money which he may receive.

19. (1.) If there is no trustee, executor, or guardian competent to receive the share of any infant in the insurance money, and the insurance company admit the claim, or any part thereof, the company at any time after the expiration of two months from the date of their admission of the claim or part thereof, may obtain an order from the Supreme Court for the payment of the share of the infant into court; and in such case the costs of the application shall be paid out of the share (unless the court otherwise directs), and the residue shall be paid into court pursuant to the order: and such payment shall be a sufficient discharge to the company for the money paid; and the money shall be dealt with as the court may direct.

(2.) If the company does not within four months from the time the claim is admitted, either pay the same to some person competent to receive the money under this Act, or pay the same into the Supreme Court, the said court may upon application made by some one competent to receive the said money, or by some other person, on behalf of the infant, order the insurance money, or any part thereof, to be paid to any trustee, executor, or guardian competent to receive the same, or to be paid into court, to be dealt with as the court may direct, and any such payment shall be a good discharge to the company.

(3.) The court may order the costs of the application, and any costs incidental to establishing the authority of the party applying for the order, to be paid out of such moneys, or by the company, or otherwise, as may seem just, and the court may also order the costs of, and incidental to, obtaining out of court moneys voluntarily paid in by a company, to be paid out of such moneys.

20. If a person who has heretofore effected, or who hereafter effects, an insurance for the purposes contemplated by this Act, whether the purpose appears by the terms of the policy or by endorsement thereon, or by an instrument referring to, and identifying the policy, finds himself unable to continue to meet the premiums he may surrender the policy to the company, and accept in lieu thereof a paid-up policy for the benefit of the object or objects of the surrendered policy, and subject to be dealt with in like manner as the surrendered policy for such sum as the premiums paid would represent, payable at death or the endowment age, or otherwise as the case may be) in the same manner as the money insured by that original policy, if not surrendered, would have been payable, and the company may accept the surrender and grant the paid-up policy notwithstanding any declaration or direction in favour of the wife, husband or children, or any or either of them.

21. The person insured may from time to time borrow from the company insuring, or from any other company or person, on the security of the policy, such sums as may be necessary and shall be applied to keep the policy in force, and on such terms and conditions as may be agreed on; and the sums so borrowed, together with such lawful interest thereon as may be agreed, shall so long as the policy remains in force, be a first lien on the policy, and on all moneys payable thereunder, notwithstanding any declaration or direction in favour of the wife, husband, or children, or any or either of them.

22. Any person insured under the provisions of this Act may, in writing, require the insurance company to pay the bonuses or profits accruing under the policy, or portions of the same, to the in-

sured, or to apply the same in reduction of the annual premiums payable by the insured, in such way, as he may direct, or to add the said bonuses or profits to the policy; and the company shall pay or apply such bonuses or profits as the insured directs, and according to the rates and rules established by the company; Provided, always, that the company shall not be obliged to pay or apply such bonuses or profits in any other manner than as stipulated on the policy or the application therefor.

23. In the case of several actions being brought for insurance money, the court is to consolidate or otherwise deal therewith so that there shall be but one action for and in respect of the shares of all the persons entitled under the policy. If an action is brought for the share of one or more infants entitled, all the other infants entitled, or the trustees, executors, or guardians entitled to receive payment of the shares of such other infants, shall be made parties to the action, and the rights of all the infants shall be dealt with and determined in one action. The persons entitled to receive the shares of the infants, may join with any adult persons claiming shares in the policy. In all actions where several persons are interested in the money, the court or judge shall apportion among the parties entitled any sum directed to be paid, and shall give all necessary directions and relief.

24. The provisions of sections 16, 17, 18, 19, and 23 of this Act shall extend, and are hereby declared to have been intended to extend, and apply to cases where the insured died before the passing of this Act, as well as to cases arising subsequent thereto.

25. No declaration or apportionment affecting the insurance money, or any portion thereof, nor any appointment or revocation of a trustee made after the passing of this Act, shall be of any force or effect as respects the company until the instrument, or a duplicate or copy thereof, is deposited with the company. Where a declaration or endorsement has been heretofore made, and notice has not been given, the company may, until they receive notice thereof, deal with the insured or his executors, administrators, or assigns, in respect of the policy, in the same manner and with the like effect as if the declaration or endorsement had not been made.

26. If the policy was effected and premiums paid by the insured with intent to defraud his creditors, the creditors shall be entitled to receive out of the sum secured an amount equal to the premiums so paid, without interest.

27. Nothing contained in this Act shall be held or construed to restrict or interfere with the right of any person to effect or assign a policy for the benefit of the wife, husband, or children, or some or one of them, in any other mode allowed by law.

28. Where all the persons entitled to be benefitted, whether by original insurance, by written declaration, or by instrument of variation or apportionment, under any policy are of full age, they and the person insured may surrender the policy, or assign the same, either absolutely or by way of security.

29. Where any policy of insurance, or the declaration endorsed upon, or attached to, or identifying by its number or otherwise, any policy of insurance to which this Act applies, whether such declaration has heretofore been or shall hereafter be made, provides that the policy shall be for the benefit of a person, and in the event of the death of such person for the benefit of another person, such first mentioned person shall, if living, be deemed for the purposes of section 28 of this Act, the person entitled to be benefitted under such policy.

30. Sections 36, 37, 38, 39, 40, 41, 42, 43, 44, and 45 of the "Married Woman's Property Act" are hereby repealed, but such repeal shall not affect any rights arising under such repealed sections, or any of them.

Sections 36 to 44, inclusive of the Married Woman's Property Act, repealed by the above Act, will be found at page lxxxvii of the report for 1891, issued in 1892.

6.—NEW BRUNSWICK LEGISLATION.

Statutes of 1895, chapter 13. An Act to amend the Act 55 Victoria, chapter 4, intituled: "An Act to impose certain taxes on certain Incorporated Companies and Associations." Passed 5th March, 1895.

Be it enacted by the Lieutenant-Governor and Legislative Assembly as follows:—

Notwithstanding anything contained in the Act of Assembly, 55 Victoria, chapter 4, intituled: "An Act to impose certain taxes on certain Incorporated Companies and Associations," the taxes imposed on all insurance companies as mentioned in the said Act, shall be payable on the first juridical day in the month of June, in each year, and such taxes shall be for the year following the date on which the same are hereby made payable.

Statutes of 1895, chapter 22. An Act to further amend the Act 55 Victoria, chapter 4, intituled: "An Act to impose certain taxes on certain Incorporated Companies and Associations." Passed 5th March, 1895.

Be it enacted by the Lieutenant-Governor and Legislative Assembly, as follows:—

1. Subsection (2) of section 1 of the Act 55 Victoria, chapter 4, is hereby amended, by inserting the words "within this province" after the word "reinsurance" in the eleventh line thereof.

Department of Finance—Insurance Branch.

2. Section 3 of the said Act is hereby amended by striking out the words "year preceding the first day of May in which the return is made," in the eighth and ninth lines thereof, and inserting in lieu thereof the words "then last financial year," and by inserting the words "within this province" after the word "reinsurance" in the eleventh line thereof.

Statutes of 1896, Chapter 34. An Act to amend Chapter 5 of 55 Victoria, intituled :
"An Act to impose certain taxes on certain Life Insurance Agents." (Passed
20th March, 1896).

Be it enacted by the Lieutenant-Governor and Legislative Assembly, as follows :—

The following shall be added as sections 6 and 7, of chapter 5, 55th Victoria, and the same shall be read with and form part of said Act.

"6. Any general agent of a life insurance company or association whose territory as such general agent includes New Brunswick, and who resides outside this province shall be subject to an annual tax or license fee of ten dollars, and not to the tax or fee of one hundred dollars imposed by section 1 of this Act."

"7. On forwarding to the Receiver General the report or statement of the agencies, and the names of their agents or sub-agents, as required by Chapter 4, of 55 Victoria, life insurance companies, shall cause to be paid annually to the Receiver General, the sum of two dollars for each agent and sub-agent, upon which payment a license shall issue to each of such agents or sub-agents for whom the said fee has been paid, and no person shall act as agent or sub-agent in soliciting insurance for any life insurance company or association who is not so licensed without being subject to a penalty of ten dollars for every day he engages in such business without license."

Statutes of 1896, chapter 35. An Act to amend chapter 4, of 55 Victoria, intituled
"An Act to impose certain taxes on certain Incorporated Companies and Associations." (Passed 20th March, 1896.)

Be it enacted by the Lieutenant-Governor and Legislative Assembly as follows :—

Section 3 of chapter 4, of 55 Victoria, intituled : An Act to impose certain taxes on certain incorporated companies and associations, is hereby amended by inserting the word "fire" between the words "life" and "accident" in the fifteenth line of the section.

The Acts 55 Vic., chapters 4 and 5, amended by the Acts, chapters 13 and 22 of the Statutes of New Brunswick, 1895, and chapters 34 and 35 of the Statutes of 1896, will be found at pages lxxxiv and lxxxv of the report for 1891, issued in 1892.

7.—PRINCE EDWARD ISLAND LEGISLATION.

Statutes of 1894, chapter 3. An Act to impose certain taxes on certain incorporated
Companies and Associations.

(Assented to 9th May, 1894.)

Be it enacted by the Lieutenant-Governor and the Legislative Assembly as follows :—

1. In order to provide for the exigencies of the public service there shall be and are hereby imposed upon the companies and associations hereinafter mentioned, the taxes hereinafter specifically named, which taxes each of such incorporated companies and associations respectively, shall annually pay to the Provincial Secretary for the use of the province.

(1.) Upon all companies accepting risks and carrying on the business of insurance against fire in the province, whose principal office or organization is not within the province, the sum of one hundred dollars.

(2.) Upon all insurance companies and associations of any kind having agencies or accepting risks upon the lives of persons within the province and transacting the business of life or endowment insurance therein as the sole object of their organization, or as incidental to other purposes of their organization, whose principal office and organization is not within the province, the sum of one hundred and fifty dollars.

(3.) Upon all companies doing the business of accident and guarantee insurance within the province, the sum of twenty-five dollars.

(4.) Upon all companies doing the business of trust or loan or building companies or associations within the province, one hundred and fifty dollars each.

(5.) Upon every telegraph or other company working a telegraph line for the use of the public in the province, two hundred and fifty dollars.

(6.) Upon all banks doing business in this province, whether their organization and head office is in this Province or not, the sum of fifty dollars, if such bank has not more than one office or place of business within the province.

(7.) Upon all banks doing business in this province, whether their organization and head office is in this province or not, the sum of one hundred dollars, if such bank has more than one office or place of business within the Province.

2. Such taxes as far as respects the corporations or associations mentioned in subsection 1 to 7 inclusive, shall be payable by such corporations and associations semi-annually on the first juridical day in the months of June and December in each year, commencing on the first juridical day of June following the passage hereof, on which day the first semi-annual payment of the taxes aforesaid shall be due and payable by such companies to the Provincial Secretary of the province.

3. Every tax imposed by this Act shall, on the date on which it becomes due, become a Crown debt, and if not paid on such date, may be recovered with legal interest thereon, and full costs of suit by an action brought in the name of Her Majesty by the Provincial Secretary of the province, in the Supreme Court of Judicature of the province—every such action to be tried without a jury.

4. Costs shall not be awarded or adjudged against Her Majesty in any action instituted in Her Majesty's name by the Provincial Secretary under this Act, but on the recommendation of the court, the Provincial Secretary may, in his discretion, pay to the party in favour of which judgment has been rendered, the costs to which he may deem such party equitably entitled.

5. The taxes imposed by this Act shall form part of the revenue of the province, and any expenses incurred in carrying out this Act may, from time to time, be paid out of such revenue.

LEGAL DECISIONS.

The following notes of recent legal decisions by Canadian courts will be found useful for reference:—

1.—INSURANCE FOR THE BENEFIT OF WIVES AND CHILDREN, &c.

(a.) In 1869, Rees insured his life, under the provisions of 29 Victoria (2) chapter 17, insurance payable to his wife should she survive him, or, failing her, for the benefit of his children. In 1878 the Act 41-42 Victoria (2), chapter 13, was passed, which enables a person who has effected an insurance for the benefit of his wife, or of his wife and children, etc., to revoke the benefit to the person or persons named in the policy and to make a re-apportionment, but section 1 excepts rights accrued before the coming into force of the Act, all which rights "shall remain in force and continue to apply." By virtue of this Act, Rees, in 1880, executed a document which did not mention his wife in the first paragraph, but merely stated that he desired to revoke the benefit conferred by the insurance upon his children generally. In the second paragraph, however, he declared his option that the insurance should be payable to one son named therein (the appellant) *and not to his wife*. Rees having died in 1892, the wife, and the son named in the revocation, each asserted a right to the insurance.

Held (reversing the judgment of Davidson, J., R. J. Q. 5 C. S. 200):—1. The document in question, although faulty in the wording of the first paragraph thereof, nevertheless in the second paragraph sufficiently expressed a revocation of the benefit to the wife.

2. Persons named as beneficiaries in policies issued while the Act 29 Victoria (2), chapter 17, was in force have no accrued or vested right within the meaning of 41-42 Victoria, chapter 13, and the revocation and reappropriation made in 1880 were valid.

3. In any event, under Art. 1029, C. C., the husband had power to revoke the stipulation for the benefit of the wife, so long as she had not signified her assent thereto. (29th September, 1894. *Hughes vs. Rees, Les Rapports Judiciaires Officiels de Quebec, Queen's Bench Division, Vol. 3, page 443.*)

(b.) A policy upon the life of the plaintiff's deceased husband was issued before his marriage by a foreign benevolent society not incorporated or registered under any Act of Ontario, payable to his mother, who predeceased him, or to his executors. By one of the by-laws of the society it was provided that when the insured married after the date of the policy, it *ipso facto* became payable to the widow, "unless otherwise ordered after date of such marriage." Under another by-law the policy could be made payable only to a wife, an affianced wife, a blood relation, or a person dependent on

Department of Finance—Insurance Branch.

the assured, and was not to be willed or transferred to any other person. By his will the deceased purported to give to his widow the amount of this and another insurance, subject, however, to the payment of his debts:—Held, that the policy was capable of being controlled by conditions not set out upon its face, because sec. 4 of 52 Vic., ch. 32 (O) amending the Ontario Insurance Act R. S. O. ch. 167, applies only to the companies to which the latter Act applies; and as the insurance and the rights of the parties under it did not depend upon anything contained in the Act to secure to wives and children the benefit of life insurance (R.S.O., ch. 136), it was not necessary to consider whether it was brought within the scope of that Act by its amendment by 51 Vic., ch. 22, sec. 2, (O); and, therefore, the binding terms of the contract were to be formed upon its face and in the rules of the society, which formed part of the contract:—

Held, also that under the terms upon which the society agreed to pay this money, the insured had no power to bequeath any part of it to his executors or his creditors, and the society had the right to say that their contract was to pay the money only within a certain class; that the insured had no right to substitute a beneficiary outside that class; and therefore the money belonged to the widow free from the obligation to pay debts.

(June 12th, 1895. Mr. Justice Street; *Morgan v. Hunt*, 26 Ontario Reports, 568.)

(c.) An application by the Provincial Provident Institution to pay into court the sum of \$2,000 moneys arising from an insurance certificate on the life of one Clark, deceased, less \$90.26, the amount of a note given by the insured in order to secure and stay the enforcement of a judgment against him on a debt due to the institution by the insured, not, however, for assessments on the policy. The moneys arising from the certificate were designated in favour of the wife and children of the assured. A by-law of the institution provided that "any debt, dues or demands contracted by a member, beneficiary or beneficiaries with the institution, shall be a charge upon or warrant a suspension of his certificate."

Held, That the Provincial Provident Institution has no power to make a by-law which will do away with the effect of sec. 39 of 55 Vic., chap. 39; that without that section it is contrary to the spirit of the Act to secure to wives and children the benefit of life assurance (R.S.O., chap. 136) to authorize anything on the part of the assured which will subvert or interfere with the amount payable under the policy for the benefit of the wife and children;

Held, also, the institution must pay the whole amount secured by the policy into court, with costs of official guardian to him.

(18th June, 1880.—Robertson, J. *re Clarke and Provincial Provident Institution*, 15 *Canadian Law Times*, p. 239.)

2. ASSIGNMENT OF LIFE POLICY.

Where a non-negotiable chose in action (in this case a life insurance policy) is absolutely transferred by writing for value, and the transferee again absolutely assigns it for valuable consideration to another person, who takes without notice, he obtains a valid title to it, free from any latent equity between the original assignor and assignee. In *re Agra and Masterman's Bank*, L.R., 2 ch., at p. 397, specially referred to. (January 11th, 1896. Common Pleas Division: *Quebec Bank vs. Taggart et al.*, 27 Ontario Reports, p. 162).

3. PAYMENT OF PREMIUMS.

(a.) The following judgment of Chief Justice Meredith in the case of *Fleming vs. the London and Lancashire Insurance Company*, is taken from the *Montreal Shareholder and Insurance Gazette* of 20th March, 1896. Decisions in several cases some what similar have been published in previous years, in which the court found in favour of the companies. As, however, in the present case the learned Chief Justice has decided in favour of the plaintiff and against the defendant company, his judgment is given in full as follows:—

11th March, 1896.

MEREDITH, C.J.

Action tried before me without a jury on the 27th January last, at the Toronto assizes. The action is brought to recover the amount of two policies of insurance of the defendants on the life of James Fleming, dated the 4th of December, 1894, for \$5,000 each.

The applications for the insurance were made by Fleming on the 19th November, 1894, to W. H. White, who was the defendants' general agent for the district of Toronto and vicinity, and the premium payable in respect of each of them was \$105.80, fifty-five per cent of which the agent was,

under the terms of his agreement with the defendants of the 2nd August, 1892, entitled to, as his commission for obtaining the risks. The applications were forwarded in due course by the general agent to the head office of the defendants at Montreal, and were considered and accepted on the 4th of December, 1894, and on the following day interim acceptance receipts, on the defendants' usual form were forwarded to White, accompanied by a letter of the same date (Exhibit 9) in which he was informed that his account had been debited with the amount of them and of another receipt relating to another insurance which was sent to him at the same time. By the terms of the agreement between the defendants (Exhibit 6) and White, he was not "under any circumstance" to "collect or receive payment of any premium without giving the head office receipt or policy therefor," and it was provided, that all premiums should be paid in cash or notes approved by the defendants, and that the agent should not receive payment for premiums or renewals thereof in any other manner. White was furnished by the defendants with forms of receipts, which from their terms would appear to have been intended to be given to applicants for insurance who desired to pay their first premium by note, or partly by note and partly in cash.

The following is one of these forms put in at the trial (Exhibit 17) :—

No. 4420. (In duplicate.) Note payable.....
 London and Lancashire Life Assurance Company.
 Agent's interim receipt.

Received from Esq., of his promissory note for dollars (on which the sum of dollars has been credited) being for the premium for an assurance of \$..... on the life of....., provided the application be accepted by the company, and if accepted, I agree to deliver the official acceptance receipt from the head office of the company in Montreal; or should the said application be declined, I undertake to return to Esq., or to his order, the said promissory note. It is hereby understood and agreed that if the note be not paid at maturity, the policy or official receipt shall be null and void, but nevertheless the note shall be paid in full.

..... Agent.
 Date
 Place, Toronto.

White had given to Fleming two receipts, dated 19th November, 1894, for promissory notes for the amounts of the premiums payable by the latter; the receipts were upon the form I have just referred to, except that all the words in it commencing with the words: "It is hereby understood" down to the end of the receipt were stricken out, and the words "within fifteen days" interlined. One of these promissory notes made by Fleming, the insured, was dated the 19th November, 1894, and was payable to the order of White six months after date, and the other made by Robert Fleming, a brother of the insured, was dated the 10th December, 1894, and was payable in like manner, three months after date. White did not communicate to the defendants the fact that he had taken these promissory notes, or inform them how he had arranged with Fleming for payment of the premiums, but on the 31st December, 1894, he telegraphed the defendants as follows: "Mailed my note one thirty-five 16 for premiums Fleming, McGlade, Thomson," and on the same day he wrote the defendants as follows: "I omitted to inclose settlement of new premiums, hence I wired you to-day as follows: 'Mailed my note \$135.16 for premiums Fleming, McGlade, Thomson' which I inclose herein." The amount mentioned in the telegram and letter was made up of the premiums on the two insurances in question and those of McGlade and Thomson after deducting the agent's commission of 55 per cent. On the 3rd January, 1895, the manager at the head office wrote to White, acknowledging the receipt of his letter of the 31st December in these terms: "I am in receipt of your letter of 31st ult., enclosing note at three months for \$135.16, which we will hold as requested." According to the evidence of the manager, the policies in question were included in the defendants' return to the insurance department, and it must therefore have represented the promissory note of White as an asset of the defendants, and the policies as "outstanding policies in force." At this time, according also to the evidence of the manager, he assumed that White had received the premiums in cash. It did not appear in evidence when the interim acceptance receipts were handed by White to Fleming, but they were produced by the plaintiff, and are countersigned by White—his countersigning being, according to a note at the foot of the receipts, necessary to their validity. White, after receiving the promissory notes, but at what time was not disclosed in evidence, discounted them with Burke & Graham, a firm of private bankers in Toronto, receiving the amounts of them, less the discount, and endorsing them to Burke & Graham. It is important at this point to note that at the date when White forwarded his own promissory note to the defendants, he had possessed himself, by means of the discount, of Fleming's promissory notes, and had in hand far more money than would have been sufficient to pay to the defendants that part of the premiums to which they were entitled. On the 22nd January, 1895, White wrote the defendants asking them to forward, among others, the policies in question, and they were accordingly forwarded to him on the following day, with a letter which informed him that he had been debited with the premiums in respect of them. The promissory note of the 10th December, 1894, was renewed in full on the 21st March, 1895, by a new promissory note at two months, and on the 5th June, 1895, the other promissory note of the 19th November was re-

Department of Finance—Insurance Branch.

newed for \$100.80, \$5 being paid in cash to White, who gave a receipt for the note and cash as having been received "to retire James Fleming's note for \$105.80, due May 22nd, 1896"; but on this latter note being taken to Burke & Graham, they refused to renew, and retained the note of the 19th November, 1894, in their own hands overdue. The promissory note of the 21st March, 1895, was not paid at maturity, and it, with the note of the 19th November, 1894, remained overdue and unpaid in Burke & Graham's hands until some time in July, when, in order that the defendants might be in a position to say that they held the notes as past due notes, they were taken up by White with moneys furnished to him by the defendants, to whom they were handed over. Fleming was at this time dead, his death having taken place on the previous 15th June. Upon this state of facts the defendants contend that the policies were never binding on them at all, because, as they say, White neither received the cash nor promissory notes approved of by them for the premiums, and that even if the promissory notes taken by him, or White's own note, are to be treated as notes given for the insurance premiums, or even if the latter was accepted in satisfaction and discharge of the premiums, the conditions indorsed in the policies prevent the plaintiff recovering, the policies having, as they contend, become void in consequence of the notes not having been paid at maturity, and they invoke in support of this contention, condition one, which provides that policies shall not be in force until the first premium is paid, and condition 10, which is as follows:—"If a note or other obligation be taken for the first or renewal premium, or any part thereof, and such note or obligation be not paid when due, the policy or assurance becomes null and void at and from default, but such avoidance of the policy or assurance shall not relieve the maker thereof from payment of the note or obligation, and the premium shall be considered as earned and shall be recoverable by the company. The policy or assurance, however, may be revived and reinstated at the discretion of the directors on condition of payment of the premium and interest and evidence of continued good health. Should any note or other obligation for premium be current at death, or other event, upon which the sum assured becomes payable, the amount of the note or obligation shall be deducted from the claim." And they further contend that the renewal of the promissory note of the 19th November, 1894, after it was overdue, was an unauthorized act of the agent, and not binding on them, and that after default, the directors, and they only, could revive or reinstate the policy. It was urged on behalf of the plaintiff that the effect of the transmission between White and Fleming was that there was a payment in cash of the premiums and that even if that be not so, the defendants accepted White's promissory note for \$135.16 in payment of the portion of the premiums to which they were entitled, and that the condition relied on has no application to a case where the promissory note of a third person is accepted in satisfaction of the premium. The case is by no means free from difficulty, but I have, after much consideration, come to the conclusion that the plaintiff is entitled to succeed. There is nothing, so far as I can see, to prevent a company, such as the defendant company is, accepting in satisfaction and discharge of a first or any other premium, the note of a third person, if the company chooses to do so, and it seems to me that to a promissory note so taken, condition 10 can have no application. It would be indeed an anomaly, if after payment by such a promissory note, and the premium being thereby satisfied and discharged, the default of the maker of the note in paying it should void the policy and render the insured also liable to pay the premiums in satisfaction of which it had been accepted. The condition is, in my opinion, not applicable to such a case, but to cases where the promissory note is taken, not in satisfaction and discharge of the premium, but for and on account of it, where it would operate only as a conditional payment to be absolute if and when the note was paid at maturity. If this be the correct view as to the law, what is the proper finding of fact as to the way in which White's promissory note was received by the defendants. It is, I think, that the note was taken in satisfaction and discharge of the premiums. As I have pointed out, White had the proceeds of the promissory notes given by the Flemings in his hands, though he was liable to Burke & Graham as indorsers on them--the notes were not taken by him on the defendants' account, but were taken and dealt with as a transaction between him and the insured, and for the purpose as I think the fair inference is, of enabling him to pay to the defendants in cash the share of the premiums to which they were entitled, and to give to him the present use of his own share of them, and White, I think, when, he sent his letter and telegram of the 31st December, 1894, to the defendants, intended that they should take, and they in receiving his promissory note, intended to take and took it in satisfaction and discharge of the premiums due to them in respect of the policies to which they had reference. In reaching this conclusion I rely on the language used in the correspondence read in connection with what had taken place, and the manner in which the defendants afterwards treated and dealt with the policies, rather than the recollection of White and Brown (the manager) as to what the true character of the transaction was. The provisions of the bond given by White and his sureties to the defendants in 1891 are not without significance. In addition to the provisions contained in the printed form used, which I take to be the ordinary ones, I find a special provision in these words: "It is understood and agreed that this bond will cover payment of any and all notes made by W. H. White that the company may accept from the said W. H. White for premiums under policies effected by him as well and effectually as if no such note or notes were taken." It may be well, I think, that the arrangement made between White and Brown (the manager), to which the latter referred in his evidence, was that to which this term of the bond refers and it was probably in pursuance of it that White assumed the right to send as he did, his own promissory note in settlement of the premiums. I am inclined to think also, that the transaction between White and the insured amounted, when the proceeds of the promissory notes which he received from him came into White's hands to a payment in cash of the premiums, and the plaintiff's right to recover may be supported on that ground also. The defendants' counsel cited the case of *McCormac vs. The Temperance and General*

Insurance Company which he contended was a conclusive authority in favour of the defendants, but I am unable to agree to that view, and the language of the learned Chief Justice (Armour) seems to me to indicate that in his opinion, on a state of facts similar to that which exists in this case a conclusion ought to be come to different from that which was arrived at in that case. He says: "The liability of the agent to pay the defendants the amount of the note of the insured could not be substituted for the liability of the insured to pay it by the act of the agent without the consent of the defendants." Upon the whole the plaintiff is, in my opinion, entitled to judgment for the full amount of the policies with interest from the date of the receipt by the defendants of the proof of death, together with her costs of suit.

An appeal from Chief Justice Sir William Meredith's decision in the above case has been argued and now stands for judgment.

(b.) By an application for life insurance, the interim receipt and the policy, it was provided that no policy was to be in force until actual payment of the first premium to an authorized agent and the delivery of the necessary receipt signed by the general manager of the company.

The general manager who was paid by commission made an agreement with an applicant for a policy that work done by the applicant for himself personally would be taken in payment of the first premium, and gave him a receipt for it without, however, paying the company.

Held, that the company was not bound.

(3rd May, 1895. *Rose, J* ; *Tiernan v. People's Life Insurance Company*. 26 Ontario Reports, p. 596.)

4.—PRINCIPAL AND AGENT.

The medical staff of the Equitable Life Assurance Society at Montreal, consists of a medical referee, a chief medical examiner and two or more alternate medical examiners. In 1888, L. was appointed an alternate examiner in pursuance of a suggestion to the manager by local agents that it was advisable to have a French Canadian on the staff. By his commission L. was entitled to the privilege of such examinations as should be assigned to him by or required during the absence, disability or unavailability of the chief examiner. After L. had served for four years it was found that his methods in holding examinations were not acceptable to applicants, and he was requested to resign, which he refused to do, and another French Canadian was appointed as an additional alternate examiner, and most of the applicants thereafter went to the latter. L. then brought an action against the company for damages by loss of the business and injury to his professional reputation by refusal to employ him, claiming that on his appointment, the general manager had promised him all the examinations of French Canadian applicants for insurance. He also alleged that he had been induced to insure his own life with the Company on the understanding that the examination fees would be more than sufficient to pay the premiums, and he asked for repayment of amounts paid by him for such insurance.

Held, affirming the decision of the Court of Queen's Bench that by the contract made with L. the company were only to send him such cases as they saw fit, and could dismiss him or appoint other examiners at their pleasure; that the manager had no authority to contract with L. for any employment other than that specified in his commission; and that he had no right of action for repayment of his premiums, it being no condition of his employment that he should insure his life, and there being no connection between the contract for insurance and that for employment.

(May 6th, 1895. *Laberge v. Equitable Life*. 24 Canada Supreme Court Reports, p. 595.)

To act as agent for a rival insurance company is a breach of an insurance agent's agreement "to fulfil conscientiously all the duties assigned to him and to act constantly for the best interests of (his employer)" and is sufficient justification for his dismissal.

(25th June, 1895. *Eastmure vs. Canada Accident Assurance Company*. 22 Ontario Appeal Reports, p. 408.)

The judgment of the Court of Appeal in *Eastmure vs. the Canada Accident*, was affirmed by the Supreme Court of Canada, March 4th, 1896.

5—FIRE INSURANCE—STATUTORY CONDITIONS, FRAUD, RIGHTS OF MORTGAGEE, &c.

(a.) Where a policy of insurance in one sum covers buildings and chattels, and the land upon which the buildings stand is conveyed by deed without the consent of the insurers in breach of the fourth statutory condition, the policy is avoided in toto and does not remain in force as to the chattels. Distinction between the breach of that condition and the first condition pointed out.

(June 25th, 1895—*Dunlop vs. Osborne*, 22 Ontario Appeal Reports, p. 364.)

(b.) Where an insurance policy is to be forfeited if the claim is in any respect fraudulent it is not essential that the fraud should be directly proved; it is sufficient if a clear case is established by presumption, or inference or by circumstantial evidence.

The assignee of the policy cannot recover on it if fraud is established against his assignor.

If a sufficiently clear case is made out the court will allow an appeal on mere questions of fact against the concurrent findings of two courts.

Department of Finance—Insurance Branch.

Arpin v. the Queen (14 Can., S.C.R. 736); Schwersenski v. Vineberg (19 Can., S.C.R. 243); and City of Montreal v. Lemoine (23 Can., S.C.R. 390), distinguished.

(December 9th, 1895.—Tourville vs. North British & Mercantile Ins. Co., 25 Canada Supreme Court Reports, p. 177.)

(c.) The defendants insured seven houses belonging to the plaintiff and which had been mortgaged by him to a loan company and which were described in the policy as "a two story frame, rough cast, felt roofed block, * * * * * containing seven dwellings, six of which are occupied by tenants, and one by assured." In the application, filled up by defendants' agent, the question, as to how many tenants, was answered "six tenants and applicant," the agent informing defendants that "the largest house of the lot the applicant will occupy himself." A variation of the statutory conditions was printed on the policy in these words: "This policy will not cover vacant or unoccupied buildings (unless insured as such), and if the premises shall become vacant or unoccupied, * * * * * This policy shall cease and be void unless the company shall by endorsement * * * * * allow the insurance to be continued." A fire occurred by which the houses were destroyed, and defendants paid the loan company the amount of their mortgage, under a prior general agreement with them by which the policy was to be treated between the parties to the agreement as unconditional except as to the mortgagor, and whereby the defendants were entitled, upon payment to the loan company under the policy or otherwise of any loss as to which they claimed to have a defence against the mortgagor, to be subrogated to the loan company's rights and to have the mortgage assigned to them. For some months prior to the fire several of the houses became and remained vacant, of which the plaintiff was aware, but of which he did not notify defendants. In an action by plaintiff upon the policy:—

Held, that the actual facts as to the occupancy being before them at the time of the application, the defendants were liable, nor were they relieved by their variation of the statutory conditions that the policy would not cover vacant or unoccupied houses:—

Held, also, that the variation as to the premises becoming vacant or unoccupied where, as here, the houses were of a class likely to be occupied by tenants for short periods was unreasonable, and the reasonableness of the variation was to be tested with relation to the circumstances at the time the policy was issued.

Smith v. The City of London Insurance Company, 14 A.R. 328, and *Bellagh v. The Royal Mutual Fire Insurance Company*, 5 A.R. 87, specially referred to:—

Held, however, that the fact that several of the houses were vacant to plaintiff's knowledge for some months before the fire, was, under the third statutory condition, a change material to the risk, which was thereby increased, and the failure to notify the defendants avoided the policy "as to the part affected," which in this case was the whole block:—

Held, also that the meaning of the word "risk" in the third statutory condition is not distinguishable from the same word in the first statutory condition, and that subsequent mortgages executed by plaintiff were matters relating to title, and were not covered.

Reddick v. The Sauguen Mutual Fire Ins. Co., 14 O.R. 506, followed:—

Held, lastly, that although defendants had paid the mortgages and taken an assignment of the mortgage, they could not hold it against the plaintiff.

Imperial Fire Ins. Co. v. Bull, 18 S.C.R. 697, followed.

Judgment of Falconbridge, J., affirmed.

(December 31st, 1895—Queen's Bench Division; *McKay v. The Norwich Union Fire Insurance Company*, 27 Ontario Reports, p. 251.)

(d.) Promissory notes for the purchase money of goods were secured by a chattel mortgage given on behalf of the purchasers containing a covenant to insure for the benefit of the mortgagee, who discounted the notes with the plaintiffs and assigned the chattel mortgage, but did not transfer the insurance to them, the loss under which was payable to himself. The policy was afterwards renewed by the purchasers' firm, but it did not appear that the renewal was assigned to the mortgagee, or the loss made payable to him. Subsequently a fire occurred and the purchasers' firm assigned the insurance money to the plaintiffs, with whom they kept an account, as security for their general indebtedness, and the plaintiffs received and applied it on the notes above mentioned, but afterwards sought to apply it in payment of other indebtedness of the purchasers:—

Held, that the plaintiffs were bound to apply the insurance money, for the benefit of the mortgagee, who was the equitable assignee of the policy under which the money was paid, and entitled to have it applied in payment of the notes to pay which as between him and the purchasers it was primarily applicable, and the plaintiffs took the money subject to the equitable rights of the mortgagee of which they had notice.

(January 11th, 1896—Common Pleas Division; *Western Bank v. Courtemanche*, 27 Ontario Reports, p. 213.)

6—ACCIDENT INSURANCE.

The defendants entered into a contract with the plaintiffs to pay \$1,000 within 90 days after sufficient proof that the assured, one of their members, "shall have sustained bodily injuries effected through external violent and accidental means, and that such injuries alone shall have caused death within 90 days from the happening thereof;" and the policy contained these further provisos: "that the insurance shall not extend to death or disability caused by an injury of which there shall be no external and visible signs * * * * * nor to any case except when some injury effected as aforesaid is the proximate and sole cause of the disability or death; and no claim shall be made

under this policy when death or disablement may have been caused in consequence of exposure to any obvious or unnecessary danger."

The assured was frozen to death on the prairie near Fort McLeod, to which place he was returning from one of his trips in company with the driver. While still about eight miles out the wagon broke down. The weather had turned suddenly very cold and stormy, and the assured being too cold and numb to walk, and unable to ride it was agreed that he should remain where he was while the driver rode to McLeod for assistance, but he died before the driver returned. The assured was sufficiently warmly clothed for the weather as it was when he set out, but not for the storm which he encountered.

Held, that he met with his death as the result of an injury effected through external violent and accidental means within the meaning of the policy, and that it could not be said that he had exposed himself to any obvious or unnecessary danger, and that the plaintiffs were entitled to recover.

Sinclair v. Maritime Passenger Assurance Company, 7 Jur. N.S., 367, distinguished.

The præcipe to set down an appeal to the full court should contain the grounds of appeal intended to be relied on; and an amendment to enable a party to set up a technical and unmeritorious defence will be refused.

(8th June, 1895; *North-west Commercial Travellers' Association v. The London Guarantee and Accident Company*, 10 Manitoba Reports, 537.)

7—GUARANTEE INSURANCE.

By a contract in writing made in 1890, the defendants agreed to guarantee the plaintiffs against pecuniary loss by reason of fraud or dishonesty on the part of an employee during one year from the date of the contract, or during any year thereafter in respect of which the defendants should consent to accept the premium which was the consideration for the contract. The defendants accepted the premium in respect of each of the three following years, and gave receipts entitled "renewal receipts," in which the premiums were referred to as "renewal premiums."

Held, that the contract was a contract of insurance made or renewed after the commencement of the Insurance Corporations Act, 1892, within the meaning of section 33.

Held, also that upon the true construction of subsection (2) the contract could not be avoided by reason of misstatements in the application therefor, because a stipulation on the face of the contract providing for the avoidance thereof for said misstatements was not in stated terms limited to cases in which such misstatements were material to the contract.

(29th June, 1895. Common Pleas Division. *London West vs. London Guarantee Co.*, 26 Ontario Reports, p. 520.)

The provision of section 33 of the (Ontario) Insurance Corporations Act, 1892, referred to in the decision cited above is as follows:—

Where any insurance contract made by any insurance corporation * * * * * is evidenced by a sealed or written instrument, all the terms and conditions of the contract shall be set out by the corporation in full on the face or back of the instrument forming or evidencing the contract; and unless so set out, no term, or condition, stipulation, warranty or proviso modifying or impairing the effect of any such contract made or renewed after the commencement of this Act, shall be good or valid, or admissible in evidence to the prejudice of the assured or beneficiary.

8—BURGLARY INSURANCE.

The judgment of Mr. Justice Dugas, in the case of John A. Grose, prosecutor, *vs.* John B. Wood, published at page xlii of the report for 1894, was affirmed by the Court of Queen's Bench (Mr. Justice Wurtel) 30th March 1896.

9—MARINE INSURANCE.

(a.) Where payment of an insurance risk is resisted on the ground of misrepresentation it ought to be made very clear that such misrepresentation was made.

Misrepresentation made with intent to deceive vitiates a policy, however trivial or immaterial to the risk it may be; if honestly made it only vitiates when material and substantially incorrect.

Representation in a marine policy that the vessel insured was built in 1890, when the fact was that it was an old vessel, extensively repaired and given a new name and register, but containing the original engine, boiler and machinery with some of the old material, is a misrepresentation and avoids the policy whether made with intent to deceive or not.

(13 March, 1894. *Stevenson vs. Nova Scotia Marine Insurance Company*—23 Canada Supreme Court Reports, p. 137.)

(b.) M. shipped on a schooner a cargo of railway ties for a voyage from Gaspé to Boston, and a policy of insurance on the cargo provided that "the insurers shall not be liable for any claim for damage on—lumber—but liable for a total loss of a part if amounting to five per cent on the whole aggregate value of such articles." A certificate given by the agents of the insurers when the insurance

Department of Finance—Insurance Branch.

was effected had on the margin the following memorandum in red ink: "Free from partial loss unless caused by stranding, sinking, burning, or collision with another vessel and amounting to ten per cent." On the voyage a part of the cargo was swept off the vessel during a storm, the value of which M. claimed under the policy.

Held, reversing the decision of the Supreme Court of New Brunswick (33 N. B. Rep. 109), Taschereau, J., dissenting, that M. was entitled to recover; that though by the law of insurance the loss would only have been partial, the insurers, by the policy, had agreed to treat it as a total loss; and that the memorandum on the certificate did no alter the terms of the policy, the words "free from partial loss" referring not to a partial loss in the abstract, applicable to a policy in the ordinary form, but to such a loss according to the contract embodied in the policy.

Held, further, that the policy, certificates and memorandum together constituted the contract and must be so construed as to avoid any repugnancy between their provisions, and any ambiguity construed against the insurers from whom all these instruments emanated.

Appeal allowed with costs.

(18th February, 1896. Supreme Court of Canada; *Mowat vs. Boston Marine Insurance Co.* Vid., 19 Montreal Legal News, p. 102.)

(c.) A ship was insured for a voyage "at and from Sydney to St. John, N. B., there and thence," etc. She went to Sydney for orders, and without entering within the limits of the port as defined by statute for fiscal purposes, brought up at or near the mouth of the harbour, and having received her orders by signal attempted to put about for St. John, but missed stays and was wrecked. In an action on the policy evidence was given establishing that Sydney was well known as a port of call, that ships going there for orders never entered the harbour, and that the injured vessel was within the port according to a Royal Surveyors' chart furnished to navigators.

Held, affirming the decision of the Supreme Court of New Brunswick (33 N. B. Rep. 105) that the words "at and from Sydney" meant at and from the first arrival of the ship; that she was at Sydney within the terms of the policy; and that the policy had attached when she attempted to put about for St. John.

Appeal dismissed with costs.

(18th February, 1896. Supreme Court of Canada; *Troop vs. St. Paul Fire and Marine Ins. Co.*, Vid. 19 Montreal Legal News, p. 101.)

FRAUDS ON INSURANCE COMPANIES.

An unusually large number of frauds and attempted and suspected frauds on insurance companies have claimed the attention of the courts in Canada within the last couple of years. The following are perhaps the most notorious:—

(a.) *The Hendershott Case.*

In this case, John A. Hendershott and William D. Welter were indicted for the murder of William Hendershott, a nephew of the defendant Hendershott, the motive being to obtain the amounts of two insurance policies which had been effected on the life of the deceased by John A. Hendershott, and made payable to himself; one of these policies was for \$5,000 in the Covenant Mutual, and the other for \$6,000 in the Mutual Reserve Fund Life Association. The trial took place at St. Thomas in March, 1895, when both prisoners were found guilty, and sentenced to be hanged, which sentence was subsequently carried into effect. During the progress of the trial, counsel for the Crown tendered evidence of a previous attempt by the defendant Hendershott to insure another person for his own benefit. The evidence was rejected by the presiding judge, Chief Justice Meredith (26 Ontario Reports, 678.) After the trial and execution of the murderers, actions were brought by the father of the deceased against the insurance companies to recover the amount of the policies. Both actions were recently tried before Chief Justice Armour, at the London Assizes,

when judgment was given in favour of the companies. In the action against the Covenant Mutual the plaintiff has given notice of an appeal to the Divisional Court. The suit against the Mutual Reserve Fund has been abandoned.

(b.) *The Alger case.*

In this case, George E. Alger, of the Township of Pickering, aided by one Dr. Francey, in December, 1894, by false and fraudulent representations, procured the issue of a policy for \$7,000 by the Equitable Life Assurance Society on the life of his (Alger's) wife who was then in the last stages of consumption. She shortly afterwards died, and the Company becoming aware of the facts of the case, entered a suit for the revocation of the policy, and upon the trial judgment was on the 4th November, 1895, given in favour of the company and the policy cancelled. Counsel for Alger consenting thereto.

In March, 1896, Alger was placed on trial at Whitby, Ontario, charged with having conspired with Francey to defraud the company out of \$7,000 by false and fraudulent representations as to the health of Mary E. Alger, the wife of the accused. The trial occupied three days and resulted in a verdict of "guilty." The presiding Judge, Mr. Justice Falconbridge, in sentencing the prisoner, addressed him as follows:—

"George Elisha Alger, after a fair trial, in which you have had a most brilliant defence, a jury of your countrymen have found you guilty of the charge laid against you. I cannot quarrel with the verdict, and I can hardly see how they could have come to any other conclusion. As I have pointed out, the form of conspiracy of which you have been found guilty is far reaching in its effects. I cannot lose sight of the fact that in doing as you did, you were trafficking in the life of your wife, and I see no reason why the maximum sentence should not be passed upon you. I sentence you to seven years in the Provincial Penitentiary."

(c.) *The Hyam's case.*

In this case two brothers, Dallas T. Hyams and Harry P. Hyams, were charged with the murder of William Wells, on the 16th of January, 1893. The theory of the Crown was that the two brothers caused the life of the deceased to be insured for \$36,000, having first leased a warehouse in Toronto, for which they had no actual need, for the purpose of murdering him. The policies were in favour of Martha Wells, a sister of the deceased, to whom Harry P. Hyams was engaged to be married. Wells was found dead in the warehouse, the statement of the accused being that he had been crushed by the accidental falling of an elevator weight. At the time of Wells' death there was little if any suspicion of foul play, and a coroner's jury found that the death was accidental. Subsequently the insurance money was paid over to the beneficiary who shortly thereafter became the wife of Harry P. Hyams. Almost the whole of the insurance money was afterwards handed over by the beneficiary to the accused and applied to their own use. Thus matters stood for about two years after Wells' death, when an attempt on the part of the accused to place about \$300,000 insurance upon the life of Mrs. Hyams led to a further investigation into the death of her brother. Mrs. Hyams became alarmed when she learned that so large an amount of insurance on her life had been applied for and, the companies applied to having been placed on their

Department of Finance—Insurance Branch.

guard, no insurance on her life was effected. The attempt to insure Mrs. Hyams was a most stupid one. The two Hyams were well known to have no means. They had figured unsuccessfully as brokers and were being continually pressed for money. The fact, therefore that they proposed to insure the wife of Harry for so large an amount at a time when it is stated that they were unable to raise sufficient money to pay their office rent, caused a prompt rejection by the companies of the applications. But the attention drawn to them by this attempt, and failure to insure Mrs. Hyams, caused the circumstances attending Wells's death to be again inquired into, the result being the trial of the two brothers on the charge of murder. They were twice tried, the evidence being wholly circumstantial. On the first trial, which took place in May, 1895, and occupied fourteen days, presided over by Mr. Justice Street, the jury disagreed. At this trial Mrs. Hyams, sister of the deceased, gave evidence for the Crown. The second trial which took place in November, 1895, presided over by Mr. Justice Ferguson, and which lasted twenty-three days resulted in a verdict of "Not Guilty." At the second trial Mrs. Hyams was not a witness. Both trials took place at Toronto. At both trials the Crown tendered evidence of the attempt of the accused to place the insurance upon the life of Mrs. Hyams, which is referred to above, and such evidence was on both occasions rejected.

(d.) The Hammond or Tough case.

In July next at Bracebridge, Ontario, William Hammond will be put on trial for the murder of his wife, Kate Tough Hammond, the alleged motive being \$4,000 insurance on her life.

The inflicting of the death penalty in the Hendershott Case, and the imposition of the maximum punishment of seven years in the Provincial Penitentiary, in the Alger case, should have a deterrent effect upon those dangerous members of society who entertain fraudulent intentions towards any section of the community, and it is to be sincerely hoped that Canada will never again be disgraced with so large a crop of criminals as have been recently attempting to prey upon the Insurance Companies.

I have the honour to be,

Sir,

Your obedient servant,

W. FITZGERALD,

Superintendent of Insurance

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS
OF FIRE OR INLAND MARINE INSURANCE IN CANADA,
FOR THE YEAR 1895, IN ACCORDANCE
WITH THE INSURANCE ACT.

GENERAL TABLES.

ASSETS OF ALL COMPANIES, FIRE AND MARINE
LIABILITIES OF ALL COMPANIES, FIRE AND MARINE.
INCOME AND EXPENDITURE OF ALL COMPANIES, FIRE AND MARINE
PERCENTAGE OF LOSSES TO PREMIUMS, &c. &c.

ABSTRACT FOR YEAR 1895.

FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

	Net cash received for Premiums.	Re-assurances, Return Premiums, &c.	Gross cash received for Premiums.	Gross Amount of Policies, new and Renewed,	Net Amount at Risk at date.	Net Amount of losses incurred during the Year.	Net Amount paid for losses.		Unsettled claims.
							Not Resisted.	Resisted.	
	\$	\$	\$	\$	\$	\$	\$	\$	\$
British America.....	276,284	108,134	384,428	34,975,337	25,928,904	170,487	172,857	14,450	388
Eastern.....	27,826	15,203	43,029	2,698,041	None	30,231	64,481	None	None
London Mutual.....	184,519	7,130	191,649	19,382,378	49,424,545	129,595	117,940	21,130	2,290
Mercantile.....	153,365	30,217	183,582	13,804,438	17,772,621	114,378	125,110	6,149	None
Quebec.....	90,259	43,142	133,401	9,899,094	8,706,289	49,096	53,727	2,211	None
Western.....	418,863	222,580	641,443	49,808,405	41,845,503	264,253	272,888	10,427	1,050
Totals for 1895.....	1,151,126	426,406	1,577,532	130,567,693	143,697,862	758,240	807,003	54,376	3,728
Totals for 1894.....	1,108,294	433,904	1,542,198	121,562,165	150,241,967	803,152	801,871	104,150	5,320

BRITISH COMPANIES.

Alliance.....	169,589	29,629	199,218	16,601,877	20,105,705	130,969	124,330	18,097	326
Atlas.....	128,282	19,909	148,191	10,880,071	11,983,151	73,181	71,814	7,051	2,500
Caledonian.....	157,169	16,883	174,052	15,000,950	19,499,984	95,599	93,686	3,363	None
Commercial Union.....	373,555	69,515	443,070	34,230,570	43,224,614	243,613	298,272	6,387	4,000
Guardian.....	290,007	43,829	333,836	27,578,793	37,540,253	216,989	218,756	13,842	5,071
Imperial.....	186,812	24,036	210,848	17,134,559	23,915,187	112,790	109,880	6,017	3,072
Lancashire.....	278,705	30,865	309,570	23,669,853	32,405,998	218,598	223,166	8,288	250
Liverpool and London and Globe.....	353,996	36,832	390,828	32,284,115	49,991,298	211,039	249,608	1,843	None
London and Lancashire.....	181,436	21,908	203,344	15,003,656	20,012,067	162,984	162,376	4,169	do
London Assurance.....	121,333	21,122	142,455	13,872,272	16,929,469	107,509	109,383	5,288	1,980
Manchester Fire.....	171,201	40,061	211,262	16,034,436	20,177,660	141,877	155,536	7,304	2,500
National of Ireland.....	128,282	19,909	148,191	10,880,071	11,983,151	73,181	71,814	7,061	1,980
North British.....	392,021	51,411	443,432	39,118,545	53,682,467	235,517	240,028	4,271	12,785
Northern.....	181,064	32,154	213,218	17,280,977	21,637,482	153,039	156,362	2,405	None
Norwich.....	187,824	22,049	209,873	17,117,469	21,887,595	114,912	131,346	7,592	do
Phoenix of London.....	304,805	41,981	346,786	28,327,144	34,139,568	154,711	149,890	5,194	1,500
Royal.....	604,234	67,774	672,008	56,613,459	85,854,804	434,844	439,127	18,933	13,264

Department of Finance—Insurance Branch.

Scottish Union and National.....	144,043	173,308	15,293,482	14,462,006	118,942	124,046	2,234	None.
Sun Fire.....	164,509	190,079	14,197,920	15,442,780	116,664	116,304	4,106	4,000
Union Assurance.....	*213,306	*259,542	+17,171,433	20,808,911	122,964	127,577	7,230	1,600
United Fire.....	18,027	19,269	468,927	None.	17,727	28,994	34	1,000
Totals for 1895.....	4,750,290	5,442,470	436,765,579	575,683,150	3,292,709	3,402,337	142,519	53,848
Totals for 1894.....	4,602,747	5,326,677	435,237,770	567,948,304	3,118,659	3,069,861	261,279	62,977

AMERICAN COMPANIES.

Ætna Fire.....	137,268	37,381	14,424,298	15,359,727	101,200	107,468	3,941	None.
Agricultural, of Waertown.....	35,188	23,217	6,632,800	10,897,910	41,593	42,230	3,475	do
Connecticut, Fire.....	36,633	5,391	4,050,000	4,245,000	31,936	29,468	3,329	3,000
Hartford.....	156,537	15,937	17,590,625	18,908,810	108,027	118,373	4,758	None.
Insurance Company of North America.....	94,007	25,067	9,692,548	9,218,859	61,276	58,703	4,271	do
Phoenix, of Brooklyn.....	100,185	19,599	9,265,334	11,865,895	90,444	98,586	1,365	100
Phoenix, of Hartford.....	197,867	26,759	14,579,974	18,316,152	130,000	140,935	7,382	4,732
Queen, of America.....	282,281	30,954	24,010,197	29,679,499	197,289	188,697	12,582	700
Totals for 1895.....	1,041,966	184,305	100,305,776	118,491,852	761,815	784,410	41,103	8,532
Totals for 1894.....	1,000,328	212,070	96,789,493	117,876,931	688,610	692,631	63,504	13,162

RECAPITULATION.

Canadian Companies.....	1,151,126	426,406	130,567,693	143,697,842	758,240	807,003	54,376	3,728
British Companies.....	4,750,290	692,180	436,765,579	575,683,150	3,292,709	3,402,337	142,519	53,848
American Companies.....	1,041,966	184,305	100,305,776	118,491,852	761,815	784,410	41,103	8,532
Total for 1895.....	6,943,382	1,302,891	667,639,048	836,872,844	4,812,764	4,993,750	237,998	66,108
Total for 1894.....	6,711,369	1,369,904	653,589,428	836,067,202	4,610,421	4,589,363	428,983	81,459

* Not including premium on Eastern reinsurance. † Not including amount reinsured from Eastern.

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1880.

	Premiums received.										Total.		
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.		1879.	1880.
<i>Canadian Companies.</i>													
British America.....	113,833	114,377	135,852	174,047	191,085	194,077	184,799	146,532	174,892	174,006	166,401	186,895	1,956,746
Canada Agricultural.....						109,892	131,639	115,897	97,468				454,896
Canada Fire.....							94,788	94,788	133,625	118,955	141,378	167,609	655,455
Citizens.....							129,898	244,363	136,653	91,971	89,718	87,041	779,639
Dominion.....									27,175	27,175	27,175	70,388	155,871
*London Mutual Fire.....	60,702	71,135	78,072	62,807	73,614	74,377	60,333	80,448	96,136	88,441	92,987	106,062	945,654
National Fire.....								86,098	93,812	60,070	44,046		264,026
Ottawa Agricultural.....							7,947	64,882	86,174	35,858			194,861
Provincial.....	99,913	97,633	171,514	161,158	190,857	244,331	217,213	179,236	72,495	66,012	60,600	62,559	1,434,350
Quebec.....	72,234	72,725	73,602	77,508	75,169	79,453	86,424	82,203	80,042	146,773	116,754	128,298	898,531
Royal Canadian.....						392,434	312,951	260,678	196,014	146,773	116,754	128,298	1,563,902
†St. Lawrence.....						83,250	80,091	92,656	95,117	82,819	63,695	+107,879	740,931
Stadacona.....						21,918	183,009	201,429	84,132				490,488
Western.....	154,680	180,730	227,698	262,206	256,598	254,049	252,355	232,431	276,395	270,716	268,935	272,758	2,969,561
	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901
<i>British Companies.</i>													
Commercial Union.....	81,890	86,371	80,162	57,329	29,782	84,066	127,253	133,695	174,249	195,590	190,264	231,607	1,472,258
Guardian.....	3,156	8,780	17,302	32,947	54,387	51,225	50,905	42,717	54,433	51,813	50,253	62,745	480,753
Imperial.....	64,522	82,004	85,915	102,750	134,710	134,794	126,945	121,548	153,012	156,988	149,449	156,461	1,469,098
Lancashire.....	40,487	34,615	33,561	43,967	66,737	43,097	71,455	101,116	142,109	161,828	161,828	184,145	1,084,177
Liverpool and London and Globe.....	286,398	273,303	263,636	260,262	258,632	219,948	188,480	106,771	129,083	148,024	157,617	155,880	2,398,094
London and Lancashire.....	55,931	56,496	63,330	67,385	79,368	60,086	47,450	45,893	74,425	61,272	51,065	52,454	3,448
London Assurance.....	141,822	168,500	203,724	235,290	309,234	322,516	292,563	265,917	288,943	352,475	262,508	253,871	715,135
North British.....	18,115	25,252	50,682	69,905	72,359	76,307	60,830	59,737	68,739	76,040	68,628	75,175	3,027,356
Northern Union.....												20,507	20,507
Phoenix, of London.....	86,061	82,643	80,133	108,215	138,403	188,503	162,030	151,233	157,844	171,410	150,898	162,339	1,653,722
Queen.....	94,048	106,616	122,609	150,530	179,562	163,329	160,594	153,273	198,087	193,664	182,042	195,069	1,899,423
Royal.....	241,683	238,451	262,509	315,848	371,045	405,501	361,514	323,450	360,910	359,006	343,317	417,150	4,000,389
Scottish Commercial.....							37,446	46,774	76,932	82,240	80,516	19,513	343,421
Scottish Imperial.....	4,873	22,367	36,133	55,192	59,060	60,011	46,250	45,303	48,389	54,590	51,503	52,044	535,710
	1,119,011	1,185,308	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,460

Department of Finance—Insurance Branch.

<i>American Companies.</i>													
Ætna.....	107,635	114,121	153,751	177,943	183,929	168,147	152,835	130,658	118,640	118,901	110,533	103,175	1,640,288
Agricultural, of Watertown.....		5,431	68,361	73,613	64,641						227,279	47,290	286,615
Andes.....			31,431										31,431
Hartford.....		75,229	60,909	80,637	103,685	90,902	96,054	78,207	83,332	86,618	80,184	83,191	976,529
Home.....													
Phoenix, of Brooklyn.....							15,506	20,690	11,858	6,075	7,516	7,484	68,529
	165,166	194,781	314,452	332,243	352,255	259,049	264,305	228,955	213,830	211,594	225,512	241,140	3,003,372

R E C A P I T U L A T I O N.

Canadian Companies.....	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901
British.....	1,119,011	1,185,398	1,290,846	1,499,620	1,773,285	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,809,154	2,048,408	19,837,490
American.....	165,166	194,781	314,452	332,243	352,255	259,049	264,305	228,955	213,830	211,594	225,512	241,140	3,003,372
Grand Totals.....	1,785,539	1,916,779	2,321,716	2,628,710	2,968,416	3,522,303	3,594,764	3,708,006	3,764,005	3,368,430	3,227,488	3,479,577	36,285,733

* Formerly the Agricultural Mutual.

+ Formerly the Isolated Risk. In its premiums for 1880 the \$17,352 received for reinsurance of the risks of the National has not been included.

‡ This is exclusive of \$63,310 received for reinsurance of the risks of Canada Agricultural and Ottawa Agricultural.

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1868 to 1891 inclusive.

	Premiums Received.										Totals for 1868 to 1891.	
	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.		1891.
<i>Canadian Companies.</i>												
British America.....	\$ 1,956,746	\$ 146,386	\$ 121,071	\$ 152,920	\$ 197,317	\$ 207,629	\$ 211,585	\$ 197,723	\$ 203,489	\$ 204,476	\$ 196,812	\$ 3,924,105
Canada Agricultural.....	454,896	32,984	181,363	228,265	195,181	203,269	206,340	203,727	205,308	187,409	205,281	454,896
Canada Fire.....	635,455	192,894	181,363	228,265	195,181	203,269	206,340	203,727	205,308	187,409	205,281	881,383
Citizens'.....	779,639	137,941	181,363	228,265	195,181	203,269	206,340	203,727	205,308	187,409	205,281	2,834,626
Dominion.....	155,871	34,371	181,363	228,265	195,181	203,269	206,340	203,727	205,308	187,409	205,281	190,242
Eastern.....	945,654	122,189	110,830	118,246	124,324	111,148	119,618	129,882	131,696	131,881	128,367	2,277,728
*London Mutual Fire.....	284,026	104,893	110,830	118,246	124,324	111,148	119,618	129,882	131,696	131,881	128,367	284,026
National Fire.....	194,861	122,189	110,830	118,246	124,324	111,148	119,618	129,882	131,696	131,881	128,367	194,861
Ottawa Agricultural.....	1,434,350	49,287	64,434	66,730	77,029	85,390	84,670	87,955	96,908	113,095	111,642	1,775,528
Provincial.....	1,553,902	154,585	193,021	243,729	183,124	169,178	162,212	171,846	175,017	178,056	184,118	3,533,410
Quebec.....	740,931	49,287	64,434	66,730	77,029	85,390	84,670	87,955	96,908	113,095	111,642	1,055,404
Royal Canadian.....	490,488	164,622	193,021	243,729	183,124	169,178	162,212	171,846	175,017	178,056	184,118	490,488
†Sovereign.....	2,909,551	282,409	332,609	330,548	330,904	331,096	338,010	340,858	333,592	335,190	333,152	6,510,540
Stadacona.....	13,444,901	1,206,470	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,278,736	26,088,616
Western.....												
<i>British Companies.</i>												
Atlas.....			71,047	90,947	88,281	92,531	32,969	45,895	55,945	63,701	58,162	256,672
Caledonian.....			149,665	171,562	170,338	170,317	103,559	106,886	107,905	103,689	100,936	867,761
City of London.....		127,100	294,508	312,381	302,935	299,911	285,071	286,903	305,678	318,697	359,153	1,531,480
Commercial Union.....	1,472,258	307,967	294,508	312,381	302,935	299,911	285,071	286,903	305,678	318,697	359,153	4,823,347
Employers' Liability.....			109,316	134,109	126,497	147,145	45,199	48,748	54,574	61,730	68,352	278,003
Fire Insurance Association.....		110,989	109,316	134,109	126,497	147,145	127,419	117,721	131,642	113,900	103,367	1,243,401
Glasgow and London.....			97,785	143,518	150,313	150,430	304,578	319,829	311,610	188,574	188,574	1,619,733
Guardian.....	480,753	71,695	97,785	143,518	150,313	150,430	162,569	179,807	194,448	195,007	180,565	2,071,205
Imperial.....	1,469,098	170,486	199,062	205,142	183,778	182,141	195,650	213,440	218,135	211,895	206,524	3,636,871
Lancashire.....	1,084,177	197,980	210,159	226,468	208,454	194,707	192,695	212,492	223,197	253,229	254,233	3,466,890
Liverpool & London & Globe.....	2,398,094	157,565	195,602	213,133	207,436	234,050	232,494	253,446	257,022	279,594	287,909	4,868,807

Department of Finance—Insurance Branch.

London and Lancashire.....	9,448	30,964	105,197	95,299	93,115	89,374	93,042	102,841	123,183	153,148	107,692	172,204	1,236,107
London Assurance.....	715,185	62,402	66,576	76,959	63,415	60,492	65,956	72,312	75,883	72,673	90,557	90,554	1,510,394
Manchester.....	.....	.....	.....	32,528	45,969	54,082	71,432	73,840	73,413	77,053	53,007	74,116	149,376
National, of Ireland.....	.....	.....	.....	293,579	323,171	308,392	303,808	304,139	312,663	307,680	313,247	338,018	577,571
North British.....	3,027,356	271,375	273,516	.....	.....	.....	.....	.....	.....	.....	.....	.....	6,377,004
Northern.....	721,919	95,525	132,259	169,577	193,755	181,260	146,406	154,105	170,111	170,604	179,523	174,564	2,489,608
Norwich Union.....	20,507	52,901	73,067	90,770	92,451	90,185	88,683	86,664	89,800	89,334	93,026	101,378	968,766
Phoenix, of London.....	1,639,722	178,497	204,138	263,948	225,510	208,022	194,942	219,891	206,427	216,422	228,449	226,643	3,972,211
Queen.....	1,899,423	194,162	207,111	216,314	226,982	222,647	210,447	213,406	228,850	253,175	262,485	219,742	4,354,694
Royal.....	4,000,389	503,233	569,481	603,973	531,307	498,738	508,612	521,141	523,580	534,239	552,723	536,125	9,889,602
Scottish Commercial.....	343,421	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	343,421
Scottish Imperial.....	535,710	52,072	72,314	12,759	51,033	60,507	79,141	100,695	115,916	114,598	123,755	134,247	672,855
Scottish Union and National.....	.....	.....	37,627	50,400	.....	.....	.....	.....	.....	.....	4,717	77,941	867,919
Union Assurance Society.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	183,862	82,658
Union Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	183,862
<i>American Companies.</i>	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
American Companies.....	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
Ætna.....	1,640,268	107,571	105,571	114,615	114,885	107,688	103,382	124,413	129,986	120,290	125,767	133,832	2,928,268
Agricultural, of Watertown.....	286,615	57,361	51,885	70,457	74,840	70,393	78,389	79,570	75,134	79,249	77,541	77,753	1,079,187
Andes.....	31,431	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	31,431
Connecticut.....	976,529	87,616	103,355	131,133	135,369	131,177	23,321	34,344	42,515	41,952	36,791	36,638	215,561
Hartford.....	.....	.....	.....	.....	.....	.....	124,597	127,371	128,510	128,235	128,684	149,422	2,351,998
Home.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Insurance Co. of N. America.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phoenix, of Brooklyn.....	68,529	14,840	27,004	37,885	42,487	58,922	63,924	63,377	69,845	70,806	26,773	46,150	75,827
Phoenix, of Hartford.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	676,451
Queen, of America.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	175,850
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	42,800
.....	3,003,372	267,388	287,815	354,090	367,581	368,180	395,613	423,075	445,990	443,436	514,054	700,809	7,577,403

RECAPITULATION.

Canadian Companies.....	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,901	1,173,048	1,249,884	1,278,736	26,088,616
British.....	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
American.....	3,003,372	267,388	287,815	354,090	367,581	368,180	395,613	423,075	445,990	443,436	514,054	700,809	7,577,403
Grand totals.....	36,285,733	3,827,116	4,229,706	4,624,741	4,980,128	4,852,460	4,932,335	5,244,502	5,437,263	5,588,016	5,836,071	6,168,716	92,006,787

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Not including \$124,272 for reinsurance of risks of the Sovereign Insurance Company.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880.

	Losses Paid.											Total.	
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.		1880.
<i>Canadian Companies.</i>													
British America.....	49,588	61,636	83,669	89,828	117,970	92,246	125,435	106,989	115,015	73,553	101,804	81,160	1,098,943
Canada Agricultural.....						41,317	63,437	102,656	83,291				290,101
Canada Fire.....								35,688	134,715	78,517	102,582	120,719	472,221
Citizens'.....								168,608	309,010	34,024	71,197	55,674	736,720
Donnison.....													33,673
*London Mutual.....	42,317	64,078	55,048	50,165	47,273	45,047	59,423	64,166	68,353	67,590	85,031	75,098	723,603
National Fire.....							280	42,839	167,447	48,944	28,502		287,732
Ottawa Agricultural.....								14,362	52,748	40,779			108,164
Provincial.....	81,431	68,006	100,344	119,791	106,512	117,386	139,134	163,020	37,747	15,304	19,511	28,807	957,146
Quebec.....	28,990	152,076	17,582	60,630	57,606	27,840	61,658	103,753	560,179	55,147	63,473	613,504	1,546,450
Royal Canadian.....						157,672	322,405	332,977	590,938	65,351	58,777	88,941	453,479
†Sovereign.....			2,132	10,074	20,249	37,210	44,546	66,201	59,938				173,695
‡Stadacona.....							54,854	243,016	286,070	189,755			773,695
‡Western.....	73,840	107,618	155,564	179,981	138,039	143,652	148,402	153,373	250,967	112,848	131,328	138,794	1,733,903
	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,934
<i>British Companies.</i>													
Commercial Union.....	38,223	45,035	85,262	88,407	31,765	30,467	65,287	55,723	420,405	74,117	129,527	103,516	1,167,734
Guardian.....	None.	1,300	3,923	22,910	77,859	34,465	24,275	11,930	442,575	22,081	40,661	23,638	705,617
Imperial.....	27,587	71,589	67,986	80,945	71,295	68,886	105,942	55,946	660,979	67,230	82,762	49,303	1,411,070
Lancashire.....	29,368	28,212	25,055	53,670	46,302	45,088	46,393	40,307	454,572	70,674	90,180	87,434	1,017,755
Liverpool and London and Globe.....	183,579	251,405	215,563	244,474	136,608	164,156	193,477	1,8,873	526,275	37,093	78,429	54,703	2,204,635
London and Lancashire.....	66,274	33,221	35,034	84,493	43,875	56,724	16,544	37,888	25,118	29,697	44,827	14,406	488,101
London Assurance.....	47,829	115,967	140,757	119,605	110,154	157,391	220,639	171,265	1,052,876	118,407	168,880	119,851	2,543,711
North British.....	6,609	2,781	23,709	60,948	67,722	35,269	44,184	34,865	505,441	51,251	46,434	42,169	920,382
Norwich Union.....												1,415	1,415
Phoenix, of London.....	23,819	128,845	37,226	86,919	53,009	81,752	121,577	92,871	72,313	47,778	147,524	53,408	947,041
Queen.....	31,800	56,251	89,272	101,478	99,558	126,903	123,729	135,038	856,975	111,799	115,064	79,914	1,927,781
Royal.....	124,328	272,622	181,486	137,269	167,858	258,970	293,758	340,735	661,774	179,462	237,268	168,745	3,034,275
Scottish Commercial.....							9,977	39,648	14,237	37,401	46,439	29,617	177,529
Scottish Imperial.....	None.	17,134	18,127	45,023	60,811	60,035	33,830	33,769	24,755	33,491	47,545	26,239	400,765
	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,289,612	1,168,858	5,718,305	880,571	1,275,540	855,423	16,948,076

Department of Finance—Insurance Branch.

<i>American Companies.</i>																				
Etms.....	82,299	111,235	116,943	142,928	182,368	103,864	113,761	62,622	342,208	63,166	87,139	44,229	1,452,762							
Agricultural, of Watertown.....		100	13,168	33,616	28,204					1,196	34,325	33,527	144,136							
Andes.....			5,068										5,668							
Hartford.....	29,198	35,726	76,681	86,795	16,647	39,719	65,394	21,048	167,200	47,221	55,215	31,088	671,932							
Honne.....	60,691												60,691							
Phenix, of Brooklyn.....							2,558	15,719	77,044	2,451	5,626	672	104,070							
	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,084	182,305	109,516	2,439,259							

RECAPITULATION.

Canadian companies.....	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,934
British companies.....	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,269,612	1,168,858	5,718,305	880,371	1,275,540	835,423	16,948,076
American companies.....	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,439,259
Grand totals.....	1,027,720	1,624,837	1,549,199	1,909,975	1,682,184	1,926,159	2,563,531	2,867,295	8,490,919	1,822,674	2,145,198	1,666,578	29,276,269

* Formerly the Agricultural Mutual.

† Formerly the Isolated Risk.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

	Totals for 1869 to 1880.		Losses Paid.										Totals for 1869 to 1891.		
			1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.	1891.		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
<i>Canadian Companies.</i>															
British America.....	1,098,943	128,869	80,711	82,480	92,961	105,210	135,950	131,933	139,784	125,029	138,318	147,957	2,408,145		
Canada Agricultural.....	290,101												290,101		
Canada Fire.....	472,221	152,074	73,888		148,531	120,488	134,782	170,235	146,937	121,802	148,688	186,202	698,133		
Citizens.....	736,720	89,058	119,581	135,613									2,258,637		
Dominion Eastern.....	93,673	54,582											148,255		
*London Mutual Fire.....	723,603	94,632	60,758	70,211	75,748	78,556	83,880	102,639	95,257	92,388	95,952	86,710	1,660,284		
National Fire.....	287,732												287,732		
Ottawa Agricultural.....	108,164												108,164		
M. Provincial.....	957,146												957,146		
Quebec.....	613,504	392,442	42,338	49,056	34,829	39,360	46,033	61,254	57,976	68,762	50,499	75,094	1,531,137		
Royal Canadian.....	1,546,450	142,440	103,328	117,806	161,489	114,684	152,313	126,196	134,896	115,583	110,347	155,102	2,980,644		
†Sovereign.....	453,479	107,042	78,811	96,884									736,216		
Stadacona.....	773,695												773,695		
Western.....	1,733,593	173,619	174,478	208,380	249,179	138,891	186,456	172,064	175,598	154,988	156,994	216,507	3,742,657		
	9,888,934	1,336,758	733,843	760,430	762,737	597,189	739,364	764,321	750,448	678,732	736,065	940,734	18,689,605		
<i>British Companies.</i>															
Atlas.....				18,631				19,824	23,873	31,835	45,657	44,945	166,134		
Caledonian.....					67,032	48,046	72,624	71,996	69,500	72,645	73,415	84,273	578,162		
City of London.....		66,220	82,158	82,158	94,585	86,607	127,560	117,840	127,144	79,129	87,048	66,237	934,518		
Commercial Union.....		203,594	238,110	254,744	237,611	186,827	227,179	206,844	143,737	176,702	151,640	207,527	3,404,249		
Employers' Liability.....								11,838	30,892	28,567	37,012	42,420	150,729		
Fire Insurance Association.....		7,453	75,568	96,797	88,231	88,437	93,807	117,097	89,472	57,397	61,930	67,426	843,615		
Glasgow and London.....					109,609	104,043	144,330	216,999	219,775	209,489	163,100		1,167,345		
Guardian.....		58,965	45,027	38,740	68,562	79,163	99,846	121,111	93,334	115,694	146,763	154,623	1,727,445		
Imperial.....		130,320	100,755	92,334	128,330	80,292	129,743	95,584	85,557	91,828	101,411	91,773	2,538,997		
Lancashire.....		141,313	121,876	124,913	151,256	115,642	149,046	93,548	104,728	116,750	136,195	180,579	2,453,651		
Liverpool & London & Globe.....		142,159	107,074	109,736	122,211	110,677	195,532	159,400	127,369	95,579	106,640	166,644	3,647,633		

Department of Finance—Insurance Branch.

London and Lancashire.....	485	9,379	30,537	76,682	57,974	64,993	43,218	65,226	42,890	40,284	163,102	71,453	606,200
London Assurance.....	488,101	24,283	35,707	51,289	40,626	46,119	47,855	52,333	28,603	24,178	39,100	33,279	911,475
Manchester.....	.....	.....	.....	6,472	24,700	38,094	76,134	53,554	43,833	37,437	67,000	47,525	54,225
National, of Ireland.....	.....	.....	.....	168,409	190,535	136,895	186,642	190,752	163,952	199,930	174,988	60,242	891,228
North British.....	2,543,711	253,794	179,488	.....	.....	.....	.....	.....	.....	.....	.....	245,459	4,656,555
Northern.....	920,382	65,338	89,217	87,365	166,240	105,279	130,977	100,586	99,298	86,775	126,909	101,091	2,078,907
Norwich Union.....	1,415	14,205	40,436	54,098	48,063	48,695	46,074	62,316	46,101	36,618	54,650	68,605	521,276
Phoenix, of London.....	947,041	121,359	123,946	145,925	176,594	91,904	150,407	112,280	96,786	88,548	110,201	138,527	2,302,618
Queen.....	1,927,781	150,759	150,717	132,189	140,051	129,232	128,645	119,306	107,049	107,028	115,506	117,058	3,325,321
Royal.....	3,034,275	324,667	315,855	418,241	360,084	295,008	267,443	307,772	284,209	227,111	294,526	366,376	6,495,567
Scottish Commercial.....	177,329	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	177,329
Scottish Imperial.....	400,765	21,821	39,593	21,229	.....	.....	.....	.....	.....	.....	.....	.....	483,408
Scottish Union and National.....	.....	8,318	13,599	18,294	.....	.....	.....	.....	.....	.....	.....	.....	32,265
Union Assurance Society.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	34,400
Union Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	79,965
<i>American Companies.</i>	16,948,076	1,669,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,094,405	1,968,537	2,229,556	2,553,162	40,083,277
<i>Aetna.</i>	1,452,762	60,018	82,164	51,952	55,224	54,276	68,401	68,430	73,742	58,422	84,647	74,395	2,184,433
Agricultural, of Watertown.....	144,136	29,316	20,271	28,965	33,740	38,663	49,976	54,946	47,337	70,273	44,920	67,015	629,558
Andes.....	5,668	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,668
Connecticut.....	671,932	71,227	56,554	71,415	85,534	68,868	7,704	23,546	23,238	10,117	13,822	13,462	91,889
Hartford.....	60,691	.....	.....	.....	.....	.....	69,043	65,544	58,558	57,552	109,018	108,034	1,493,279
Home.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	60,691
Insurance Co. of N. America.....	104,070	3,100	3,710	14,795	17,500	25,116	28,736	91,693	26,034	32,558	11,866	21,104	32,970
Phoenix, of Brooklyn.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	420,932
Phoenix, of Hartford.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	82,820
Queen, of America.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	7,994
Grands Totals.....	2,439,259	163,661	162,699	167,127	191,998	186,923	223,860	304,159	228,909	228,922	300,916	411,801	5,010,234

RECAPITULATION.

Canadian companies.....	9,888,934	1,336,756	733,843	760,430	792,737	597,189	739,364	764,321	750,448	678,752	736,095	940,734	18,089,605
British.....	16,948,076	1,669,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,094,405	1,968,537	2,229,556	2,553,162	40,083,277
American.....	2,439,259	163,661	162,699	167,127	191,998	186,923	223,860	304,159	228,909	228,922	390,916	411,801	5,010,234
Grands Totals.....	29,276,269	3,169,824	2,664,986	2,920,228	3,245,323	2,679,287	3,301,388	3,403,514	3,073,822	2,876,211	3,266,567	3,905,697	63,783,116

* Formerly the Agricultural Mutual.

† Formerly the Isolated Risk.

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the years 1869 to 1895, inclusive.

	Totals for 1869 to 1891.	Premiums received, 1892.	Premiums received, 1893.	Premiums received, 1894.	Premiums received, 1895.	Totals for 1869 to 1895.
<i>Canadian Companies.</i>						
	\$	\$	\$	\$	\$	\$
British America.....	3,924,105	172,414	202,076	220,398	276,294	4,795,287
Canada Agricultural.....	454,896					454,896
Canada Fire.....	881,333					881,333
Citizens.....	2,834,626	22,335				2,856,961
Dominion.....	190,242					190,242
Eastern.....	247,079	190,663	264,511	164,115	27,826	894,194
*London Mutual Fire.....	2,277,728	128,513	122,772	153,762	184,519	2,869,294
Mercantile.....		93,585	129,379	161,649	153,365	542,978
National Fire.....	284,026					284,026
Ottawa Agricultural.....	194,861					194,861
Provincial.....	1,434,350					1,434,350
Quebec.....	1,775,528	111,578	90,631	86,522	90,259	2,154,518
Royal Canadian.....	3,533,410	4,613				3,538,023
†Sovereign.....	1,055,404					1,055,404
Stadacona.....	490,488					490,488
Western.....	6,510,540	323,340	328,428	319,848	418,863	7,901,019
	26,088,616	1,052,041	1,137,797	1,108,294	1,151,126	30,537,874
<i>British Companies.</i>						
§Albion Fire Insurance Ass'n	1,243,401	105,216	119,693			1,468,310
Alliance.....		172,368	203,641	175,016	169,589	720,614
Atlas.....	256,672	92,890	100,301	115,078	128,282	693,223
Caledonian.....	867,761	112,084	133,021	147,031	157,169	1,417,066
City of London.....	1,531,430	56,824				1,588,254
Commercial Union.....	4,823,347	357,747	364,276	385,647	373,555	6,304,572
Employers' Liability.....	278,603	76,958	9,128			364,689
‡Glasgow and London.....	1,619,733					1,619,733
Guardian.....	2,071,205	236,617	294,310	287,175	290,007	3,179,314
Imperial.....	3,636,871	201,177	189,962	186,055	186,812	4,400,877
Lancashire.....	3,466,890	285,920	259,563	260,854	278,705	4,551,932
Liverpool & London & Globe	4,868,807	3,247	323,872	330,175	353,996	6,189,322
London and Lancashire.....	1,236,107	190,308	194,053	170,472	181,436	1,972,376
London Assurance.....	1,510,394	104,206	107,918	118,754	121,333	1,962,605
Manchester.....	149,376	121,229	118,940	190,006	171,291	7,084,842
National, of Ireland.....	577,571	90,476	100,301	115,078	128,282	1,011,708
North British.....	6,377,004	380,393	383,663	396,615	392,021	7,929,696
Northern.....	2,489,608	170,128	172,523	161,571	181,064	3,174,894
Norwich Union.....	968,766	118,399	142,281	137,557	187,824	1,554,827
Phoenix, of London.....	3,972,211	250,285	260,576	260,506	304,805	5,048,383
Queen.....	4,354,694					4,354,694
Royal.....	9,889,602	567,387	594,631	568,972	604,234	12,224,826
Scottish Commercial.....	343,421					343,421
Scottish Imperial.....	672,855					672,855
Scottish Union and National	867,919	137,817	134,593	119,941	144,043	1,404,313
Sun Fire Office.....		37,131	93,809	127,494	164,509	422,943
Union Assurance Society.....	82,658	104,398	135,047	192,300	213,306	727,709
United Fire.....	183,862	173,044	187,094	156,450	18,027	718,477
	58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	76,772,475
<i>American Companies.</i>						
Ætna.....	2,928,268	139,084	143,836	138,191	137,268	3,486,647
Agricultural, of Watertown..	1,079,187	61,923	51,585	43,930	35,188	1,271,813
Andes.....	31,431					31,431
Connecticut.....	213,561	33,054	32,509	32,811	38,633	352,568
Hartford.....	2,351,998	144,483	138,504	144,480	156,537	2,936,062
Home.....						
Ins. Co. of North America..	75,827	54,885	66,321	82,919	94,007	373,959
Phoenix, of Brooklyn.....	676,481	88,426	89,314	89,542	100,185	1,043,948
Phoenix, of Hartford.....	175,850	211,876	238,319	192,951	197,867	1,016,863
Queen, of America.....	42,800	271,081	272,214	275,504	282,281	1,143,880
	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	11,657,111

RECAPITULATION.

Canadian Companies.....	26,088,616	1,052,041	1,137,797	1,108,294	1,151,126	30,537,874
British do.....	58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	76,772,475
American do.....	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	11,657,111
Grand totals.....	92,006,787	6,512,327	6,793,595	6,711,369	6,943,382	118,967,460

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Not including \$124,272 for reinsurance of risks of the Sovereign Fire Insurance Co. § Formerly the Fire Insurance Association.

Department of Finance—Insurance Branch.

SUMMARY of Losses paid for Fire Insurance in Canada by all companies for the years 1869 to 1895 inclusive.

—	Totals for 1869 to 1891.	Losses paid 1892.	Losses paid, 1893.	Losses paid, 1894.	Losses paid, 1895.	Totals for 1869 to 1895.
—	\$	\$	\$	\$	\$	\$
<i>Canadian Companies.</i>						
British America.....	2,408,145	148,511	144,298	148,829	172,857	3,022,640
Canada Agricultural.....	290,101					290,101
Canada Fire.....	698,133					698,133
Citizens'.....	2,258,637	28,521	712			2,287,870
Dominion.....	148,255					148,255
Eastern.....	108,659	119,835	188,314	151,672	64,481	632,961
*London Mutual Fire.....	1,660,284	96,262	99,088	126,532	117,940	2,100,106
Mercantile.....		82,370	81,686	99,890	125,110	389,056
National Fire.....	287,732					287,732
Ottawa Agricultural.....	108,164					108,164
Provincial.....	957,146					957,146
Quebec.....	1,531,137	81,974	71,592	63,311	53,727	1,803,899
Royal Canadian.....	2,980,644	8,306				2,986,792
†Sovereign.....	736,216					736,216
Stadacona.....	775,695					775,695
Western.....	3,742,657	226,440	211,459	211,637	272,888	4,665,081
	18,689,605	792,219	797,149	801,871	807,003	21,887,847
<i>British Companies.</i>						
‡Albion Fire Ins. Ass'n.....	843,615	90,724	82,427			1,016,766
Alliance.....		115,399	177,903	162,232	124,330	579,864
Atlas.....	166,134	53,611	76,220	65,669	71,814	433,448
Caledonian.....	578,162	59,888	97,590	102,019	93,696	931,355
City of London.....	934,518	42,937				977,455
Commercial Union.....	3,404,249	289,795	253,659	241,680	298,272	4,487,655
Employers' Liability.....	150,729	51,649	53,423			255,801
Glasgow and London.....	1,167,345					1,167,345
Guardian.....	1,727,445	193,029	172,147	217,304	218,756	2,528,681
Imperial.....	2,538,997	93,039	161,072	106,669	109,880	3,009,657
Lancashire.....	2,453,651	173,592	196,318	157,654	223,166	3,204,381
Liverpool & London & Globe.....	3,647,633	202,829	281,337	215,783	249,608	4,597,190
London and Lancashire.....	606,200	106,277	95,406	108,758	162,376	1,079,017
London Assurance.....	911,475	47,823	75,476	75,179	109,385	1,219,338
Manchester.....	54,225	79,519	109,692	148,745	155,536	547,717
National, of Ireland.....	391,228	61,713	77,817	65,741	71,814	668,313
North British.....	4,656,555	240,402	336,358	225,264	240,028	5,698,607
Northern.....	2,078,967	101,738	121,612	113,862	156,992	2,572,571
Norwich Union.....	521,276	74,582	91,212	114,258	131,346	932,674
Phoenix, of London.....	2,302,618	135,335	165,067	162,357	149,890	2,915,267
Queen.....	3,323,321					3,325,321
Royal.....	6,495,567	361,616	446,332	402,605	439,127	8,145,247
Scottish Commercial.....	177,329					177,329
Scottish Imperial.....	483,408					483,408
Scottish Union and National.....	352,265	94,038	109,741	81,758	124,046	761,848
Sun Fire Office.....		7,717	58,177	88,469	116,304	270,667
Union Assurance Society.....	34,400	47,227	91,849	117,321	127,577	418,374
United Fire.....	79,965	153,670	165,277	121,534	28,994	549,440
	40,083,277	2,878,149	3,496,112	3,094,861	3,402,337	52,954,736
<i>American Companies.</i>						
Ætna.....	2,184,433	105,379	91,254	77,816	107,468	2,566,350
Agricultural, of Watertown.....	629,558	47,990	43,037	55,666	42,230	818,481
Andes.....	5,668					5,668
Connecticut Fire.....	91,889	15,990	20,198	13,619	29,468	171,164
Hartford.....	1,493,279	72,716	97,167	94,407	118,373	1,875,942
Home.....	60,691					60,691
Ins. Co. of North America.....	32,970	31,075	43,132	58,653	58,703	224,533
Phoenix, of Brooklyn.....	420,932	73,286	63,214	62,606	98,536	718,574
Phoenix, of Hartford.....	82,820	169,316	229,819	145,013	140,935	767,903
Queen of America.....	7,994	191,150	171,608	184,851	188,697	744,300
	5,010,234	706,902	759,429	692,631	784,410	7,953,606
RECAPITULATION.						
Canadian Companies.....	18,689,605	792,219	797,149	801,871	807,003	21,887,847
British do.....	40,083,277	2,878,149	3,496,112	3,094,861	3,402,337	52,954,736
American do.....	5,010,234	706,902	759,429	692,631	784,410	7,953,606
Grand totals.....	63,783,116	4,377,270	5,052,690	4,589,363	4,993,750	82,796,189

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association.

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1895, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies Taken during each Year.	Amount at Risk at Date of Statement.	Losses Paid.
CANADIAN COMPANIES.				
	\$	\$	\$	\$
1869.....	501,362	41,090,604	59,340,916	276,116
1870.....	536,600	54,637,315	59,523,641*	453,414
1871.....	707,418	68,921,494	68,465,914*	414,339
1872.....	796,847	76,499,542	72,203,784*	510,469
1873.....	842,896	71,775,952	91,032,187*	487,649
1874.....	1,453,781	126,588,965	126,705,337*	662,470
1875.....	1,646,654	168,896,111	190,284,543	1,082,206
1876.....	1,881,641	198,509,113	231,834,162	1,599,048
1877.....	1,622,955	168,935,723	217,745,048	2,186,162
1878.....	1,161,896	127,288,165	171,430,720	828,069
1879.....	1,102,822	124,652,727	158,824,631	687,353
1880.....	1,190,029	131,079,789	154,403,173	701,639
1881.....	1,206,470	140,331,153	153,436,408	1,336,758
1882.....	1,033,433	124,123,715	152,564,079	733,843
1883.....	1,091,801	122,302,460	149,930,173	760,430
1884.....	1,140,428	118,747,547	147,968,945	762,737
1885.....	1,107,879	111,162,914	143,759,390	597,189
1886.....	1,107,710	114,543,806	142,685,145	739,364
1887.....	1,121,435	109,206,925	154,165,902	764,321
1888.....	1,131,991	120,153,592	159,070,684	750,448
1889.....	1,173,948	122,965,987	158,883,612	678,752
1890.....	1,249,884	135,145,294	178,691,762	736,095
1891.....	1,278,736	135,943,674	177,785,359	940,734
1892.....	1,052,641	112,566,165	148,557,131	792,219
1893.....	1,137,797	123,783,683	154,614,280	797,149
1894.....	1,108,294	121,562,165	150,241,967	801,871
1895.....	1,151,126	130,567,693	143,697,862	807,003
Totals.....	30,537,874	3,201,989,273	.....	21,887,847
BRITISH COMPANIES.				
1869.....	1,119,011	120,747,515	115,222,003	579,416
1870.....	1,185,398	131,570,928	120,903,017	1,024,362
1871.....	1,299,846	148,147,966	132,731,241	922,400
1872.....	1,499,620	174,361,395	145,700,486	1,136,167
1873.....	1,773,265	172,531,126	147,602,019	967,316
1874.....	1,809,473	177,346,240	155,088,455 ¹	1,120,106
1875.....	1,683,715	166,953,268	154,835,931	1,299,612
1876.....	1,597,410	178,725,453	153,885,268	1,168,858
1877.....	1,927,220	206,713,932	184,304,318	5,718,305
1878.....	1,994,940	213,127,414	202,702,743	880,571
1879.....	1,899,154	213,131,295	208,265,359	1,275,540
1880.....	2,048,408	227,537,306	229,745,985	855,423
1881.....	2,353,258	271,044,719	277,721,299	1,669,405
1882.....	2,908,458	321,466,183	339,520,054	1,768,444
1883.....	3,178,850	350,993,028	380,613,572	1,992,671
1884.....	3,472,119	354,458,616	413,441,198	2,290,588
1885.....	3,376,401	337,216,878	421,205,014	1,895,175
1886.....	3,429,012	349,109,117	393,166,340	2,338,164
1887.....	3,693,992	377,690,654	424,314,264	2,335,034
1888.....	3,859,282	376,540,072	434,941,955	2,094,465
1889.....	3,970,632	403,297,656	468,379,580	1,968,537
1890.....	4,072,133	427,931,692	474,884,419	2,229,556
1891.....	4,189,171	411,748,053	497,550,395	2,553,162
1892.....	4,455,474	466,900,791	549,223,123	2,878,149
1893.....	4,623,196	458,254,364	563,044,318	3,496,112
1894.....	4,602,747	435,237,770	567,948,304	3,094,861
1895.....	4,750,290	456,765,579	575,683,150	3,402,337
Totals.....	76,772,475	7,909,519,010	.....	52,954,736

Department of Finance—Insurance Branch.

SUMMARY of Fire Insurance in Canada, &c.—*Concluded.*

Year.	Net Cash Premiums Received.	Amount of Policies Taken during each Year.	Amount at Risk at Date of Statement.	Losses Paid.
AMERICAN COMPANIES.				
	\$	\$	\$	\$
1869.	165,166*	9,702,356*	13,796,890*	172,188
1870.	194,781	12,893,827*	11,167,928*	147,061
1871.	314,452	27,367,712*	27,256,629*	212,460
1872.	332,243	26,526,334*	33,818,670	263,339
1873.	352,255	26,788,850	40,120,629	227,219
1874.	259,049	25,243,769	25,050,427	143,583
1875.	264,395	17,357,605	19,300,555	181,713
1876.	228,955	23,914,181	18,888,750	99,389
1877.	213,830	21,013,457	18,293,315	586,452
1878.	211,594	19,432,178	35,766,238	114,034
1879.	225,512	22,920,397	40,267,995	182,305
1880.	241,140	25,434,766	27,414,113	109,516
1881.	267,388	30,040,366	31,053,261	163,661
1882.	287,815	52,454,518	34,772,345	162,699
1883.	354,090	40,284,814	41,720,296	167,127
1884.	367,581	40,777,215	44,097,648	191,998
1885.	368,180	37,623,116	46,830,075	186,923
1886.	395,613	42,099,984	50,921,537	223,860
1887.	429,075	45,859,509	56,287,171	304,159
1888.	445,990	44,881,343	56,722,429	228,909
1889.	443,436	46,518,461	57,275,186	228,922
1890.	514,054	57,646,959	67,103,440	300,916
1891.	700,809	75,726,695	84,266,437	411,801
1892.	1,004,812	107,708,732	123,629,818	706,902
1893.	1,032,602	105,564,192	124,028,459	759,429
1894.	1,000,328	96,789,493	117,876,931	692,631
1895.	1,041,966	100,305,776	118,491,852	784,410
Totals.....	11,657,111	1,162,876,605	. . . . .	7,953,606

TOTALS FOR ALL THE YEARS FROM 1869 TO 1895, INCLUSIVE.

Canadian Companies.....	30,537,874	3,201,989,273	.....	21,887,847
British Companies.....	76,772,475	7,909,549,010	.....	52,954,736
American Companies.....	11,657,111	1,162,876,605	.....	7,953,606
Grand Totals.....	118,967,460	12,274,414,888	. . . . .	82,796,189

* These returns are imperfect.

ABSTRACT of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, Inland Marine and Tornado business done by Companies combining these branches, for 1895.

BRITISH AMERICA ASSURANCE COMPANY, TORONTO.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Paid.		Unsettled Claims.		Net Amount of Losses incurred during the year.	Remarks.
				\$	\$	Not Registered.	Registered.		
Fire Insurance.	1,263,255	122,138,450	112,635,550	745,230	110,739	14,086	742,737	In all countries, 31st December, 1895.	
Inland Marine.	201,586	26,518,840	3,406,769	223,762	38,893	395	217,633		
Ocean Marine.	56,992	5,074,559	611,715	32,013	7,368	430	39,381		
	1,521,833	153,731,849	116,654,034	1,001,005	157,900	14,931	999,751		

WESTERN ASSURANCE COMPANY.

Fire Insurance.	1,928,066	172,138,059	175,576,832	1,131,501	143,576	24,552	1,102,750	In all countries, 31st December, 1895.
Inland Marine.	292,355	59,081,444	5,859,339	328,135	19,845	None.	313,369	
Ocean Marine.	139,153	20,310,572	1,538,675	132,562	9,870	3,310	135,387	
	2,359,574	257,530,075	182,974,866	1,592,198	173,291	27,862	1,553,497	

QUEBEC FIRE ASSURANCE COMPANY.

Fire Insurance	161,075	15,674,844	14,620,945	85,590	5,161	None.	77,672	In all countries, 31st December, 1895.
--------------------------	---------	------------	------------	--------	-------	-------	--------	--

ÆTNA INSURANCE COMPANY.

Fire Insurance	137,268	14,424,298	15,359,727	107,468	3,941	None.	101,200	In Canada, 31st December, 1895.
Inland Marine.	6,436	1,291,590	None.	2,594	None.	None.	2,594	
	143,704	15,705,888	15,359,727	110,062	3,941	None.	103,794	

LONDON ASSURANCE COMPANY.

Fire Insurance	121,333	13,872,272	16,929,469	109,385	5,288	107,509	In Canada, 31st Decem- { ber, 1895.
Inland Marine	506	199,202	None.	433	None.	433	
	121,839	14,071,474	16,929,469	109,818	5,288	107,942	

AGRICULTURAL INSURANCE COMPANY.

Fire Insurance	35,188	6,692,800	10,897,910	42,230	3,475	41,593	In Canada, 31st Decem- { ber, 1895.
Tornado Insurance	341	57,600	57,100	255	None.	255	
	35,529	6,750,400	10,955,010	42,485	3,475	41,848	

INLAND Marine Insurance Business in Canada, 1895.

	Net Cash Received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Paid.	Unsettled Claims.		Net Amount of Losses incurred during the Year.
					Not Resisted.	Resisted.	
CANADIAN COMPANIES.							
British America.....	\$ 25,324	5,902,432	None.	\$ 41,401	1,230	None.	\$ 39,724
Western.....	17,396	7,087,805	None.	28,644	687	None.	27,340
Totals.....	43,320	13,590,237	None.	70,045	1,917	None.	67,064
BRITISH COMPANIES.							
British and Foreign Marine.....	5,770	5,053,140	None.	None.	150	None.	150
London Assurance.....	506	199,202	None.	433	None.	None.	433
Reliance Marine.....	20,313	5,270,986	111,390	20,290	38,193	None.	54,197
Totals.....	26,589	10,523,328	111,390	20,723	38,343	None.	54,780
AMERICAN COMPANIES.							
Ætna.....	6,436	1,281,500	None.	2,594	None.	None.	2,594

RECAPITULATION.

Canadian Companies.....	43,320	13,590,237	None.	70,045	1,917	None.	67,064
British Companies.....	26,589	10,523,328	111,390	20,723	38,343	None.	54,780
American Companies.....	6,436	1,281,590	None.	2,594	None.	None.	2,594
Totals for 1895.....	76,345	25,395,155	111,390	93,362	40,260	None.	124,438
Totals for 1894.....	65,092	1,717,801	None.	36,891	8,568	None.	43,540

Department of Finance—Insurance Branch.

STATEMENT of the General Fire Assets and Liabilities of British Companies.

Companies.	Assets.		Liabilities.				Surplus of Assets over Liabilities.	Capital paid up.	Surplus of Assets over Liabilities and Capital.	Impairment of Capital.	Reserve of Capital Uncalled.	Date of Return.
	£	£	*Unearned Premiums	Outstanding Losses	Sundry.	Total Liabilities.						
Alliance.....	1,482,927	310,852	50,509	6,234	367,685	1,115,242	550,000	565,242	.....	4,450,000	Dec. 31, 1895
Atlas.....	624,744	221,365	63,555	17,855	302,775	321,969	144,000	177,969	.....	1,055,000	“
Caledonian.....	619,065	236,569	51,942	6,098	294,609	324,456	107,500	216,956	.....	450,000	“
Commercial Union.....	1,710,370	667,234	113,555	91,086	871,875	838,495	250,000	588,495	.....	2,250,000	“
Guardian.....	1,727,955	214,442	6,147	40,939	871,875	1,406,427	1,000,000	406,427	.....	1,000,000	“
Imperial.....	1,760,640	405,016	89,450	78,534	573,000	1,187,640	300,000	887,640	.....	900,000	“
Lancashire.....	616,114	439,527	73,014	8,605	521,146	94,968	272,986	.....	178,018	2,436,874	“
Liverpool and London and Globe.....	3,521,676	1,031,589	145,617	66,901	1,244,107	2,277,569	245,640	2,031,929	.....	1,754,360	“
London and Lancashire Fire.....	1,124,702	508,257	63,408	27,931	599,596	529,106	212,750	316,356	.....	1,914,750	“
London Assurance.....	1,575,881	234,479	40,703	27,873	303,035	1,272,826	448,275	824,551	.....	448,275	“
Manchester.....	803,695	443,335	84,627	22,881	550,843	252,852	200,000	52,852	.....	1,800,000	“
National of Ireland.....	289,267	181,372	16,026	2,778	200,176	39,091	100,000	.....	60,909	900,000	“
North British.....	3,517,765	887,049	101,400	127,848	1,116,297	2,401,468	687,500	1,713,968	.....	2,062,500	“
Northern.....	1,794,165	439,615	58,813	66,992	565,420	1,228,746	300,000	928,746	.....	2,700,000	“
Norwich Union.....	1,259,461	544,058	86,640	26,243	636,941	602,520	132,000	470,520	.....	968,000	“
Phoenix, of London.....	1,607,133	684,474	156,980	10,959	852,443	754,720	268,881	485,840	.....	2,419,920	“
Royal.....	3,800,449	1,273,198	117,216	35,029	1,425,443	2,375,006	375,702	1,999,304	.....	2,068,378	“
Scottish Union and National.....	1,069,394	367,860	61,517	23,530	452,907	607,487	300,000	307,487	.....	4,051,400	“
Sun Fire.....	2,067,985	587,637	91,600	43,051	722,378	1,345,617	120,000	1,225,617	.....	2,280,000	“
Union Assurance.....	710,585	255,569	53,524	54,527	363,620	346,945	180,000	166,945	.....	270,000	“
Totals.....	31,628,964	9,933,497	1,526,423	785,894	12,245,814	19,383,150	6,195,233	13,187,917	.....	36,201,057	

*The reserve of unearned premiums is here calculated by taking 60 per cent of the net premiums received for the year.

TABLE I.—Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire or Inland Marine Insurance.

CANADIAN COMPANIES—ASSETS—1895.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued.	Other Assets	Total Assets.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
British America.....	150,463 92	700 00	1,015,711 31	None.	202,544 95	37,348 66	10,348 00	43,839 13	1,460,960 97	Fire and Inland Marine
London Mutual Fire	14,110 81	None.	58,239 00	None.	*289,899 90	494 15	402 67	1,489 41	364,635 94	Fire.
Mercantile	None.	66,410 00	67,277 72	None.	14,032 60	3,792 12	3,818 20	2,429 93	157,760 57	Fire.
Quebec	32,000 00	None.	144,855 29	None.	26,671 50	63,647 69	3,477 65	2,199 27	272,851 40	Fire.
Western	65,000 00	62,326 00	1,393,610 15	None.	390,392 91	290,016 87	9,629 49	109,880 71	2,320,856 13	Fire, Inland and Ocean
Total.....	261,579 73	129,436 00	2,679,693 47	None.	923,541 86	305,299 49	27,676 01	159,838 45	4,577,065 01	

Including \$281,236.65 premium notes.

Department of Finance—Insurance Branch.

TABLE II.—Showing the Total Liabilities of Canadian Companies doing business of Fire or Inland Marine Insurance.

CANADIAN COMPANIES—LIABILITIES—1895.

Companies.	Unsettled Losses.	Reserve of unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities, excluding Capital Stock.	Capital Stock paid up or in course of Collection.	^c Surplus of Assets over Liabilities and Capital Stock. — ^d Impairment of Capital.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
British America.....	171,931 61	776,361 04	7,901 41	956,194 06	504,766 91	750,000 00	245,233 09	Fire, Inland and Ocean.
London Mutual Fire.....	23,420 19	319,586 62	13,237 97	356,304 78	8,331 16	None.	8,331 16	Fire.
XXXX Mercantile.....	6,148 77	103,248 37	10,249 65	119,646 79	38,113 78	40,000 00	1,886 22	Fire.
XXXX Quebec.....	5,160 55	96,019 26	1,194 40	102,374 21	170,477 19	99,920 00	70,557 19	Fire.
XXXX Western.....	201,153 56	1,195,211 44	11,257 76	1,407,622 76	913,233 37	1,000,000 00	86,766 63	Fire, Inland and Ocean.
Total.....	407,814 68	2,490,426 73	43,901 19	2,942,142 60	1,634,922 41	1,889,920 00	254,997 59	

TABLE III.—Showing the Assets in Canada of British and American Com-

BRITISH COMPANIES

Companies.	Commenced Business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		§ cts.	§ cts.	§ cts.
Alliance.....	1st March, 1892.....	None.	None.	311,142 00
Atlas.....	7 do 1887.....	None.	None.	111,227 66
British and Foreign Marine.....	16th May, 1888.....	None.	None.	112,000 00
Caledonian.....	February, 1883.....	None.	None.	117,861 96
Commercial Union.....	11th September, 1863.....	None.	None.	353,835 90
Guardian.....	1st May, 1869.....	100,000 00	None.	260,373 98
Imperial.....	1864.....	377,178 17	None.	197,440 67
Lancashire.....	July, 1864.....	None.	None.	221,337 07
Liverpool and London and Globe.....	4th June, 1851.....	88,000 00	884,150 00	604,429 94
London and Lancashire.....	1st April, 1880.....	None.	None.	136,266 67
London Assurance.....	1st March, 1862.....	None.	None.	170,340 00
Manchester.....	20th May, 1890.....	None.	None.	216,321 00
National, of Ireland.....	2nd April, 1883.....	None.	None.	104,167 44
North British.....	1862.....	115,000 00	1,186,299 99	2,662,764 35
Northern.....	1867.....	None.	None.	211,700 00
Norwich Union.....	1st April, 1880.....	None.	None.	133,000 00
Phoenix, of London.....	1804.....	None.	None.	201,020 93
Reliance Marine.....	1st Nov., 1894.....	None.	None.	110,980 00
Royal.....	1851.....	245,000 00	None.	700,245 34
Scottish Union and National.....	February, 1882.....	None.	None.	112,500 00
Sun Fire.....	3rd June, 1892.....	None.	None.	317,905 24
Union Assurance Society.....	November, 1890.....	None.	None.	226,983 33
United Fire.....	30th December, 1890.....	None.	None.	7,164 50
Totals.....		925,178 17	2,070,449 99	7,600,947 98

AMERICAN

Ætna Fire.....	1821.....	None.	None.	124,580 00
Agricultural, of Watertown.....	1st October, 1878.....	None.	None.	152,928 00
Connecticut Fire.....	1886.....	None.	None.	105,000 00
Hartford.....	1836.....	None.	None.	110,552 80
Insurance Co. of North America.....	1st November, 1889.....	None.	None.	111,000 00
Phoenix, of Brooklyn.....	1st May, 1874.....	None.	None.	112,000 00
Phoenix, of Hartford.....	20th May, 1890.....	None.	None.	234,336 85
Queen, of America.....	2nd November, 1891.....	None.	None.	301,986 00
Totals.....		None.	None.	1,252,383 65

Department of Finance—Insurance Branch.

panies doing business of Fire or Inland Marine Insurance in Canada.

ASSETS IN CANADA—1895.

Loans on Collaterals.	Agents' Balances and Bills Re- ceivable.	Cash on hand and in Banks.	Interest due and accrued.	Other Assets	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	24,258 95	26,437 67	None.	None.	361,838 62	Fire.
None.	19,700 07	11,208 56	None.	3,500 00	145,636 29	do
None.	1,279 96	None.	None.	None.	113,279 96	Inland Marine.
None.	10,679 51	11,145 49	None.	5,000 00	144,626 96	Fire.
2,000 00	43,308 55	5,362 21	1,137 57	5,000 00	410,644 23	do
None.	31,086 90	16,253 12	476 71	3,216 64	411,407 35	do
None.	None.	7,519 38	None.	25,095 52	607,233 74	do
None.	15,529 89	14,658 91	1,431 10	5,000 00	257,956 97	do
7,102 37	30,228 98	87,583 71	9,607 79	2,500 00	1,713,602 79	do and Life.
None.	8,718 10	77,174 57	None.	None.	222,159 34	do
None.	10,278 92	3,704 35	None.	None.	184,323 27	do and Life.
None.	6,528 12	20,626 78	None.	3,500 00	246,975 90	do
None.	9,929 56	13,140 91	None.	3,500 00	130,737 91	do
146,000 00	51,190 48	132,075 40	53,905 77	2,500 00	4,349,735 99	do and Life.
None.	17,202 27	5,448 76	None.	5,000 00	239,351 03	do
None.	8,014 62	52,095 59	None.	3,000 00	196,110 21	do
None.	4,831 81	None.	1,543 95	None.	207,396 69	do
None.	5,106 13	336 39	None.	None.	116,422 52	Inland Marine.
28,612 85	59,451 90	18,595 42	984 52	8,778 03	1,061,668 06	Fire and Life.
None.	7,980 02	None.	None.	None.	120,480 02	do
None.	28,156 52	30,201 08	None.	6,136 56	382,399 40	do
None.	11,350 04	32,557 03	364 50	4,892 86	276,147 81	do
None.	5,338 34	924 16	None.	None.	13,427 00	do
183,715 22	410,149 64	567,049 54	69,451 91	86,619 61	11,913,562 06	

COMPANIES.

None.	12,562 44	None.	None.	None.	137,142 44	Fire and Inland Marine.
None.	24,065 65	None.	3,147 75	None.	180,141 40	do
None.	4,739 12	None.	None.	None.	109,739 12	do
None.	7,370 00	None.	None.	None.	117,922 80	do
None.	None.	19,785 17	None.	None.	130,785 17	do
None.	6,569 22	None.	None.	None.	118,569 22	do
None.	21,046 90	3,225 80	2,776 15	7,551 18	268,936 88	do
None.	15,374 36	6,804 12	None.	5,562 58	329,727 06	do
None.	91,727 69	29,815 09	5,923 90	13,113 76	1,392,964 09	

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1895.

BRITISH COMPANIES—LIABILITIES IN CANADA.

	Unsettled Losses (F., I. and O.)		Reserve of unearned Premiums (F., I. and O.)		Liability under Life Branch.		Sundry.		Total Liabilities in Canada.		e Excess of Assets over Liabilities. — dThe Reverse.		Nature of Business.	
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.		
Alliance	18,423	38	119,330	39			None.	137,753	77	e	224,084	85	Fire.	
Atlas	10,400	58	84,613	62			None.	95,074	20	e	50,562	09	do	
British and Foreign Marine.	150	00	None.				None.	150	00	e	113,129	96	Inland Marine.	
Caledonian	3,363	00	109,674	38			1,601	92		e	29,987	66	Fire.	
Commercial Union.	10,387	41	283,349	52			222	42		e	116,684	88	do	
Imperial	18,912	88	219,508	80			None.	None.		e	172,985	67	do	
Guardian	9,088	40	140,711	84			779	10		e	456,654	40	do	
Lancashire	8,538	22	196,010	13			None.	None.		e	53,408	62	do	
Liverpool and London and Globe.	1,843	23	285,429	04	100,000	00	500	00		e	1,325,830	52	do and Life.	
London and Lancashire	4,168	60	125,251	67			None.	None.		e	92,739	07	do	
London Assurance	5,288	00	86,092	40	10,711	38	None.	None.		e	82,231	49	Fire, Life & Inland Marine.	
Manchester	9,283	85	122,637	11			1,613	68		e	113,441	26	Fire.	
National, Ireland	10,460	58	84,613	62			None.	None.		e	35,663	71	do	
North British.	17,055	98	305,827	43	594,590	96	9,755	24		e	3,422,326	38	do and Life.	
Northern	2,405	20	129,085	19			None.	None.		e	107,860	64	do	
Norwich Union	7,591	83	132,873	80			None.	None.		e	55,644	58	do	
Phoenix, of London.	6,694	27	203,287	54			None.	None.		d	2,585	12	do	
Reliance Marine	38,193	24	1,124	18			None.	None.		e	77,105	10	Inland Marine.	
Royal	32,197	00	488,288	56	390,000	00	None.	None.		e	151,182	50	Fire and Life.	
Scottish Union and National.	2,233	88	107,812	86			None.	None.		e	30,433	28	do	
Sun, Fire	8,105	83	107,588	44			145	83		e	266,559	30	do	
Union Assurance	8,830	00	150,337	20			None.	None.		e	116,980	61	do	
United Fire	1,034	00	None.				None.	None.		e	12,393	00	do	
Totals	234,709	36	3,463,447	72	1,095,302	34	14,598	19	4,808,057	01	e	7,105,304	45	

Department of Finance—Insurance Branch.

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the year 1895—Concluded.

AMERICAN COMPANIES.

	Unsettled Losses (F., I. and O.)	Reserve of Unearned Premiums (F., I. and O.)	Liability under Life Branch.	Sundry.	Total Liabilities in Canada.	^e Excess of Assets over Liabilities. — ^d The Reverse.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Ætna Fire.....	3,941 00	90,095 42	.....	None.	94,036 42	e 43,106 02	Fire and Inland Marine.
Agricultural, of Watertown	3,475 00	53,662 52	.....	None.	57,137 61	e 123,003 79	Fire.
Connecticut Fire.....	6,329 03	24,666 00	.....	None.	30,995 03	e 78,744 09	Fire.
Hartford	4,758 00	98,875 25	.....	None.	103,633 25	e 14,289 55	Fire.
Insurance Company of North America	4,270 60	59,286 32	.....	None.	63,556 92	e 67,228 25	Fire.
Phoenix, of Brooklyn.....	1,465 00	72,556 02	.....	None.	74,021 02	e 44,548 20	Fire.
Phoenix, of Hartford.....	12,114 01	124,625 86	.....	None.	136,739 87	e 132,197 01	Fire.
Queen, of America.....	13,281 58	190,471 77	.....	482 50	204,235 85	e 125,491 21	Fire.
Totals.....	49,634 31	714,239 16	.....	482 50	764,355 97	e 628,608 12	

TABLE V.—Showing the Cash INCOME and EXPENDITURE of Canadian Companies—Income and Expenditure in Canada of British and

CANADIAN COMPANIES—INCOME					
INCOME (CASH).					
Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
British America	1,521,833 10	44,838 46	4,432 12	1,571,103 68	None.
Eastern	27,825 98	4,243 44	None.	32,069 42	None.
London Mutual	184,518 62	2,989 71	841 78	188,350 11	None.
Mercantile	153,364 97	7,438 51	None.	160,803 48	None.
Quebec	161,074 83	6,583 71	1,500 00	169,158 54	None.
Western	2,359,574 07	73,364 33	None.	2,432,938 40	None.
Total	4,408,191 57	139,458 16	6,773 90	4,554,423 63	None.
BRITISH					
Alliance	169,589 37	9,334 26	None.	178,923 63	
Atlas	128,281 63	3,806 60	None.	132,088 23	
British and Foreign Marine	5,770 19	4,480 09	None.	10,250 19	
Caledonian	157,169 14	5,653 90	None.	162,823 04	
Commercial Union	373,555 37	11,749 33	None.	385,304 70	
Guardian	290,006 94	9,965 09	2,358 07	302,330 10	
Imperial	186,811 57	7,138 76	8,422 48	202,372 81	
Lancashire	278,704 69	8,254 44	None.	286,959 13	
Liverpool and London and Globe	353,995 96	64,053 41	4,059 11	422,108 48	
London and Lancashire	181,435 99	8,437 82	None.	189,873 81	
London Assurance	121,838 88	6,680 00	None.	128,518 88	
Manchester	171,291 47	7,661 20	None.	178,952 67	
National, of Ireland	128,281 63	4,065 71	None.	132,347 34	
North British	392,021 16	147,718 50	4,814 20	544,553 86	
Northern	181,064 37	12,580 33	None.	193,644 70	
Norwich Union	187,823 89	5,089 99	None.	192,913 88	
Phoenix, of London	304,805 20	8,104 23	None.	312,909 43	
Reliance Marine	20,312 93	None.	None.	20,312 93	
Royal	604,234 11	24,295 05	5,465 43	633,994 59	
Scottish Union and National	144,043 37	12,328 32	None.	156,371 69	
Sun, Fire	164,508 56	339 49	None.	164,848 05	
Union Assurance	278,582 32	5,050 89	None.	283,633 21	
United Fire	18,026 62	324 42	12 75	18,363 79	
Total	4,842,155 36	367,111 74	25,132 04	5,234,399 14	
AMERICAN					
Ætna Fire	143,703 79	5,630 00	None.	149,333 79	
Agricultural, of Watertown	35,528 81	6,388 25	46 85	41,963 91	
Connecticut Fire	38,632 64	4,000 00	None.	42,632 64	
Hartford	156,537 05	8,211 59	None.	164,748 64	
Insurance Co. of North America	94,007 23	4,440 00	None.	98,447 23	
Phoenix, of Brooklyn	100,185 30	None.	None.	100,185 30	
Phoenix, of Hartford	197,866 97	10,422 00	None.	208,288 97	
Queen, of America	282,281 23	147 60	None.	282,428 83	
Total	1,048,743 02	30,239 44	46 85	1,088,029 31	

Department of Finance—Insurance Branch.

panies doing Fire and Inland Marine Insurance, and the Cash Income and American Companies in those Branches.

AND EXPENDITURE, 1895.

EXPENDITURE (CASH).

Paid for Losses.		General Expenses.		Dividends or Bonus to Stockholders.		Total Cash Expenditure.		<i>e</i> Excess of Premiums over Losses Paid. <i>d</i> The Reverse.		<i>e</i> Excess of Income over Expenditure. <i>d</i> The Reverse.		Nature of Business.
\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	
1,001,004	89	513,705	95	52,328	50	1,567,039	34	<i>e</i> 520,828	21	<i>e</i> 4,064	34	Fire, Inland and Ocean. Fire. do do do do Fire, Inland and Ocean.
64,480	85	17,449	35	None.		81,930	20	<i>d</i> 36,654	87	<i>d</i> 49,860	78	
117,940	08	63,332	85	.....		181,272	93	<i>e</i> 66,578	54	<i>e</i> 7,077	18
123,109	76	46,564	13	4,000	00	175,673	89	<i>e</i> 28,255	21	<i>d</i> 14,870	41	
85,590	07	45,540	69	5,880	80	137,011	56	<i>e</i> 75,484	76	<i>e</i> 32,146	98	
1,592,197	89	765,091	04	99,958	00	2,457,246	93	<i>e</i> 767,376	18	<i>d</i> 24,308	53	
2,986,323	54	1,451,684	01	162,167	30	4,600,174	85	<i>e</i> 1,421,868	03	<i>d</i> 45,751	22	

COMPANIES.

124,329	79	51,908	60	.....		176,238	39	<i>e</i> 45,259	58	<i>e</i> 2,685	24	Fire.
71,814	40	40,186	92		112,001	32	<i>e</i> 56,467	23	<i>e</i> 20,086	91		do
None.		490	16	.....		490	16	<i>e</i> 5,770	19	<i>e</i> 9,760	03	Inland Marine.
93,696	26	47,348	77	.....		141,045	03	<i>e</i> 63,472	88	<i>e</i> 21,778	01	Fire.
298,272	17	104,798	99	.....		403,071	16	<i>e</i> 75,283	20	<i>d</i> 17,766	46	do
218,755	55	98,521	95	.....		317,277	50	<i>e</i> 71,251	39	<i>d</i> 14,947	40	do
109,879	62	60,655	82	.....		170,535	44	<i>e</i> 76,931	95	<i>e</i> 31,837	37	do
223,165	95	77,002	26	.....		300,168	21	<i>e</i> 55,538	74	<i>d</i> 13,209	08	do
249,607	59	101,844	61	.....		351,452	20	<i>e</i> 104,388	37	<i>e</i> 70,656	28	do
162,375	71	47,103	23	.....		209,478	94	<i>e</i> 19,060	28	<i>d</i> 19,605	13	do
109,817	79	38,052	95	.....		147,870	74	<i>e</i> 12,021	09	<i>d</i> 19,351	86	Fire and Inland Marine.
155,535	84	53,739	67	.....		209,275	51	<i>e</i> 15,755	63	<i>d</i> 30,322	84	Fire.
71,814	40	40,186	92	.....		112,001	32	<i>e</i> 56,467	23	<i>e</i> 20,346	02	do
240,028	22	107,368	96	.....		347,397	18	<i>e</i> 151,992	94	<i>e</i> 197,156	68	do
156,391	72	48,229	19	.....		204,620	91	<i>e</i> 24,672	65	<i>d</i> 10,976	21	do
131,346	08	52,737	12	.....		184,083	20	<i>e</i> 56,477	81	<i>e</i> 8,830	68	do
149,889	80	79,804	36	.....		229,694	16	<i>e</i> 154,915	40	<i>e</i> 83,215	27	do
20,290	03	5,688	77	.....		25,978	80	<i>e</i> 22	90	<i>d</i> 5,665	87	Inland Marine.
439,126	77	159,370	35	.....		598,497	12	<i>e</i> 165,107	34	<i>c</i> 35,497	47	Fire.
124,046	10	34,511	68	.....		158,557	78	<i>e</i> 19,997	27	<i>d</i> 2,186	09	do
116,304	44	51,692	59	.....		167,997	03	<i>e</i> 48,204	12	<i>d</i> 3,148	98	do
127,576	61	71,548	37	.....		199,124	98	<i>e</i> 151,005	71	<i>e</i> 84,508	23	do
28,994	15	7,466	91	.....		36,461	06	<i>d</i> 10,967	53	<i>d</i> 18,097	27	do
3,423,058	99	1,380,259	15	.....		4,803,318	14	<i>e</i> 1,419,096	37	<i>e</i> 431,081	00	

COMPANIES.

110,062	33	40,321	85	.....		150,384	18	<i>e</i> 33,641	46	<i>d</i> 1,050	39	Fire and Inland Marine.
42,484	60	22,876	47	.....		65,361	07	<i>d</i> 6,955	79	<i>d</i> 23,397	16	Fire and Tornado.
29,467	80	10,725	32	.....		40,193	12	<i>c</i> 9,164	84	<i>e</i> 2,439	52	Fire.
118,372	71	37,653	74	.....		156,026	45	<i>e</i> 38,164	34	<i>e</i> 8,722	19	do
58,702	72	30,497	97	.....		89,200	69	<i>e</i> 35,304	51	<i>e</i> 9,246	54	do
98,536	24	27,754	55	.....		126,290	79	<i>e</i> 1,649	06	<i>d</i> 26,105	49	do
140,934	60	66,810	96	.....		207,745	56	<i>e</i> 56,932	37	<i>e</i> 543	41	do
188,696	88	77,891	37	.....		266,588	25	<i>e</i> 93,584	35	<i>e</i> 15,840	58	do
787,257	88	314,532	23	.....		1,101,790	11	<i>e</i> 261,485	14	<i>d</i> 13,760	80	

TABLE VI.—Showing the Rate of Losses paid, General Expenses, and Stockholders' Dividends, per cent of Premiums received by Canadian Companies doing Fire and Marine Insurance during 1895; also, the Rates of the Premiums charged per cent of Amounts insured, and the rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent. of Total Cash Income.

	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Dividend or Bonus to Stockholders per cent of Premiums received.	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	Net Amount of Insurance in force at Date.	Assets.	Rate of Assets per cent of Amount of Insurance in force.
						\$	\$		\$	\$	cts.
<i>Canadian Companies.</i>											
British America	Fire and Inland Marine.	65.78	33.76	3.44	99.74	153,731,849	1,970,442.28	1.28	116,654,034	1,460,960.97	1.25
London Mutual Fire	Fire	63.92	34.32	.....	96.24	19,382,378	241,933.49	1.25	49,424,545	364,635.94	0.73
Mercantile	do	81.57	30.36	2.61	109.25	13,804,438	176,030.15	1.28	17,792,621	157,760.57	0.88
Quebec	do	53.14	28.27	3.65	81.00	15,674,844	212,474.88	1.36	14,620,944	272,551.40	1.87
Western	Fire, Inland and Ocean .	67.48	32.42	4.24	101.00	257,530,075	3,180,795.08	1.24	182,974,866	2,320,556.13	1.27

Department of Finance—Insurance Branch.

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada per cent of premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1895; also the Rates of Premiums charged per cent of amounts insured.

British Companies.		Nature of Business.	Rates of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
Alliance	Fire	Fire	73.31	30.61	103.92	\$ 16,601,877	\$ 198,581.86	1.20
Atlas	do	do	55.98	31.33	87.31	10,880,071	148,191.33	1.36
British and Foreign Marine	Inland Marine	Inland Marine	None.	8.49	8.49	5,083,140	5,770.19	.11
Caledonian	Fire	Fire	59.61	30.13	89.74	15,000,950	170,775.17	1.14
Commercial Union	do	do	79.85	28.05	107.90	34,290,570	450,136.85	1.32
Guarantian	do	do	75.43	33.97	109.40	27,578,793	340,793.50	1.24
Imperial	do	do	58.82	32.47	91.29	17,134,550	200,859.34	1.22
Lancashire	do	do	80.07	27.63	107.70	23,669,853	309,569.80	1.31
Liverpool and London and Globe.	do	do	70.51	28.77	99.28	35,284,115	387,397.90	1.20
London and Lancashire	do	do	89.49	25.96	115.45	15,003,656	193,288.10	1.29
London Assurance	do	do	90.13	31.23	121.36	14,071,474	141,709.14	1.01
Manchester	do	do	90.80	31.37	122.17	16,034,436	211,017.05	1.32
National, of Ireland	do	do	55.98	31.33	87.31	10,880,071	148,191.33	1.36
North British	do	do	61.23	27.39	88.62	39,118,545	457,116.22	1.17
Northern	do	do	86.37	26.64	113.01	17,280,977	212,540.86	1.23
Norwich Union	do	do	69.93	28.08	98.01	17,117,469	210,382.82	1.23
Phoenix, of London	do	do	49.18	26.18	75.36	26,827,144	346,786.54	1.32
Reliance Marine	Inland Marine	Inland Marine	99.89	28.00	127.89	5,270,986	20,419.60	.39
Royal	Fire	Fire	72.67	26.38	99.05	56,618,459	680,468.66	1.20
Scottish Union and National	do	do	86.12	23.96	110.08	15,293,482	173,308.22	1.13
Sun, Fire	do	do	70.70	31.42	102.12	14,197,920	196,968.46	1.39
Union Assurance Society	do	do	45.80	25.68	71.48	17,171,433	244,653.71	1.42
United Fire	do	do	160.84	41.42	202.26	468,927	7,256.16	1.55
<i>American Companies.</i>								
Totals			70.69	28.51	99.20	447,288,907	5,465,182.81	1.22
<i>British Companies.</i>								
Totals			75.07	29.99	105.06	101,644,946	1,216,564.28	1.20
<i>American Companies.</i>								
Totals			75.07	29.99	105.06	101,644,946	1,216,564.28	1.20
<i>British Companies.</i>								
Totals			75.07	29.99	105.06	101,644,946	1,216,564.28	1.20
<i>American Companies.</i>								
Totals			75.07	29.99	105.06	101,644,946	1,216,564.28	1.20

Department of Finance—Insurance Branch.

ABSTRACT OF STATEMENTS

OF

LIFE, ACCIDENT, GUARANTEE, PLATE GLASS

AND

STEAM BOILER INSURANCE COMPANIES

IN

CANADA

FOR THE YEAR 1895.

ABSTRACT OF LIFE INSURANCE IN CANADA FOR YEAR 1895.

	+Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	+Net Amount in Force.	Number of Policies become Claims.	+Net Amount of Policies become Claims.	+Claims Paid (including Matured Endowments.)	Unsettled Claims		Date of Return.
									Not Registered	Registered	
<i>Canadian Companies.</i>											
Canada Life (Canadian business).....	\$ 1,827,681	2,208	\$ 4,790,421	30,289	\$ 65,087,537	311	\$ 643,134	\$ 603,196	\$ 83,750	\$ 1,026	31st Dec., 1895.
Confederation (Canadian business).....	847,355	2,236	3,904,820	17,456	26,253,974	166	247,291	241,323	19,936	None.	do
Dominion Life	53,395	453	541,350	1,589	2,025,514	6	7,070	4,000	3,070	None.	do
Federal	257,647	1,359	1,823,050	5,775	10,156,227	46	94,500	73,500	12,173	None.	do
Great West.....	122,598	974	1,682,200	2,818	4,934,850	18	22,769	22,769	None.	None.	do
London Life (General).....	43,878	361	800,250	1,725	1,597,253	33	24,503	23,503	1,000	None.	do
London Life (Industrial).....	117,011	16,869	1,690,394	26,816	2,499,701	342	23,434	23,473	923	None.	do
Manufacturers (Canadian business).....	304,405	1,630	2,664,828	6,340	9,627,272	34	53,500	43,469	13,000	4,000	do
North American (Canadian business).....	477,793	2,138	2,890,000	10,497	15,223,694	54	66,629	69,724	7,950	None.	do
Ontario Mutual.....	590,163	1,670	2,494,268	14,419	19,278,424	124	166,231	180,431	10,625	None.	do
Sun (Canadian business).....	918,409	3,508	4,321,091	18,145	25,637,930	153	267,703	264,018	23,435	1,500	do
Temperance and General.....	142,448	1,220	1,477,000	5,016	5,983,681	28	33,500	34,315	1,000	2,000	do
Totals for 1895.....	5,702,783	34,626	27,909,672	140,865	188,326,057	1,315	1,650,264	1,588,721	176,862	8,526	
Totals for 1894.....	5,435,031	31,152	28,670,364	130,316	177,511,846	1,209	1,639,002	1,760,749	148,893	15,517	
Increase, <i>i</i> ; decrease, <i>d</i>	<i>i</i> 267,752	<i>i</i> 3,474	<i>d</i> 760,692	<i>i</i> 10,549	<i>i</i> 10,814,211	<i>i</i> 106	<i>i</i> 11,262	<i>d</i> 177,028	<i>i</i> 27,969	<i>d</i> 6,991	
<i>British Companies.</i>											
British Empire.....	217,257	232	611,500	2,914	5,991,877	22	60,001	58,952	1,022	5,000	31st Dec., 1895.
Commercial Union.....	16,459	4	27,000	283	640,756	3	7,972	8,234	3,713	None.	do
Edinburgh Life.....	6,603	None.	None.	103	288,425	7	17,341	12,305	12,057	None.	do
*Life Association of Scotland.....	42,417	None.	None.	954	1,655,959	33	57,928	55,669	23,061	None.	5th April, 1895.
Liverpool and London and Globe.....	6,745	None.	None.	140	231,001	3	11,836	15,669	None.	None.	31st Dec., 1895.
London and Lancashire.....	207,909	493	882,500	4,225	6,870,461	64	93,949	92,579	7,581	10,000	do
*London Assurance.....	1,108	None.	None.	7	31,902	None.	None.	None.	None.	None.	do
North British.....	33,532	2	16,578	533	1,288,110	19	44,478	26,564	17,914	None.	30th Nov., 1895.
*Reliance.....	6,607	None.	None.	192	233,823	3	4,000	3,275	1,000	None.	31st Dec., 1895.
Royal.....	21,466	None.	None.	337	891,187	7	19,830	19,830	None.	None.	do
*Scottish Amicable.....	5,820	None.	None.	113	275,309	3	14,600	None.	14,600	None.	do
*Scottish Provident.....	1,985	None.	None.	57	160,736	4	16,775	9,069	7,706	None.	do

Department of Finance—Insurance Branch.

Standard Star	552,411	919	1,720,733	7,189	15,128,690	105	239,473	228,905	38,344	None.	15th Nov., 1885.		
	17,547	28	79,327	257	653,342	7	5,416	5,416	None.	31st Dec., 1895.			
Totals for 1895	1,137,366	1,678	3,337,638	17,304	34,341,172	280	593,699	536,622	126,998	15,000			
Totals for 1894	1,079,330	1,746	3,214,216	17,075	33,911,885	262	582,359	661,771	77,796	5,000			
Increase, <i>i</i> ; decrease, <i>d</i> .	± 58,036	<i>d</i> 68	± 123,422	± 229	± 429,287	± 18	± 11,240	<i>d</i> 125,149	± 49,202	± 10,000			
<i>American Companies.</i>													
<i>Etna, Life.</i>	562,257	456	732,409	12,349	15,881,648	397	456,533	443,326	23,209	None.	31st Dec., 1895.		
*Connecticut Mutual	44,695	None.	None.	814	1,757,436	70	135,057	121,712	13,345	None.	do		
Equitable	673,300	441	1,034,917	8,780	19,197,725	114	323,347	321,603	12,697	None.	do		
Germania	13,592	1	1,000	152	294,376	3	6,000	6,000	None.	None.	do		
Metropolitan	168,995	225	261,724	277	371,989	1	1,000	41,374	1,170	543	do		
{ General	41590	1	3,675,740	37,093	31,188,285	779	159,010	154,553	5,000	None.	do		
{ Industrial	736,773	1,331	2,693,550	7,941	18,582,692	62	159,010	154,553	5,000	None.	do		
Mutual Life	2,249	None.	2,171,000	10,466	20,626,514	8	9,020	5,589	7,552	None.	do		
*National Life	807,480	1,262	None.	342	464,125	90	207,093	224,667	14,085	None.	do		
New York	15,141	None.	None.	893	955,183	25	39,549	37,549	None.	None.	do		
*North-Western	23,149	None.	None.	893	955,183	42	67,383	62,227	8,856	None.	do		
Phoenix Mutual	91,459	369	962,168	1,496	3,449,698	16	46,166	32,745	1,000	None.	do		
Provident Savings	146,174	218	916,390	2,928	5,546,061	60	101,405	99,555	3,000	None.	do		
Travelers	123,171	389	621,000	2,878	4,645,635	58	75,984	66,340	17,582	None.	do		
Union Mutual	43,770	70	123,000	782	1,487,280	10	13,450	12,450	4,000	None.	do		
United States											do		
Totals for 1895	3,452,205	46,382	13,093,888	97,338	96,590,352	1,725	1,684,377	1,629,700	111,496	543			
Totals for 1894	3,394,914	67,816	17,640,677	93,949	96,737,705	1,343	1,540,398	1,656,921	58,304	15,442			
Increase, <i>i</i> ; decrease <i>d</i> .	± 57,291	± 21,434	<i>d</i> 4,546,789	<i>d</i> 6,611	<i>d</i> 147,353	± 392	± 143,379	<i>d</i> 27,221	± 53,192	± 14,899			

RECAPITULATION.

Canadian Companies	5,702,783	34,626	27,903,672	140,865	188,326,057	1,315	1,650,264	1,583,721	176,862	8,526
British Companies	1,137,366	1,678	3,337,638	17,304	34,341,172	280	593,699	536,622	126,998	15,000
American Companies	3,452,205	46,382	13,093,888	87,338	96,690,352	1,725	1,684,377	1,629,700	111,496	543
Grand totals for 1895	10,292,354	82,686	44,341,198	245,507	319,257,581	3,320	3,928,240	3,750,043	415,356	24,065
Grand totals for 1894	9,909,275	100,714	49,525,257	241,340	308,161,486	2,814	3,762,359	4,073,441	284,993	36,969
Increase, <i>i</i> ; decrease <i>d</i> .	± 383,079	± 18,028	<i>d</i> 5,184,059	± 4,167	± 11,096,145	± 506	± 165,881	<i>d</i> 329,398	± 130,363	± 11,890

*These Companies have ceased doing new business in Canada. †These amounts are net, reinsurances having been deducted.

INCREASE OR DECREASE of Items of Life Insurance in Canada, among the Active Companies, for 1895 compared with 1894.

CANADIAN COMPANIES.

Increase (i)—Decrease (d).	Premiums of the Year.	Number of Policies new and taken up.	Amount of Policies new and taken up.	Number of Policies in force at date.	Amount in force.	Number of Policies become Claims.	Amount of Policies become Claims.	Claims Paid.
	\$		\$		\$		\$	\$
Canada Life (Canadian business).....	i 24,243	d 10	i 34,039	i 826	i 3,250,042	d 13	d 1,716	d 125,319
Confederation (Canadian business).....	i 42,558	i 157	i 12,157	i 913	i 1,093,643	i 14	d 34,470	d 57,475
Dominion Life.....	i 8,799	i 47	i 24,850	i 262	i 311,669	i 4	d 4,070	i 1,000
Federal.....	d 7,857	i 128	i 119,350	i 436	i 260,090	i 10	d 1,269	d 53,230
Great West.....	i 12,615	d 767	d 1,106,105	i 490	i 838,300	i 9	d 5,736	i 4,204
(General.....	i 4,435	i 146	i 136,750	i 102	i 79,809	i 18	i 10,303	i 4,303
(Industrial.....	i 23,874	i 3,426	i 324,712	i 3,210	i 292,640	i 52	i 4,033	i 4,869
Manufacturers (Canadian business).....	i 46,892	i 200	i 391,528	i 522	i 878,423	i 4	i 11,318	i 4,469
North American (Canadian business).....	i 25,658	i 180	i 170,077	i 1,060	i 1,387,200	d 8	d 43,779	d 45,105
Ontario Mutual.....	i 63,032	d 131	d 82,932	i 272	i 547,179	i 13	i 11,238	i 21,779
Sun (Canadian business).....	i 39,477	i 516	d 366,393	i 2,233	i 1,707,494	i 16	i 67,809	i 81,577
Temperance and General.....	i 13,249	d 402	d 303,725	i 223	i 163,722	i 12	i 11,401	i 11,285
Total Increase or Decrease.....	i 296,975	i 3,490	d 735,692	i 10,549	i 10,814,211	i 131	i 33,262	d 151,584

BRITISH COMPANIES.

British Empire.....	i 11,499	d 66	d 110,819	d 119	d 163,591	d 3	i 11,982	d 13,072
Commercial Union.....	d 1,205	i 2	i 25,000	i 8	d 16,308	d 2	i 370	i 4,071
Liverpool and London and Globe.....	d 1,113	i 3	i 34,000	d 3	d 10,270	d 5	i 40	i 7,706
London and Lancashire.....	d 8,093	i 3	i 14,783	i 8	i 10,131	i 17	i 15,743	d 6,380
North British.....	i 618	i 1	i 14,783	d 21	d 36,916	i 8	i 20,063	d 12,309
Royal.....	i 62,180	d 22	i 102,666	d 10	d 23,159	i 1	i 7,601	d 3,628
Standard.....	i 1,309	i 20	i 57,792	i 484	i 763,212	i 6	d 6,928	d 19,340
Star.....	i 63,915	d 68	i 123,422	i 296	i 547,646	i 21	d 11,273	d 46,969
Total Increase or Decrease.....	i 63,915	d 68	i 123,422	i 296	i 547,646	i 21	d 11,273	d 46,969

Department of Finance—Insurance Branch.

AMERICAN COMPANIES.

Ethna Life.....	d	26,053	d	45	i	117,866	d	271	d	389,645	i	46	i	41,819	i	17,190
Equitable.....	d	17,752	d	617	d	1,421,766	d	92	d	325,517	i	8	i	71,657	i	49,547
Germania.....	i	576	i	1	i	1,000	d	12	d	20,129	i		d	20,000	d	20,000
Metropolitan.....	i	46,880	d	20,268	d	8,724	i	47	i	57,724	i	327	i	11,866	i	11,660
(General.....)																
(Industrial.....)																
Mutual Life.....	i	40,591	d	157	d	54,911	i	682	d	1,369,691	i	5	d	3,138	d	37,595
New York.....	i	15,091	d	674	d	825,341	i	48	d	24,035	i	4	i	5,661	d	21,692
Provident Savings.....	i	5,192	d	79	d	10,052	i	126	d	318,312	i	2	i	19,166	d	5,745
Travelers.....	i	13,240	i	40	i	303,976	d	42	d	188,317	d	10	i	18,632	i	6,234
Union Mutual.....	d	1,668	i	76	d	70,500	i	116	d	8,048	d	8	d	19,171	d	36,587
United States.....	d	8,314	d	25	d	40,335	d	44	d	116,970	d	2	d	32,650	d	31,650
Total Increase or Decrease.....	i	67,783	d	21,434	d	4,546,789	d	6,351	i	124,839	i	372	i	93,842	d	57,148

RECAPITULATION.

Canadian Companies.....	i	296,975	i	3,490	d	735,692	i	10,549	i	10,814,211	i	131	i	38,262	d	151,584
do.....	i	63,915	d	68	i	123,422	i	296	i	547,646	i	21	i	37,598	d	46,969
American.....	i	67,783	d	21,434	d	4,546,789	d	6,351	i	124,839	i	372	i	93,842	d	57,148
Total Increase or Decrease.....	i	428,673	d	18,012	d	5,159,659	i	4,494	i	11,486,696	i	524	i	164,702	d	255,701

XXXX

ABSTRACT of Life Insurance done by Canadian Companies which do business outside of the Dominion.

CANADA LIFE ASSURANCE COMPANY.

—	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in force at date.	Net Amount in force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid.	Unsettled Claims.		Date of Return.
									Not Resisted.	Resisted.	
In Canada.....	\$ 1,827,681	2,208	4,790,421	30,259	\$ 65,097,587	311	643,134	\$ 608,196	\$ 83,750	\$ 1,026	31st Dec., 1895.
In other Countries.....	179,210	382	1,269,200	1,599	5,108,392	24	117,166	122,323	20,800	None.	do
Total.....	2,006,891	2,590	6,059,621	31,858	70,205,929	335	760,300	725,519	104,550	1,026	

CONFEDERATION LIFE ASSOCIATION.

In Canada.....	847,355	2,236	3,304,820	17,456	26,253,974	166	247,291	241,323	19,936	None.	31st Dec., 1895.
In other Countries.....	5,519	56	66,500	134	173,500	None.	None.	None.	None.	None.	do
Total.....	852,874	2,292	3,371,320	17,590	26,427,474	166	247,291	241,323	19,936	None.	

MANUFACTURERS' LIFE INSURANCE COMPANY.

In Canada.....	304,405	1,630	2,664,828	6,340	9,627,272	34	53,500	43,469	13,000	4,000	31st Dec., 1895.
In other Countries.....	20,044	100	208,729	233	489,169	None.	None.	None.	None.	None.	do
Total.....	324,449	1,739	2,873,557	6,573	10,066,441	34	53,500	43,469	13,000	4,000	

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada.....	477,793	2,138	2,890,000	10,497	15,223,694	54	66,629	69,724	7,950	None.	31st Dec., 1895.
In other Countries.....	7,561	14	27,000	101	218,750	3	10,000	5,000	None.	None.	do
Total.....	485,354	2,152	2,917,000	10,598	15,442,444	57	76,629	74,724	7,950	None.	

SUN LIFE ASSURANCE COMPANY OF CANADA.

In Canada.....	918,409	3,508	4,321,091	18,145	25,637,980	153	267,703	264,018	23,435	1,500	31st Dec., 1895.
In other Countries.....	382,812	1,230	2,543,002	4,156	9,090,360	45	106,742	85,105	27,390	8,378	do
Total.....	1,301,221	4,738	6,864,093	22,301	34,728,200	198	373,445	349,123	50,825	10,378	

Department of Finance—Insurance Branch.

INCREASE OR DECREASE OF ITEMS OF LIFE INSURANCE DONE BY CANADIAN COMPANIES WHICH DO BUSINESS OUTSIDE OF THE DOMINION FOR 1895, COMPARED WITH 1894.

CANADA LIFE ASSURANCE COMPANY.

	Premiums of the Year.	Number of Policies new and taken up.	Amount of Policies new and taken up.	Number of Policies in force at date.	Amount in force.	Number of Policies become Claims.	Amount of Policies become Claims.	Claims paid.
In Canada.....	\$ 24,243	d 10	\$ 34,089	i 826	\$ 3,250,042	d 13	\$ 1,716	\$ 125,319
In other countries.....	i 62,428	d 143	d 473,750	i 164	i 522,717	i 18	i 110,397	i 117,554
Total.....	i 86,671	d 153	d 439,711	i 990	i 3,772,759	i 5	i 108,681	d 7,765

CONFEDERATION LIFE ASSOCIATION.

In Canada.....	i 42,558	i 157	i 12,157	i 913	i 1,095,643	i 14	d 34,470	d 57,476
In other countries.....	i 2,581	i 25	i 19,500	i 52	i 62,500	i 14	d 34,470	d 57,476
Total.....	i 45,139	i 182	i 31,657	i 965	i 1,158,143	i 14	d 34,470	d 57,476

MANUFACTURERS' LIFE INSURANCE COMPANY.

In Canada.....	i 46,892	i 200	i 391,528	i 522	i 878,423	i 4	i 11,378	i 469
In other countries.....	i 10,146	d 7	i 19,961	i 75	i 166,901	d 1	d 1,947	d 1,947
Total.....	i 57,038	i 193	i 411,489	i 597	i 1,045,324	i 3	i 9,431	i 1,478

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada.....	i 25,658	i 180	i 170,077	i 1,060	i 1,387,200	d 8	d 43,779	d 45,105
In other countries.....	d 154	i 11	i 21,000	i 3	d 500	i 2	i 8,500	i 3,500
Total.....	i 25,504	i 191	i 191,077	i 1,063	i 1,386,700	d 6	d 35,279	d 41,605

SUN LIFE ASSURANCE COMPANY OF CANADA.

In Canada.....	i 39,477	i 516	d 366,893	i 2,233	i 1,707,494	i 16	i 67,809	i 81,577
In other countries.....	i 83,500	.....	d 77,067	i 695	i 1,581,776	i 14	i 56,625	i 39,437
Total.....	i 122,977	i 516	d 443,460	i 2,928	i 3,226,270	i 30	i 124,434	i 121,014

AMOUNTS of Life Insurance terminated in Canada in Natural Course or by Surrender and Lapse, during the Year 1895.

	Amount Terminated by				Total Surrender and Lapse.
	Death.	Maturity and Expiry.	Surrender.	Lapse.	
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$
Canada Life.....	565,507	104,710	917,079	1,513,148	2,430,227
Confederation.....	171,847	134,444	688,934	1,105,768	1,794,702
Dominion Life.....	7,070	None.	16,346	207,530	223,876
Federal.....	92,500	275,000	89,460	1,230,000	1,319,460
Great West.....	22,769	None.	13,350	640,750	654,100
London Life.....	37,059	11,848	62,984	1,433,274	1,496,255
Manufacturers' Life.....	53,500	None.	131,463	1,628,600	1,760,063
North American.....	67,329	9,000	258,705	1,003,070	1,261,775
Ontario Mutual.....	130,781	98,390	464,733	1,306,975	1,771,708
Sun.....	228,032	31,046	415,800	1,721,285	2,137,085
Temperance and General.....	33,500	None.	229,528	1,052,500	1,282,028
Totals for 1895.....	1,409,924	664,438	3,288,382	12,842,900	16,131,282
Totals for 1894.....	1,429,965	654,775	2,691,196	12,688,265	15,379,461
Increase <i>i</i> ; Decrease <i>d</i>	<i>d</i> 20,041	<i>i</i> 9,663	<i>i</i> 597,176	<i>i</i> 154,635	<i>i</i> 751,821
<i>British Companies.</i>					
British Empire.....	44,030	15,726	305,900	270,767	576,667
Commercial Union.....	6,902	1,069	1,293	34,138	35,431
Edinburgh Life.....	17,341	None.	2,402	None.	2,402
Life Association of Scotland.....	53,061	4,867	7,981	2,920	10,901
Liverpool and London and Globe.....	11,836	None.	None.	None.	None.
London and Lancashire.....	63,323	30,626	152,129	632,306	804,435
London Assurance.....	None.	None.	None.	None.	None.
North British.....	43,052	1,426	27,648	2,322	29,970
Reliance.....	3,000	1,000	13,600	None.	13,600
Royal.....	19,830	None.	2,017	1,312	3,329
Scottish Amicable.....	14,600	None.	7,397	None.	7,397
Scottish Provident.....	16,775	None.	None.	None.	None.
Standard.....	221,844	32,629	117,102	740,552	857,654
Star.....	2,835	2,581	43,761	5,603	49,364
Totals for 1895.....	518,420	90,178	683,230	1,709,920	2,393,150
Totals for 1894.....	530,474	96,237	594,059	1,577,952	2,172,011
Increase <i>i</i> ; Decrease <i>d</i>	<i>d</i> 16,054	<i>d</i> 6,059	<i>i</i> 89,171	<i>i</i> 131,968	<i>i</i> 222,139
<i>American Companies.</i>					
Ætna Life.....	219,959	454,774	189,099	253,722	442,821
Connecticut Mutual.....	84,550	50,507	13,439	None.	13,439
Equitable.....	257,005	68,343	692,202	788,451	1,480,653
Germania.....	6,000	None.	21,714	7,551	29,265
Metropolitan.....	41,374	None.	42,431	4,601,892	4,644,323
Mutual Life.....	149,464	28,546	470,466	998,427	1,468,893
National Life.....	9,020	None.	279	None.	279
New York.....	182,306	44,526	520,505	1,342,200	1,862,705
North-western.....	17,842	20,969	6,129	2,090	8,219
Phoenix Mutual.....	39,891	22,799	8,913	None.	8,913
Provident Savings.....	46,166	474,000	25,470	None.	25,470
Travelers'.....	67,982	69,423	253,216	389,038	642,254
Union Mutual.....	57,880	131,281	58,212	355,500	413,712
United States.....	12,300	34,650	10,130	266,760	276,890
Totals for 1895.....	1,191,239	1,399,818	2,312,205	9,005,631	11,317,836
Totals for 1894.....	1,118,876	722,617	2,354,543	10,546,727	12,901,270
Increase <i>i</i> ; Decrease <i>d</i>	<i>i</i> 72,363	<i>i</i> 677,201	<i>d</i> 42,338	<i>d</i> 1,541,096	<i>d</i> 1,583,434

Department of Finance—Insurance Branch.

CANADIAN Life Companies—Assets, 1895.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in Force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks.	Agents' Balances and Bills Receivable.	Interest Rents Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life	1,282,373 25	4,170,487 73	2,607,504 38	1,889,606 22	5,423,798 19	211,052 62	None.	280,718 73	434,376 88	12,716 09	16,312,634 09
Confederation	1,258,087 65	2,266,819 24	89,523 93	530,464 17	702,370 00	181,120 25	2,293 20	106,761 35	166,137 70	15,289 88	5,318,807 37
Dominion Life	None.	103,183 45	None.	965 00	74,763 64	9,841 85	1,180 89	4,784 87	11,229 59	520 00	206,174 29
Federal	25,000 00	86,619 83	1,250 00	121,612 48	70,430 14	88,025 70	1,954 34	7,679 69	88,020 98	7,878 05	498,471 21
Great West	None.	78,599 02	None.	3,593 97	58,520 00	46,514 88	9,784 31	1,897 70	36,134 91	3,830 25	238,875 04
London Life	None.	304,875 18	17,182 93	28,674 50	146,760 00	825 42	None.	13,482 10	11,087 15	None.	522,887 28
Manufacturers' Life	5,100 00	630,241 59	8,027 01	30,886 28	177,053 24	49,919 94	4,391 42	16,303 70	84,506 21	6,139 75	1,012,569 14
North American	208,937 23	1,091,816 32	137,689 00	112,208 59	552,243 35	65,525 40	None.	33,264 10	93,340 32	5,493 84	2,300,518 15
Ontario Mutual	45,988 35	1,607,592 01	None.	466,753 34	730,521 69	52,182 74	308 10	96,947 08	123,301 68	None.	3,123,574 99
Sun.	358,597 17	2,698,337 59	500 25	380,938 83	1,306,973 95	216,890 96	None.	140,169 18	263,362 60	None.	5,365,770 53
Temperance and General ..	None.	102,250 00	None.	17,158 90	211,260 02	36,119 20	4,594 91	4,651 69	45,793 68	827 00	422,655 40
Total	3,184,063 65	13,140,821 96	2,861,677 50	3,882,862 28	9,454,699 22	958,018 96	24,507 17	706,660 19	1,357,291 70	52,694 86	35,323,297 49

CANADIAN Life Companies—Liabilities, &c., 1895.

Companies.	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, including Reserve but not Capital Stock.	Surplus of Liabilities excluding Capital.	Capital Stock paid up.	Surplus of Assets over Liabilities and Capital Stock.	Basis of Reserve.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Canada Life	105,576 43	15,373,059 00	150,201 73	15,637,837 16	674,796 93	125,000 00	549,796 93	Amer. 4 p.c.
Confederation	19,936 09	4,757,451 00	112,797 77	4,890,184 86	428,682 51	100,000 00	328,682 51	H. M. 4½ p.c.
Dominion Life	3,070 00	126,102 07	882 80	130,054 87	76,419 42	64,400 00	12,019 42	do
Federal	12,173 12	403,448 76	None.	415,621 88	82,849 33	80,197 00	2,652 33	do
Great West	None.	153,634 62	165 81	153,800 43	85,074 61	100,000 00	.....	Actuaries 4 p.c.
London Life	1,922 50	434,256 80	22,294 28	458,473 58	64,413 70	50,000 00	14,413 70	{ H. M. 4½ p.c. and Actuaries 4 p.c.
Manufacturers Life	17,000 00	794,618 00	6,510 84	818,128 84	194,440 30	127,320 00	67,130 30	H. M. 4½ p.c.
North American	7,950 00	1,795,822 00	31,527 80	1,835,299 80	465,218 35	460,000 00	405,218 35	do
Ontario Mutual	10,625 00	2,933,283 00	868 39	2,944,776 30	178,798 60	None.	178,798 60	Actuaries 4 p.c.
Sun	61,202 72	4,734,016 04	34,607 54	4,829,826 30	535,944 23	62,500 00	473,444 23	H. M. 4½ p.c.
Temperance and General	3,000 00	334,979 88	7,989 06	345,068 94	77,586 46	460,000 00	17,586 46	do
Total	242,455 86	31,839,771 17	376,846 02	32,459,073 05	2,864,224 44	829,417 00	2,034,807 44	

+ The capital of these companies is guaranteed capital, liable to be paid off out of surplus.

Department of Finance—Insurance Branch.

TABLE showing the Assets in Canada of British Companies doing business of Life Insurance in Canada, for the Year 1895.

Companies.	Commenced business in Canada.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>												
British Empire.....	Feb. 7, '83	192,530 81	1,265,700 28	None.	107,039 90	124,536 67	200,539 66	10,768 67	29,275 15	32,615 30	None.	1,963,056 44
Commercial Union.....	Sept. 11, '63	None.	55,966 66	None.	17,711 57	159,432 02	6,712 67	257 35	347 40	4,323 69	None.	244,751 36
Edinburgh Life.....	1857.....	None.	None.	None.	15,154 81	161,667 00	1,783 42	None.	544 74	255 09	None.	179,405 06
Life Association of Scotland.....	Sept. —, '57	None.	201,720 19	None.	108,191 34	154,760 00	8,365 59	None.	7,077 61	16,370 56	None.	496,485 29
*Liverpool and London and Globe.....	June 4, '51	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
London & Lancashire.....	1863.....	None.	425,464 00	None.	85,260 00	1,216,804 09	25,164 10	1,193 28	22,291 64	62,157 77	488 50	1,838,823 38
*London Assurance.....	Mar. 1, '62	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
*North British.....	1862.....	None.	None.	None.	110,277 00	5,433 19	None.	None.	None.	None.	None.	115,710 19
Reliance.....	Aug. 1, '68	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
*Royal.....	1851.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Scottish Amicable.....	1846.....	None.	None.	None.	18,505 54	156,782 10	None.	None.	309 34	92 79	None.	175,689 77
Scottish Provident.....	.....	None.	None.	None.	10,439 00	2,378,054 41	None.	None.	38,994 53	184 87	None.	2,427,672 81
Standard.....	1847.....	356,359 11	4,090,423 52	None.	355,485 84	6,647,767 98	82,460 94	None.	None.	78,345 96	None.	11,610,843 35
Star.....	Nov. 6, '68	23,262 26	1,239,452 85	None.	14,928 26	153,725 83	18,295 77	7,981 49	22,907 40	None.	None.	1,480,453 86
Totals.....	.....	572,152 18	7,278,727 50	None.	842,993 26	11,159,013 29	343,322 15	20,100 79	121,747 81	194,346 03	488 50	20,532,891 51

* These companies also do fire business. For their Assets and total Liabilities in Canada, see pages lxxvi and lxxviii.

TABLE showing the Assets in Canada of American Companies doing business of Life Insurance in Canada for 1895.

Companies.	Commenced business in Canada.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total Assets
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>American Companies.</i>												
<i>Abna Life</i>	1850	None.	None.	None.	222,889 68	3,650,402 04	442 51	None.	None.	28,186 55	None.	3,901,920 78
<i>Connecticut Mutual</i>	Aug. 1, '68	None.	None.	None.	None.	100,000 00	None.	None.	None.	None.	None.	100,000 00
<i>Equitable</i>	Oct. -, '68	None.	None.	None.	None.	4,102,067 00	502 41	None.	None.	68,800 00	None.	4,171,369 41
<i>Germania</i>	Nov. -, '87	None.	None.	None.	945 00	79,562 50	None.	None.	None.	837 69	None.	81,395 49
<i>Metropolitan</i>	do -, '72	None.	None.	None.	1,342 70	156,000 00	None.	None.	None.	3,433 55	None.	160,776 25
<i>Mutual Life</i>	Sept. 1, '85	None.	None.	None.	None.	2,819,389 97	None.	None.	None.	63,503 74	None.	2,882,893 71
<i>National Life</i>	June 11, '69	None.	None.	None.	None.	None.	110,000 00	None.	None.	150 20	None.	110,150 20
<i>New York</i>	About 1868..	475,000 00	300,000 00	None.	145,512 61	2,765,865 00	88,357 40	None.	32,603 89	91,614 14	None.	3,898,953 04
<i>North-western</i>	Nov. -, '71	None.	None.	None.	8,275 00	108,400 00	None.	None.	None.	692 65	None.	117,367 65
<i>Phoenix Mutual</i>	Oct. -, '66	None.	None.	None.	None.	135,547 00	None.	None.	None.	576 08	None.	136,123 08
<i>Provident Savings</i>	Mar. -, '89	None.	None.	None.	None.	59,270 00	None.	None.	None.	5,123 17	None.	64,393 17
<i>Travelers'</i>	July 1, '65	2,711 77	None.	None.	88,948 91	901,228 90	None.	None.	15,746 42	33,253 28	None.	1,041,889 28
<i>Union Mutual</i>	Oct. -, '68	None.	None.	None.	10,376 32	510,279 28	15,944 08	535 66	2,252 47	17,060 31	122 64	556,570 76
<i>United States</i> .....	.....	None.	None.	None.	3,639 01	131,100 00	None.	None.	105 78	8,060 44	None.	142,905 23
Total .....	.....	477,711 77	300,000 00	None.	481,979 23	15,519,111 69	245,246 40	535 66	50,708 56	321,892 10	122 64	17,366,708 05

Department of Finance—Insurance Branch.

TABLE showing the Liabilities in Canada of British and American Companies doing business of Life Insurance in Canada for the Year 1895.

	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, including Re- serve.	(c) Excess of Assets over Liabilities. — (d) The Reverse.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
<i>British Companies.</i>					
British Empire.....	6,022 00	1,100,000 00	None.	1,106,022 00	e 857,034 44
Commercial Union.....	3,713 02	234,188 86	None.	237,901 88	e 6,849 48
Edinburgh Life.....	12,057 43	155,490 10	None.	167,547 53	e 11,857 53
Life Association of Scotland... ..	23,060 68	1,100,142 20	None.	1,123,202 88	d 626,717 59
Liverpool & London & Globe..	None.	100,000 00	None.	100,000 00	.....
London and Lancashire.....	17,581 25	1,420,000 00	2,840 56	1,440,421 81	e 398,401 57
London Assurance.....	None	10,711 38	None.	10,711 38	.....
North British.....	17,913 85	575,000 00	1,677 11	594,596 96	.....
Reliance.....	1,000 00	100,000 00	None.	101,000 00	e 14,710 19
Royal.....	None.	390,000 00	None.	390,000 00	.....
Scottish Amicable.....	14,600 00	109,500 00	20 28	124,120 28	e 51,569 49
Scottish Provident.....	7,706 37	91,571 20	None.	99,277 57	e 2,328,395 24
Standard.....	38,344 13	3,761,983 00	None.	3,800,327 13	e 7,810,516 22
Star.....	None.	160,000 00	None.	160,000 00	e 1,320,453 86
Totals.....	141,998 73	9,308,586 74	4,537 95	9,455,123 42	e11,077,767 09
<i>American Companies.</i>					
Ætna Life.....	23,209 00	5,188,355 30	6,230 96	5,217,795 26	d 1,315,874 48
Connecticut Mutual.....	13,345 00	800,000 00	None.	813,345 00	d 713,345 00
Equitable.....	12,697 00	3,809,642 00	2,000 00	3,824,339 00	e 347,030 41
Germania.....	None.	78,493 00	None.	78,493 00	e 2,902 49
Metropolitan.....	1,713 16	119,365 00	2,267 00	123,345 16	e 37,431 09
Mutual Life.....	5,000 00	2,989,866 00	None.	2,994,866 00	d 111,972 29.
National Life.....	7,552 00	67,934 39	None.	75,486 39	e 34,663 81
New-York.....	14,085 32	3,768,679 00	1,541 43	3,784,305 75	e 114,647 29
North-western.....	None.	66,950 00	None.	66,950 00	e 50,417 65
Phoenix Mutual.....	8,856 00	350,000 00	None.	358,856 00	d 222,732 92
Provident Savings.....	1,000 00	59,187 00	None.	60,187 00	e 4,206 17
Travelers'.....	3,000 00	1,204,761 00	None.	1,207,761 00	d 165,871 72
Union Mutual.....	17,582 00	790,139 00	358 00	808,079 00	d 251,508 24
United States.....	4,000 00	144,951 00	None.	148,951 00	d 6,045 77
Totals.....	112,039 48	19,438,322 69	12,397 39	19,562,759 56	d 2,196,051 51

TABLE showing the Cash Income of Canadian Companies doing Life Insurance and the Cash Income in Canada of British and American Companies in that Branch.

INCOME (CASH), 1895.

	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Canada Life	2,006,891 17	None.	696,440 63	17,938 97	2,721,270 77
Confederation.....	843,866 37	9,008 00	189,237 21	20,530 44	1,062,642 02
Dominion Life.....	53,395 04	None.	7,436 02	5 75	60,836 81
Federal.....	256,681 75	965 60	19,474 60	454 50	277,576 45
Great West.....	120,997 75	1,600 00	9,144 06	None.	131,741 81
London Life.....	160,888 78	None.	25,513 10	None.	186,401 88
Manufacturers' Life	324,449 30	None.	39,141 96	103 57	363,694 83
North American	483,591 61	1,762 00	88,088 58	8,036 05	581,478 24
Ontario Mutual	586,385 34	3,777 50	144,916 90	None.	735,079 74
Sun.....	1,285,495 50	15,725 60	221,271 22	5,193 80	1,527,686 12
Temperance and General...	142,448 32	None.	15,722 00	None.	158,170 32
Totals.....	6,265,090 93	32,838 70	1,456,386 28	52,263 08	7,806,578 99
<i>British Companies.</i>					
British Empire	215,256 56	2,000 00	96,440 30	4,657 48	318,354 34
Commercial Union.....	16,459 00	None.	3,881 12	None.	20,340 12
Edinburgh Life.....	6,603 34	None.	947 61	None.	7,550 95
Life Association of Scotland.	42,417 32	None.	14,957 07	None.	57,374 39
Liverpool & London & Globe	6,744 81	None.	None.	None.	6,744 81
London and Lancashire.....	207,509 05	None.	78,401 73	72 00	285,982 78
London Assurance.....	1,108 44	None.	None.	None.	1,108 44
North British	33,531 75	None.	None.	None.	33,531 75
Reliance.....	6,606 61	None.	221 80	None.	6,828 41
Royal	21,466 32	None.	None.	None.	21,466 32
Scottish Amicable.....	5,820 13	None.	740 69	None.	6,560 82
Scottish Provident	1,985 42	None.	101,383 03	None.	103,368 45
Standard.....	544,764 15	7,547 00	507,809 91	9,294 31	1,069,415 37
Star.....	17,547 01	None.	56,626 10	None.	74,173 11
Totals.....	1,127,819 91	9,547 00	861,409 36	14,023 79	2,012,860 06
<i>American Companies.</i>					
Ætna Life.	562,257 19	None.	12,953 25	None.	575,210 44
Connecticut Mutual	44,695 04	None.	None.	None.	44,695 04
Equitable	669,395 71	3,904 00	125,338 28	None.	798,637 99
Germania.....	13,591 83	None.	3,059 70	None.	16,651 53
Metropolitan	168,995 38	None.	5,045 40	None.	174,040 78
Mutual Life.....	721,773 24	15,000 00	108,277 83	None.	845,051 07
National Life	2,248 54	None.	None.	None.	2,248 54
New York.....	803,445 77	4,034 50	172,552 57	425 71	980,458 55
North-western.....	15,140 95	None.	None.	None.	15,140 95
Phoenix Mutual	23,149 29	None.	5,307 90	None.	28,457 19
Provident Savings	91,459 15	None.	2,315 00	None.	93,774 15
Travelers'	144,973 60	1,200 00	44,517 34	None.	190,690 94
Union Mutual	123,170 87	None.	21,446 81	1,188 72	145,806 40
United States.....	43,769 66	None.	4,696 96	None.	48,466 62
Totals.....	3,428,066 22	24,138 50	505,511 04	1,614 43	3,959,330 19

Department of Finance—Insurance Branch.

TABLE showing the Cash Expenditure of Canadian Companies doing Life Insurance, and the Cash Expenditure in Canada of British and American Companies in that Branch.

EXPENDITURE (CASH) 1895.

	Payments to Policy-holders.	General Expenses.	Dividends to Stock-holders.	Total Expenditure.	e Excess of Income over Expenditure. — d The Reverse.
<i>Canadian Companies.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life.....	1,524,697 21	392,262 11	87,500 00	2,004,459 32	e 716,811 45
Confederation.....	397,073 87	196,281 30	15,138 00	608,493 17	e 454,148 85
Dominion Life.....	4,936 35	18,789 86	2,576 00	26,302 21	e 34,534 60
Federal.....	113,224 55	97,799 78	None.	211,024 33	e 66,552 12
Great West.....	23,080 50	68,543 44	None.	91,623 94	e 40,117 87
London Life.....	55,674 46	76,195 17	3,430 50	135,300 13	e 51,101 75
Manufacturers Life.....	50,465 41	130,778 43	5,092 80	186,336 64	e 177,358 19
North American.....	105,711 78	150,572 45	6,000 00	262,284 23	e 319,194 01
Ontario Mutual.....	328,829 33	116,501 39	None.	445,330 72	e 289,749 02
Sun.....	424,250 38	419,231 99	9,375 00	852,857 37	e 674,828 75
Temperance and General...	42,496 40	56,352 97	3,000 00	101,849 37	e 56,320 95
Totals.....	3,070,440 24	1,723,308 89	132,112 30	4,925,861 43	e 2,880,717 56
<i>British Companies.</i>					
British Empire.....	90,195 36	44,368 44	.....	134,563 80	c 183,790 54
Commercial Union.....	8,516 59	1,486 20	.....	10,002 79	e 10,337 33
Edinburgh Life.....	13,395 51	663 91	.....	14,059 42	d 6,508 47
Life Association of Scotland.	63,845 40	2,679 07	.....	66,524 47	d 9,150 08
Liverpool & London & Globe.	17,383 81	251 31	.....	17,635 12	d 10,890 31
London and Lancashire.....	104,467 61	57,021 71	.....	161,489 32	e 124,493 46
London Assurance.....	None.	2 81	.....	2 81	e 1,105 63
North British.....	32,255 25	4,329 23	.....	36,584 48	d 3,052 73
Reliance.....	7,126 43	224 67	.....	7,351 10	d 522 69
Royal.....	22,198 28	1,022 09	.....	23,220 37	d 1,754 05
Scottish Amicable.....	2,912 70	42 89	.....	2,955 59	e 3,605 23
Scottish Provident.....	9,069 04	80 20	.....	9,149 24	e 94,219 21
Standard.....	244,232 01	121,079 60	.....	365,311 61	c 704,103 76
Star.....	10,569 89	4,290 76	.....	14,860 65	e 59,312 46
Totals.....	626,167 88	237,542 89	.....	863,710 77	e 1,149,089 29
<i>American Companies.</i>					
Ætna Life.....	604,483 89	54,319 94	.....	658,803 83	d 83,593 39
Connecticut Mutual.....	143,553 96	275 48	.....	143,829 44	d 99,134 40
Equitable.....	472,220 42	66,976 88	.....	539,197 30	e 259,440 69
Germania.....	7,523 53	625 35	.....	8,148 88	e 8,502 05
Metropolitan.....	46,693 05	119,484 70	.....	166,177 75	e 7,863 03
Mutual Life.....	191,194 38	111,690 36	.....	302,884 74	e 542,166 33
National Life.....	5,738 71	71 77	.....	5,810 48	d 3,561 94
New York.....	317,711 09	112,620 64	.....	430,331 73	e 550,626 82
North-western.....	43,479 61	None.	.....	43,479 61	d 28,338 66
Phoenix Mutual.....	70,486 02	None.	.....	70,486 02	d 42,028 83
Provident Savings.....	41,543 16	23,650 77	.....	65,193 93	e 28,580 22
Travelers'.....	130,906 14	22,011 08	.....	152,917 22	e 37,773 72
Union Mutual.....	76,888 58	29,119 15	.....	106,007 73	e 39,798 67
United States.....	13,416 79	10,942 56	.....	24,359 35	e 24,107 27
Totals.....	2,165,839 33	531,788 68	.....	2,717,628 01	e 1,242,202 18

PAYMENTS TO POLICY HOLDERS, 1895.

Companies.	Death Claims.	Matured Endowments.	Paid to Annuity-tants.	Paid for Surrendered Policies.	Dividends paid Policy Holders.	Total paid to Policy Holders.	Net Premium Income (including consideration for Annuities.)
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>							
Canada Life.....	641,440 41	84,079 04	400 00	110,706 31	688,071 45	1,524,697 21	2,006,891 17
Confederation.....	165,879 17	75,444 00	4,905 40	63,650 11	87,195 19	397,073 87	852,874 37
Dominion Life.....	4,000 00	None.	None.	433 91	502 44	4,936 35	53,395 04
Federal.....	71,500 00	2,000 00	None.	9,582 96	30,141 59	113,224 55	257,647 35
Great West.....	22,769 26	None.	None.	311 24	None.	23,080 50	122,597 75
London Life.....	36,127 07	10,848 50	None.	5,677 97	3,020 92	55,674 46	160,888 78
Manufacturers Life.....	43,469 45	None.	None.	6,371 23	624 73	50,465 41	324,449 30
North American.....	71,424 26	3,300 00	4,506 04	19,414 92	7,066 56	105,711 78	485,353 61
Ontario Mutual.....	143,981 00	36,450 00	266 50	77,913 22	70,218 61	328,829 33	590,162 84
Sun.....	297,409 42	51,713 19	4,140 60	45,190 00	25,797 17	424,250 38	1,301,221 10
Temperance and General	34,314 85	None.	None.	6,963 50	1,218 05	42,496 46	142,448 32
Totals.....	1,532,314 89	263,834 73	14,218 54	346,215 37	913,856 71	3,070,440 24	6,297,929 63
<i>British Companies.</i>							
British Empire.....	44,014 00	14,637 50	974 30	28,059 56	2,210 00	90,195 36	217,256 56
Commercial Union.....	7,248 65	1,005 27	None.	218 22	44 45	8,516 59	16,459 00
Edinburgh Life.....	12,304 64	None.	None.	1,090 87	None.	13,395 51	6,603 34
Life Association of Scot- land.....	52,603 77	3,139 85	None.	1,897 28	6,204 50	63,845 40	42,417 32
Liverpool and London and Globe.....	15,668 75	None.	1,582 56	132 50	None.	17,383 81	6,744 81
London and Lancashire	59,952 75	32,626 50	None.	11,458 45	429 91	104,467 61	207,509 05
London Assurance.....	None.	None.	None.	None.	None.	None.	1,108 44
North British.....	25,137 81	1,426 28	None.	5,112 76	578 40	32,255 25	33,531 75
Reliance.....	2,275 43	1,000 00	None.	3,851 00	None.	7,126 43	6,606 61
Royal.....	19,829 94	None.	235 22	681 93	1,451 19	22,198 28	21,466 32
Scottish Amicable.....	None.	None.	None.	2,912 70	None.	2,912 70	5,820 13
Scottish Provident.....	9,069 04	None.	None.	None.	None.	9,069 04	1,985 42
Standard.....	211,335 95	17,629 33	3,751 33	9,179 11	2,336 29	244,232 01	552,311 15
Star.....	2,834 83	2,581 28	123 41	5,030 37	None.	10,569 89	17,547 01
Totals.....	462,275 56	74,346 01	6,666 82	69,624 75	13,254 74	626,167 88	1,137,366 91
<i>American Companies.</i>							
Ætna Life.....	215,490 65	227,835 21	None.	28,125 27	133,032 76	604,483 89	562,257 19
Connecticut Mutual.....	72,205 00	49,507 00	None.	3,220 00	18,621 96	143,553 96	44,695 04
Equitable.....	255,580 73	66,022 26	3,152 91	126,620 13	20,844 39	472,220 42	673,299 71
Germania.....	6,000 00	None.	None.	1,413 70	109 83	7,523 53	13,591 83
Metropolitan.....	41,374 01	None.	None.	3,477 21	1,841 83	46,693 05	168,995 38
Mutual Life.....	145,007 38	9,545 77	7,787 03	20,943 48	7,910 72	191,194 38	736,773 24
National Life.....	5,598 71	None.	None.	140 00	None.	5,738 71	2,248 54
New York.....	201,143 28	23,523 31	8,482 00	59,026 92	25,535 58	317,711 09	807,480 27
North-western.....	17,842 00	19,707 00	None.	1,401 72	4,528 89	43,479 61	15,140 95
Phoenix Mutual.....	36,155 00	26,072 00	None.	2,663 00	5,596 02	70,486 02	23,149 29
Provident Savings.....	32,745 00	None.	None.	1,049 36	7,748 80	41,543 16	91,459 15
Travelers'.....	66,132 00	33,423 00	221 21	31,129 93	None.	130,906 14	146,173 60
Union Mutual.....	47,787 48	18,553 01	None.	6,037 70	4,510 39	76,888 58	123,170 87
United States.....	11,300 00	1,150 00	None.	966 79	None.	13,416 79	43,769 66
Totals.....	1,154,361 24	475,338 56	19,643 15	286,215 21	230,281 17	2,165,839 33	3,452,204 72

Department of Finance—Insurance Branch.

ASSESSMENT SYSTEM.
ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1895.

Companies.	Total Amount Paid by Members.	Number of Certificates reported as Taken.	Amount of Certificates, New and Taken up.	Number of Certificates in Force at Date.	Net Amount in Force.	Number of Certificates become Invalid.	Net Amount become Invalid.	Claims Paid.	Unsettled Claims.		Date of Return.
									Not Resisted.	Resisted.	
CANADIAN COMPANIES.											
Catholic Mutual Benefit Association.....	166,545	1,463	1,971,500	10,403	16,166,500	89	156,000	148,308	24,650	None.	31st Dec., 1895.
Colonial Mutual.....	10,963	570	786,750	564	755,750	1	1,000	1,000	None.	do	
Commercial Travellers' Mutual Benefit Society.....	23,501	209	209,000	2,208	2,208,000	10	10,000	10,000	None.	do	
Home Life Association.....	14,712	593	1,139,500	973	1,139,500	5	5,000	6,900	2,000	None.	do
Provincial Provident Institution.....	157,881	1,386	2,407,000	7,950	13,062,250	61	101,650	94,650	25,000	2,500	do
Woodmen of the World.....	26,271	1,111	1,626,500	2,198	3,421,100	9	18,900	10,300	8,800	None.	do
Totals for 1895.....	399,873	5,332	7,776,250	24,296	36,753,100	175	292,550	271,158	60,450	2,500	
Totals for 1894.....	327,413	4,580	6,581,000	21,848	33,409,450	152	244,600	249,164	39,400	2,500	
AMERICAN COMPANIES.											
Covenant Mutual.....	63,368	614	958,375	2,254	4,123,000	24	48,750	47,637	7,883	7,000	31st Dec., 1895.
Mutual Reserve Fund.....	323,189	1,638	3,686,000	9,645	22,971,025	77	290,000	163,793	73,300	6,000	do
Massachusetts Benefit Life Association.....	159,567	306	441,400	4,291	7,533,240	74	114,650	128,966	49,150	2,000	do
Totals for 1895.....	546,124	2,558	5,085,775	16,190	34,627,265	175	363,400	339,496	130,283	15,000	
Totals for 1894.....	564,713	3,549	6,864,150	15,994	34,304,020	145	305,450	364,029	111,125	7,725	
RECAPITULATION.											
Canadian Companies.....	399,873	5,332	7,776,250	24,296	36,753,100	175	292,550	271,158	60,450	2,500	
American do.....	546,124	2,538	5,085,775	16,190	34,627,265	175	363,400	339,496	130,283	15,000	
Totals for 1895.....	945,997	7,890	12,862,025	40,487	71,380,365	350	655,950	610,654	190,733	17,500	
Totals for 1894.....	892,126	8,129	13,445,150	37,837	67,713,470	297	550,050	613,193	150,525	10,225	

ASSESSMENT SYSTEM.

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada, during the Year 1895.

Companies.	Amount terminated by		Total Terminated.
	Death.	Surrender, Expiry or Lapse.	
<i>Canadian Companies.</i>			
	\$	\$	\$
Catholic Mutual Benefit Society	156,000	1,539,000	1,695,000
Colonial Mutual	1,000	6,000	7,000
Commercial Travellers' Mutual Benefit	10,000	64,000	74,000
Home Life Association	5,000	376,000	381,000
Provincial Provident Institution	98,000	1,869,700	1,958,700
Woodmen of the World	18,900	204,000	222,900
Total for 1895	279,900	4,058,700	4,338,600
Total for 1894	238,000	2,242,000	2,480,000
<i>American Companies.</i>			
Covenant Mutual	48,750	1,223,375	1,272,125
Mutual Reserve Fund	200,000	2,458,500	2,658,500
Massachusetts Benefit Life Association	119,050	723,505	842,555
Total for 1895	367,800	4,405,380	4,773,180
Total for 1894	305,450	6,046,750	6,352,200

RECAPITULATION.

Canadian companies	279,900	4,058,700	4,338,600
American companies	367,800	4,405,380	4,773,180
Total for 1895	647,700	8,464,080	9,111,780
Total for 1894	543,450	8,288,750	8,832,200

Department of Finance—Insurance Branch.

TABLE showing the Total Assets, and their nature, of Canadian Companies doing business of Life Insurance upon the Assessment Plan, and the Assets in Canada of American Companies doing business of Assessment Life Insurance in Canada.

Companies.	Commenced business in Canada.	CANADIAN COMPANIES, ASSETS, 1895.											
		Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Cash on hand and in Banks.	Agents' Balances and Bills Receivable.	Interest Due and Accrued.	Due from Members.	Other Assets.	Total Assets.			
		\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.
Catholic Mutual Benefit	Feb. 10, 1880	None.	None.	None.	53,247 26	None.	None.	None.	None.	None.	17,068 91	735 00	71,051 17
Colonial Mutual	Jan. 2, 1895	None.	None.	None.	2,253 18	None.	5,058 77	None.	None.	None.	5,339 07	276 73	12,927 75
Commercial Travellers' Mutual Benefit Society	July 1, 1881	None.	15,000 00	8,413 61	10,125 71	None.	None.	327 08	None.	None.	None.	574 08	34,440 48
Home	May 12, 1892	None.	None.	None.	7,030 80	None.	738 64	None.	None.	None.	3,106 92	356 82	11,232 18
Provincial Provident Instit'n	April 19, 1884	7,506 10	20,200 00	47,789 20	53,323 83	3,327 08	3,327 08	2,159 40	19,817 68	None.	19,817 68	2,155 39	156,278 77
Woodmen of the World	July 6, 1893	None.	None.	None.	9,335 10	210 00	210 00	None.	4,331 80	None.	4,331 80	410 00	14,286 90
Total		7,506 10	35,200 00	56,202 90	135,315 86	9,334 49	9,334 49	2,486 48	49,064 38	4,508 02	49,064 38	4,508 02	300,218 25

AMERICAN COMPANIES, ASSETS IN CANADA, 1895.													
		\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.		
Covenant Mutual	Sept. 20, 1890	None.	None.	51,735 56	7,860 73	None.	None.	778 36	21,122 54	None.	21,122 54	None.	81,497 19
Massachusetts Benefit Life	Nov. 8, 1891	14,400 00	13,839 26	109,000 00	14,640 60	440 87	440 87	1,481 00	39,986 77	653 62	39,986 77	653 62	184,542 12
Mutual Reserve Fund	April 1, 1884	None.	None.	107,325 57	47,761 64	None.	None.	416 67	109,145 90	None.	109,145 90	None.	264,649 78
Total		14,400 00	13,839 26	259,061 13	70,262 97	440 87	440 87	2,476 03	169,355 21	653 62	169,355 21	653 62	530,689 09

ASSESSMENT LIFE COMPANIES.

CANADIAN COMPANIES—LIABILITIES, 1895.

Companies.	Claims Unsettled.	Due on Account of General Expenses.	Other Liabilities.	Total Liabilities (not includ- ing reserve).
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual Benefit.....	24,650 00	48 00	2,000 00	26,698 00
Colonial Mutual.....	None.	None.	4,674 80	4,674 80
Commercial Travellers' Mutual Benefit Society.....	None.	None.	None.	None.
Home.....	2,000 00	None.	5,701 10	7,701 10
Provincial Provident Institution.....	27,500 00	3,373 67	208 68	31,082 35
Woodmen of the World.....	8,800 00	1,192 00	1,922 48	11,914 48
Totals.....	62,950 00	4,613 67	14,507 06	82,070 73

AMERICAN COMPANIES—LIABILITIES IN CANADA, 1895.

(EXCLUDING RESERVE.)

Covenant Mutual.....	14,833 33	None.	None.	14,833 33
Massachusetts Benefit Life.....	46,750 00	None.	None.	46,750 00
Mutual Reserve Fund.....	79,300 00	None.	None.	79,300 00
Total.....	140,883 33	None.	None.	140,883 33

Department of Finance—Insurance Branch.

ASSESSMENT LIFE COMPANIES, 1895.

INCOME, 1895.

Companies.	Member- ship Fees.	Annual Dues, &c.	Medical Ex- aminers' Fees.	Assess- ments.	Interest and other Receipts.	Total Income.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
<i>Canadian.</i>						
Catholic Mutual Benefit	555 50	10,433 30	1,617 65	153,938 63	1,480 23	168,025 31
Colonial Mutual	447 00	None.	None.	10,515 69	149 51	11,112 20
Commercial Travellers' Mutual Bene- fit Society	390 00	3,460 00	262 00	19,389 10	1,293 73	24,794 83
Home	None.	None.	None.	14,711 84	None.	14,711 84
Provincial Provident Institution	16,457 00	27,195 25	1,344 00	112,884 49	4,781 86	162,662 60
Woodmen of the World	6,666 00	2,549 00	1,111 00	15,944 93	441 81	26,712 74
Total	24,515 50	43,637 55	4,334 65	327,384 68	8,147 14	408,019 52
<i>American.</i>						
Covenant Mutual	None.	None.	None.	63,367 64	1,578 11	64,945 75
Mutual Reserve Fund	29,488 00	58,613 49	6,393 00	228,694 88	4,108 86	327,298 23
Massachusetts Benefit Life Association	None.	6,349 40	None.	152,333 55	1,076 78	159,759 73
Total	29,488 00	64,962 89	6,393 00	444,396 07	6,763 75	552,003 71

EXPENDITURE, 1895.

Companies.	Paid for Death Losses and Disability Claims.	General Expenses.	Total Expenditure	<i>e</i> Excess of Income over Expenditure. <i>d</i> The Reverse.
	\$ c.	\$ c.	\$ c.	
<i>Canadian.</i>				
Catholic Mutual Benefit	148,307 57	12,271 88	160,579 45	<i>e</i> 7,445 86
Colonial Mutual	1,000 00	15,680 26	16,680 26	<i>d</i> 5,568 06
Commercial Travellers' Mutual Benefit Society	10,000 00	3,872 72	13,872 72	<i>e</i> 10,922 11
Home	6,900 00	15,043 72	21,943 72	<i>d</i> 7,231 88
Provincial Provident Institution	94,650 00	48,729 38	143,379 38	<i>e</i> 19,283 22
Woodmen of the World	10,300 00	11,508 85	21,808 85	<i>e</i> 4,903 89
Totals	271,157 57	107,106 81	378,264 38	<i>e</i> 29,755 14
<i>American.</i>				
Covenant Mutual	47,636 67	16,340 43	63,977 10	<i>e</i> 968 65
Mutual Reserve Fund	163,793 20	84,566 25	248,359 45	<i>e</i> 78,938 78
Massachusetts Benefit Life Association	128,287 82	13,585 65	141,872 67	<i>e</i> 17,887 06
Totals	339,716 89	114,492 33	454,209 22	<i>e</i> 97,794 49

TABLE showing Total Assets, and their Nature, of Canadian Companies doing business of Accident, Guarantee, Plate Glass or Steam Boiler Insurance.

CANADIAN COMPANIES—ASSETS—1895.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances Bills Receivable.	Cash on hand and in Banks.	Interest due and Accrued.	Other Assets.	Total Assets.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Boiler Inspection.....	None.	7,800 00	77,943 00	None.	1,898 96	16,312 42	1,217 98	782 00	105,954 36	Steam boiler, &c.
Canada Accident.....	None.	None.	66,844 00	None.	9,229 55	16,475 93	1,021 25	781 48	94,352 21	Accident.
Canadian Railway Accident.....	None.	None.	20,000 00	None.	6,583 33	6,590 59	233 33	848 35	34,255 60	Accident.
Dominion Burglary Guarantee Co.	None.	None.	28,000 00	None.	1,074 51	4,522 60	None.	30,796 64	64,393 75	Burglary guarantee.
St. Dominion Plate Glass.....	None.	None.	16,347 00	None.	1,506 49	2,722 52	None.	400 00	20,976 01	Plate Glass.
Guarantee.....	35,099 54	16,780 00	734,804 66	None.	9,645 65	57,947 79	8,456 90	5,106 39	867,840 93	Guarantee.
Manufacturers' G'tee and Accident.	None.	13,382 36	20,900 00	None.	12,584 11	21,759 04	1,124 24	566 52	70,316 27	Accident.
Ontario Accident.....	None.	None.	23,167 75	None.	937 90	3,399 43	None.	None.	27,505 08	Accident.
Steam Boiler and Plate Glass.....	None.	None.	20,000 00	None.	2,224 47	2,832 38	None.	100 00	25,156 85	Steam boiler and plate glass.
Totals.....	35,099 54	37,962 36	1,068,006 41	None.	45,684 97	132,562 70	12,053 70	39,381 38	1,310,751 06	

Department of Finance—Insurance Branch.

TABLE showing the Total Liabilities of Canadian Companies doing business of Accident, Guarantee, Plate Glass or Steam Boiler Insurance.

CANADIAN—COMPANIES—LIABILITIES, 1895.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities, excluding Capital Stock.	Capital Stock paid up or in course of Collection.	<i>e</i> Excess of Assets over Liabilities and Capital Stock. — <i>d</i> Impairment of Capital.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Boiler Inspection	None.	30,958 43	3,002 70	33,961 13	71,993 23	45,045 00	<i>e</i> 26,948 23	Steam Boiler, &c.
Canada Accident	18,001 06	39,778 10	497 09	58,276 25	36,075 96	32,490 00	<i>e</i> 3,585 96	Accident.
Canadian Railway Accident	None.	7,311 28	8 23	7,319 51	26,936 09	32,520 00	<i>d</i> 5,583 91	Accident.
Dominion Burglary Guarantee Co.	1,360 48	7,379 90	430 72	9,171 10	55,222 65	60,000 00	<i>d</i> 4,777 35	Burglary Guarantee.
Dominion Plate Glass.	None.	12,776 36	None.	12,776 36	8,199 65	10,000 00	<i>d</i> 1,800 35	Plate Glass.
Guarantee	103,605 32	104,850 81	8,297 96	216,754 09	651,086 84	304,600 00	<i>e</i> 346,486 84	Guarantee.
Manufacturers' Guarantee & Accident	5,199 99	37,563 71	None.	42,763 70	27,552 57	47,480 00	<i>d</i> 19,927 43	Accident.
Ontario Accident	None.	1,568 57	95 38	1,663 95	25,841 13	27,015 00	<i>d</i> 1,173 87	Accident.
Steam Boiler and Plate Glass.	None.	3,655 28	3,189 37	6,844 65	18,312 20	40,100 00	<i>d</i> 21,787 80	Steam Boiler & Plate Glass.
Totals	128,166 85	245,842 44	15,521 45	389,530 74	921,220 32	599,250 00	<i>e</i> 321,970 32	

TABLE showing the Income and Expenditure of Canadian Companies doing business of Accident, Guarantee, Plate Glass, Burglary Guarantee, or Steam Boiler Insurance.

INCOME, 1895.

Companies.	Net Cash for Premiums.	Interest and Dividends on Stock, &c.	Sundry.	Total Cash Income.	Received on Account of Capital not included in Income.
	§ cts.	§ cts.	§ cts.	§ cts.	§ cts.
Boiler Inspection.....	26,459 69	4,558 73	396 80	31,415 22	None.
Canada Accident.....	79,357 49	2,619 52	24,333 33	106,310 34	None.
Canadian Railway Accident.....	2,661 89	157 30	None.	2,819 19	32,520 00
Cornelle & Sharpe.....	1,508 17	224 00	None.	1,732 17	1,996 65
Dominion Burglary.....	14,949 25	1,112 87	None.	16,062 12	15,343 75
Dominion Plate Glass.....	8,890 61	690 00	None.	9,580 61	None.
Guarantee Company.....	204,197 25	33,107 66	352 37	237,657 28	None.
Manufacturers' Guarantee and Accident	81,048 90	1,230 84	None.	82,279 74	23,740 00
Mongenais, Boivin & Co.....	17,258 66	1,056 72	None.	18,315 38	
Ontario Accident.....	960 00	350 00	None.	1,310 00	27,015 00
Steam Boiler and Plate Glass.....	4,848 24	1,694 13	2,500 00	9,042 37	None.
Totals.....	442,140 15	46,801 77	27,582 50	516,524 42	100,615 40

EXPENDITURE, 1895.

Companies.	Paid for Losses.	General Expenses.	Dividends or Bonus to Stockholders.	Total Cash Expenditure	Nature of Business.
	§ cts.	§ cts.	§ cts.	§ cts.	
Boiler Inspection.....	None.	24,829 85	2,702 70	27,532 55	Steam boiler, &c.
Canada Accident.....	61,364 04	37,530 34	None.	98,894 38	Accident and plate glass.
Canadian Railway Accident.....	730 24	8,018 36	None.	8,748 60	Accident.
Cornelle & Sharpe.....	598 29	716 53	.....	1,314 82	Plate glass.
Dominion Burglary.....	2,915 33	9,635 61	None.	12,550 94	Burglary guarantee.
Dominion Plate Glass.....	4,656 85	4,031 86	1,750 00	10,438 71	Plate glass.
Guarantee Company.....	45,657 94	130,497 24	18,276 00	194,431 18	Guarantee.
Manufacturers' G'tee & Accident	54,305 21	34,922 92	None.	89,228 13	Accident.
Mongenais, Boivin & Co.....	9,411 51	2,250 56	.....	11,662 07	Plate glass.
Ontario Accident.....	39 17	1,486 28	None.	1,525 45	Accident.
Steam Boiler and Plate Glass.....	1,110 42	6,391 18	20,050 00	27,551 60	Steam boiler and plate glass.
Total.....	180,789 00	260,310 73	42,778 70	483,878 43	

Department of Finance—Insurance Branch.

ABSTRACT of Guarantee Business in Canada for the Year 1895.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted	Resisted
	\$		\$		\$	\$	\$	\$	\$
American Surety.	6,404	496	592,640	587	710,003	None.	None.	None.	None.
Employers' Liability.	2,385	170	530,000	166	510,000	None.	None.	None.	None.
Guarantee.	31,047		5,954,850		5,089,728	9,289	5,346	3,971	None.
London Guarantee and Accident.	36,541	5,722	5,887,780	5,441	5,577,330	4,451	6,207	2,282	None.
Totals.	76,379		12,965,270		11,887,061	13,740	11,553	6,253	None.

ABSTRACT of Accident Business in Canada for the Year 1895.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force in Canada at date.	Net amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted	Resisted
	\$		\$		\$	\$	\$	\$	\$
Canada Accident.	58,071	3,710	10,147,764	3,506	9,748,264	40,879	47,647	12,995	2,750
Canadian Railway.	2,662	744	890,400	720	851,400	730	730	None.	None.
Employers' Liability.	9,891	671	1,687,083	640	1,582,583	5,855	2,866	2,988	None.
London Guarantee and Accident.	78,986	6,067	17,462,883	6,019	17,356,883	33,403	39,202	6,806	None.
Manufacturers' Guarantee and Accident.	81,049	3,296	13,199,250	3,296	12,731,750	52,962	54,305	5,200	None.
Norwich and London.	3,001	277	746,500	242	648,500	1,794	1,649	185	None.
Ocean Accident and Guarantee.	8,803	464	2,411,000	449	2,318,500	1,707	992	716	None.
Ontario Accident.	960	169	407,500	166	332,000	39	39	None.	None.
Sun.	368	None.	None.	46	15,000	89	89	None.	None.
Travelers'.	114,018	7,589	19,679,001	6,957	18,765,251	54,460	43,610	12,500	5,000
Totals.	357,809	22,987	66,631,381	22,041	64,350,131	191,918	191,129	41,390	7,750

ABSTRACT of Burglary Guarantee Business in Canada for the Year 1895.

Dominion Burglary Guarantee Company.	14,949	1,338	1,880,853	1,180	1,669,477	2,601	2,915	560	800
--	--------	-------	-----------	-------	-----------	-------	-------	-----	-----

ABSTRACT of Credit Indemnity Business in Canada for the Year 1895.

Canadian and European Export Credit System Company.	None.	None.	None.	None.	None.	4,871	4,871	None.	None.
---	-------	-------	-------	-------	-------	-------	-------	-------	-------

ABSTRACT of Accident and Guarantee Business done by Canadian Companies
which do business outside of the Dominion of Canada for 1895.

THE CANADA ACCIDENT ASSURANCE COMPANY.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	\$		\$		\$	\$	\$	\$	\$
In Canada.....	58,071	3,710	10,147,764	3,506	9,748,264	40,879	47,647	12,995	2,750
In other countries.....	14,821	993	4,611,500	827	3,818,000	9,273	10,219	1,075	None.
Totals.....	72,892	4,703	14,759,264	4,333	13,566,264	50,152	57,866	14,070	2,750

THE GUARANTEE COMPANY OF NORTH AMERICA.

In Canada.....	31,047	.....	5,954,850	.....	5,089,728	9,289	5,346	3,971	None.
In other countries.....	173,150	.....	47,314,040	.....	35,639,300	69,559	40,312	14,634	85,000
Totals.....	204,197	.....	53,268,890	.....	40,729,028	78,848	45,658	18,605	85,000

ABSTRACT of Plate Glass Insurance in Canada, for the Year 1895.

Canada Accident.....	6,465	487	.....	1,392	.....	3,911	3,498	1,181	None.
Corneille and Sharpe..	1,508	198	.....	315	.....	598	598	None.	None.
Dominion Plate Glass.	8,891	898	.....	1,865	.....	4,657	4,657	None.	None.
Lloyds' Plate Glass... Mongenaïs, Boivin & Co.....	14,514	.....	.....	.....	.....	5,842	5,495	444	None.
Steam Boiler and Plate Glass.....	17,259	2,015	.....	2,915	.....	9,412	9,412	None.	None.
	2,458	267	.....	530	.....	1,110	1,110	None.	None.
Totals.....	51,095	3,865	.....	7,017	.....	25,530	24,770	1,625	None.

ABSTRACT of Steam Boiler Insurance in Canada, for the Year 1895.

Boiler Inspection and Insurance Co.....	26,460	630	1,884,475	978	3,346,025	None.	None.	None.	None.
Steam Boiler and Plate Glass Insurance Co.	2,391	73	191,700	None.	None.	None.	None.	None.	None.
Totals.....	28,851	703	2,076,175	978	3,346,025	None.	None.	None.	None.

Department of Finance—Insurance Branch.

LIST OF
INSURANCE COMPANIES

LICENSED TO DO BUSINESS IN CANADA

List of Insurance Companies Licensed to do Business in Canada, under the Insurance Act, as at 3rd July, 1896.

Name of Company.	Chief Agent to Receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Aetna Insurance Co., Hartford, Connecticut.....	F. W. Evans, General Agent, Montreal.....	\$ 112,000	\$ 100,800	Fire and Inland Marine.
The Aetna Life Insurance Co., Hartford, Connecticut.....	Wm. H. Orr, Manager, Toronto.....	3,935,193	3,684,053	Life.
The Agricultural Insurance Co., Watertown, N.Y.....	C. R. G. Johnson, Chief Agent, Montreal.....	138,100	122,850	Fire and Tornado.
The Alliance Assurance Company, London, Eng.....	J. Lloyd Owen, Chief Agent, Montreal.....	311,142	292,000	Fire.
The American Surety Company of New York.....	Alex. Dixon, Chief Agent, Toronto.....	50,000	50,000	Guarantee.
The Atlas Assurance Company, London, Eng.....	Matthew C. Hinshaw, Montreal.....	197,067	104,779	Fire.
The Boiler Inspection and Insurance Company of Canada..	W. B. McMurrich, Agent, Toronto.....	54,724	49,252	Steam Boilers, &c.
*The British Empire Mutual Life Ass. Co., London, Eng.	Fred. Stancelliffe, Chief Agent, Montreal.....	124,587	114,707	Life.
Boivin, Wilson & Co.....	L. I. Boivin, Agent, Montreal.....	18,567	17,211	Plate-glass.
The British America Assurance Company.....	E. H. Sims, Secretary, Toronto.....	62,000	55,314	Fire and Inland Marine.
The British and Foreign Marine Insurance Co., Limited.....	E. L. Bond, Chief Agent, Montreal.....	112,000	100,800	Inland Marine.
The Caledonian Insurance Company, Edinburgh, Scotland..	Laung Lewis, Manager, Montreal.....	115,199	104,555	Fire.
The Canada Accident Assurance Company.....	T. H. Hudson, Chief Agent, Montreal.....	27,302	25,072	Accident and Plate Glass.
The Canada Life Assurance Company.....	A. G. Ramsay, Manager, Hamilton.....	61,000	54,900	Life.
The Canadian Railway Accident Insurance Co.....	Dr. A. A. Henderson, Chief Agent, Ottawa.....	20,000	20,000	Accident.
The Canadian Sick Benefit Society.....	Charles Egan, Chief Agent, Petrolia, Ont.....	5,000	5,000	Sickness and disability insurance on the Assessment Plan.
The Commercial Union Ass. Co. (Limited), London, Eng.....	Evans & McGregor, General Agents, Montreal.....	492,820	486,180	Fire, Inland Marine & Life.
The Confederation Life Association.....	J. K. Macdonald, Managing Director, Toronto.....	84,500	76,050	Life.
The Connecticut Fire Insurance Company, Hartford, Conn.	Robert Hampson & Son, Chief Agents, Montreal..	100,000	100,000	Fire.
C. G. Corneille and C. A. Sharpe (doing business under the name of the Metropolitan Plate Glass Insurance Co.)..	Charles A. Sharpe, Montreal.....	5,000	5,040	Plate Glass.
The Covenant Mutual Life Association of Illinois.....	A. H. Hoover, Chief Agent, Toronto.....	53,533	53,533	Life, on Assessment Plan.
The Dominion Burglary Guarantee Co. (Limited).....	John A. Grose, Chief Agent, Montreal.....	28,000	25,200	Burglary Guarantee.
The Dominion Life Assurance Company.....	Thos. Hilliard, Managing Director, Waterloo, Ont.	56,319	50,195	Life.
The Dominion Plate Glass Insurance Company.....	Alexander Ramsay, Chief Agent, Montreal.....	16,000	14,900	Plate Glass.
The Employers Liability Assurance Corporation (Limited)..	F. Stancelliffe, Chief Agent, Montreal.....	76,650	76,650	Guarantee and Accident.
†The Equitable Life Assurance Society of the United States.	Seargent P. Stearns, Manager, Montreal.....	1,550,100	1,427,573	Life.
The Federal Life Assurance Company of Ontario.....	David Dexter, Managing Director, Hamilton.....	56,307	50,226	Life.
The Germania Life Insurance Company.....	C. R. G. Johnson, Chief Agent, Montreal.....	75,000	72,500	Life.
The Great West Life Assurance Company.....	J. H. Brock, Managing Director, Winnipeg, Man.	56,000	50,400	Life.
The Guarantee Company of North America.....	Edward Rawlings, Manager, Montreal.....	58,400	53,800	Guarantee.
The Guardian Fire and Life Ass. Co. (Limited), London, Eng.	E. P. Heaton, Chief Agent, Montreal.....	216,567	216,567	Fire.
The Hartford Fire Insurance Company, Hartford, Conn.....	Peter A. McCallum, Chief Agent, Toronto.....	87,920	100,000	Fire.
The Imperial Insurance Company (Limited), London, Eng.....	G. R. Kearley, Chief Agent, Montreal.....	132,720	184,021	Fire.

Department of Finance—Insurance Branch.

The Insurance Company of North America, Philadelphia, Pa.	111,000	100,000	Fire and Inland Marine.
The Lancashire Insurance Company, Manchester, Eng.	211,800	211,800	Fire.
The Liverpool and London and Globe Insurance Company, Liverpool, Eng.	324,133	324,133	Fire and Life.
The Lloyds' Plate-Glass Insurance Company, New York	16,000	15,400	Plate-glass.
The London Assurance, London, Eng.	167,000	150,300	Fire, Life & Inland Marine.
The London Guarantee and Accident Co. (Limited), London, Eng.	73,000	69,389	Guarantee and Accident.
The London and Lancashire Fire Ins. Co., Liverpool, Eng.	136,267	136,267	Fire.
†The London and Lancashire Life Assurance Co., London, Eng.	122,187	113,318	Life.
The London Mutual Fire Ins. Co. of Canada.	55,620	50,068	Fire.
The London Life Insurance Co., Manchester, Eng.	60,000	54,000	Life.
The Manchester Fire Assurance Co., Manchester, Eng.	202,200	202,200	Fire.
The Manufacturers' (Maritime and Accident) Insurance Co. The Manufacturers' Life Insurance Co.	30,000	20,000	Accident.
The Marine Insurance Co. (Limited)	50,000	50,000	Life.
The Marine Insurance Benefit Life Association, Boston, Mass.	102,200	102,200	Inland Marine.
The Metropolitan Life Insurance Co., New York	100,000	100,000	Life, on the Assessment Plan
The Mercantile Fire Insurance Co., of New York	150,000	150,000	Life.
††The Mutual Life Insurance Co., of New York	55,916	50,057	Fire.
The Mutual Reserve Fund Life Association, New York	2,334,363	2,215,300	Life.
The National Assurance Co. of Ireland	103,533	100,857	Life, on the Assessment Plan
**The New York Life Insurance Co., New York	100,161	100,161	Life.
†††The North American Life Assurance Co.	1,273,000	1,163,700	Life.
‡The North British and Mercantile Insurance Co., London, Eng.	60,060	53,775	Life.
The Northern Assurance Co., Aberdeen and London	772,093	713,993	Fire and Life.
The Northern Life Assurance Company of Canada	211,700	200,555	Fire.
The Norwich and London Accident Insurance Association, Norwich, Eng.	56,000	50,400	Life.
The Ocean Accident and Guarantee Corporation (Limited), Norwich, Eng.	58,400	58,400	Accident.
The Norwich Union Fire Insurance Society, Norwich, Eng.	149,333	146,833	Fire.
The Ocean Accident and Guarantee Corporation (Limited), Norwich, Eng.	82,247	82,247	Accident and Sickness.
The Ontario Mutual Life Assurance Co.	22,500	21,000	Accident.
The Ontario Mutual Life Assurance Co. of Brooklyn.	104,852	92,693	Life.
The Phenix Insurance Co. of Hartford, Conn.	100,000	100,000	Fire and Inland Marine.
The Phenix Assurance Co.	193,000	173,200	Fire.
The Provident Savings Life Assurance Society of New York	217,127	211,377	Life.
The Quebec Fire Assurance Co.	59,500	50,400	Life.
The Queen Insurance Co. of America, New York	262,200	256,200	Fire.
The Reliance Marine Insurance Co. (Limited)	110,980	104,737	Inland Marine
The Reliance Mutual Life Assurance Society, London, Eng.	110,277	110,277	Life.
The Royal Insurance Co., Liverpool, Eng.	680,533	689,533	Fire and Life.
The Scottish Union and National Insurance Co., Edinburgh, Scotland	100,833	100,483	Fire.
The Standard Life Assurance Co., Edinburgh, Scotland	3,073,070	2,754,361	Life.
The Star Life Assurance Society, London, Eng.	146,000	146,000	Life.
The Sun Insurance Office, London, Eng.	308,410	295,333	Fire.
The Sun Life Assurance Co. of Canada.	64,000	57,000	Life.
Robert Hampson & Son, Chief Agents, Montreal.			
J. G. Thompson, Chief Agent, Toronto			
G. F. C. Smith, Chief Agent, Montreal.			
Eastmore & Lightbourne, Chief Agents, Toronto.			
E. A. Lilly, Chief Agent, Montreal.			
A. I. Hulbard, Chief Agent, Toronto.			
Alfred Wright, Chief Agent, Toronto.			
B. Hal. Brown, Manager, Montreal.			
D. C. Macdonald, Secretary, London, Ont.			
J. G. Richter, Manager, London, Ont.			
James Boomer, Manager, Toronto.			
J. F. Junkin, Chief Agent, Toronto.			
J. F. Junkin, Chief Agent, Toronto.			
Jno. W. Molson, Chief Agent, Montreal			
T. E. P. Sutton, Chief Agent, Toronto.			
Frank L. Palmer, General Agent, Toronto.			
James Locke, Secretary, Waterloo, Ont.			
Payette Brown, Manager, Montreal			
D. Z. Bessette, Chief Agent, Montreal			
Matthew C. Hinchaw, Montreal			
David Burke, Chief Agent, Montreal			
Wm. McCabe, Managing Director, Toronto			
Thos. Davidson, Managing Director, Montreal.			
Robt. W. Tyre, Manager, Montreal.			
Alfred Robinson, Chief Agent, London, Ont.			
Scott & Wahmsley, General Agents, Toronto.			
Alex. Dixon, Manager, Toronto.			
Francis F. Rolland, Chief Agent, Montreal.			
A. L. Eastmore, Chief Agent, Toronto			
Wm. Hendry, Manager, Waterloo			
L. C. Camp, Chief Agent, Toronto			
Smith & Tatley, Chief Agents, Montreal.			
Paterson & Son, General Agents, Montreal			
R. H. Matson, Chief Agent, Toronto.			
Edwin Jones, President, Quebec.			
Geo. Simpson, Chief Agent, Montreal.			
E. L. Bond, Chief Agent, Montreal.			
J. Cassie Haxton, Attorney, Montreal.			
Geo. Simpson, Chief Agent, Montreal.			
Walter Kavanagh, Agent, Montreal.			
W. M. Rausay, Manager, Montreal			
Alf. W. Briggs, Chief Agent, Toronto.			
H. M. Blackburn, Chief Agent, Toronto.			
R. Macaulay, Managing Director, Montreal			

List of Insurance Companies Licensed to do Business in Canada, under the Insurance Act—Continued.

Name of Company.	Chief Agent to Receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Supreme Court of the Independent Order of Foresters.	Dr. Oronhyatekha, Chief Agent, Toronto	\$ 100,000	\$ 100,000	Life, disability and sickness insurance on the Assessment Plan.
The Temperance and General Life Assurance Co. of N. A.	Henry Sutherland, Chief Agent, Toronto	75,211	50,000	Life.
The Travelers' Insurance Co., Hartford, Conn.	Frank F. Parkins, Chief Agent, Toronto	848,113	774,446	Life and Accident.
The Union Mutual Life Insurance Co., Portland, Maine	Henri E. Morin, Attorney, Montreal	572,468	569,468	Life.
The Union Assurance Society, London, Eng.	T. L. Morrisey, Chief Agent, Montreal	226,335	213,667	Fire.
The United States Life Insurance Co. in the City of New York	Lewis A. Stewart, Chief Agent, Toronto	145,000	145,000	Life.
The Western Assurance Co	J. J. Kenny, Managing Director, Toronto	57,700	51,930	Fire and Inland Marine.

* This Company has also \$892,500 vested in Canadian Trustees under the Insurance Act. † This Company has also \$1,605,000 in the hands of Canadian Trustees under the Insurance Act. ‡ This Company has also \$1,218,197 vested in Canadian Trustees under the Insurance Act. ** This Company has also \$2,010,000 vested in Canadian Trustees under the Insurance Act. †† This Company has also \$750,000 vested in Canadian Trustees under the Insurance Act.

NOTE.—The Dominion Safety Fund Life Association has ceased transacting business, and has reinsured its outstanding policies with the Great West Life Assurance Company. A portion of its deposit has been released.
 The Canadian and European Export Credit System Company has ceased transacting business in Canada. A portion of its deposit has been released.
 The Steam Boiler and Plate Glass Insurance Co. has ceased transacting business, and has reinsured its outstanding Steam Boiler risks with the Boiler Inspection and Insurance Co., and its Plate Glass risks with the Lloyd's Plate Glass Insurance Co. Notice has been given of application for release of deposit.

Department of Finance—Insurance Branch.

THE following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 32 of the Insurance Act, to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the Statutes in that behalf.

Name of Company.	Chief Agent to Receive Process.	Amount of Deposit with Receiver General.		Business.
		Par Value.	Accepted Value.	
The Connecticut Mutual Life Insurance Company, Hartford, Conn	F. W. Evans, General Agent, Montreal	\$ 100,000	\$ 100,000	Life.
The Edinburgh Life Assurance Company, Edinburgh, Scotland	David Higgins, Chief Agent, Toronto	161,667	156,367	Life.
The Life Association of Scotland, Edinburgh, Scotland	Charles M. Holt, Chief Agent, Montreal	154,760	149,893	Life.
The National Life Insurance Company of the U. S. of America, Washington, D. C.	F. A. Powis, Chief Agent, Hamilton	110,000	110,000	Life.
The North-western Mutual Life Insurance Company, Milwaukee, Wis.	William Angus, Attorney, Montreal	100,000	100,000	Life.
The Phoenix Mutual Life Insurance Company, Hartford, Conn.	H. D. Simpson, General Agent, Montreal	129,280	126,280	Life.
The Scottish Amicable Life Assurance Society, Glasgow, Scotland	William W. Robertson, Attorney, Montreal	154,802	144,802	Life.
The Scottish Provident Institution, Edinburgh, Scotland	John Dunlop, Attorney, Montreal	100,000	90,000	Life.

The following Insurance Companies are registered under the Insurance Act, and are permitted to transact the business of Life Insurance in Canada upon the assessment plan :—

Name of Company.	Chief Agent to Receive Process.
The Canadian Order of the Woodmen of the World	W. C. Fitzgerald, Chief Agent, London, Ont.
The Colonial Mutual Life Association	J. F. Mathieson, Chief Agent, Montreal.
The Commercial Travellers' Mutual Benefit Society	W. G. H. Lowe, Secretary, Toronto.
The Grand Council of the Catholic Mutual Benefit Association of Canada	Samuel R. Brown, Chief Agent, London, Ont.
The Home Life Association of Canada	A. J. Pattison, Chief Agent, Toronto.
The Provincial Provident Institution	E. S. Miller, Secretary, St. Thomas, Ont.

STATEMENTS
OF
FIRE AND INLAND MARINE
INSURANCE COMPANIES

Department of Finance—Insurance Branch.

LIST OF COMPANIES.

BY WHICH THE BUSINESS OF **FIRE INSURANCE** WAS TRANSACTED IN THE
DOMINION DURING THE YEAR ENDED 31st DECEMBER, 1895.

The Ætna Insurance Company, Hartford, Conn.
The Agricultural Insurance Company, Watertown, N. Y.
The Alliance Assurance Company.
The Atlas Assurance Company.
The British America Assurance Company, Toronto.
The Caledonian Insurance Company.
The Commercial Union Assurance Company (Limited), London, England.
The Connecticut Fire Insurance Company, Hartford, Conn.
The Eastern Assurance Company of Canada, Halifax, N.S.
The Guardian Fire and Life Assurance Company (Limited), London, England.
The Hartford Fire Insurance Company, Hartford, Conn.
The Imperial Insurance Company (Limited), London, England.
The Insurance Company of North America.
The Lancashire Insurance Company.
The Liverpool and London and Globe Insurance Company.
The London and Lancashire Fire Insurance Company.
The London Assurance.
The London Mutual Fire Insurance Company of Canada, London, Ont.
The Manchester Fire Assurance Company.
The Mercantile Fire Insurance Company.
The National Assurance Company of Ireland.
The North British and Mercantile Insurance Company.
The Northern Assurance Company.
The Norwich Union Fire Insurance Society.
The Phenix Insurance Company, Brooklyn, N. Y.
The Phoenix Assurance Company of London.
The Phoenix Insurance Company, Hartford, Conn., U. S.
The Quebec Fire Assurance Company.
The Queen Insurance Company of America.
The Royal Insurance Company.
The Scottish Union and National Insurance Company.
The Sun Insurance Office, London, England.
The Union Assurance Society, London, England.
The United Fire Insurance Company (Limited).
The Western Assurance Company, Toronto.

LIST OF COMPANIES.

BY WHICH THE BUSINESS OF **INLAND MARINE INSURANCE** WAS TRANSACTED
IN THE DOMINION DURING THE YEAR ENDED 31st DECEMBER, 1895.

The Ætna Insurance Company, Hartford, Conn.
The British America Assurance Company, Toronto.
The British and Foreign Marine Insurance Company (Limited).
The Reliance Marine Insurance Company (Limited).
The Western Assurance Company, Toronto.

Department of Finance—Insurance Branch.

THE ÆTNA INSURANCE COMPANY, HARTFORD, CONN., U.S.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—WM. B. CLARK.

Secretary—W. H. KING.

Principal Office—Hartford, Conn.

Head Office in Canada—Montreal.

Chief Agent in Canada—F. W. EVANS.

(Incorporated June 5th, 1819. Commenced business in Canada, 1821.)

CAPITAL.

Amount of capital authorized.....	\$5,000,000 00
do subscribed for and paid up in cash.....	<u>4,000,000 00</u>

ASSETS IN CANADA.

Stocks, bonds, &c., in deposit with the Receiver General, viz.:—

	Par value.	Market value.
Montreal Corporation stock	\$ 19,000 00	\$ 20,900 00
Montreal Harbour bonds	4,000 00	4,000 00
Canadian Pacific Land Grant bonds	89,000 00	99,680 00
Total par and market values	<u>\$112,000 00</u>	<u>\$124,580 00</u>

Carried out at market value.....	\$ 124,580 00
Cash in hands of agents in Canada	12,562 44
Total assets in Canada.....	<u>\$ 137,142 44</u>

LIABILITIES IN CANADA.

Net amount of fire losses adjusted but not due	\$ 315 86
do do claimed but not adjusted.....	3,625 14
do do resisted.....	None.
Total net amount of unsettled claims for fire losses in Canada.....	\$ 3,941 00
Reserve of unearned premiums for all outstanding fire risks in Canada.	90,095 42
Total liabilities in Canada.....	<u>\$ 94,036 42</u>

INCOME IN CANADA.

For Fire Risks in Canada.

Gross cash received for premiums.....	\$ 174,649 28
Deduct reinsurance, rebate, abatement and return premiums.....	37,381 43
Net cash received for said premiums.....	<u>\$ 137,267 85</u>

For Inland Marine Risks in Canada.

Gross cash received for premiums.....	\$ 15,555 80
Deduct reinsurance, rebate, abatement and return premiums.....	9,119 86
Net cash received for said premiums.....	<u>\$ 6,435 94</u>

Total net cash received for premiums in Canada.....	\$ 143,703 79
Received for interest and dividends..	5,630 00
Total cash income in Canada.....	<u>\$ 149,333 79</u>

AETNA—Continued.

EXPENDITURE IN CANADA.

For Fire Risks in Canada.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$11,227.75).....	\$ 10,209 20
Paid for fire losses occurring during the year.....	97,259 17
Total net amount paid during the year for fire losses.....	\$ 107,468 37

Inland Marine Risks in Canada.

Amount paid for inland marine losses occurring during the year.....	2,593 96
---	----------

Total net amount paid during the year for fire and inland marine losses..	\$ 110,062 33
Paid for commission or brokerage in Canada.....	29,431 33
do salaries, fees, &c	4,078 54
do taxes in Canada	2,512 20
do general expenses.....	4,299 78

Total cash expenditure in Canada.. **\$ 150,384 18**

RISKS AND PREMIUMS.

Fire Risks in Canada.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 15,869,755	\$ 179,000 84
Taken during the year, new and renewed.....	14,424,298	171,649 28
Total.....	\$ 30,294,053	\$ 350,650 12
Deduct terminated.....	14,771,376	176,310 40
Gross in force at end of year.....	\$ 15,522,677	\$ 174,339 72
Deduct reinsured.....	162,950	1,535 95
Net in force at 31st December, 1895.....	\$ 15,359,727	\$ 172,803 77

Inland Marine Risks in Canada.

Taken during the year.....	\$ 1,281,590	\$ 6,435 94
Terminated.....	1,281,590	6,435 94

Total number of policies in force in Canada at date. (No return.)

Total net amount in force.....	\$ 15,359,727 00
Total premiums thereon.....	172,803 77

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

ASSETS.

Real estate, unencumbered.....	\$ 200,000 00
Loans on bond and mortgage.....	36,000 00
Cash on hand and in bank.....	752,512 97
Gross premiums in course of collection.....	534,644 96
Loans on collaterals of par value, \$5,425, market value, \$9,246.75, amount loaned.....	5,600 00
Stocks and bonds, par value, \$7,392,260, market value.....	9,526,068 00
Interest due and accrued.....	687 95
Total assets.....	\$ 11,055,513 88

Department of Finance—Insurance Branch.

ÆTNA—Concluded.

LIABILITIES.

Net amount of unpaid losses.....	\$ 398,575 19
Amount of unearned premiums.....	3,026,590 39
Amount reclaimable on perpetual fire insurance policies.....	51,306 39
Commission and brokerage.....	82,589 91
Return premiums.....	82,589 90
Printing, &c.....	1,000 00
Total liabilities except capital stock.....	\$3,642,651 78
Capital stock paid up in cash.....	\$4,000,000 00
Surplus beyond liabilities and capital stock.....	3,412,862 10

INCOME.

Net cash received for premiums.....	\$3,868,744 57
Received for interest and dividends.....	474,840 18
Received for rents.....	3,638 82
Total cash income.....	\$4,347,223 57

EXPENDITURE.

Net amount paid for losses.....	\$2,170,636 88
Cash dividends paid stockholders.....	720,000 00
Commission or brokerage.....	615,970 86
Salaries, fees, &c.....	258,304 42
Taxes.....	74,785 38
Miscellaneous.....	264,732 97
Total cash expenditure.....	\$4,104,430 51

RISKS AND PREMIUMS.

Amount of policies taken during the year—Fire.....	\$357,024,849 00
Premiums thereon.....	4,461,273 06
Amount of policies terminated—Fire.....	340,863,792 00
Premiums thereon.....	4,363,785 50
Net amount in force at end of year—Fire.....	483,063,047 00
Premiums thereon.....	5,871,446 04
Amount of policies taken during the year—Inland Marine.....	\$ 64,771,068 00
Premiums thereon.....	198,663 00
Amount of policies terminated—Inland Marine.....	66,004,758 00
Premiums thereon.....	219,353 19
Net amount in force at end of year—Inland Marine.....	2,487,355 00
Premiums thereon.....	83,545 08

THE AGRICULTURAL INSURANCE COMPANY, WATERTOWN, N. Y.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—J. R. STEBBINS.

Secretary—H. M. STEVENS.

Principal Office—Watertown, N.Y.

Chief Agent in Canada—C. R. G. JOHNSON. †

Head Office in Canada—Montreal.

(Organized, as mutual, 1853; incorporated, as stock, 1863; commenced business in Canada, 1st October, 1878.)

CAPITAL.

Amount of capital authorized, subscribed for, and paid up in cash.....\$ 500,000 00

ASSETS IN CANADA.

City of Kingston bonds in deposit with Receiver General—par value	
\$141,600; market value	\$ 152,928 00
Cash in hands of agents in Canada.	3,158 99
Interest accrued.....	3,147 75
Uncollected premiums.....	20,906 66
Total assets in Canada.	\$ 180,141 40

LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due	\$ 1,023 67
Net amount of losses in Canada claimed but not adjusted	2,451 42
Total net amount of unsettled claims for fire losses in Canada.....	\$ 3,475 09
Reserve of unearned premiums for all outstanding fire risks in Canada	53,378 35
do do do tornado risks in Canada	284 17
Total liabilities in Canada.....	\$ 57,137 61

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 58,404 83
Deduct reinsurance, rebate, abatement and return premiums.....	23,217 02
Net cash received for said premiums	\$35,187 81
Gross cash received for tornado premiums.....	\$ 346 00
Deduct reinsurance, rebate, &c.....	5 00
Net cash received for tornado premiums	\$ 341 00
Total net cash received for premiums.....	\$ 35,528 81
Received for interest or dividends on bonds, &c.....	6,388 25
Rent.....	46 85
Total income in Canada.....	\$ 41,963 91

Department of Finance—Insurance Branch.

AGRICULTURAL—Continued.

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years, (which losses were estimated in last statement at \$4,038).....	\$ 4,112 00
Amount paid for losses occurring during the year.....	\$47,919 16
Deduct amount received for reinsurance.....	9,801 56
Net amount paid during the year for the said losses.....	\$38,117 60
Net amount paid during the year for fire losses.....	\$42,229 60
Amount paid for tornado losses during the year.....	255 00
Net amount paid during the year for fire and tornado losses.....	\$ 42,484 60
Commission or brokerage.....	11,736 37
Salaries, fees, and all other charges of officials in Canada.....	2,834 44
Taxes.....	2,236 66
All other expenditure, viz.:—Postage, telegrams and express, \$699.61 ; office expenses, \$437.47; rent, \$704.98; board tax, \$288.05; advertising, \$490.75; legal, \$817.47; miscellaneous, \$677.79; stationery and printing, \$72.85; travelling, \$1,509.03; maps, \$371.....	6,069 00
Total expenditure in Canada.....	65,361 07

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 14,120,624	\$ 130,471 40
Taken during the year (new and renewed).....	6,692,800	61,594 45
Total.....	\$ 20,813,424	\$ 192,065 85
Deduct terminated.....	8,363,420	77,067 19
Gross in force at end of year.....	\$ 12,450,004	\$ 114,998 66
Deduct reinsured.....	1,552,094	15,717 42
Net in force at 31st December, 1895.....	\$ 10,897,910	\$ 99,281 24

Tornado Risks in Canada.

Gross policies taken during the year.....	\$ 57,600	\$ 346 00
Deduct terminated.....	500	5 00
Gross and net in force at 31st December, 1895.....	\$ 57,100	\$ 341 00

Total number of policies in force in Canada at date. (No return.)	
Total net amount in force.....	\$10,955,010 00
Total premiums thereon.....	99,622 24

AGRICULTURAL—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

ASSETS.

Real estate.....	\$ 297,595 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	916,220 78
Loans on bond and mortgage (first liens) upon which more than one year's interest is due.....	177,448 52
Interest due and accrued on said bond and mortgage loans.....	35,708 07
Stocks and bonds held by the company—par value, \$360,700; market value.....	370,960 50
Loans on collateral security of stock, &c., of par value, \$195,810.50; market value, \$240,054.87; amount loaned.....	169,894 26
Interest due and accrued.....	9,824 06
Cash on hand and in banks.....	138,656 98
Gross premiums in course of collection.....	177,379 91
Bills receivable.....	711 82
Due from other companies for reinsurance.....	7,180 64
Total assets.....	\$2,301,580 54

LIABILITIES.

Net amount of unpaid losses.....	\$ 119,165 12
Unearned premiums.....	1,327,401 27
Cash dividends to stockholders remaining unpaid.....	75 00
Other liabilities.....	44,766 90
Total liabilities, except capital stock.....	\$1,491,408 29

Capital stock paid up in cash.....	\$ 500 000 00
Surplus beyond liabilities and capital stock.....	310,172 25

INCOME.

Net cash received for premiums.....	\$1,044,289 67
Received for interest and dividends.....	101,439 01
do rents.....	3,419 89
Total cash income.....	\$1,149,148 57

EXPENDITURE.

Net amount paid for losses.....	\$ 552,615 02
Dividends paid to stockholders.....	49,980 00
Commission or brokerage.....	208,842 57
Salaries, fees, &c.....	125,601 85
Taxes.....	24,570 50
Miscellaneous.....	99,552 17
Total cash expenditure.....	\$1,061,162 11

RISKS AND PREMIUMS.

Amount of policies taken during the year.....	\$157,565,000 00
Premiums thereon.....	1,386,695 00
Amount of policies terminated during the year.....	155,226,171 00
Premiums thereon.....	1,437,726 65
Net amount in force at end of year.....	277,334,047 00
Premiums thereon.....	2,660,142 87

Department of Finance—Insurance Branch.

THE ALLIANCE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—Rt. Hon. Lord ROTHSCHILD. | *Secretary*—ROBERT LEWIS.

Principal Office—Bartholomew Lane, London, England.

Chief Agent in Canada— | *Head Office in Canada*—
 GEORGE H. McHENRY. | 157 St. James St., Montreal.

(Established, 4th August, 1824. Commenced business in Canada, 1st March, 1892.)

CAPITAL.

Amount of capital authorized and subscribed for	\$ 24,333,333 33
Amount paid up in cash.....	<u>2,676,666 67</u>

ASSETS IN CANADA.

Stocks, bonds, &c., in deposit with the Receiver General, viz.:—

	Par value.	
Canada 3 per cent stock	\$ 311,142 00	
Carried out at par value		\$ 311,142 00
Cash at head office in Canada.....		1,685 39
Cash in Bank of Montreal.....		24,752 28
Cash in hands of agents in Canada.....		24,258 95
Total assets in Canada.....		<u>\$ 361,838 62</u>

LIABILITIES IN CANADA.

Net amount of fire losses, unsettled but not resisted....	\$ 18,096 94	
do do resisted, in suit, accrued in previous year..	326 44	
Total net amount of unsettled claims for fire losses in Canada.....		\$ 18,423 38
Reserve of unearned premiums for all outstanding fire risks in Canada.		119,330 39
Total liabilities in Canada.....		<u>\$ 137,753 77</u>

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 199,218 44	
Deduct reinsurance, rebate, abatement and return-premiums.....	29,629 07	
Net cash received for premiums.....		\$ 169,589 37
*Received for interest on stock		9,334 26
Total income in Canada		<u>\$ 178,923 63</u>

* Paid direct to head office, London, England.

ALLIANCE ASSURANCE COMPANY—*Continued*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in last statement at \$11,438.82).....	\$ 13,107 06
Deduct amount received for reinsurance.....	1,649 47
Net amount paid during the year for the said losses.....	<u>\$ 11,457 59</u>
Amount paid for losses occurring during the year.....	\$ 116,013 77
Deduct amount received for reinsurance.....	3,141,57
Net amount paid during the year for the said losses.....	<u>\$112,872 20</u>
Net amount paid during the year for losses in Canada.....	\$124,329 79
Commission or brokerage in Canada.....	27,942 61
Salaries, fees and other charges of officials in Canada.....	12,434 55
Taxes in Canada.....	3,259 14
Miscellaneous payments, viz. :—	
Rents, \$2,644; postage, \$1,218.90; stationery, \$858.48; advertising, \$677; travelling expenses, \$40.85; general office expenses, \$1,731.91; agency disbursements, \$1,005.48; cables and telegrams, \$95.68.....	8,272 30
Total expenditure in Canada.....	<u><u>\$176,238 39</u></u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Policies in force at date of last statement.....	\$ 24,351,172	\$281,766 98
Policies taken during the year, new and renewed.....	16,601,877	198,581 86
Total.....	\$ 40,953,049	\$480,348 84
Deduct terminated.....	19,771,635	225,657 77
Gross in force at end of year.....	\$ 21,181,414	\$ 254,691 07
Deduct reinsured.....	1,075,709	12,241 16
Net in force at 31st December, 1895.....	<u>\$ 20,105,705</u>	<u>\$242,449 91</u>
Number of policies in force at date. (No return.)		
Total net amount in force.....		\$20,105,705 00
Total premiums thereon.....		<u>242,449 91</u>

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1895.

FIRE AND PROFIT AND LOSS ACCOUNTS.

The net premium income amounted to.....	£518,086 0 7
Interest, less income tax, on funds (exclusive of life assurance and leasehold and investment policies funds).....	51,333 12 8
	<u>£569,419 13 3</u>
Fire claims.....	£258,864 10 5
Commission and expenses of management (including irrecoverable agency balances, £72 9s. 10d.)....	180,562 19 11
	<u>439,427 10 4</u>
Profit.....	£129,992 2 11

ALLIANCE ASSURANCE COMPANY—Continued.

After deducting £1,063 0s. 9d. applied in writing down the book value of the company's property, and £2,225 2s. 5d. for income tax, and after providing for the dividend on the share capital for the year 1896, there remains a surplus of £26,703 19s. 9d., which has been added to the fire insurance fund.

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fire insurance fund at the beginning of the year.....	749,390	6	1	Losses by fire after deduction of amounts recovered under reinsurances.....	258,864	10	5
Premiums received, after deduction of reinsurance premiums.....	518,086	0	7	Commission.....	73,669	0	9
Interest and dividends on fire insurance fund. £30,367 3 4				Expenses of management.....	106,821	9	4
Less income tax..... 894 4 9				Bad debts.....	72	9	10
	29,412	18	7	Transferred to profit and loss account.....	81,367	9	1
				Amount of fire insurance fund at the end of the year, as per Balance Sheet.....	776,094	5	10
	<u>£1,296,889</u>	<u>5</u>	<u>3</u>		<u>£1,296,889</u>	<u>5</u>	<u>3</u>

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's account.....	100,000	0	0	Dividend to members.....	100,000	0	0
Interest and dividends on share capital, and on profit and loss account..... £22,543 17 3				Applied in writing down ledger value of the company's property.....	1,063	0	9
Less income tax..... 623 3 2				Income tax (excluding income tax on interest and dividends).....	2,225	2	5
	21,920	14	1	Balance as per Balance Sheet.....	100,000	0	0
Transferred from fire account..... 81,367 9 1							
	<u>£ 203,288</u>	<u>3</u>	<u>2</u>		<u>£ 203,288</u>	<u>3</u>	<u>2</u>

BUSINESS SHEET ON THE 31ST DECEMBER, 1895.

LIABILITIES.

	£	s.	d.
Capital, £5,000,000, of which is paid up.....	550,000	0	0
Life Assurance Fund.....	2,556,816	11	2
Fire Insurance Fund.....	776,094	5	10
Leasehold and Investment Policies Fund.....	33,288	9	8
Profit and Loss Account.....	100,000	0	0
	<u>£4,016,199</u>	<u>6</u>	<u>8</u>
Claims under life policies admitted but not yet paid..... £ 11,311 3 3			
do announced but not yet admitted, owing to proof of death not having been furnished..... 23,103 17 11			
	£ 34,415	1	2
Outstanding fire losses.....	50,599	6	6
Outstanding dividends.....	298	16	0
Bills payable.....	3,300	0	0
Accrued commission and expenses.....	2,635	0	0
	<u>91,248</u>	<u>3</u>	<u>8</u>
	<u>£ 4,107,447</u>	<u>10</u>	<u>4</u>

ALLIANCE ASSURANCE COMPANY—*Concluded.*

ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom.....	525,683	12	10
Mortgages on property out of the United Kingdom	73,026	2	1
Loans on the Company's life policies	109,932	10	7
Investments :—			
In British Government securities.....	198,496	10	10
Indian and Colonial Government securities.....	101,320	0	0
Foreign Government securities.....	323,517	8	2
Railway and other debentures and debenture stocks.....	663,596	9	2
Railway and other stocks and shares (preference and ordinary)	410,250	0	0
Bank of England stock.....	62,000	0	0
7,374 Alliance Assurance Company shares purchased and held under powers conferred by the laws and regulations of the Company.....	66,300	0	0
Bank preference shares (fully paid up).....	1,330	0	0
House property.....	319,871	2	1
Landed property and ground rents.....	5,861	0	0
Loans to counties, towns, and unions in Great Britain on the security of rates and property	493,686	14	11
Loans on the security of rent charges.....	274,477	8	10
Loans on debentures, stocks, shares, and on life, reversionary and other interests in real and personal property; and for parliamentary deposits.....	179,114	17	10
Deposits with sundry banks.....	28,142	16	6
Loans on personal security.....	1,700	0	0
Agents' balances, and balances due from other offices.	118,514	7	6
Outstanding premiums	16,115	18	0
Outstanding interest and dividends.....	4,111	7	8
Cash :—			
In hand (£3,027 15s. 9d.) and on current accounts (£55,969 13s. 0d.)	58,997	8	9
Bills receivable.....	35,828	2	0
Interest and dividends accrued to the 31st December, 1895, but not payable until 1896.....	35,573	12	7
	£4,107,447	10	4

Department of Finance—Insurance Branch.

THE ATLAS ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

<i>Secretary</i> —SAMUEL J. PIPKIN. <i>Chief Agent in Canada</i> —M. C. HINSHAW.	|	<i>Principal Office</i> —LONDON, ENGLAND. <i>Head Office in Canada</i> —MONTREAL.
---	--	--

(Established, 1808. Commenced business in Canada, 7th March, 1887.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£	1,200,000
Amount paid up in cash.....		144,000
		144,000

ASSETS IN CANADA.

Stocks and bonds :—

	Par Value.	Market Value.
Canada 3½ per cent inscribed stock.....	\$ 82,753 33	\$ 86,042 66
New South Wales 3½ per cent inscribed stock.....	24,333 33	25,185 00
Total par and market values.....	\$ 107,066 66	\$ 111,227 66
Carried out at market value.....		\$ 111,227 66
(The above being on deposit with the Receiver General.)		
Cash at Head Office in Canada.....		2,708 96
Cash in Bank of British North America.....		8,499 60
Amount of cash in hands of agents in Canada.....		19,700 07
Office furniture and plans.....		3,500 00
		\$ 145,636 29

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted (\$650 of which accrued in previous years).....	\$	7,960 58
Net amount of losses resisted—in suit (accrued in previous years).....		2,500 00
Total net amount of unsettled claims for losses in Canada.....	\$	10,460 58
Reserve of unearned premiums for all outstanding risks in Canada.....		84,613 62
Total liabilities in Canada.....	\$	95,074 20

INCOME IN CANADA.

Gross cash received for premiums.....	\$	148,191 33
Deduct reinsurance, rebate, abatement and return premiums.....		19,909 70
Net cash received for said premiums.....	\$	128,281 63
Received for interest and dividends.....		3,747 33
Interest on bank account.....		59 27
Total income in Canada.....	\$	132,088 23

Department of Finance—Insurance Branch.

ATLAS ASSURANCE COMPANY—Continued.

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$6,183.50).....	\$	5,943 78
Amount paid for losses occurring during the year.....	\$	65,874 97
Deduct amount received for reinsurance.....		4 35
Net amount paid during the year for said losses.....	\$	65,870 62
Total net amount paid during the year for losses in Canada	\$	71,814 40
Commission or brokerage.....		25,530 43
Salaries, fees and all other charges of officials		4,231 64
Taxes in Canada.....		4,144 74
Miscellaneous payments, viz.:—		
Office charges, \$855.71; stationery and printing, \$990.24; advertising, \$861.20; maps and block plans, \$263.48; postage, express and telegrams, \$333.74; travelling, \$639.86; office rent and taxes, \$686.25; agent's charges, \$1,579.87; law charges, \$69.76.....		6,280 11
Total expenditure in Canada.....	\$	112,001 32

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 10,689,610	\$ 142,597 65
Taken during the year—new and renewed.....	10,880,071	148,191 33
Total.....	\$ 21,569,681	\$ 290,788 98
Deduct terminated.....	9,394,257	127,048 67
Gross in force at end of year.....	\$ 12,175,424	\$ 163,740 31
Deduct reinsured.....	192,273	2,306 65
Net in force 31st December, 1895.....	\$ 11,983,151	\$ 161,433 66
Number of policies in force at date.....	(No return.)	
Total net amount in force.....		\$11,983,151 00
Total premiums thereon		161,433 66

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

In the Fire department the net premiums amounted to £368,941 4s., 7d., being an increase of £6,088 upon those of 1894; the losses amounted to £203,298 18s. 2d., being 55.1 per cent of the premiums, against 54.1 per cent in 1894.

The balance for the year at credit of profit and loss account is £57,784 3s. 6d.

The directors have this day declared a dividend for the year 1895 of 22s. per share, free of income tax (being 22 per cent on the original paid-up capital of the company), amounting to £26,400 0s. 0d., of which an interim dividend of £6 000, or 5s. per share, was paid on 27th September last.

(The balance of 17s. per share will be paid on and after 31st instant.)

The remainder of the year's surplus has been applied as follows:—

In adding to the fire fund.....	£30,000	0	0
do reserve fund		1,384	3 6
		<u>£57,784</u>	<u>3 6</u>

The fire and reserve funds will then stand at £378,934 0s. 9d.

The total funds of the company, including paid up capital, now amount to..... £2,121,259 10 10

ATLAS ASSURANCE COMPANY—Continued.
REVENUE ACCOUNTS FOR THE YEAR ENDING 31ST DECEMBER, 1895.

FIRE DEPARTMENT.

	£	s.	d.	£	s.	d.
Amount of fire insurance fund at the beginning of the year	300,000	0	0	203,298	18	2
Premiums received, after deduction of re-assurance premiums	368,941	4	7	71,002	17	3
Bad debts recovered	19	10	1	52,935	2	1
				41,723	17	2
				300,000	0	0
	£668,960	14	8	£668,960	14	8

PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Balance of last year's account (1894)	53,794	6	9	53,794	6	9
Interest, dividends, &c., not carried to other accounts	13,576	11	6	1,500	0	0
Amount transferred from fire account	41,723	17	2	6,000	0	0
Amount transferred from life account	3,772	17	9			
Transfer fees	30	0	0			
Profit on sale of investments	180	17	1			
				51,784	3	6
	£113,078	10	3	£113,078	10	3

	£	s.	d.
Losses by fire, after deduction of re-assurances			
Commission			
Expenses of management			
Surplus for the year carried to profit and loss account			
Amount of fire insurance fund at end of the year			

	£	s.	d.
Addition to fire fund	31,000	0	0
Addition to reserve fund	2,394	6	9
Dividends to proprietors (1894 ac.)	20,400	0	0
Written-off cost of business acquired			
Interim dividend (1895 ac.)			
Balance	£57,784	3	6
Less—Interim dividend paid 27th September, 1895	6,000	0	0
Application of surplus:—			
Balance of dividend payable 31st inst.	£30,400	0	0
Addition to fire fund	30,000	0	0
do reserve fund	1,384	3	6

ATLAS ASSURANCE COMPANY—*Concluded.*

BALANCE SHEET, 31st DECEMBER, 1895.

LIABILITIES.		ASSETS.	
£.	s. d.	£.	s. d.
<i>Proprietors.</i>			
Paid up capital.....	£ 120,000 0 0	Mortgages on county, board and corporation rates.....	£ 17,718 19 10
Bonuses added out of profits since 1847.....	24,000 0 0	Mortgages on property within the United Kingdom.....	26,900 5 9
Reserve fund.....	.....	Advances on rent charges.....	3,060 8 8
Fire fund.....	.....	(None of the above are in Ireland.)	
Profit and loss.....	63,554 15 3	Investments—	
Outstanding fire losses.....	580 10 10	Indian and Colonial Government securities.....	107,556 6 9
Outstanding fire commission.....	9,020 6 1	Foreign Government securities.....	69,216 16 8
Due to other offices for re-assurances.....	854 9 0	Indian railway guaranteed stock.....	18,549 4 3
Sundry unclaimed dividends.....	7,400 0 0	Railway and other debentures and debenture stocks.....	35,213 6 11
Outstanding accounts.....	.....	Railway and other stocks and shares (preference and ordinary).....	23,979 7 1
		Municipal corporations bonds.....	53,277 6 10
		Freeholds and other property.....	.....
		Loan on personal security.....	.....
		Branch and agency balances, including balance of cost of business acquired.....	119,300 1 5
		Due by other offices for re-assurances.....	8,207 16 2
		Outstanding premiums.....	6,233 6 4
		do interest due.....	£ 2,564 10 0
		do do accrued.....	1,836 10 10
			4,401 0 10
		Cash (on deposit).....	22,918 12 11
		Cash (in hand and on current account).....	21,340 14 11
			44,259 7 10
Total liabilities life department.....	£ 624,744 1 11		£ 624,744 1 11
	1,496,515 8 11		1,496,515 8 11
	£2,121,259 10 10	Total assets life department.....	£2,121,259 10 10

Note—Certain investments are under local laws specifically deposited in various colonies and foreign countries as security for holders of policies issued there.

Department of Finance—Insurance Branch.

THE BRITISH AMERICA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—GEO. A. COX.

Secretary—P. H. SIMS.

Principal Office—18 and 20, Front St. East, Toronto.

(Incorporated 13th February, 1833. Commenced business in Canada 19th June, 1835.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up
in cash. \$ 750,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate held by the company, viz:—

Company's premises, corner Front and Scott Streets, Toronto,
occupied as warehouses and offices, \$150,000, and lot No. 7,
plan 125 M. south side of John Street, in the town of Toronto
Junction, 50 by 95 feet, \$468.92.....

\$ 150,468 92

Loans secured by bonds and mortgages, on which not more than one
year's interest is due, constituting a first lien on real estate

700 00

Stocks and bonds owned by company:—

* Held in the United States.	Par Value.	Market Value.
United States bonds, 6s, 1896	\$ 30,000 00	\$ 30,300 00
do do 4s, 1904	275,000 00	305,250 00
Georgia State bonds, 4½ per cent 1915	25,000 00	28,000 00
New York and West Shore R. R. 1st mortgage bonds, 4 per cent	50,000 00	52,375 00
City of Richmond, Va., bonds 4 per cent, 1924	26,300 00	26,300 00
City of Toronto debentures	90,125 00	94,347 52
City of London debentures, 4 per cent, 1916	150,000 00	155,532 74
Central Canada Loan and Savings Co. debentures	25,000 00	25,000 00
Dominion of Canada stock, 4 per cent, 1903	12,000 00	12,540 00
City of Kingston debentures	20,000 00	21,490 05
City of Winnipeg debentures	20,000 00	22,240 00
City of Toledo, Ohio, debentures	50,000 00	51,365 00
City of Columbus, Ohio, debentures	50,000 00	53,350 00
City of Riverside, Cal.	25,000 00	27,180 00
Chicago Electric Transit Co	25,000 00	27,250 00
Freehold Loan and Savings Company's stock	12,000 00	13,200 00
	<u>\$ 885,425 00</u>	<u>\$ 945,720 31</u>

* Certificates of deposit held by the different Commissioners in the United States:—

	Par Value.	Market Value.
1. California, United States bonds	\$ 100,000 00	\$ 111,000 00
2. New York do do	200,000 00	219,000 00
3. Georgia, Georgia State bonds	25,000 00	28,000 00
4. Virginia, City of Richmond bonds	26,300 00	26,300 00
5. Ohio, Ohio municipal bonds	100,000 00	104,715 00
	<u>\$ 651,300 00</u>	<u>\$ 728,015 00</u>

BRITISH AMERICA—Continued.

Deposited with Dominion Government.

	Par Value.	Market Value.
City of Kingston debentures.....	\$ 17,000 00	\$ 18,266 54
Town of Owen Sound debentures.....	10,000 00	10,275 00
City of London debentures.....	7,000 00	7,258 19
Canadian Pacific Railway bonds.....	1,000 00	1,070 00
Town of Harriston debentures.....	7,000 00	7,122 50
City of St. Catharines debentures.....	15,000 00	14,250 00
City of Montreal debentures.....	5,000 00	5,220 00
	<u>\$ 62,000 00</u>	<u>\$ 63,462 23</u>

Held by the Company.

Dominion Savings and Investment Society stock....	\$ 5,500 00	\$ 4,455 00
City of London debentures.....	2,000 00	2,073 77
	<u>\$ 7,500 00</u>	<u>\$ 6,528 77</u>

Recapitulation.

Held in the United States.....	\$ 885,425 00	\$ 945,720 31
Deposited with the Dominion Government.....	62,000 00	63,462 23
Held by the Company.....	7,500 00	6,528 77
Total par and market values.....	<u>\$ 954,925 00</u>	<u>\$ 1,015,711 31</u>

Carried out at market value 1,015,711 31
 Cash on hand at head office 77 30
 Cash in banks, namely:—

Canadian Bank of Commerce, New York.....	\$ 30,493 98
do do Toronto.....	6,777 38

Total 37,271 36
 Interest accrued and unpaid on stock, &c. 10,348 00
 Agents' balances..... 183,435 56
 Bills receivable..... 19,109 39
 Sundry, viz.:—
 Office furniture and plans..... \$ 34,902 94
 Rents due and accrued (all since paid)..... 741 67
 People's Insurance Company..... 4,404 95
 Scottish Alliance Insurance Company..... 1,267 46
 Reinsurance on settled losses..... 2,522 11
43,839 13

Total assets \$ 1,460,960 97

LIABILITIES.

1. *Liabilities in Canada.*

For Fire Risks.

Net amount of fire losses, adjusted but not due.....	\$ 13,302 94
do do claimed but not adjusted.....	1,156 11
do do resisted—in suit.....	388 31

(\$600 of which accrued prior to 1895.)

Total amount of unsettled claims for fire losses in Canada \$ 14,847 36

For Inland Marine Risks.

Net amount of inland marine losses, adjusted but not due.....	\$ 793 49
do do claimed but not adjusted.....	437 00

(\$185 of which accrued prior to 1895.)

Total amount of unsettled claims for inland marine losses in Canada 1,230 49

Department of Finance—Insurance Branch.

BRITISH AMERICA—Continued.

For Marine (Ocean) Risks.

Net amounts of ocean losses adjusted but not due	\$	2,330 64
do do claimed but not adjusted		4,028 66
do do resisted—in suit		200 00
(\$200 of which accrued prior to 1894)		
Total amount of unsettled claims for ocean losses in Canada.....		6,559 30
do do losses in Canada.....	\$	22,637 15
Reserve of unearned premiums for all outstanding risks in Canada:—		
Fire.....	\$	169,101 07
Ocean.....		12,672 04
Total reserve of unearned premiums for risks in Canada.....		181,773 11
Dividends declared and due but unpaid.....		4,494 12
All other claims against the company in Canada.....		674 00
Total liabilities, excluding capital stock in Canada.....	\$	209,578 38

2. Liabilities in Other Countries.

Net amount of fire losses adjusted but not due	\$	32,110 68
do do claimed but not adjusted		64,169 12
do do resisted—in suit		13,097 66
do do not in suit		600 00
Total unsettled fire losses (of which \$10,74.80 accrued in previous years)....	\$	109,977 46
Net amount of inland marine losses adjusted but not due	\$	14,930 82
do do claimed but not adjusted		22,732 02
do do resisted—in suit		395 00
Total unsettled inland marine losses (\$170 of which accrued in previous years)\$	\$	38,057 84
Net amount of ocean losses adjusted but not due	\$	66 66
do do claimed but not adjusted		942 50
do do resisted—in suit		250 00
Total unsettled ocean losses (\$250 of which accrued in previous years)....	\$	1,259 16
Total net amount of unsettled claims for losses in other countries.....	\$	149,294 46
Reserve of unearned premiums, viz.:—		
Fire.....	\$	572,916 98
Inland marine		20,717 45
Ocean.....		953 50
Total.....		594,587 93
Unused balances of premium notes.....		2,733 29
Total liabilities in other countries	\$	746,615 68
Total liabilities (excluding capital stock) in all countries.....	\$	956,194 06
Capital stock paid up.....	\$	750,000 00

INCOME.

<i>For Fire Risks.</i>	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 384,427 83	\$1,276,152 67
Deduct reinsurance, rebate, abatement and return premiums..	108,133 75	289,191 25
Net cash received for fire premiums.....	\$ 276,294 08	\$ 986,961 42
<i>For Inland Marine Risks.</i>		
Gross cash received for premiums..	\$ 32,918 31	\$ 233,541 40
Deduct reinsurance, &c.....	6,994 75	57,879 39
Net cash received for inland marine premiums.....	\$ 25,923 56	\$ 175,662 01

BRITISH AMERICA—Continued.

For Ocean Risks.

Gross cash received for premiums.....	\$ 47,361 00	\$ 9,995 40
Deduct reinsurance, &c.....	364 37	
Net cash received for ocean premiums.....	<u>\$ 46,996 63</u>	<u>\$ 9,995 40</u>
Total net cash received for premiums.....	<u>\$ 349,214 27</u>	<u>\$1,172,618 83</u>

Total net cash received for premiums in all countries.....	\$1,521,833 10
Received for interest on bonds and mortgages.....	44,838 46
Rents.....	4,432 12

Total cash income..... \$1,571,103 68

EXPENDITURE.

For Fire Risks.

	In Canada.	In other Countries.
Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$132,283.08).....	\$ 21,474 35	\$ 107,469 21
Deduct savings and salvage.....	\$ 1,390 31	
Deduct amount received for reinsurance.....	11,589 65	
Total deductions.....	<u>4,856 37</u>	<u>8,123 59</u>
Net amount paid during the year for said losses.....	<u>\$ 16,617 98</u>	<u>\$ 99,345 62</u>
Paid for losses occurring during the year.....	\$ 201,041 70	\$ 498,840 31
Deduct savings and salvage.....	\$16,393 99	
Deduct reinsurance.....	54,221 60	
Total deductions.....	<u>44,802 32</u>	<u>25,813 27</u>
Net amount paid for said losses.....	<u>\$ 156,239 38</u>	<u>\$ 473,027 04</u>
Total net amount paid during the year for fire losses.....	<u>\$ 172,857 36</u>	<u>\$ 572,372 66</u>

For Inland Marine Risks.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$36,724.09).....	\$ 4,166 66	\$ 45,560 73
Deduct savings and salvage.....	\$ 2,364 15	
Deduct amount received for reinsurance.....	2,331 16	
Total deductions.....	<u>1,444 75</u>	<u>3,250 56</u>
Net amount paid during the year for said losses.....	<u>\$ 2,721 91</u>	<u>\$ 42,310 17</u>
Paid for losses occurring during the year.....	\$ 121,278 01	\$ 205,611 70
Deduct savings and salvage.....	\$ 5,291 39	
Deduct amount received for reinsurance.....	142,868 58	
Total deductions.....	<u>82,599 17</u>	<u>65,560 80</u>
Net amount paid for said losses.....	<u>\$ 38,678 84</u>	<u>\$ 140,050 90</u>
Total net amount paid during the year for inland marine losses.....	<u>\$ 41,400 75</u>	<u>\$ 182,361 07</u>

Total net amount paid during the year for fire and inland marine losses, viz.:—

In Canada.....	\$ 214,258 11
In other countries.....	754,733 73

Total \$ 968,991 84

Department of Finance—Insurance Branch.

BRITISH AMERICA—Continued.

Net amount paid during the year for ocean losses.. .. .	32,013 05
Paid for dividends on capital stock at 7 per cent.....	52,328 50
Commission or brokerage.....	276,541 30
Salaries, fees and all other charges of officials.....	70,592 47
Taxes.....	28,867 76
Miscellaneous payments, viz.:—Exchange, \$1,595.29; board expenses and fire patrol, \$20,146.75; postage, \$10,361.79; advertising, \$5,004.67; adjustment expenses, \$18,497.42; rent account, \$4,043.02; office furniture, \$3,138.63; office expenses, \$11,275.84; auditors and trustees, \$760; duty, \$13.25; travelling, \$1,127.54; directors' compensation, \$4,130; printing and stationery, \$8,216.99; supervision, \$43,868.93; telegraph and express, \$1,684.00; various, \$3,840.30.....	137,704 42
Total cash expenditure.....	<u>\$ 1,567,039 34</u>

CASH ACCOUNT.

1894.	<i>Dr.</i>	
Dec. 31. To balance on hand and in banks at this date.....	\$	27,676 82
1895.		
Dec. 31. To income as above.....		1,571,103 68
Received from realization of investments.....		92,962 50
Total.....	\$	<u>1,691,743 00</u>
1895.	<i>Cr.</i>	
Dec. 31. By expenditure during the year as above.....	\$	1,567,039 34
By investments.....		87,355 00
Balance in hand and in banks at this date.....		37,348 66
	\$	<u>1,691,743 00</u>

BRITISH AMERICA—*Concluded.*

RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
<i>Fire Risks.</i>	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement...	26,642,702	331,785 60	80,654,861	1,103,916 81	107,297,563	1,435,702 41
Taken during the year—new and renewed.....	34,975,337	381,934 58	87,163,113	1,274,163 92	122,138,450	1,656,098 50
Total	61,618,039	713,720 18	167,817,974	2,378,080 73	229,436,013	3,091,800 91
Deduct terminated.....	31,408,783	326,007 04	79,702,130	1,246,623 82	111,110,913	1,572,630 86
Gross in force at end of year	30,209,256	387,713 14	88,115,844	1,131,456 91	118,325,100	1,519,170 05
Deduct reinsured.....	4,280,352	61,639 89	1,409,198	18,137 82	5,689,550	79,777 71
Net in force at 31st December, 1895.....	25,928,904	326,073 25	86,706,646	1,113,319 09	112,635,550	1,439,392 34
<i>Inland Marine Risks.</i>						
Gross policies in force at date of last statement...			3,467,633	26,878 06	3,467,633	26,878 06
Taken during the year	5,902,432	21,304 32	20,616,408	215,141 96	26,518,840	236,446 28
Total	5,902,432	21,304 32	24,084,041	242,020 02	29,986,473	263,324 34
Deduct terminated.....	5,902,432	21,304 32	20,677,272	200,585 12	26,579,704	221,889 44
Gross and net in force at 31st December, 1895			3,406,769	41,434 90	3,406,769	41,434 90
<i>Ocean Risks.</i>						
Gross policies in force at date of last statement...	269,756	10,411 16			269,756	10,411 16
Taken during the year	3,182,446	55,759 71	1,892,113	22,137 79	5,074,559	77,897 50
Total	3,452,202	66,170 87	1,892,113	22,137 79	5,344,315	88,308 66
Deduct terminated.....	2,991,237	53,498 83	1,741,363	21,184 29	4,732,600	74,683 12
Gross and net in force at 31st December, 1895.....	460,965	12,672 04	150,750	953 50	611,715	13,625 54

Total number of policies in force (No return.)
 Total net amount in force.....\$116,654,034 00
 Total premiums thereon..... 1,494,452 78

Department of Finance—Insurance Branch.

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY, (LIMITED.)

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

<p><i>Chairman</i>—THOMAS CHILTON. <i>Principal Office</i>—Liverpool, Eng. <i>Chief Agent in Canada</i>—EDWARD L. BOND.</p>	|	<p><i>Underwriter</i>—J. DAVIES. <i>Secretary</i>—ARTHUR MCNEILL. <i>Head Office in Canada</i>—Montreal.</p>
---	--	--

(Organized, 1863; Incorporated, 5th August, 1867. Commenced business in Canada, 16th May, 1888.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for £1,340,000	= \$6,521,333 33
Amount paid up in cash.....	268,000 = <u>1,304,266 67</u>

ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver General, viz:—

	Par Value.	Market Value.
City of Montreal, 4 per cent debentures	\$ 112,000 00	\$ 112,000 00
Carried out at market value.....		\$ 112,000 00
Cash in hands of agents in Canada.....		1,279 96
Total assets in Canada.....		<u>\$ 113,279 96</u>

LIABILITIES IN CANADA.

Net amount of losses in Canada reported or supposed but not claimed...\$	150 00
Reserve of unearned premiums.....	None.
Total liabilities in Canada.....	<u>\$ 150 00</u>

INCOME IN CANADA.

Net cash received for inland marine premiums... ..	\$ 5,770 19
Received for interest on bonds.....	4,480 00
Total income (inland marine) in Canada.....	<u>\$ 10,250 19</u>

EXPENDITURE IN CANADA.

Commission or brokerage.....	\$ 490 16
Total expenditure (inland marine) in Canada.....	<u>\$ 490 16</u>

RISKS AND PREMIUMS.

<i>Inland Marine Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Policies taken during the year	503	\$ 5,053,140	\$ 5,770 19
Deduct terminated.....	503	<u>5,053,140</u>	<u>5,770 19</u>

BRITISH AND FOREIGN MARINE—Concluded.
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1895.

D.R.	PROFIT AND LOSS ACCOUNT.		C.R.			
	£	s.	d.	£	s.	d.
To balance 31st December, 1894.....	240,472	0	3			
Less dividend and bonus for second half of year, 1894.....	£ 40,200			227,412	8	5
Less transferred to reserve fund.....	50,000			25,000	0	0
	90,200	0	0			
Balance underwriting account, 1894.....	150,272	0	3			
Interest account, 1895.....	315,655	8	7			
	50,628	19	11			
	£ 516,556	8	9			
				252,412	8	5
				25,000	0	0
				239,141	0	4
				£ 516,556	8	9

UNDERWRITING ACCOUNT.

	£	s.	d.
To premiums 1895, less returns, reinsurances, foreign taxes and agents' charges.....	605,761	8	5
By claims 1895.....	£306,216	17	10
Less credited as above.....	25,000	0	0
Directors' remuneration Liverpool and London.....	281,216	17	10
Auditors' do.....	7,350	0	0
General expenses—Liverpool.....	328	15	0
London.....	15,967	17	11
New York.....	13,512	19	3
Balance carried down.....	18,139	4	7
	269,245	13	10
	£ 605,761	8	5

BALANCE SHEET, DECEMBER 31st, 1895.

D.R.	BALANCE SHEET, DECEMBER 31st, 1895.		C.R.			
	£	s.	d.	£	s.	d.
To capital—67,000 shares at £20 per share.....	1,340,000	0	0			
Paid up £4 per share.....	268,000	0	0			
Reserve fund.....	725,000	0	0			
Balance profit and loss account brought down.....	239,144	0	4			
Less interim dividend paid July 1st, 1895.....	29,160	11	4			
and income tax for previous year.....	209,983	9	0			
Balance underwriting account.....	269,245	13	10			
Reinsurance account.....	36,257	10	10			
Dividends unpaid.....	292	3	0			
Transfer fees reserved.....	240	17	6			
Accounts due by the company.....	23,681	12	9			
	£1,531,741	6	11			
				1,180,075	9	1
				67,500	0	0
				17,991	8	2
				45,215	15	3
				1,310,782	12	6
				1,085	0	3
				40,535	11	2
				17,991	10	11
				161,346	12	1
				£1,531,741	6	11

Department of Finance—Insurance Branch.

THE CALEDONIAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President and General Manager, | *Fire Superintendent,*
D. DEUCHAR, F.I.A. & F.F.A. | JAMES COWAN.

Principal Office—Edinburgh.

Chief Agent in Canada—LANSING LEWIS. | *Head Office in Canada*—Montreal.

(Organized 1805; Incorporated, 18th June, 1846; Commenced business in
Canada, September, 1883.)

CAPITAL.

Amount of joint stock capital authorized, £1,000,000.....	\$4,866,666 67
Amount subscribed for, £537,500.....	2,615,833 33
Amount paid up in cash, £107,500.....	<u>523,166 67</u>

ASSETS IN CANADA.

Stocks and bonds:—

	Par Value.	Market Value.
City of Toronto, 6 per cent (1904).....	£ 6,000	£ 6,672 7 6
Province of Quebec, new loan (1912).....	800	838 0 0
Canada Government, 4 per cent (1910).....	1,000	1,000 0 0
City of Toronto, 4 per cent (1924).....	2,871	2,706 9 5
do 4 do (1925).....	8,000	7,541 10 9
City of Quebec, 5 per cent (1913).....	5,000	5,447 10 0
Total par and market values.....	<u>£23,671</u>	<u>£24,205 17 8</u>

Carried out at market value.....\$ 117,801 96
(The above being on deposit with the Receiver General.)

Cash in banks, viz.:—

Molsons Bank, Montreal.....	\$8,131 61
do St. John.....	66 99

Total.....	8,198 60
Cash at head office.....	2,697 35
Cash in hands of general agent British Columbia.....	249 54
Cash in hands of agents in Canada.....	10,679 51
Insurance maps and plans.....	4,500 00
Office furniture.....	500 00

Total assets in Canada.....\$ 144,626 96

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted.....\$ 3,363 00

Total net amount of unsettled claims for losses in Canada.....	\$ 3,363 00
Reserve of unearned premiums for all outstanding risks in Canada.....	109,674 38
Commission on uncollected premiums in agents' hands.....	1,601 92

Total liabilities in Canada.....\$ 114,639 30

CALEDONIAN—Continued.

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 174,051 67
Deduct reinsurance, rebate, abatement and return premiums.....	16,882 53
Net cash received for premiums.....	\$ 157,169 14
*Received for interest on deposit.....	5,474 22
Interest on bank account.....	179 68
Total income in Canada.....	\$ 162,823 04

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$1,321.60).....	\$ 1,540 08
Deduct amount received for savings and salvage and reinsurance.....	79 36
Net amount paid for said losses.....	\$ 1,460 72
Amount paid for losses occurring during the year.....	\$ 92,235 54
Deduct amount received for reinsurance.....	Nil.
Net amount paid for said losses.....	\$ 92,235 54
Total net amount paid during the year for losses in Canada.....	\$ 93,696 26
Commission or brokerage.....	25,292 43
Salaries, fees and all other charges of officials in Canada.....	12,109 81
Paid for taxes in Canada.....	3,160 68
Miscellaneous payments, viz.:—Printing and stationery, \$542.26; travelling expenses, \$699.94; advertising, \$792.39; postage, telegrams and exchange, \$967.08; rent, \$1,200; furniture, \$16.00; plans, \$692.57; incidentals, \$929.43; board expenses, \$946.18.....	6,785 85
Total expenditure in Canada.....	\$ 141,045 03

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	13,752	\$ 18,220,341	\$ 197,899 51
Policies taken during the year (new).....	4,688	9,376,757	100,062 36
do do (renewed).....	3,616	5,624,193	70,712 81
Total.....	22,056	\$ 33,221,291	\$ 368,674 68
Deduct terminated.....	8,309	13,369,022	150,174 50
Gross in force at end of year.....	13,747	\$ 19,852,269	\$ 218,500 18
Deduct reinsurance.....		352,285	3,893 50
Net in force on 31st December, 1895.....	13,747	\$ 19,499,984	\$ 214,606 68
Total number of policies in force in Canada at date.....	13,747		
Total net amount in force.....			\$19,499,984 00
Total premiums thereon.....			214,606 68

*Interest paid direct to Company at Edinburgh.

Department of Finance—Insurance Branch.

CALEDONIAN—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

FIRE REVENUE ACCOUNT (1895).

Funds at 31st December, 1894—		Fire claims, after deducting sums re-	
Capital paid up.....	£107,500 0 0	insured.....	£261,707 9 0
Fire guarantee fund.....	270,000 0 0	Commission.....	68,738 2 6
Reserve for unexpired risks	158,554 0 8	Expenses of management.....	62,368 4 7
	£536,054 0 8	Foreign and colonial taxes, and ex-	
		penses of rating committees and	
Premiums.....	£470,228 2 11	salvage associations.....	12,085 0 8
LESS--Reinsurances	75,945 17 5	Payment to Niagara Insurance	
	394,282 5 6	Company in connection with dis-	
		continuance of joint arrangement	4,000 0 0
		Transferred to shareholders' profit	
		and loss account	12,510 0 11
		Funds at end of year as per balance	
		sheet—	
		Capital paid up.	£107,500 0 0
		Fire guarantee fund.	270,000 0 0
		Reserve for unexpired	
		risk—One-third	
		of £394,282 5 6	131,427 8 6
			508,927 8 6
			£930,336 6 2
	£930,336 6 2		

SHAREHOLDERS' PROFIT AND LOSS ACCOUNT (1895).

Balance from 1894.....	£41,042 10 5	Dividend paid in 1895.....	£21,500 0 0
Interest and divi-		Income tax on profits.....	1,078 14 8
dends.....	£21,469 5 7	Bad and doubtful debts.....	76 9 11
LESS--Incometax	284 10 4	Balance as per balance sheet.....	52,098 9 6
	21,184 15 3		
Transfer fees.....	16 7 6		
Transferred from fire account.....	12,510 0 11		
	£74,753 14 1		£74,753 14 1

Department of Finance—Insurance Branch.

THE COMMERCIAL UNION ASSURANCE COMPANY, LIMITED, LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Chairman—JOHN TROTTER.

Secretary—HENRY MANN.

Principal Office—London, England.

Chief Agents in Canada—EVANS & MCGREGOR. Head Office in Canada—Montreal.
(Established, 28th September, 1861. Commenced business in Canada,
11th September, 1863.)

CAPITAL.

Amount of capital authorized and subscribed for....	£2,500,000 stg=	\$12,166,666 67
do paid up in cash.....	250,000 "	<u>1,216,666 67</u>

ASSETS IN CANADA (FIRE AND MARINE DEPARTMENT).

Amount of loans in Canada secured by bonds, stocks or other market- able collaterals.....	\$ 2,000 00
Stocks, bonds, &c., in deposit with the Receiver General, viz. :—	

	Par value.	Market value.
Canada 4 per cent stock.....	\$ 106,580 00	\$ 110,843 20
Queensland 4 per cent loan, 1878.....	73,000 00	78,110 00
Swedish 3½ per cent bonds.....	58,400 00	58,400 00
British consolidated stock.....	48,667 00	52,073 70
Canada 3 per cent stock.....	24,333 00	24,333 00
Ceylon Government 3 per cent stock.....	29,200 00	30,076 00
Total par and market values.....	<u>\$ 340,180 00</u>	<u>\$ 353,835 90</u>

Carried out at market value.....	353,835 90
Cash on hand at head office in Canada.....	481 42
Cash in banks, viz. :—	

Bank of British North America, Winnipeg.....	\$ 3,199 60	
do do Montreal.....	674 58	
do Toronto, Toronto.....	1,006 61	

Agents' balances.....	4,880 79
Bills receivable.....	43,308 55
Approximate value of block plans.....	1,137 57
Office furniture at Montreal.....	4,000 00
	<u>1,000 00</u>

Total assets in Canada (exclusive of assets of life branch)..	\$ 410,644 23
---	---------------

LIABILITIES IN CANADA (FIRE AND MARINE DEPARTMENT).

Net amount of fire losses in Canada, due and yet unpaid.....	\$ 1,010 00	
do do claimed but not adjusted.....	5,177 41	
do do reported or supposed but not claimed.....	200 00	
do do resisted—in suit.....	1,400 00	
do do resisted—not in suit.....	2,600 00	

Total net amount of unsettled claims for fire losses in Canada....	\$ 10,387 41
(Of this amount, \$1,000 accrued previous to 1895.)	

Reserve of unearned premiums for fire losses in Canada.....	283,349 52
Due for reinsurance and other accounts.....	222 42

Total liabilities in Canada (exclusive of liabilities, life branch)..	\$ 293,959 35
---	---------------

COMMERCIAL UNION—Continued.

INCOME IN CANADA.

For Fire Risks in Canada.

Gross cash received for premiums	\$ 443,070 42
Deduct re-insurance, rebate, abatement and return-premiums,	69,515 05
Net cash received for fire premiums	\$ 373,555 37
(Bills and notes received during the year for premiums and remaining unpaid, \$1,137.57)	
Received for dividends paid direct to head office, England.	11,749 33
Total cash income in Canada	\$ 385,304 70

EXPENDITURE IN CANADA.

For Fire Risks in Canada.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$58,756.96)	\$ 59,523 43
Deduct amount received for savings and salvage and for re-insurance	476 74
Net amount paid during the year for said losses	\$ 59,046 69
Paid for losses occurring during the year	\$ 253,725 02
Less received for re-insurance	14,499 54
Net amount paid for said losses	\$ 239,225 48
Total net amount paid during the year for fire losses	\$ 298,272 17
Commission or brokerage	59,720 28
Salaries, fees and other charges of officials in Canada	20,537 30
Taxes in Canada	4,200 64
Miscellaneous payments, viz.:—Rent, \$1,530.00; travelling and surveys, \$878.90; stationery and printing, \$1,946.04; advertising and subscriptions, \$714.05; postage, telegrams, &c., \$2,227.26; loss expenses, \$6,624.79; office expenses, \$2,187.65; legal expenses, \$180.70; underwriters' associations, \$1,835.14; block plans, \$725.71; sundries, \$1,490.53.	20,340 77
Total cash expenditure in Canada	\$ 403,071 16

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	32,152	\$ 44,289,700	\$ 576,090 40
Taking during the year—new	10,076	17,400,640	218,358 55
do renewed	10,286	16,829,930	231,778 30
Total	52,514	\$ 78,520,270	\$1,026,227 25
Deduct terminated	19,475	32,602,888	438,807 63
Gross in force at end of year	33,039	\$ 45,917,382	\$ 587,419 62
Deduct reinsured		2,692,768	35,739 36
Net in force at 31st December, 1895	33,039	\$ 43,224,614	\$ 551,680 26

Total number of policies in force in Canada at date	33,039
Total net amount in force	\$43,224,614 00
Total premiums thereon	551,680 26

Department of Finance—Insurance Branch.

COMMERCIAL UNION—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Revenue Accounts.

DR.	FIRE DEPARTMENT.			CR.
	£	s.	d.	£ s. d.
To amount of fire fund at the beginning of the year.....	911,177	3	1	
Premiums, after deduction of re-insurances	1,089,481	5	10	
Interest	28,012	16	2	
	£2,028,671	5	1	
				By losses paid and outstanding, after deduction of re-insurances... 636,614 15 8
				Commission and brokerage. 157,533 2 0
				Expenses of management. 173,264 5 10
				Contributions to fire brigades. 6,476 14 2
				State charges—foreign. 12,637 6 10
				Bad debts. 169 13 5
				Amount to profit and loss 65,000 0 0
				Amount of fire fund at the end of the year. 976,975 7 2
				£2,028,671 5 1

DR.	MARINE DEPARTMENT.			CR.
	£	s.	d.	£ s. d.
To amount of marine fund at the beginning of the year.....	283,004	2	2	
Premiums, after deduction of re-insurances, discounts, and returns	224,390	7	11	
Interest	8,762	3	2	
	£516,156	13	3	
				By losses paid and outstanding, after deduction of re-insurances. 157,766 11 9
				Expenses of management. 28,151 8 10
				Subscriptions to Lloyd's and Register books. 650 19 0
				Underwriters' and managers' commissions. 6,950 15 9
				Bad debts. 486 4 3
				Amount to profit and loss. 40,000 0 0
				Amount of marine fund at the end of the year. 282,150 13 8
				£516,156 13 3

DR.	PROFIT AND LOSS.			CR.
	£	s.	d.	£ s. d.
To balance of last year's account.	64,641	13	1	
Interest and dividends not carried to departmental accounts	29,523	5	6	
Amount transferred from fire department.	65,000	0	0	
Amount transferred from marine department.	40,000	0	0	
Transfer fees and sundry receipts.	51	2	6	
	£199,216	1	1	
				By dividend paid 8th May. 43,750 0 0
				Interim dividend paid 8th November. 18,750 0 0
				Interest on "West of England" debenture stock. 11,600 0 0
				Expenses not carried to departmental accounts. 15,208 5 4
				Remuneration to directors and auditors. 8,315 0 0
				Income tax on profits. 1,487 15 4
				Furniture and fittings at head office and branches—expenditure during the year. 432 8 7
				Alterations and repairs at head office and branches—expenditure during the year. 1,003 0 10
				Investment reserve fund. 10,000 0 0
				Guarantee and Pension fund. 5,000 0 0
				Cost of businesses acquired. 17,560 18 5
				Balance carried to next year's account. 66,108 12 7
				£199,216 1 1

COMMERCIAL UNION—*Concluded.*

BALANCE SHEET ON THE 31ST DECEMBER, 1895.

LIABILITIES.			ASSETS.		
£	s.	d.	£	s.	d.
Shareholders' capital—					
Subscribed—50,000					
shares of £50 each	2,500,000	0 0			
Paid-up	250,000	0 0	Mortgages on property within the		
“West of England” 4 p.c. Term.			United Kingdom	63,388	1 8
Deb. Stock	300,000	0 0	Mortgages on property out of the		
General reserve fund	200,000	0 0	United Kingdom	16,516	3 0
Investment reserve fund	14,557	1 6	Mortgages on rates raised under acts		
Guarantee and pension fund	5,000	0 0	of parliament	21,063	12 8
Fire fund	976,975	7 2	Loans upon life interests and rever-		
Life account as per separate balance			sions	3,600	0 0
sheet	1,799,985	12 2	Loans upon personal security	15,711	19 1
Marine fund	282,150	13 8	Life investments and outstanding		
Profit and loss account	66,108	12 7	accounts as per separate balance		
Temporary deposit by life depart-			sheet	1,799,985	12 2
ment	52,558	9 5	Investments—		
Bills payable	3,016	7 11	British government securities	121,050	15 7
Unclaimed dividends and interest	482	19 2	Indian and Colonial government		
Perpetual premiums and fire deposits	13,545	0 6	securities	191,189	1 10
Survey fees	41	19 6	Colonial municipal securities	57,052	2 5
Interest received in advance of due			Foreign government securities	77,394	8 1
dates		172 7 2	United States government securi-		
Outstanding fire losses	£113,555	0 0	ties	85,921	9 6
“marine”	3,505	0 0	United States railway securities	253,137	1 0
Amounts due to other			Railway and other debentures and		
companies for re-in-			debenture stocks	112,253	16 5
surances	86,472	18 6	Railway and other stocks and shares	127,864	16 7
			Freehold premises at home and		
			abroad, partly occupied as offices		
			of the Company, and partly pro-		
			ducing revenue	478,550	6 2
			Leasehold premises ditto ditto	21,534	9 2
			Branch and agency balances	229,359	9 7
			Amounts due by other companies		
			for re-insurances and losses	84,115	11 5
			Contribution of expenses due by		
			“West of England Life Fund”	3,910	7 4
			Outstanding marine premiums	24,013	7 9
			“fire”	5,444	10 8
			“interest”	1,781	4 10
			Cash—On deposit	£168,839	2 6
			With bankers and		
			in hand	182,097	14 1
				350,936	16 7
			Bills receivable	21,878	4 10
			Stamps in hand	474	0 11
				£4,168,127	9 3
				£4,168,127	9 3

NOTE.—Part of the assets are under local laws or by contract, specifically deposited in various colonies and foreign countries, as security to holders of policies there issued.

Department of Finance—Insurance Branch.

THE CONNECTICUT FIRE INSURANCE COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—J. D. BROWNE.

Secretary—CHARLES R. BURT.

Principal Office—Hartford, Conn.

Chief Agent in Canada—C. R. G. JOHNSON. |

Head Office in Canada—Montreal.

(Incorporated, June, 1850. Commenced business in Canada, 1886.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....\$1,000,000 00

ASSETS IN CANADA.

Canada 4 per cent stock in deposit with Receiver General—Par value, \$100,000; market value.....	\$ 105,000 00
Agents' balances in Canada.....	4,739 12
Total assets in Canada.....	\$ 109,739 12

LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not resisted	\$ 3,329 03
Net amount of losses resisted, in suit (\$1,000 of which accrued in pre- vious years).....	3,000 00
Reserve of unearned premiums for all outstanding risks in Canada (approximate)	24,666 00
Total liabilities in Canada.....	\$ 30,995 03

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 44,023 92
Deduct reinsurances, rebate, abatement and return-premiums.....	5,391 28
Net cash received for premiums.....	\$ 38,632 64
Received for interest or dividends on stock.....	4,000 00
Total income in Canada.....	\$ 42,632 64

THE CONNECTICUT FIRE—*Continued.*

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$4,010.94).....	\$	2,828	29
Deduct amount received for reinsurance.....		17	35
Net amount paid during the year for the said losses.....	\$	2,810	94
Amount paid for losses during the year	\$	26,857	81
Deduct amount received for reinsurance.....		200	95
Net amount paid during the year for the said losses.....	\$	26,656	86
Net amount paid during the year for losses.....	\$	29,467	80
Commission or brokerago.....		6,178	19
Taxes.....		2,211	22
Miscellaneous payments, viz:—Postage, express duties, &c., \$331.13; loss and travelling expenses, \$1,107.04; legal expenses, \$300; board expenses, \$309.39; maps, \$188.50; sundries, \$22.25; advertising, \$77.60.....		2,335	91
Total expenses in Canada	\$	40,193	12

RISKS AND PREMIUMS.

<i>Fire Risks in Canada</i> (approximate).	Amount.	Premiums thereon.
Gross policies in force at date of last statement	\$ 3,450,000	\$ 39,900 00
Policies taken during the year—new and renewed.....	4,050,000	44,024 00
Total.....	\$ 7,500,000	\$ 83,924 00
Deduct terminated.....	3,255,000	36,924 00
Gross and net in force at 31st December, 1895.	\$ 4,245,000	\$ 47,000 00
Number of policies in force at date.....(No return.)		
Total amount in force.....		\$4,245,000 00
Total premiums thereon.....		47,000 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDED 31ST DECEMBER, 1895.

ASSETS.

Real estate.....	\$	146,525	00
Loans on bond and mortgage.....		854,750	00
Stocks and Bonds—par value, \$1,604,300; market value.....		1,760,605	00
Loans on stocks, bonds, &c., of par value, \$11,900; market value, \$17,070.		12,500	00
Cash on hand and in banks		163,803	20
Net premiums in course of collection.....		252,329	69
Bills receivable.....		1,488	80
Total assets	\$	3,192,001	69

Department of Finance—Insurance Branch.

THE CONNECTICUT FIRE—*Concluded.*

LIABILITIES.

Net amount of unpaid losses.....	\$ 251,542 00
Unearned premiums.....	1,375,050 28
Other liabilities.....	59,000 00
	<hr/>
Total liabilities, excluding capital stock.....	\$1,685,592 28
	<hr/> <hr/>
Joint stock capital paid up in cash.....	\$1,000,000 00
Surplus beyond capital and all other liabilities.....	506,409 41
	<hr/> <hr/>

INCOME.

Net cash received for premiums.....	\$1,763,146 14
Interest and dividends.....	125,000 87
	<hr/>
Total cash income	\$1,888,147 01
	<hr/> <hr/>

EXPENDITURE.

Net amount paid for losses.....	\$ 936,986 72
Dividends to stockholders.....	100,000 00
Commission or brokerage.....	311,373 31
Salaries, fees and all other charges of officials.....	137,642 73
Taxes.....	38,407 75
Miscellaneous.....	136,755 55
	<hr/>
Total cash expenditure.....	\$1,661,166 06
	<hr/> <hr/>

RISKS AND PREMIUMS—FIRE AND TORNADO RISKS.

Written or renewed during the year...	\$157,329,883 00
Premiums thereon.....	2,046,393 40
Terminated during the year.....	134,685,724 00
Premiums thereon.....	1,797,185 54
Net in force, 31st December, 1895.....	205,081,193 00
Premiums thereon.....	2,630,643 45
	<hr/> <hr/>

THE EASTERN ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE FOUR MONTHS ENDING 30TH APRIL, 1895.

President—JOHN DOULL. | *Secretary*—CHAS. C. HOLE.
Managing Director—CHARLES D. CORY. | *Head Office*—Halifax, N.S.

(Incorporated, 1888; Organized, 10th July, 1889. Commenced business in Canada,
10th July, 1889.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....\$1,000,000 00
Amount paid up in cash..... 250,000 00

* ASSETS.—*No return.*

* LIABILITIES.—*No return.*

INCOME.

Gross cash received for premiums.....\$ 43,029 07
Deduct reinsurance, rebate, abatement and return premiums..... 15,203 09
Net cash received for premiums.....\$ 27,825 98
Received for interest and dividends..... 4,243 44
Total income.....\$ 32,069 42

EXPENDITURE.

Amount paid for losses occurring during the term.....\$ 68,760 86
Deduct amount received for reinsurance from other companies..... 4,280 01
Net amount paid during the term for said losses.....\$ 64,480 85
Total net amount paid during the term for fire losses.....\$ 64,480 85
Commission or brokerage..... 6,226 71
Salaries, fees and all other charges of officials..... 5,723 37
Taxes..... 391 19
Miscellaneous payments, viz.:—Adjustment, travelling and inspection,
\$2,060.53; expense account, head office and agencies, \$747.71;
printing, stationery and advertising, \$1,042.20; underwriters'
associations, \$113.80; office furniture, including insurance maps
and plans, \$89.15; legal expenses, \$66; rent and taxes, \$988.69... 5,108 08
Total expenditure.....\$ 81,930 20

* By a memorandum of agreement made 26th April, 1895, and ratified by an Act of the Parliament of Canada 58-59 Vic., chap. 81, the business and affairs of the Eastern Assurance Company were assigned and transferred to the Union Assurance Society of London, Eng.

Department of Finance—Insurance Branch.

EASTERN ASSURANCE—*Concluded.*

CASH ACCOUNT.

Dr.

Dec. 31, 1894—To balance on hand and in banks at this date	\$ 16,149 59
Apr. 30, 1895—To income as above.....	32,069 42
To received from investments.....	28,723 75
Money borrowed.....	31,278 52
	\$ 108,221 28

Cr.

Apr. 30, 1895—By expenditure as above.....	\$ 81,930 20
Borrowed money returned.....	20,000 00
Balance on hand and in banks.....	6,291 08
	\$ 108,221 28

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 16,058,761	\$ 201,296 74
Taken during the term, new and renewed.....	2,698,041	39,555 99
Total	\$ 18,756,802	\$ 240,852 73
Deduct terminated.....	8,674,827	103,737 87
Gross in force at end of term.....	\$ 10,081,975	\$ 137,114 86
Deduct reinsured.....	10,081,975	137,114 86
Net in force, 30th April, 1895.....	Nil.	Nil.

THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Chairman—J. J. HAMILTON.

| Manager Fire Dept.—A. J. RELTON.

Principal Office—London, England.

Head Office in Canada—Montreal.

| Chief Agent in Canada—E. P. HEATON.

(Established 17th December, 1821.—Commenced business in Canada, 1st May, 1869.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£2,000,000 stg.	\$9,733,333 33
Amount paid up in cash.....	<u>1,000,000</u> "	<u>4,866,666 67</u>

ASSETS IN CANADA.

Value of real estate (less encumbrances) in Canada (building, 181 St. James Street, Montreal).....\$ 100,000 00
 Stocks, bonds or debentures owned by the company, viz.:—

	Par Value.	Market Value.	
*Canada 4 per cent guaranteed loan.....	\$ 90,033 33	\$ 98,136 33	
*Intercolonial Railway 5 per cent guaranteed loan.....	53,533 33	58,886 66	
*Dominion of Canada 4 per cent inscribed stock	72,999 99	78,109 99	
City of Winnipeg 5 per cent bonds.....	14,000 00	15,141 00	
St. Louis de Mile End 4 per cent bonds.....	10,000 00	10,100 00	
Total par and market values.....	<u>\$ 240,566 65</u>	<u>\$ 260,373 98</u>	
Carried out at market value.....			260,373 98
Cash on hand at head office in Canada			3,173 88
Cash in bank, viz.:—			
Molsons Bank, general account.....	\$ 7,946 70		
do do manager's account.....	14 09		
Bank of British North America		5,118 45	
Total.....			13,079 24
Cash in the hands of agents in Canada			31,086 90
Interest accrued.....			476 71
Furniture.....			1,090 02
Maps and plans.....			2,126 62
Total assets in Canada.....			<u>\$ 411,407 35</u>

LIABILITIES IN CANADA.

Net amount of losses adjusted but not due.....	\$ 13,841 88
do do resisted, in suit (accrued in previous years).....	5,071 00
Total amount of unsettled claims for losses in Canada	\$ 18,912 88
Reserve of unearned premiums for all outstanding fire risks in Canada	219,508 80
Total liabilities in Canada	<u>\$ 238,421 68</u>

* Deposited with the Receiver General.

Department of Finance—Insurance Branch.

GUARDIAN FIRE AND LIFE—Continued.

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 333,835 57
Deduct reinsurance, rebate, abatement and return-premiums.....	43,828 63
Net cash received for fire premiums.....	\$ 290,006 94
*Received for dividends on stock.....	9,198 00
Interest ..	767 09
Rent.....	2,353 07
Total cash income in Canada.....	\$ 302,330 10

EXPENDITURE IN CANADA.

Paid for losses occurring in previous years (which losses were estimated in the last statement at \$15,363.10).....	\$ 15,841 03
Deduct amount received for savings and salvage and for reinsurance.....	232 86
Net amount paid during the year for said losses.....	\$ 15,608 17
Paid for losses occurring during the year	\$ 218,760 38
Deduct amount received for savings and salvage and for reinsurance.....	15,613 00
Net amount paid during the year for said losses.....	\$ 203,147 38
Net amount paid during the year for fire losses.....	\$ 218,755 55
Commission or brokerage	49,034 96
Salaries, fees, and all other charges of officials in Canada.	26,992 65
Taxes.....	3,482 38
Miscellaneous payments, viz. :—	
Dominion Government assessment, \$154.51; travelling expenses, \$3,011.91; tariff association charges, \$1,574.37; advertising, \$2,304.82; postage, telegrams, telephones, express charges and exchange, \$2,532.51; printing and stationery, \$2,071.97; maps and plans, \$1,467.50; office furniture, \$568.76; rents, \$3,805.00; gas, water, light, &c., \$387.40; sundries, \$905.51; legal expenses, \$8.03; commercial agencies, \$219.67.....	19,011 96
Total cash expenditure in Canada.....	\$ 317,277 50

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	25,537	\$ 38,883,162	\$ 436,341 22
Taken during the year—new	9,694	15,930,160	191,053 66
Taken during the year—renewed.....	6,833	11,648,633	149,739 84
Total	42,064	\$ 66,461,955	\$ 777,134 72
Deduct terminated.....	16,451	27,758,667	330,342 18
Gross in force at end of year.....	25,613	\$ 38,703,288	\$ 446,792 54
Deduct reinsured		1,163,035	12,366 03
Net in force at 31st December, 1895...	25,613	\$ 37,540,253	\$ 434,426 51

Total number of policies in force in Canada at date.....	25,613
Total net amount in force.....	\$37,540,253 00
Total premiums thereon	434,426 51

*Paid direct to the head office in London.

GUARDIAN FIRE AND LIFE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

(FIRE DEPARTMENT.)

The fire premiums, after deducting reinsurances, amounted to £357,403 15s. 9d., as against £449,042 in 1894, and the losses, after making the same deduction, to £192,723 10s. 3d., as against £268,698 in 1894.

Owing to the United States business having been relinquished during the currency of the year 1894, these figures will not usefully compare with the figures for that year, but, excluding the results of the United States business in 1894, there was, in fact, an increase of £3,006 in premiums, accompanied by a decrease of £14,285 in losses. The percentage of the losses upon the premiums for 1895 was 53·9 per cent, as against, when compared with the total losses and premiums of 1894, 59·84 per cent. The expenses and commission together, exclusive of the costs of liquidation of the United States business, amounted to £120,113 16s. 8d., being 33·6 per cent on the premiums, as compared with a percentage in 1894 of 34·12 per cent.

The directors had hoped that the liquidation of the United States business might have been completed by the end of last year, but owing to legal difficulties and other causes their expectation has not been fulfilled, and, to provide for the further expense in connection therewith, a sum of £5,000 has been appropriated in the present account, in addition to £1,816 18s. 4d., the surplus remaining from the previous year of the sum set aside for this purpose.

After providing then for losses and expenses, income tax and bad debts, for the premium reserve to cover the unexpired liability on policies current at the end of the year, and for the above-mentioned sum of £5,000 to liquidate the United States business, the account shows that, excluding interest, a profit has been earned of £43,006 8s. 8d. The interest on the fire fund amounted to £19,466 11s. 5d., as compared with £21,945 5s. 7d. in 1894, showing a diminution of £2,478 14s. 2d. Adding the interest, the profit for the year amounted to £62,473 0s. 1d., which compares with £29,654, the net profit of the year 1894. It will be seen then that apart from the liquidation expenses the account shows the very substantial profit of £67,473 0s. 1d. The directors have increased the general fire reserve fund by £11,000, leaving a balance of £51,473 0s. 1d. to be transferred to profit and loss. The general fire insurance fund will then stand at £370,000, and the premium reserve fund amounts to £161,150, making the total fire fund, £531,150.

			FIRE INSURANCE REVENUE ACCOUNT—1895.						
		£	s.	d.	£	s.	d.		
Amount of fire insurance fund at the beginning of the year, viz. :—					Losses by fire, after deduction of reinsurances.....	192,723	10	3	
Premium reserve due to policies unexpired on 31st December, 1894.....	165,100	0	0		Expenses of management.....	65,303	5		
General fire reserve fund.....	359,000	0	0		Commission.....	54,810	11		
				524,100	0	0			
Premiums received, after deduction of reinsurance premiums.....				357,403	15	9			
Interest and dividends (less income tax).....				19,466	11	5			
					£	s.	d.		
					Premium reserve due to policies unexpired on 31st December, 1895.....	161,150	0	0	
					General fire reserve fund.....	370,000	0	0	
								531,150	0
				<u>£ 900,970</u>	<u>7</u>	<u>2</u>		<u>£ 900,970</u>	<u>7</u>
								<u>2</u>	

Department of Finance—Insurance Branch.

GUARDIAN FIRE AND LIFE—Continued.

PROFIT AND LOSS ACCOUNT—(PROPRIETORS' CAPITAL REVENUE ACCOUNT).

	£	s.	d.		£	s.	d.
Balance brought forward from last year	69,658	11	3	Interim dividend to proprietors paid in January, 1895....	25,000	0	0
Transferred from life fund in accordance with the life valuation balance sheet of 31st December, 1894	66,000	0	0	Dividend to proprietors paid in July, 1895	50,000	0	0
				Balance carried down		75,000	0
	<u>£ 135,658</u>	<u>11</u>	<u>3</u>			<u>60,658</u>	<u>11</u>
					<u>£ 135,658</u>	<u>11</u>	<u>3</u>
				Balance, appropriated as follows, viz. :—			
Balance brought down	60,658	11	3	Interim dividend to proprietors paid in January, 1896	25,000	0	0
Interest and dividends (less income tax on proprietors' capital)	37,509	4	2	Dividend to proprietors, July, 1896	60,000	0	0
Transfer fees	79	15	0	Bonus to part of staff	2,418	10	0
Transfer from fire revenue account, as above	51,473	0	1	Carried forward, including $\frac{1}{4}$ ths of proprietors' share of life profits	62,302	0	6
						149,720	10
	<u>£ 149,720</u>	<u>10</u>	<u>6</u>			<u>6</u>	
					<u>£ 149,720</u>	<u>10</u>	<u>6</u>

BALANCE SHEET ON 31ST DECEMBER, 1895.

LIABILITIES.		£	s.	d.	ASSETS.		£	s.	d.
Fire insurance fund, at the end of the year, as per fire insurance revenue account	531,150	0	0	Investments—			48,342	7	0
Fire losses outstanding	6,147	0	0	British Government securities	80,453	12	10		
Reinsurance premiums due to other companies	25,700	6	3	Indian and Colonial Government securities	34,865	0	0		
Expenses of management due	1,921	8	4	United States Government registered bonds	33,368	13	11		
Bills payable	3,297	1	1	Colonial Corporation securities	23,159	12	10		
Estimate to complete liquidation of United States business outstanding	6,816	18	4	Foreign Government and other securities, deposits for license to transact fire insurance	176,087	14	0		
Profit and loss—balance due to proprietors	51,473	0	1	Railway and other debentures and debenture stocks	19,734	12	4		
				Railway preference stocks	40,862	12	5		
				Indian railway stocks (guaranteed by Indian Government)	20,900	0	0		
				Indian railway bonds (guaranteed by Indian Government)	4,862	2	0		
				Salvage Corps (share of houses)	11,457	14	11		
				House property (freehold offices)	488	16	2		
				House property (leasehold offices)	643	6	7		
				Furniture and plans in offices abroad	8,744	8	1		
				Outstanding premiums	65,816	12	3		
				Agents' balances	3,118	2	11		
				Reinsurance premiums due from other companies	5,844	5	3		
				Outstanding interest, due and accrued	£24,670	0	0		
				Cash—On deposit	19,084	3	2		
				In hand and on current account	43,754	3	2		
				Bills receivable—agents' remittances, &c.	4,001	17	5		
	<u>£ 626,505</u>	<u>14</u>	<u>1</u>		<u>£ 626,505</u>	<u>14</u>	<u>1</u>		

GUARDIAN FIRE AND LIFE—*Concluded.*BALANCE SHEET ON 31ST DECEMBER, 1895.—*Concluded.*

PROPRIETORS' CAPITAL ACCOUNT.

LIABILITIES.			ASSETS.		
	£	s. d.		£	s. d.
Proprietors' capital, £2,000,000— 200,000 shares of £10 each (£5 paid).....	1,000,000	0 0	Mortgages on property within the United Kingdom.....	368,792	12 5
Profit and loss account.....	149,720	10 6	Investments:—		
Unpaid dividends and bonuses to proprietors.....	3,202	17 0	Canada Dominion bonds (guaranteed by British Government)...	90,863	9 8
			Indian and Colonial Government securities.....	123,648	12 0
			United States Government registered bonds.....	54,918	9 4
			Colonial Corporation securities..	17,815	6 0
			Indian railway debenture stock (guaranteed by Indian Govern- ment) ..	25,000	0 0
			Railway and other debentures and debenture stocks.....	187,043	4 7
			Railway preference shares.....	23,131	7 3
			Terminable rent charges on land.	17,131	2 6
			Charges on local and public rates.	6,212	19 2
			Freehold ground rents.....	27,543	1 6
			Leasehold ground rents.....	10,740	15 8
			House property (freehold offices).	91,421	2 11
			House property (leasehold offices)	4,571	1 10
			Freehold landed property.....	13,084	10 6
			Transfer from fire fund on account of dividend.....	51,473	0 1
			Outstanding interest, due and ac- crued.....	11,511	12 3
			Cash—On deposit... £10,000 0 0		
			In hand and on current account.....	18,020	19 10
				<u>28,020</u>	<u>19 10</u>
	<u>£1,152,923</u>	<u>7 6</u>		<u>£1,152,923</u>	<u>7 6</u>
Total liabilities life department...	2,737,629	0 3	Total assets life department.....	2,737,629	0 3
	<u>£4,517,058</u>	<u>1 10</u>		<u>£4,517,058</u>	<u>1 10</u>
Grand total..			Grand total.....		

Department of Finance—Insurance Branch.

THE HARTFORD FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—GEO. L. CHASE. | *Secretary*—P. C. ROYCE.

Principal Office—Hartford, Conn., U.S.

Chief Agent in Canada—Peter A. McCallum. | *Head Office in Canada*—Toronto.

(Incorporated, May, 1810. Commenced business in Canada, 1836.)

CAPITAL.

Amount of capital authorized	\$3,000,000 00
Subscribed for and paid up in cash.....	1,250,000 00

ASSETS IN CANADA.

Stocks and bonds on deposit with Receiver General:—

Montreal corporation, 4 per cent bonds.....	\$ 62,500 00	\$ 62,500 00
Ontario bank stock, 54½ shares.....	5,420 00	4,052 80
Bank of Montreal stock, 100 shares.	20,000 00	44,000 00
Total par and market values.....	\$ 87,920 00	\$ 110,552 80

Carried out at market value.....	\$ 110,552 80
Cash in hands of agents in Canada.....	7,370 00

Total assets in Canada.....\$ 117,922 80

LIABILITIES IN CANADA.

Net amount of fire losses in Canada, unsettled but not resisted \$ 4,758 00

Total net amount of unsettled claims for fire losses in Canada.....	\$ 4,758 00
Reserve of unearned premiums for all outstanding fire risks in Canada.....	98,875 25

Total liabilities in Canada.....\$ 103,633 25

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 172,474 04
Deduct reinsurance and return premiums.....	15,936 99

Net cash received for fire premiums.....	\$ 156,537 05
do interest and dividends.....	8,211 59

Total cash income in Canada \$ 164,748 64

HARTFORD FIRE INSURANCE COMPANY—*Continued.*

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$17,436.02)..... \$ 15,103 55
 Paid for fire losses occurring during the year..... 103,269 16

Total net amount paid during the year for fire losses.....\$ 118,372 71
 Commission or brokerage..... 25,464 01
 Salaries, fees, &c..... 7,509 14
 Taxes in Canada 2,057 28
 General expenses (stationery, advertising and postage)..... 2,623 31

Total expenditure in Canada\$ 156,026 45

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	14,013	\$ 16,611,060	\$ 168,014 25
Taken during the year, new and renewed.....	16,500	17,590,625	172,474 04
Total.....	30,513	\$ 34,201,685	\$ 340,488 29
Deduct terminated.....	15,513	15,180,700	160,901 25
Gross in force at end of year.....	15,000	\$ 19,020,985	\$ 179,587 04
Deduct reinsured.....		112,175	1,034 54
Net in force at 31st December, 1895.....	15,000	\$ 18,908,810	\$ 178,552 50

Total number of policies in force in Canada at date..... 15,000
 Total net amount in force.....\$18,908,810 00
 Total premiums thereon..... 178,552 50

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

ASSETS.

Real estate.....\$ 385,775 60
 Loans on bonds and mortgages..... 1,316,000 00
 Interest accrued thereon..... 24,177 22
 Stocks and bonds, par value, \$4,514,466; market value..... 5,341,629 00
 Loans on stocks, bonds, &c., of par value, \$6,700; market value, \$14,340; amount loaned..... 9,800 00
 Cash in hand and in banks..... 1,088,291 95
 Gross premiums in course of collection..... 1,042,418 69
 Rents due and accrued..... 820 23
 State tax due from non-resident stockholders..... 20,300 40

Total assets\$9,229,213 09

LIABILITIES.

Net amount of unpaid losses.....\$ 599,081 08
 Unearned premiums..... 4,404,238 50
 Other liabilities..... 75,000 00

Total liabilities, excluding capital stock.....\$5,078,319 58

Department of Finance—Insurance Branch.

HARTFORD FIRE INSURANCE COMPANY—*Concluded.*

Capital stock paid up in cash.....	\$1,250,000 00
Surplus beyond liabilities and capital stock.....	2,900,893 51

INCOME.

Net cash received for premiums.....	\$5,767,366 52
Interest and dividends.....	345,770 11
Other income—rents	7,921 39
Total cash income.....	\$6,121,058 02

EXPENDITURE.

Net amount paid for losses.....	\$3,284,189 11
Dividends to stockholders.....	325,000 00
Commission or brokerage	960,377 44
Salaries, fees, and other charges of officials	421,902 97
Taxes.....	107,310 18
Miscellaneous.....	432,528 58
Total cash expenditure.....	\$5,531,308 28

RISKS AND PREMIUMS—FIRE RISKS.

Written or renewed during the year, amount.....	\$507,025,724 00
Premiums thereon.....	6,706,471 58
Terminated during the year.....	477,047,118 00
Premiums thereon.....	6,157,591 26
Net in force, 31st December, 1895.....	707,465,610 00
Premiums thereon	8,769,857 22

THE IMPERIAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Chairman—SIR OWEN ROBERTS. | General Manager—E. COZENS-SMITH.
 Principal Office—London, Eng.
 Resident Manager in Canada—E. D. LACY. | Head Office in Canada—Montreal.
 (Established, 12th February, 1803. Commenced business in Canada, 1864.)

CAPITAL.

Amount of joint stock capital authorized (including £400,000 capitalized profits).....	£1,600,000	stg.	\$7,786,666 67
Amount subscribed for.....	1,200,000	"	5,840,000 00
Amount paid up in cash.....	300,000	"	1,460,000 00

ASSETS IN CANADA.

Real estate in Canada owned by the company, viz:—			
Building and ground situate corner St. James street and Place d'Armes Hill, Montreal, occupied by the company and tenants as offices.....			\$ 359,838 78
Building situate corner of Prince William street and Market Square, St. John, N.B., occupied by the company and tenants as offices.....			17,339 39
Total real estate.....			\$ 377,178 17
Stocks and bonds owned by the company:—			
	Par value.	Market value.	
Canada 4 per cent inscribed stock.....	\$ 100,253 33	\$ 105,266 00	
do 3½ do do do.....	29,230 00	28,908 00	
British Columbia 3 per cent inscribed stock.....	63,266 67	63,266 67	
Total par and market value.....	\$ 192,720 00	\$ 197,440 67	
Carried out at market value (deposited with Receiver General).....			197,440 67
Cash on hand at head office in Canada.....			796 62
Cash in Banks, viz:—			
Bank of British North America.....		\$6,674 45	
Bank of Montreal.....		48 31	
Total cash in banks.....			6,722 76
Outstanding premiums.....			16,601 01
Rents due.....			750 44
Office furniture and plans.....			5,000 00
Sundry.....			2,744 07
Total assets in Canada.....			\$ 607,233 74

LIABILITIES IN CANADA.

Net amount of losses in Canada, claimed but not adjusted.....	\$ 6,016 90
do do resisted—in suit (\$2,437.50 of which accrued in 1892)....	3,071 50
Total net amount of unsettled claims for fire losses in Canada.....	\$ 9,088 40

Department of Finance—Insurance Branch.

IMPERIAL—Continued.

LIABILITIES IN CANADA—Concluded.

Reserve of unearned premiums for all outstanding fire risks in Canada	140,711 84
Due for cancelments and reinsurance.....	779 10
Total liabilities in Canada.....	\$ 150,579 34

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 210,847 98
Deduct reinsurance, rebate, abatement and return-premiums.....	24,036 41
Net cash received for fire premiums.....	\$ 186,811 57
*Dividends on stock deposited with Receiver General.....	6,930 13
Other interest ...	208 63
Received for rents.....	8,422 48
Total cash income in Canada.....	\$ 202,372 81

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$3,507.95)....	\$ 3,740 08
Paid for fire losses occurring during the year.....	\$ 106,952 76
Deduct amount received for savings and salvage and reinsurance.....	813 21
Net amount paid for said losses..	\$ 106,139 54
Total net amount paid during the year for fire losses in Canada.....	\$ 109,879 62
Paid for commission or brokerage.....	27,961 12
do salaries, fees, &c.....	17,609 08
do taxes in Canada.....	3,798 82
Miscellaneous payments, viz:—Postage, express and telegrams, \$1,397.19; advertising, \$548.45; printing and stationery, \$1,182.09; travelling expenses, \$1,419.11; rent, \$3,181.96; sundries, \$1,774.70; underwriters' associations, \$978.10; maps and plans, \$505.20; auditing of accounts, \$300.00.....	11,286 80
Total cash expenditure in Canada.....	\$ 170,535 44

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement..	14,996	\$ 24,673,333	\$ 233,446 08
Taken during the year—new.....	5,342	9,359,614	111,905 49
do renewed.....	4,731	7,774,945	97,953 85
Total	25,069	\$ 41,807,892	\$ 493,305 42
Deduct terminated.....	9,863	16,704,766	202,061 74
Gross in force at end of year.....	15,206	\$ 25,103,126	\$ 291,243 68
Deduct reinsurance.....	.....	1,187,939	12,610 92
Net in force at 31st December, 1895.....	15,206	\$ 23,915,187	\$ 278,632 76
Total number of policies in force in Canada at date.....	15,206		
Total net amount in force.....	\$ 23,915,187 00		
Total premiums thereon	278,632 76		

*These are paid direct to the head office in London.

IMPERIAL—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
General reserve fund.....	545,223	4	5	Losses after deduction of reinsurance.....	370,950	14	0
Reserve for unexpired risks.....	229,451	11	8	Expenses of management.....	116,211	14	7
Premiums received after deduction of reinsurance.....	675,027	14	4	Commission and brokerage.....	123,732	4	10
Interest and dividends (less tax).....	53,018	2	3	Bad debts.....	14	9	11
Transfer fees.....	21	0	0	Reserve for unexpired risks carried forward.....	225,049	4	9
Differences realized on investments.....	823	16	11	Transferred to profit and loss account.....	60,000	0	0
				General reserve fund carried forward.....	607,647	1	6
	<u>£1,503,565</u>	<u>9</u>	<u>7</u>		<u>£1,503,565</u>	<u>9</u>	<u>7</u>

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's account.....	60,000	0	0	Interim dividend paid 5th January, 1895.....	30,000	0	0
Transferred from revenue account.....	60,000	0	0	Dividend paid 5th July, 1895.....	30,000	0	0
	<u>£ 120,000</u>	<u>0</u>	<u>0</u>	Balance at end of year.....	60,000	0	0
					<u>£ 120,000</u>	<u>0</u>	<u>0</u>

Department of Finance—Insurance Branch.

IMPERIAL—Concluded.

BALANCE SHEET.

		<i>Capital and Liabilities.</i>			<i>Property and Assets.</i>		
	£	s.	d.	£	s.	d.	
Capital subscribed on 60,000 shares of £20 each.	£1,200,000	0	0	Mortgages on property within the United Kingdom.	25,000	0	0
Paid up on 60,000 shares at £5 each.	300,000	0	0	Investments—			
Special reserve fund.	400,000	0	0	In British Government securities.	307,092	6	5
General reserve fund.	607,647	1	6	Indian and Colonial government securities.	225,279	3	9
Reserve for unexpired risks.	225,009	4	9	Foreign government and state securities.	113,536	2	3
Profit and loss account	60,000	0	0	Railway and other debentures and debenture stocks.	151,350	12	4
				Railway stocks and shares (guaranteed and preference)	174,448	17	10
				House property—freehold offices.	£399,177	16	10
				do leasehold.	6,223	13	9
Outstanding losses.	£ 89,450	0	0	Salvage corps securities.	404,401	10	7
Term premiums paid in advance, less commission and expenses.	52,635	12	5	Municipal bonds and stock.	5,415	13	7
Outstanding commission and agents' expenses.	20,837	0	0	Bank of England stock.	122,500	18	8
Unclaimed dividends	3,036	11	6		54,650	6	3
Sundry accounts	1,619	18	10	Branch and agents' balances.	£1,563,675	11	8
Other companies' balances for reinsurances and losses.	405	3	5	Cash on current accounts with bankers.	147,264	1	3
				Bills receivable.	23,112	0	10
				Stamps and cash in hand.	6,345	4	1
					243	14	7
					£1,760,640	12	5
					404,401	10	7
					5,415	13	7
					122,500	18	8
					54,650	6	3
					£1,563,675	11	8
					147,264	1	3
					23,112	0	10
					6,345	4	1
					243	14	7
					£1,760,640	12	5

THE INSURANCE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—CHARLES PLATT.

Secretary—GREVILLE E. FRYER.

Principal Office—Philadelphia.

Chief Agent in Canada—ROBERT HAMPSON
AND SON.

Head Office in Canada—Montreal.

(Incorporated 14th April, 1792. Commenced business in Canada, 7th Nov., 1889.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up
in cash.....\$3,000,000 00

ASSETS IN CANADA.

City of Montreal bonds, on deposit with the Receiver General, par value\$ 111,000 00
Cash in banks, viz. :—

Bank of Montreal, Montreal.....	\$ 10,145 61	
do St. John, N.B.....	5,144 86	
do Halifax, N.S.....	4,494 68	
		<u>19,785 15</u>

Total assets in Canada.....\$ 130,785 15

LIABILITIES IN CANADA.

Net amount of fire losses in Canada claimed but not adjusted.\$ 4,270 60

Total net amount of unsettled claims for fire losses in Canada.....\$ 4,270 60

Reserve of unearned premiums for all unexpired fire risks in Canada. 59,286 32

Total liabilities in Canada.....\$ 63,556 92

INCOME IN CANADA.

Gross cash received for premiums.\$ 119,074 24
Deduct reinsurance, rebate, abatement and return premiums. 23,067 01

Net cash received for premiums.....\$ 94,007 23

Interest on bonds, paid direct to head office..... 4,440 00

Total income in Canada.....\$ 98,447 23

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which
losses were estimated in the last statement at \$1,812.61).....\$ 2,783 31
Deduct savings and salvage and reinsurance..... 1,086 07

Net amount paid during the year for said losses.....\$ 1,697 24

Amount paid for losses occurring during the year.....\$ 59,388 93

Deduct amount received for reinsurance.....\$ 2,096 84

Deduct savings and salvage..... 286 61

Total deductions..... 2,383 45

Net amount paid during the year for said losses.....\$ 57,005 48

Department of Finance—Insurance Branch.

THE INSURANCE COMPANY OF NORTH AMERICA—Continued.

EXPENDITURE IN CANADA—Continued.

Net amount paid during the year for losses in Canada	\$ 58,702 72
Paid for commission or brokerage.....	28,754 10
Taxes in Canada.....	593 05
Miscellaneous payments, viz.: Adjusting, \$275.02; advertising, \$49; maps and plans, \$173.80; postage, telegrams and express, \$330.87; printing and stationery, \$57.65; travelling expenses, \$19.86; Underwriters' Associations, \$244.62.....	1,150 82
Total expenditure in Canada.....	\$ 89,200 69

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 9,032,632	\$ 111,399 49
Taken during the year—new and renewed.....	9,692,548	119,074 24
Total.....	\$ 18,725,180	\$ 230,473 73
Deduct terminated.....	8,467,194	104,193 57
Gross in force at end of year.....	\$ 10,257,986	\$ 126,280 16
Deduct reinsured	1,038,127	11,360 08
Net in force at 31st December, 1895	\$ 9,218,859	\$ 114,920 08

Total number of policies in force in Canada at date.....	No return.
Total net amount in force.....	\$9,218,859 00
Total premiums thereon	114,920 08

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

ASSETS.

Value of real estate less encumbrances thereon.....	\$ 401,205 62
Loans on bonds and mortgages, first liens, upon which not more than one year's interest is due.....	2,407,433 76
Loans on bonds and mortgages, first liens, upon which more than one year's interest is due (of which \$21,000 are in process of fore- closure).....	47,300 00
Interest due on said bond and mortgage loans.....	40,473 66
Bonds, stocks and debentures owned by the company of par value, \$4,317,770.38 and market value.....	4,748,630 38
Amount of loans secured by way of bonds, stocks and other market- able collaterals of par value, \$11,500; market value, \$29,850.....	13,400 00
Cash on hand and in banks.....	759,625 96
Premiums in course of collection	828,923 56
Bills receivable.....	65,661 74
Reinsurance claims on marine losses paid.....	21,112 26
Book debts due the Company	153,906 59
Total assets.....	\$9,487,673 53

INSURANCE COMPANY OF NORTH AMERICA—*Concluded.*

LIABILITIES.

Net amount of unpaid losses.....	\$ 453,078 58
Reserve of unearned premiums.....	3,159,774 57
Amount reclaimable by the insured on perpetual fire policies being 90 and 95 per cent of the premium or deposit received... ..	<u>779,739 28</u>
All other liabilities.....	73,064 61
Total liabilities.....	<u>\$4,465,657 04</u>
Joint stock capital paid up in cash.....	\$3,000,000 00
Surplus beyond capital and other liabilities.	<u>2,022,016 49</u>

INCOME DURING THE YEAR.

Net cash received for premiums.....	\$5,640,920 02
Received for interest and dividends.....	375,971 26
Net perpetual premiums for the year.....	8,116 47
Total income.....	<u>\$6,025,007 75</u>

EXPENDITURE DURING THE YEAR.

Net amount paid for losses.....	\$3,906,075 19
Dividends paid in cash.....	360,000 00
Paid for commission or brokerage.....	1,001,120 15
Salaries.....	287,978 73
Taxes.....	117,263 74
All other expenditure.....	335,390 48
Total expenditure.....	<u>\$6,007,828 29</u>

MISCELLANEOUS.

Amount of fire risks written or renewed during the year.....	\$610,660,537 00
Premiums thereon	4,861,863 96
Amount of marine and inland risks written or renewed during the year.	373,366,976 00
Premiums thereon.....	2,167,175 46
Amount of fire risks terminated.....	573,501,639 00
Premiums thereon.	4,530,005 50
Amount of marine and inland risks terminated.....	353,030,686 00
Premiums thereon.....	2,282,292 99
Net amount of fire risks in force on 31st December, 1895	619,390,948 00
Premiums thereon.....	5,813,365 79
Net amount of marine and inland risks in force on 31st December, 1895.....	42,000,000 00
Premiums thereon.....	<u>252,000 00</u>

PERPETUAL RISKS.

Amount of risks written during the year.....	\$ 914,092 92
Deposits thereon.....	22,245 82
Amount of risks terminated.....	533,990 05
Deposits.....	14,129 35
Amount in force at 31st December, 1895.....	33,899,459 69
Deposits.....	<u>856,445 82</u>

Department of Finance—Insurance Branch.

THE LANCASHIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Chairman—EDWARD COWARD. | *Principal Office*—Manchester, England

Manager in Canada—J. G. THOMPSON. | *General Manager*—DIGBY JOHNSON

Head Office in Canada—59 Yonge Street, Toronto.

(Established, 19th June, 1852. Commenced business in Canada, July, 1864.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 14,600,000 00
Amount subscribed for.....	13,285,318 67
Paid up in cash.....	1,328,531 87

ASSETS IN CANADA.

Stock and bonds on deposit with the Receiver General, viz. :—

	Par. value.	Market value.
Canada 4 per cent stock.....	\$ 97,332 99	\$ 100,273 47
do 4 do bonds, loan, 1883.....	95,000 00	100,225 00
Consolidated 2½ per cent annuities.....	19,466 67	20,838 60
Total par and market values.....	\$ 211,799 66	\$ 221,337 07

Carried out at market value.....	\$ 221,337 07
Cash on hand at head office.....	938 57
Cash in Dominion Bank.....	13,720 34
Interest accrued.....	1,431 10
Cash in hands of agents in Canada.....	15,529 89
Office furniture and insurance plans.....	5,000 00
Total assets in Canada.....	\$ 257,956 97

LIABILITIES IN CANADA.

Net amount of fire losses in Canada, adjusted but not due.....	\$ 1,000 00	
do do claimed but not adjusted.....	3,497 12	
do do reported or supposed but not claimed.....	3,791 10	
do do resisted, in suit.....	250 00	
Total net amount of unsettled claims for fire losses in Canada (\$218.82 of which accrued prior to 1895).....	\$ 8,538 22	
Reserve of unearned premiums for all outstanding fire risks in Canada.....	196,010 13	
Total liabilities in Canada.....	\$ 204,548 35	

LANCASHIRE INSURANCE COMPANY—Continued.

INCOME IN CANADA.

Gross cash received for fire premiums	\$ 309,569 80	
Less reinsurance, rebate, abatement and return premiums.....	30,865 11	
Net cash received for premiums.....		\$ 278,704 69
Received for interest and dividends on stock, &c.....		8,228 64
Bank interest.....		25 80
Total income in Canada.....	\$	286,959 13

EXPENDITURE IN CANADA.

Paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$14,565.39).....	\$ 12,817 01	
Amount paid for losses occurring during the year.....	\$ 210,366 11	
Deduct amount received for reinsurance from other companies	17 17	
Net amount paid for said losses.....	\$ 210,348 94	
Total net amount paid during the year for fire losses in Canada.....	\$	223,165 95
Paid for commission or brokerage.....		47,344 81
Paid for salaries, fees and other charges of officials in Canada.....		12,041 21
Paid for taxes in Canada		3,334 93
Miscellaneous payments viz. :—		
Advertising, printing and stationery, \$3,089.36; express, postage and telegrams, \$1,817.68; rent and office furnishings, \$2,486.44; insurance plans, \$955.29; legal expenses and mercantile and fire reports \$264.46; underwriters' associations, \$1,274.49; Ontario and Manitoba license fees, \$307.75; Dominion Insurance Department assessment, \$140.35; remittance charges, \$382.87; travelling expenses, \$2,056.02; sundries, \$631.60; auditors' fees, \$875		14,281 31
Total cash expenditure in Canada.....	\$	300,168 21

RISKS AND PREMIUMS.

<i>Fire Risks in Canada..</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	21,940	\$ 32,492,633	\$ 387,165 18
Taken during the year—new	7,758	15,099,088	182,918 41
do do renewed.....	5,654	8,570,765	126,651 39
Total	35,352	\$ 56,162,486	\$ 696,734 98
Deduct terminated.....	12,307	23,569,373	301,536 90
Gross in force at end of year	23,045	\$ 32,593,113	\$ 395,198 08
Deduct reinsured		187,115	3,062 32
Net in force, 31st December, 1895.....	23,045	\$ 32,405,998	\$ 392,135 76
Total number of policies in force at date.....	23,045		
Total net amount in force.....			\$32,405,998 00
Total premiums thereon			392,135 76

Department of Finance—Insurance Branch.

LANCASHIRE INSURANCE COMPANY—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

FIRE DEPARTMENT.

The fire premium income, after deducting reinsurance, amounted to £732,545 3s. 2d., being an increase of £7,332 7s. 10d. upon that of the previous year. The claims for loss and damage by fire, including outstanding losses, amounted to £435,138 16s. 6d., and after providing for these and commission and expenses and foreign state taxes, there was, before taking into account the interest arising from investments, a profit balance of £42,011 6s. 7d., which has been carried to the profit and loss account.

INVESTMENTS.

The investments of the company produced in interest the sum of £47,075 7s. 11d., of which £34,043 14s. belongs to the life branch, and will be found in the revenue account of that department.

DIVIDEND.

An interim dividend at the rate of 5 per cent. per annum was paid 15th November, 1895, for the half year ended 30th June, 1895, amounting to.....	£	s.	d.
	6,824	13	0
And a further dividend at the rate of 5 per cent per annum for the half year ended 31st December, 1895, has been declared (payable on and after 18th May, 1896) amounting to.....	6,824	13	0
	£13,649	6	0

PROFIT AND LOSS.

As the result of the year's working the following amounts have been carried to the credit of the company in the profit and loss account:—

	£	s.	d.
Profit from fire account.....	42,011	6	7
Interest and dividends.....	13,031	13	11
Total.....	£55,043	0	6
Less dividends, as shown above.....	13,649	6	0
Leaving a balance of.....	£41,393	14	6

From this £40,000 has been added to the fire reserves, while the balance of £2,115 7s. 2d. brought forward from last year has been increased to £3,509 1s. 8d. The funds of the company now stand as follows:—

	£	s.	d.
Shareholders' capital paid up.....	272,986	0	0
Life assurance fund.....	976,785	14	8
Fire insurance and reserve funds.....	258,000	0	0
Balance carried forward.....	3,509	1	8
	£1,511,280	16	4

Showing an increase of £56,922 14s. 1d. during the year.

LANCASHIRE INSURANCE COMPANY—Continued.

Revenue Accounts.

FIRE ACCOUNT.

Premiums received after deduction of reinsurances.....£	732,545	3	2	Losses by fire (after deduction of reassurances).....£	435,138	16	6	
				Expenses of management.....	121,302	15	7	
				Commission.....	123,805	10	0	
				Foreign state taxes.....	10,286	14	6	
				Surplus carried to profit and loss account.....	42,011	6	7	
	£	732,545	3	2	£	732,545	3	2

PROFIT AND LOSS ACCOUNT.

Balance from last year.....£	2,115	7	2	Dividends to shareholders—				
Fire insurance and general reserve funds at beginning of the year.....	218,000	0	0	Amount paid, 15th November, 1895.....	£6,824	13	0	
Interest and dividends.....	13,031	13	11	Amount payable 18th May, 1896.....	6,824	13	0	
Surplus from fire business.....	42,011	6	7	Fire insurance and general reserve funds.....	13,649	6	0	
				Balance carried forward.....	238,000	0	0	
	£	275,158	7	8	£	275,158	7	8

LANCASHIRE INSURANCE COMPANY—*Concluded.*

BALANCE SHEET ON THE 31ST DECEMBER, 1895.

Shareholders' capital.....	£ 273,986 0 0	Mortgages on property within the United Kingdom.....	£ 341,130 14 10
Life assurance fund.....	976,785 14 8	Mortgages on property out of the United Kingdom.....	28,089 12 7
Fire insurance and reserve funds.....	268,000 0 0	Loans on the company's policies.....	43,037 10 11
Balance carried forward.....	3,509 1 8	Investments—	
		British government securities.....	£ 34,380 6 6
Claims under life policies admitted, but not yet paid.....	£17,209 7 6	Colonial government securities.....	68,827 1 5
Outstanding fire losses.....	73,014 0 0	United States government securities.....	190,682 17 6
Dividends due to shareholders.....	8,605 4 0	United States state and city bonds.....	21,273 16 7
		Foreign government securities.....	16,888 9 5
		Foreign city bonds.....	12,903 15 0
		Railway and other debentures, and debenture stocks.....	310,118 1 9
		Railway preference and other shares.....	66,462 14 5
		House property and land.....	191,638 5 6
		Bank deposits for periods.....	32,750 0 0
		Deposits with foreign countries.....	31,555 8 2
		Deposit with United States trustees.....	16,085 6 2
		Personal loans.....	953,565 2 5
		Agents' and branch office balances.....	1,000 0 0
		Outstanding premiums at head office.....	167,729 17 8
		Interest accrued.....	2,732 7 11
		Cash at bankers.....	11,358 9 1
		Bills on hand.....	61,454 12 5
			<u>£1,610,109 7 10</u>
			<u>£1,610,109 7 10</u>

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—J. BIBBY, Esq.

General Manager and Secretary—
JOHN M. DOVE.

Chief Agent in Canada—G. F. C. SMITH.

Principal Office—Liverpool, England.

Head Office in Canada—Montreal.

(Organized, 21st May, 1836. Commenced business in Canada, 4th June, 1851.)

CAPITAL.

Amount of joint stock capital authorized and sub- scribed for.....	£ 2,000,000	stg.	\$9,733,333 33
Amount paid up in cash.....	245,640	“	1,195,448 00

ASSETS IN CANADA.

Real estate (less encumbrances) in Canada held by the company, viz.:			
The company's buildings, St. James Street, corner of Place d'Armes Square Montreal.....			
			\$ 88,000 00
Loans secured by bonds and mortgages on real estate in Canada (first liens)			
			884,150 00
Stocks and bonds, viz.:			
	Par value.	Market value.	
Canada 4 per cent inscribed stock.....	\$ 97,333 33	\$ 102,686 66	
do 4 do do do of 1883.....	100,000 00	105,500 00	
do 4 do (reduced) stock.....	116,800 00	123,224 00	
Montreal Board of Trade, 5 per cent mortgage bonds, 1922....	1,000 00	1,000 00	
Montreal city debentures, 6 per cent, viz.:			
Protestant School Board bonds, Montreal, Jan., 1906....	10,000 00	11,400 00	
Montreal Harbour—July, 1906.....	10,000 00	11,300 00	
City of Montreal consolidated 4 per cent bonds of 1881.....	40,000 00	42,000 00	
Province of Quebec bonds.....	194,666 66	207,319 28	
Total par and market values.....	\$ 569,799 99	\$ 604,429 94	
Carried out at market value (\$323,133.33 par value being deposited with Receiver General on account of fire and life).....			
			604,429 94
Loans on life policies, being within the amount of their surrender value when the loans were made.....			
			7,102 37
Cash on hand at head office in Canada.....			
			20,491 24
Cash in banks, viz.:			
Bank of Montreal, Montreal.....	\$ 61,639 23		
do do St John, N.B.....	3,923 87		
Cash in bank, Victoria, B.C.....	1,529 37		
Total.....			67,092 47
Interest accrued.....			
			9,607 79
Cash in hands of agents in Canada.....			
			30,228 98
Office furniture, public clock, maps, plans, etc., at Montreal office, and St. John, N.B., branch offices (estimated).....			
			2,500 00
Total assets in Canada.....			\$1,713,602 79

Department of Finance—Insurance Branch.

LIVERPOOL AND LONDON AND GLOBE—Continued.

LIABILITIES IN CANADA.

Total net amount of fire losses in Canada claimed but not adjusted	\$ 1,843 23
Reserve of unearned premiums for all outstanding fire risks in Canada.	285,429 04
Reinsurance fund under the life insurance department in Canada (estimated)	100,000 00
Due and accrued for salaries, rent and general expenses	500 00
Total liabilities in Canada.....	\$ 387,772 27

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 390,827 65
Deduct reinsurance, rebate, abatement and return premiums	36,831 69
Net cash received for fire premiums	\$ 353,995 96
Received for interest on bonds and mortgages	48,601 85
Received from interest and dividends on stocks and all other sources ...	15,451 56
Income from other sources (rents)	4,059 11
Total cash income in Canada	\$ 422,108 48

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$10,202.62)	\$ 10,411 93
Paid for losses occurring during the year	\$ 245,695 25
Deduct amount received for reinsurance	6,499 59
Net amount paid for said losses	\$ 239,195 66
Total net amount paid during the year for fire losses in Canada	\$ 249,607 59
Commission or brokerage	57,661 53
Salaries, fees and all other charges of officials	24,587 13
Taxes in Canada	3,672 58
Miscellaneous payments, viz.:—Advertising, \$1,614.21; rent, \$2,200; repairs, \$211.28; coal and gas, \$435.97; travelling expenses, \$1,255.80; printing and stationery, \$2,211.16; fire commissioners, \$203.21; postage, \$2,286.78; exchange, \$504.08; office expenses, \$1,058.23; surveys, \$1,242.65; underwriters, \$1,873.40; Insurance Superintendence, \$177.39; auditor, \$337.50; law expenses, \$150.87; fire brigade, \$10.00; office furniture, \$150.84	15,923 37
Total expenditure in Canada	\$ 351,452 20

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.	24,521	\$ 50,571,211	\$ 544,346 69
Taken during the year—new	10,544	17,689,380	209,864 72
do do renewed	8,179	14,594,735	177,533 18
Total	43,244	\$ 82,855,326	\$ 931,744 59
Deduct terminated.....	17,543	31,714,566	353,817 00
Gross in force at end of year	25,701	\$ 51,140,760	\$ 577,927 59
Deduct reinsured .....	.....	1,150,462	12,317 17
Net in force at 31st December, 1895	25,701	\$ 49,990,298	\$ 565,610 42
Total number of policies in force in Canada at date	25,701		
Total net amount in force			\$49,990,298 00
Total premiums thereon.....			565,610 42

LIVERPOOL AND LONDON AND GLOBE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

FIRE ACCOUNT.

			£	s.	d.				£	s.	d.	
Amount of fire reinsurance fund at the beginning of the year.	740,000	0	0			Losses by fire after deduction of re-insurances	878,251	13	8			
Premiums received after deduction of reinsurances	1,603,098	8	10			Expenses of management.....	231,245	19	2			
						Commission	241,795	10	1			
						Other payments, viz.:—						
						Contributions to fire brigades at home and abroad.	£15,327	4	7			
						State taxes (foreign)	23,600	6	2			
										38,927	10	9
						Carried to profit and loss	212,877	15	2			
						Amount of fire reinsurance fund at the end of the year, as in balance sheet.	740,000	0	0			
						<u>£2,343,098</u>	<u>8</u>	<u>10</u>				
										<u>£2,343,098</u>	<u>8</u>	<u>10</u>

PROFIT AND LOSS ACCOUNT.

			£	s.	d.				£	s.	d.	
Balance of last year's account.....	829,119	9	1			Amount paid to Globe						
Interest and dividends not carried to other accounts	168,257	1	0			6 per cent perpetual annuitants in 1895.	£49,626	0	0			
Carried from fire account.....	212,877	15	2			Less income tax.	1,654	4	0			
Transfer fees.....	32	17	6							47,971	16	0
Exchange.....	266	14	8			Balance of dividend for 1894, paid 22nd May, 1895.....	135,102	0	0			
						Balance—						
						Interim dividend for the year 1895, paid 22nd November.	£73,692	0	0			
						*Carried to next year's account.....	953,788	1	5			
										1,027,480	1	5
						<u>£1,210,553</u>	<u>17</u>	<u>5</u>				
										<u>£1,210,553</u>	<u>17</u>	<u>5</u>

*The above balance will be reduced to £818,636 ls. 5d. by payment of balance of 1895 dividend on 22nd May.

Department of Finance—Insurance Branch.

LIVERPOOL AND LONDON AND GLOBE—Continued.

BALANCE SHEET ON THE 31ST DECEMBER, 1895.

LIABILITIES.		ASSETS.	
£.	s. d.	£.	s. d.
Shareholders capital.....	245,640 0 0	Mortgages on property within the United Kingdom.....	426,172 6 11
Life assurance fund—		Mortgages on property out of the United Kingdom.....	1,034,470 7 7
Liverpool and London and		Loans on the company's policies.....	161,409 17 5
Globe.....	202,924 10 10	Investments—	
	£ 3,270,442 13 3	In British government securities.....	119,452 3 0
	202,924 10 10	In United States government and state securities.....	411,462 18 11
Annuity fund—		United States municipal securities.....	184,147 10 9
Liverpool and London and		Colonial government and state securities.....	474,468 16 4
Globe.....	4,336 1 2	Colonial municipal securities.....	63,934 13 5
	£ 1,382,352 18 9	Foreign government securities.....	9,811 14 10
General reserve fund.....	4,336 1 2	Railway and other debentures and debenture stocks.....	2,236,700 6 11
Fire reinsurance fund.....	£ 1,300,000 0 0	Railway stocks (of which £4,947 10s. 7d. is ordinary).....	1,387,834 5 3
	740,000 0 0	Bank stocks.....	22,028 4 3
	£ 174,480 12 4	House property, including offices partly occupied by the company	988,811 6 8
Profit and loss.....	69,729 12 10	Land.....	14,755 13 0
Other funds, viz.—		Ground rents.....	34,674 14 4
Investment fluctuation fund.....		Life interests and annuities.....	324,251 0 10
Permanent fire policy de-		Reversions.....	
posit fund.....			
Liability to the Globe annui-		Agents' balances	123,686 6 4
tants, viz., £49,626 per an-		Being the uncollected	
num, payable in perpetuity		portion of the revenue	
to Globe six per cent an-		of the last quarter end-	
nuity, and not entailing		ing on the date to	
upon the company any lia-		which these accounts	
bility to redeem, the pay-		are made up; since	
ment of the annuity being		collected.	
collaterally secured by the		Outstanding premiums	196,339 6 3
guarantee fund of one mil-		Outstanding interest, accrued but not due.....	320,025 12 7
lion sterling, included in the		Cash—	83,033 16 1
enumeration of assets in this		On deposit.....	
schedule, valued at.....		In hand and on current account with bankers.....	£ 273,896 4 11
Claims under life policies ad-			359,743 16 8
mitted but not paid—		Other Assets—	
Liverpool and London and		Loans on life interests, annuities and reversions.....	297,566 4 6
Globe.....	13,338 18 3	Loans on railway and other debenture bonds,	
Globe.....	145,617 0 0	share and other stocks.....	104,710 4 3
Outstanding fire losses.....		Loans to local boards and counties in United	
		Kingdom.....	151,970 16 7
		Loans on personal security.....	Nil
		Amounts owing to the company.....	3,073 10 10
			557,320 16 2

LIVERPOOL AND LONDON AND GLOBE—Continued.

BALANCE SHEET—Continued.

LIABILITIES.	ASSETS.
Other sums owing by com- pany—	<i>Globe.</i>
Bills payable	Mortgages on property within the United King- dom £ 57,000 0 0
Dividends due and unpaid	House property, including offices partly occupied by the company 121,271 5 10
Amount owing to fire insur- ance companies	Annuitiess, the property of the company 42,323 4 5
Current accounts owing by company	
£ 220,599 10 3	220,599 10 3
£ 220,599 10 3	£ 220,599 10 3
	£9,708,495 17 1

Department of Finance—Insurance Branch.

THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Chairman—DUNCAN GRAHAM. | Manager—CHARLES G. FOTHERGILL.
 Principal Office—Liverpool, England.
 Chief Agent in Canada—ALFRED WRIGHT. | Head Office in Canada—Toronto.
 (Established, 10th December, 1861. Commenced business in Canada, April, 1880.)

CAPITAL.

Amount of joint stock capital authorized.....	\$	12,166,666	67
Amount subscribed for.....		10,353,833	33
Amount paid up in cash.....		1,035,383	33

ASSETS IN CANADA.

Stocks and bonds held by the Company:—

Canada 4 per cent stock.....	\$	107,066	67
do 3 do		29,200	00
In deposit with Receiver General, carried out at par value	\$	136,266	67
Cash on hand at head office.....		3,130	86
Cash in Dominion Bank, Toronto.....		4,043	71
Amount of cash in hands of agents in Canada.....		8,718	10
Special deposit with Union Loan and Savings Co.....		70,000	00
Total assets in Canada.....	\$	222,159	34

LIABILITIES IN CANADA.

Net amount of losses due and yet unpaid (accrued in previous years)....	\$	65	00
do do claimed but not adjusted.....		3,988	60
do do resisted, in suit.....		115	00
Total net amount of unsettled claims for fire losses in Canada.....	\$	4,168	60
Reserve of unearned premiums for outstanding risks in Canada.....		125,251	67
Total liabilities in Canada.....	\$	129,420	27

INCOME IN CANADA.

Gross cash received for premiums.....	\$	203,344	34
Deduct reinsurance, rebate, abatement and return-premiums.....		21,908	35
Net cash received for premiums	\$	181,435	99
Bank and special deposit interest		3,279	15
Interest on deposit paid direct to head office.....		5,158	67
Total income in Canada.....	\$	189,873	81

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$4,130.50).....	\$	3,495	43
Amount paid for losses occurring during the year.....	\$	161,958	05
Deduct amount received for reinsurance		3,077	77
Net amount paid during the year for said losses.....	\$	158,880	28

LONDON AND LANCASHIRE FIRE—Continued.

Net amount paid during the year for losses in Canada.....	\$	162,375 71
Commission or brokerage, including commission on profits.....		31,246 84
Salaries, fees and all other charges in Canada.....		5,783 37
Taxes.....		2,506 31
All other payments in Canada, viz.:—Advertising, \$306.14; rent, \$1,188.33; maps and plans, \$228.64; inspection and travelling expenses, \$1,682.29; miscellaneous, \$607.11; legal expenses, \$187.18; stationery and printing, \$917.89; postage, telegrams and express, \$1,201.75; office furniture, \$47.34; underwriters' associations, local boards, &c., \$744 70; office expenses, \$287.45; duty, \$167.89.....		7,566 71
Total expenditure in Canada.....	\$	<u>209,478 94</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	17,500	\$ 20,206,041	\$ 246,308 33
Policies taken during the year—new.....	5,621	8,268,603	104,003 71
do do renewed.....	3,989	6,735,053	89,284 39
Total.....	27,110	\$ 35,209,697	\$ 439,596 43
Deduct terminated.....	9,381	14,515,171	182,713 36
Gross in force at end of year.....	17,729	\$ 20,694,526	\$ 256,883 07
Deduct reinsured.....		682,459	7,882 09
Net in force at 31st December, 1895.....	17,729	\$ 20,012,067	\$ 249,000 98

Total number of policies in force in Canada at date.....	17,729
Total net amount in force.....	\$ 20,012,067 00
Total premiums thereon.....	<u>249,000 98</u>

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

The net premiums, after deducting those paid to other offices in reduction of this company's liabilities, amounted to £847,094 16s. 7d., against £846,213 12s. in 1894.

The net fire losses incurred in 1895, including full estimates for such as were not adjusted at the closing of the books, amounted to £450,534 16s. 4d.

After providing for all expenses, commissions, bad debts and other charges, the net profit on the working of the year's business stands at £104,176 5s. 1d., in addition to £33,000 18s. 9d. for interest on investments, making a total of £137,177 3s. 10d.

The directors propose to pay on the 7th proximo a dividend of 7s. per share, free of income tax, making, with the interim dividend of 3s. per share paid in November last, a total distribution of £42,550, or 20 per cent on the paid-up capital.

After giving effect to the foregoing, the financial position of the company will stand as follows:—

	£	s.	d.
Capital fully subscribed.....	2,127,500	0	0
Of which is paid up.....	212,750	0	0
Reserve and reinsurance fund.....	£600,000	0	0
Balance carried forward.....	194,827	17	0
	<u>794,827</u>	<u>17</u>	<u>0</u>

Department of Finance—Insurance Branch.

LONDON AND LANCASHIRE FIRE—*Concluded.*

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

DR.		CR.	
	£ s. d.	£ s. d.	
To fire premiums (less reinsurances)	847,094 16 7	By fire losses paid and outstanding	50,534 16 4
Dividends and interest.....	33,000 18 9	Commission, including contri- gent commission on 1895 busi- ness.....	43,800 2 1
		Income tax, and foreign and colonial state taxes.....	1,278 8 0
		Management and general ex- penses at head office, branches and abroad, and all other outgoings.....	37,305 5 1
		Balance carried to general fund	37,177 3 10
	£ 880,095 15 4		£880,095 15 4

BALANCE SHEET.

LIABILITIES.		£ s. d.
To Capital : 85,100 shares of £25 each, £2 10s. per share paid		212,750 0 0
Fire claims in course of adjustment.....		63,407 14 1
Dividends unclaimed.....		154 15 0
Bills payable.....		1,261 9 9
Balance of reinsurance accounts with other fire offices.....		5,273 3 4
Foreign agents' balances and sundry creditors.....		21,241 18 9
Reserve and reinsurance fund.....		600,000 0 0
General fund—		
Balance brought forward.....	£129,985 13 2	
Less dividend, 2nd May, 1895.....	29,785 0 0	
As per last report.....	£100,200 13 2	
Add balance at credit of income and expenditure account for 1895...	137,177 3 10	
	£237,377 17 0	
Less interim dividend, 6th November, 1895.....	12,765 0 0	
		224,612 17 0
		£1,128,701 17 11

ASSETS.		£ s. d.	£ s. d.
By Buildings owned by the company in Liverpool, London, Bristol, Dublin, the colonies, and New York, unencumbered.....	185,537 9 6		
Part-ownership in various salvage corps premises.....	8,515 10 3		
		194,052 19 9	
Cash with bankers and on deposit.....		73,423 16 6	
British government securities.....	4,965 13 6		
British railway preference stocks.....	128,873 19 11		
Mersey docks and harbour bonds and local debentures.....	32,620 17 11		
United States funded loan and other first-class American investments.....	464,082 17 11		
Colonial debentures.....	500 0 0		
Colonial government securities.....	40,884 13 7		
Foreign government securities.....	10,647 13 7		
		682,575 16 5	
Mortgages on first-class property (first liens).....		34,802 6 2	
Home branches' and agents' balances.....	42,368 17 1		
Foreign branches' and agents' balances.....	87,460 5 3		
Outstanding direct premiums.....	3,672 4 1		
		133,501 6 5	
Accrued interest and sundry debtors.....		10,345 12 8	
		£1,128,701 17 11	

THE LONDON ASSURANCE.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Governor—GEO. W. CAMPBELL. | Manager Fire Dep't.—JAMES CLUNES.
 Principal Office—No. 7 Royal Exchange, London, E.C., England.
 Chief Agent and Manager in Canada—E. A. LILLY. Head Office in Canada—Montreal.
 (Incorporated, 22nd June, 1720. Commenced business in Canada, 1st March, 1862.)

CAPITAL.

Amount of capital authorized and subscribed for.....	\$4,363,210 00
Amount paid up in cash.....	<u>2,181,605 00</u>

ASSETS IN CANADA.

	Par value.	Market value.
*Montreal Corporation stock.....	\$ 167,000 00	\$ 170,340 00
Carried out at market value.....		\$ 170,340 00
Cash on hand at head office in Canada..		326 83
Cash in Union Bank of Canada.....		3,377 52
Agents' balances in Canada.....		10,278 92
Total assets in Canada.....		<u>\$ 184,323 27</u>

LIABILITIES IN CANADA.

Net amount of losses due and yet unpaid.....	\$ 4,788 00
do do claimed but not adjusted.....	500 00
Total amount of unsettled claims for losses in Canada....	\$ 5,288 00
Reserve of unearned premiums for all outstanding risks in Canada.....	86,092 40
Reinsurance reserve under life department.	10,711 38
Total liabilities in Canada.....	<u>\$ 102,091 78</u>

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 142,454 65
Deduct reinsurance, rebate, abatement and return premiums.	21,121 72
Net cash received for fire premiums.....	\$ 121,332 93
Net cash received for inland marine premiums.....	505 95
Interest on deposit with Receiver General, \$167,000, paid direct to head office, England	6,680 00
Total cash in Canada.....	<u>\$ 128,518 88</u>

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$6,448).....	\$ 7,164 76
Paid for fire losses occurring during the year.....	\$ 112,356 51
Less savings and salvage and reinsurance.....	10,136 01
Net amount paid during the year for said losses	<u>\$ 102,220 50</u>

*Deposited with Receiver General; \$50,000, being on account of life branch.

Department of Finance—Insurance Branch.

LONDON ASSURANCE—Continued.

Total net amount paid during the year for fire losses in Canada.....	\$ 109,385 26
Total net amount paid during the year for inland marine losses in Canada	432 53
Paid for commission or brokerage.....	18,734 94
Paid for salaries, fees and all other charges of officials in Canada.....	9,279 56
Paid for taxes in Canada (including \$50.45, Marine Department).....	2,950 87
All other payments in Canada, viz.:—	
Rent, \$1,695; office expenses, \$507.40; postage, express and telegrams, \$938.18; printing and stationery, \$869.53; tariff expenses, \$720.21; maps, \$352.25; travelling expenses, \$1,062.05; advertising, \$886.37; commissions, Marine Department, \$56.59	7,087 58
Total cash expenditure in Canada	\$ 147,870 74

RISKS AND PREMIUMS.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 16,651,599	\$ 167,009 95
Taken during the year—new	8,430,502	83,067 63
do do renewed.....	5,441,770	58,135 56
Total.....	\$ 30,523,871	\$ 308,213 14
Deduct terminated.....	12,730,660	127,463 76
Gross in force at end of year	\$ 17,793,211	\$ 180,749 38
Deduct reinsurance.....	863,742	8,560 11
Net in force at 31st December, 1895.....	\$ 16,929,469	\$ 172,189 27
<i>Inland Marine Risks in Canada.</i>		
Gross policies taken during the year	\$ 199,202	\$ 505 95
Deduct terminated.....	199,202	505 95
Total number of policies in force in Canada at date.....	No return.	
Total net amount in force.....	\$16,929,469 00	
Total premiums thereon.....	172,189 27	

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

FIRE DEPARTMENT.

The premium income of the year, after deduction of reassurances and returns, amounted to £390,798 1s. 9d., and the losses, inclusive of all claims to the 31st December, 1895, to £196,403 12s. 2d.

The balance at the credit of the fire fund, after transferring £40,000 to profit and loss account, amounted on the 31st December, 1895, to £617,580 11s. 0d.

MARINE DEPARTMENT.

The net premiums received during the year amounted to £292,449 1s. 11d. The losses paid and outstanding for 1895 and previous years amounted to £244,947 7s. 1d. The balance at the credit of the marine fund, after transferring to profit and loss account £20,000 out of the profits of the year 1894, amounted on the 31st December, 1895, to £239,710 16s. 1d.

PROFIT AND LOSS.

The amount standing to the credit of this account on the 31st December, 1895, was £131,449 8s. 0d., out of which the court of directors now recommend a dividend of 20 per cent, being £2 10s. 0d. per share, payable as follows:—£1 15s. 0d. on the 1st April, and the balance of 15s. on the 1st October.

LONDON ASSURANCE—Concluded.

REVENUE ACCOUNTS.

FIRE ACCOUNT.

	£	s.	d.	1895.	Dec. 31.	£	s.	d.	
1894.									
Dec. 31.	Amount of fire insurance fund at this date.	579,727	9	2	1895.	196,403	12	2	
1895.						69,161	18	6	
Dec. 31.	Premiums after deduction of re-assurances and returns	390,798	1	9		63,949	10	2	
	Interest and dividends.	£19,061	12	7		20	3	9	
	Less—Income tax.	471	7	11		40,000	0	0	
						617,580	11	0	
		£	989,115	15	7	£	989,115	15	7

MARINE ACCOUNT.

	£	s.	d.	1895.	Dec. 31.	£	s.	d.	
1894.									
Dec. 31.	Amount of marine insurance fund at this date.	247,780	18	5	1895.	244,947	7	1	
1895.						33,900	4	6	
Dec. 31.	Premiums after deduction of brokerage, discount, re-assurances and returns.	202,449	1	11		9,713	2	10	
	Interest and dividends.	£8,147	2	8		204	3	0	
	Less—Income tax.	201	9	6		20,000	0	0	
						239,710	16	1	
		£	548,175	13	6	£	548,175	13	6

PROFIT AND LOSS ACCOUNT.

	£	s.	d.	1895.	Dec. 31.	£	s.	d.	
1894.									
Dec. 31.	Balance of account at this date	116,883	0	10	1895.	89,655	0	0	
1895.						621	12	7	
Dec. 31.	Interest and dividends not carried to other accounts.	£28,775	10	4		131,449	8	0	
	Less income tax.	711	12	4					
	Transferred from Life Assurance Accounts—								
	Non-participating.	£	9,654	12	3				
	Participating.	7,087	12	0					
	Transferred from fire account	16,742	4	3					
	do marine account.	40,000	0	0					
	Transfer fees.	20,000	0	0					
		36	17	6					
		£	221,726	0	7	£	221,726	0	7

Department of Finance—Insurance Branch.

BALANCE SHEET, 31ST DECEMBER, 1895.

	£	s.	d.	£	s.	d.
LIABILITIES.						
Shareholders' capital, £896,550, of which is paid up.....	448,275	0	0	Mortgages on property within the United Kingdom.....	914,051	9
General reserve fund.....	310,000	0	0	do.....	518,797	8
Life Assurance Funds—				Loans upon parliamentary rates.....	20,904	13
Non-participating.....	£ 662,166	4	6	Loans upon rent-charges.....	1,453,754	2
Participating.....	1,368,236	17	1		3,000	0
Fire fund.....	2,080,403	1	7	Mortgages on property out of the United Kingdom.....	56,352	7
Marine fund.....	617,580	11	0	Loans on the corporation's life policies.....	99,000	0
Profit and loss.....	239,710	16	1	Loans on railway and on other securities.....		
	131,449	8	0			
	£3,777,418	16	8	Investments:—		
Claims under life policies admitted but not yet paid.....	17,305	0	0	In British Government Securities, viz.:—		
Outstanding fire losses.....	40,703	0	0	£201,256 7s. 6d. consols.....	£ 180,478	8
do marine losses.....	1,533	19	7	do Turkish 4 per cent guaranteed bonds.....	22,900	0
do dividends to shareholders.....	16,213	10	0	Colonial government securities.....	203,378	8
do income tax.....	557	15	4	Foreign government securities.....	39,759	16
Fire premiums due to other companies.....	11,101	11	2	Municipal securities.....	156,486	0
Marine premiums due to other companies.....	10,639	12	8	Railway and other debentures and debenture stocks.....	162,429	0
Clerks' savings fund.....	5,062	4	6	Railway and other debentures and ordinary stocks.....	795,065	12
				Indian railway annuities guaranteed.....	364,587	17
				Ground rents.....	57,278	0
				Reversions.....	124,446	11
				Life interests.....	59,985	13
				Premises account.....	1,108	14
				Agents' balances, viz.:—	4,482	1
				Account life.....	£ 9,956	2
				do fire.....	61,662	18
				do marine.....	65,344	17
				Loans upon personal security.....	136,963	18
				Outstanding premiums.....	Nil.	
				do interest.....	41,128	10
				Fire premiums due by other companies.....	2,137	11
				Cash:—	2,501	2
				On deposit.....	£67,033	14
				In hand and on current accounts.....	37,048	1
				Bills receivable.....	104,081	15
				Policy stamps.....	11,602	10
					395	4
					£3,880,525	9
					11	

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—THOMAS E. ROBSON.

Secretary and Chief Agent—
D. C. MACDONALD.

Principal Office—London, Ontario.

(Incorporated in 1859 under the Act respecting Mutual Insurance Companies, being Cap. 52 of the Consolidated Statutes of Upper Canada; amended in 1863, 27 Vic., Cap. 52. Incorporated in 1878 by Act of the Dominion of Canada, 41 Vic., Cap. 40. Organized and commenced business in Canada, 1859.)

CAPITAL.

A mutual company, having no stockholders, but merely members who are insured, and who are only bound to the extent of their premium notes given for insurance.

ASSETS.

Value of real estate (less encumbrances) held by company.....	\$	14,110	81
Municipal and loan companies' debentures owned by the company, viz.:			
	Par value.	Market value.	
*City of St. Thomas debentures.....	\$	22,600	00
*Town of Tilsonburg debentures.....		6,500	00
*Ontario Loan and Debenture Company debentures.....		13,260	00
*Huron and Erie Loan and Savings Company debentures.....		13,260	00
Total par and market values.....	\$	55,620	00
		\$	58,239
			00
Carried out at market value.....		58,239	00
Cash on hand at head office.....		494	15
Accrued interest on debentures.....		402	67
Agents' balances.....		9,099	70
Bills receivable.....		995	45
(Amount of same overdue, \$995.45.)			
Premium notes on hand.....	\$	456,826	36
Deduct amount paid thereon.....		175,589	71
			281,236
			65
(Total assessments on premium notes, \$223,660.67.)			
Office furniture.....		1,489	41
Total gross assets.....	\$	366,067	84
Amount which should be deducted on account of bad or doubtful agents' balances.....	\$	511	80
Bills receivable.....		920	10
Total deductions.....		1,431	90
Total net assets.....	\$	364,635	94

*Deposited with the Receiver General.

Department of Finance—Insurance Branch.

LONDON MUTUAL FIRE—Continued.

LIABILITIES.

Net amount of fire losses adjusted but not due.	\$ 5,670 77
Net amount of fire losses reported or supposed but not claimed.	15,459 42
	\$ 21,130 19
Net amount of losses resisted, in suit.	1,190 00
do do not in suit.	1,100 00
	\$ 23,420 19
Total net amount of unsettled claims for losses in Canada.	\$ 23,420 19
Reserve of unearned premiums for all outstanding risks in Canada.	319,586 62
Overdraft at Molsons Bank.	2,297 97
Borrowed from Molsons Bank.	11,000 00
	\$ 356,304 78
Total liabilities.	\$ 356,304 78
Surplus of assets over liabilities.	\$ 8,331 16

INCOME.

Gross premiums received in cash.	\$ 96,074 23
Gross cash received on bills and notes taken for premiums.	95,574 96
	\$ 191,649 19
Gross cash received for premiums.	\$ 191,649 19
Deduct reinsurance, rebate, abatement and return premiums.	7,130 57
	\$ 184,518 62
Net cash received for premiums.	\$ 184,518 62
(Bills and notes received during the year for premiums and remaining unpaid, \$155,542.31)	
Received for interest and dividends on stocks, and all other sources.	2,989 71
Sundries, viz.:—Transfer fees, \$413.78; steam thresher licenses, \$14; rent, \$390; bills receivable, \$24.	841 78
	\$ 188,350 11
To cash income.	\$ 188,350 11

EXPENDITURE.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$14,980.39).	\$ 11,765 64
Paid for losses occurring during the year.	\$ 106,194 44
Deduct reinsurance.	20 00
	\$ 106,174 44
Net amount paid for said losses.	\$ 106,174 44
Total net amount paid during the year for fire losses.	\$ 117,940 08
Commission or brokerage.	28,524 93
Taxes.	469 99
Salaries, fees and all other charges of officials.	15,621 82
Miscellaneous payments, viz.:—Bank commission, \$48.49; law expenses, \$2,332.74; postage, \$1,872.76; printing, advertising and stationery, \$2,087.74; Dominion Government inspection, \$83.80; interest, \$1,773.10; discount on stamps, &c., \$51.58; water, fuel and light, \$178.89; Ontario Government license, \$100; bonus to agents, \$9,224.67; insurance premium on office, \$56; expenses of Underwriters' Association, \$98.17; Goad's plans, \$303.40; petty expenses, telegrams, telephone, express, &c., \$504.77.	18,716 11
	\$ 181,272 93
Total cash expenditure.	\$ 181,272 93

LONDON MUTUAL FIRE—*Concluded.*

CASH ACCOUNT.

DR.			CR.		
1894.			1895.		
Dec. 31—To balance in hand and in banks at this date.....\$	701	95	Dec. 31—By expenditure during year, as above.....\$	181,272	93
1895.			Borrowed money returned...	20,582	95
Dec. 31—Income as above.....	188,350	11	Balance in hand and in banks this date.....	494	15
Borrowed during year.....	13,297	97			
	\$	<u>202,350</u>		\$	<u>202,350</u>
		03			03

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement....	41,022	\$ 46,382,916	\$ 561,408 04
Taken during the year—new and renewed.....	16,620	19,382,378	241,933 49
Total.....	57,642	\$ 65,765,294	\$ 803,341 53
Deduct terminated.....	14,392	16,144,750	186,659 41
Gross in force at end of year.....	43,250	\$ 49,620,544	\$ 616,682 12
Deduct reinsured.....		195,999	1,551 19
Net in force at 31st December, 1895.....	43,250	\$ 49,424,545	\$ 615,130 93
Total number of policies in force at date.....	43,250		
Total net amount in force.....		\$49,424,545	00
Total premiums thereon.....			<u>615,130</u>
			93

Department of Finance—Insurance Branch.

THE MANCHESTER FIRE ASSURANCE COMPANY,

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1895.

President—THOMAS BARHAM FOSTER. | Manager and Secretary—WILLIAM LEWIS.

Principal Office—Manchester, England.

Chief Agent in Canada—JAMES BOOMER. | Head Office in Canada—Toronto.

(Established, 21st June, 1824; commenced business in Canada,
20th May, 1890.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	\$9,733,333	33
do do paid up in cash	973,333	33

ASSETS IN CANADA.

Stocks, bonds and debentures:—

	Par value.	Market value.
Canada, 3½ per cent stock.....	\$ 102,200	\$ 107,821
do 4 do do	100,000	108,500
Total par and market values.....	\$ 202,200	\$ 216,321

Carried out at market value.....	\$ 216,321	00
Cash at head office in Canada.....	18,494	34
Cash in Ontario Bank, Toronto	2,132	44
Cash in hands of agents in Canada.....	6,528	12
Block plans.....	3,000	00
Office furniture and fixtures.....	500	00

Total assets in Canada \$ 246,975 90

LIABILITIES IN CANADA.

Net amount of losses adjusted but not due.....	\$ 3,211	51
do claimed but not adjusted.....	550	00
do reported or supposed but not claimed.	3,542	34
do resisted, in suit.....	1,980	00

Total net amount of unsettled claims. (Of this amount \$1,631.54 accrued previous to 1895.)	\$ 9,283	85
Reserve of unearned premiums upon all unexpired fire risks in Canada	122,637	11
Due for reinsurance and other accounts.....	1,613	68

Total liabilities in Canada \$ 133,534 64

MANCHESTER FIRE—Continued.

INCOME IN CANADA.

Gross cash received for premiums	\$ 211,352 62
Deduct reinsurance, rebate, abatement and return premiums.....	40,061 15
Net cash received for premiums	\$ 171,291 47
Interest on deposit with Receiver General, paid direct to head office in England	7,500 00
Interest on bank deposits	161 20
Total income in Canada	\$ 178,952 67

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$21,111.66).....	\$ 21,311 13
Amount paid for losses occurring during the year.....	\$ 145,948 80
Deduct savings and salvage	\$ 300 00
Deduct amount received for reinsurance.....	11,424 09
	<u>11,724 09</u>
Net amount paid during the year for said losses.....	\$ 134,224 71
Total net amount paid during the year for fire losses in Canada	\$ 155,535 84
Commission or brokerage in Canada	26,996 60
Salaries, fees and all other charges of officials in Canada	12,696 58
Taxes in Canada	2,631 74
Miscellaneous, viz.:—Stationery, \$1,383.32; travelling, \$2,154.00; advertising, \$901.87; postage and exchange, \$1,668.63; office expenses, \$1,085.56; legal expenses, \$181.29; maps and plans, \$1,066.65; underwriters' associations, \$1,027.73; rents, \$1,541.17; suspended accounts, \$110.58; auditors, \$293.95.....	11,414 75
Total expenditure in Canada.....	\$ 209,275 51

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 24,247,191	\$ 289,156 61
Policies taken during the year—new	10,092,264	126,120 98
do do renewed	5,942,172	85,096 07
Total.....	\$ 40,281,627	\$ 500,373 66
Deduct terminated.....	18,164,782	223,288 97
Gross in force at end of year	\$ 22,116,845	\$ 277,084 69
Deduct reinsured.....	1,939,185	26,196 05
Net in force on 31st December, 1895.....	\$ 20,177,660	\$ 250,888 64
Total number of policies in force at date.....	No return.	
Total net amount in force	\$20,177,660 00	
Total premiums thereon.....	250,888 64	

Department of Finance—Insurance Branch.

MANCHESTER FIRE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

The net premiums amounted to £738,801 16s. 6d. The losses, including full provision for all unsettled claims, amounted to £465,468 8s. 6d., say 63·0 per cent.

FIRE AND REVENUE ACCOUNT.

After paying all expenses, commissions and taxes, the fire account for the year closed with a surplus of.....	£	25,810	7	2
The income from interest, &c., on investments yielded.....		20,269	14	5
Profit on securities realized.....		53	4	6
Balance carried to funds.....	£	46,133	6	1

DIVIDEND.

An interim dividend of 2s. per share was paid in September last, and the directors now recommend a further dividend at the same rate for the past half-year, and also a bonus of 2s. per share, making for the year 15 per cent.....		30,000	0	0
Leaving to be added to the funds for the year (after providing for dividend as above)....	£	16,133	6	1

The capital and reserve funds now stand at £696,187 5s. 5d.

MANCHESTER FIRE—Concluded.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Net premiums	£	s.	d.	£	s.	d.
Interest and dividends	738,891	16	6	465,468	8	6
Profit on securities realized	20,269	14	5	131,178	19	1
Fire losses paid and outstanding	33	4	6	12,036	14	2
Agents' commissions and expenses				104,397	7	7
Home, foreign, and colonial state taxes						
Expenses of management—head office and branches at home and abroad						
				£	713,081	9 4
Balance carried to funds				46,133	6	1
				£	759,214	15 5

BALANCE SHEET.

Capital account—	£	s.	d.	£	s.	d.
100,000 shares of £20 each, £2 per share paid	200,000	0	0	225,839	14	7
Funds from last year's account	£480,053	19	4	97,941	18	7
Balance of revenue account brought down	46,133	6	1	94,784	11	6
	£526,187	5	5	12,329	3	1
Less interim dividend paid September				43,785	8	1
Dividend and bonus payable 11th April, 1896	£10,000	0	0	9,863	6	0
	20,000	0	0	5,257	11	0
	30,000	0	0	8,710	0	0
Reserve funds	496,187	5	5	628	8	2
				10,450	19	1
Outstanding losses				5,000	0	0
Bills payable	£	696,187	5 5	4,621	18	4
Other liabilities	84,626	18	5	4,021	18	4
Dividend and bonus for past half-year payable to shareholders, 11th April, 1896, as shown above	2,600	0	0	43,004	14	0
	281	5	8	105,365	19	6
	20,000	0	0	68,337	12	4
				38,982	14	7
				28,801	10	8
				£	803,695	9 6

18

Department of Finance--Insurance Branch.

THE MERCANTILE FIRE INSURANCE COMPANY.

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1895.

President—I. E. BOWMAN, M.P. | *Secretary and Chief Agent*—JAS. LOCKIE.

Principal Office—Waterloo, Ont.

(Incorporated by Ontario Act, 37 Vic., Cap. 87, 1874; amended by 45 Vic., Cap. 101 (Ontario), 1892. Commenced business in Canada, 1st Nov., 1875.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed for.....	200,000 00
Amount paid up in cash.....	40,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate.....	\$ 57,950 00
Loans as above on which more than one year's interest is due, and for which judgment has not been obtained—First liens.....	8,460 00
Interest due and unpaid on said loans.....	\$ 878 72
do accrued do	2,212 24
Total interest carried out.....	3,090 96
Stocks, bonds and debentures, viz. :—	

	Par value.	Market value.
*Thorold debentures	\$ 5,276 33	\$ 5,645 65
*Leamington do	9,798 10	10,483 96
*Arthur do	5,000 00	5,350 00
*Thamesville do	3,722 00	3,982 54
*Markdale do	4,145 72	4,435 87
*Markham do	13,015 58	14,100 57
Berlin	5,559 00	5,948 13
Guelph and Ontario Investment and Savings Society debentures.....	7,600 00	7,600 00
*Windsor debentures	5,000 00	5,000 00
*Guelph do	4,400 00	4,731 00
Total par and market values.....	\$ 63,516 73	\$ 67,277 72

Carried out at market value.....	67,277 72
Cash on hand at head office.....	3,792 12
Interest accrued and unpaid on bonds, &c.....	727 24
Agents' balances.....	6,922 91
Bills receivable.....	222 70
Office furniture.....	371 76
Goad's plans.....	2,058 17
Amounts due from other companies.....	6,886 99

Total assets..... **\$ 157,760 57**

*Deposited with Receiver General.

MERCANTILE FIRE—*Continued.*

LIABILITIES.

Net amount of losses claimed but not adjusted and reported or supposed but not claimed	\$ 6,148 77
Total net amount of unsettled claims for fire losses	\$ 6,148 77
Reserve of unearned premiums for all outstanding risks in Canada....	103,248 37
Dividends declared but not yet due.....	2,000 00
Overdraft, Bank of Commerce.....	8,249 65
Total liabilities (excluding capital stock).....	\$ 119,646 79
Capital stock paid up..	\$ 40,000 00

INCOME.

For Fire Risks.

Gross premiums received in cash	\$ 183,174 57
Gross cash received on bills or notes taken for premiums (less, old accounts written off, \$620.12)	407 65
Gross cash received for premiums.....	\$ 183,582 22
Deduct reinsurance, rebate, abatement and return premiums.....	30,217 25
Net cash received for premiums	\$ 153,364 97
(Bills and notes received during the year for premiums and remaining unpaid, \$222.70).	
Total net cash received for premiums.....	\$ 153,364 97
Received for interest and dividends.....	7,438 51
Total cash income	\$ 160,803 48

EXPENDITURE.

For Fire Losses.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$16,037.11).....	\$ 16,680 95
Amount paid for losses occurring during the year	\$ 115,662 69
Deduct amount received for reinsurance	7,233 88
Net amount paid during the year for said losses	\$ 108,428 81
Total net amount paid during the year for losses.....	\$ 125,109 76
Amount of dividends paid during the year at 10 per cent, half-yearly...	4,000 00
Commission or brokerage.....	33,071 72
Salaries, fees and all other charges of officials.....	6,364 60
Taxes	28 00
Miscellaneous payments, viz.:—Postage, \$344.62; printing, \$116.85; advertising, \$643.36; books and stationery, \$1,104.16; adjusting losses and inspecting risks, \$1,997.13; rent and light, \$881.35; Government charges, \$186.97; telegraph and telephone, \$126.72; bank exchange, \$90.27; Canadian Fire Underwriters' Association, \$513.60; express charges, \$33.11; solicitor's charges, \$71.40; sundry expenses, \$126.67; Goad's plans and office furniture, \$803.60; auditors, \$60.....	7,099 81
Total cash expenditure.	\$ 175,673 89

Department of Finance—Insurance Branch.

MERCANTILE FIRE—*Concluded.*

CASH ACCOUNT.

1894.	<i>Dr.</i>	1894.	<i>Cr.</i>
Dec. 31.	To balance in hand and in	Dec. 31.	By Expenditure as above...
1895.	banks at this date		Balance in hand and in
	\$ 3,362 88		banks at this date
Dec. 31.	Income as above.....		\$ 175,673 89
	160,803 48		
	Received from realization of		
	investments		
	7,050 00		
	Overdraft, Bk. of Commerce.		
	8,249 65		
	<u>\$ 179,466 01</u>		<u>\$ 179,466 01</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	15,450	\$ 18,791,274	\$ 220,282 41
Taken during the year—new and renewed.....	11,145	13,804,438	176,030 15
Total.....	26,595	\$ 32,595,712	\$ 396,312 56
Deduct terminated.....	11,023	13,818,081	174,959 66
Gross in force at end of year.....	15,572	\$ 18,777,631	\$ 221,352 90
Deduct reinsured		985,010	14,856 16
Net in force at 31st December, 1895.....	<u>11,172</u>	<u>\$ 17,792,621</u>	<u>\$ 206,496 74</u>
Total number of policies in force at date	15,572		
Total amount in force.....	\$ 17,792,621 00		
Total premiums thereon.....	<u>206,496 74</u>		

THE NATIONAL ASSURANCE COMPANY OF IRELAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Secretary—HAROLD J. ENGELBACH. | Principal Office—Dublin.

Chief Agent in Canada—MATTHEW C. HINSHAW. Head Office in Canada—Montreal.

(Incorporated, 10th Nov., 1828. Commenced business in Canada, 2nd April, 1893.)

CAPITAL.

Amount of joint stock capital authorized.	£ 2,000,000	\$9,733 333 33
Amount subscribed for.	1 000,000	4,866,666 67
Amount paid up in cash	100,000	486,666 67

ASSETS IN CANADA.

Stock in deposit with Receiver General, viz. :—

	Par value.	Market value.
Canada 4 per cent stock.	\$ 100,161 00	\$ 104,167 44
Carried out at market value.....		\$ 104,167 44
Cash at head office		4,800 52
Cash in Bank of British North America.....		8,340 39
Amount of cash in the hands of agents in Canada.....		9,929 56
Office furniture, including maps, plans, books, &c.....		3,500 00
Total assets in Canada		\$ 130,737 91

LIABILITIES IN CANADA.

Net amount of losses in Canada, claimed but not adjusted (\$650 of which accrued in previous years).....	\$ 7,960 58
Net amount of losses resisted, in suit (accrued in previous years).....	2,500 00
Total net amount of unsettled claims for fire losses in Canada.	\$ 10,460 58
Reserve for unearned premiums for all outstanding risks in Canada....	84,613 62
Total liabilities in Canada.....	\$ 95,074 20

INCOME IN CANADA.

Gross cash received for premiums.	\$ 148,191 33
Deduct reinsurance, rebate, abatement and return premiums.	19,909 70
Net cash received for premiums.....	\$ 128,281 63
*Interest on deposit.	4,006 44
Interest on bank account.....	59 27
Total cash income in Canada.....	\$ 132 347 34

* Paid direct to head office, Dublin.

Department of Finance—Insurance Branch.

NATIONAL OF IRELAND—Continued.

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$6,183.50).....	\$	5,943 78
Amount paid for losses occurring during the year.....	\$	65,874 97
Deduct amount received for reinsurance.....		4 35
Net amount paid during the year for said losses.....	\$	65,870 62
Net amount paid during the year for fire losses.....	\$	71,814 40
Commission or brokerage in Canada.....		25,530 43
Salaries, fees and all other charges of officials in Canada.....		4,231 64
Taxes in Canada.....		4,144 74
Miscellaneous expenditure, viz.:—Office charges, \$555.71; stationery and printing, \$990.24; advertising, \$861.20; maps and block plans, \$263.48; postage, express and telegrams, \$333.74; travelling, \$639.86; office rent and taxes, \$686.25; agents' charges, \$1,579.87; law charges, \$69.76.....		6,280 11
Total cash expenditure in Canada.....	\$	112,001 32

RISKS AND PREMIUMS.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 10,689,610	\$ 142,597 65
Policies taken during the year—new and renewed.....	10,880,071	148,191 33
Total.....	\$ 21,569,681	\$ 290,788 98
Deduct terminated.....	9,394,257	127,048 67
Gross in force at end of year.....	\$ 12,175,424	\$ 163,740 31
Deduct reinsured.....	192,273	2,306 65
Net in force at 31st December, 1895.....	\$ 11,983,151	\$ 161,433 66
Total number of policies in force in Canada at date..... No return.		
Total net amount in force.....		\$11,983,151 00
Total premiums thereon.....		161,433 66

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

FIRE DEPARTMENT.

The premiums, less reassurances, for the year amounted to £302,286 9s. 6d. The Fire Claims including provision for all outstanding losses, were £194,768 1s. 5d. The commissions and expenses were £95,187 8s. 6d. leaving on the working of the year's account a surplus of £12,330 19s. 7d. The directors propose to add the whole of this surplus to the fire reserve fund, which will then stand at £111,413 7s. 6d.

PROFIT AND LOSS ACCOUNT.

The balance of the profit and loss account, after deducting the final dividend of 3 per cent, for 1894, and the interim dividend of 2 per cent, for 1895, paid in August last, is £9,051 2s. 1d., out of which the directors recommend the payment of a further dividend of 3 per cent, being 1s. 6d. per share, making together 5 per cent, for the year, after payment of which £6,051 2s. 1d. will be carried forward to next year's account.

NATIONAL OF IRELAND—Continued.

FIRE ACCOUNT.

1895.	£	s.	d.	1895.	£	s.	d.
Jan. 1—Amount of fire insurance fund at the beginning of year	99,082	7	11	Dec. 31—Claims by fire (after deduction of reurances).	194,768	1	5
Dec. 31—Premiums received (after deduction of reurances).....	302,286	9	6	Commission	59,795	12	0
				Expenses of management.	35,391	16	6
				Amount of fire insurance fund at the end of the year	111,413	7	6
	<u>£ 401,368</u>	<u>17</u>	<u>5</u>		<u>£ 401,368</u>	<u>17</u>	<u>5</u>

PROFIT AND LOSS ACCOUNT.

1895.	£	s.	d.	1895.	£	s.	d.
Jan. 1—Balance of last year's account	9,795	18	0	Dec. 31.—Dividend to shareholders, being final dividend for year 1894.	£3,000	0	0
Dec. 31—Interest and dividends not carried to other accounts	5,623	9	4	Interim dividend for year 1895	2,000	0	0
Amount transferred from Life Fund No. 1.....	375	1	7				
Profit on realization of investments	30	0	0				
				Wear and tear, and repairs.....	243	6	10
				Expenses of management not charged to other accounts.....	1,500	0	0
				Amount transferred to investment fluctuation fund	30	0	0
				Balance at end of the year .. .£14,051 2 1			
				Less dividends as above.....	5,000	0	0
	<u>£ 15,824</u>	<u>8</u>	<u>11</u>		<u>9,051</u>	<u>2</u>	<u>1</u>
					<u>£ 15,824</u>	<u>8</u>	<u>11</u>

Department of Finance—Insurance Branch.

NATIONAL OF IRELAND—Continued.

BALANCE SHEET, on 31st December, 1895.

LIABILITIES.

	National Assurance Co. General Account	Liberal Annuity Co. of Dublin Trust Account.	Dublin Widows' Trust Account.	Great Britain Trust Account.	Total.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Life assurance fund, No. 1.....	5,346 19 0				
do No. 2.....					
Reserve for fluctuations in investments.....	97,118 2 7				
Total funds, No. 2.....	12,028 9 10				
Shareholders' capital.....	114,493 11 5	38,374 12 7	16,235 8 7	87,495 9 5	256,599 2 0
Fire insurance fund.....	100,000 0 0				100,000 0 0
Profit and loss.....	111,413 7 6				111,413 7 6
Reserve for fluctuations in investments, general fund.....	9,051 2 1				9,051 2 1
	2,900 9 5				2,900 9 5
Total funds.....	337,868 10 5	38,374 12 7	16,235 8 7	87,495 9 5	479,964 1 0
Late Royal Exchange Insurance Company of Dublin.....	1,868 12 6				1,868 12 6
Dividends and bonuses unclaimed.....	2,027 17 6				2,027 17 6
Loan account.....	750 0 0				750 0 0
Outstanding fire losses and expenses.....	16,025 10 6				16,025 10 6
Claims under life policies, admitted but not paid.....	3,187 10 0				3,187 10 0
Due to Great Britain policy-holders trustee.....				5,304 0 0	5,304 0 0
Due to National Assurance Company of Ireland by trust accounts, and included in those accounts.....				52 10 0	52 10 0
Total.....	£ 361,718 0 11	£ 40,056 3 6	£ 17,208 19 9	£ 389 14 5	£ 512,224 18 0

BALANCE SHEET of the National Assurance Company of Ireland on 31st December, 1895—*Concluded.*
ASSETS.

	Amount of Stock.			National Assurance Co. General Account.			Liberal Annuity Co. of Dublin Trust Account.			Dublin Widows' Trust Account.			Great Britain Trust Account.			Total.				
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.		
Mortgages on property within the United Kingdom.....																				
Loans on the company's life policies.....				127,278	11	7														
Investments—				6,633	16	11														
British Government securities.....	15,000	0	0	13,617	19	5														
Indian and Colonial Government securities.....	41,251	12	11	23,938	17	9	3,278	8	6											
Municipal corporation stocks.....	3,000	0	0	503	2	6														
United States state and municipal bonds.....	29,000	0	0	31,790	14	10														
Foreign government securities.....	6,000	0	0																	
Railway and other debentures and debenture stocks.....	16,600	0	0	19,223	12	8	12,712	10	0											
Railway and other stocks and shares (preference and ordinary guaranteed).....	8,520	0	0	12,426	17	3	21,665	5	0											
Landed and house property (freehold and leasehold) and furniture.....				31,028	18	1														
Bank of England stock.....	1,000	0	0																	
Bank of Ireland stock.....	10,960	0	0	30,402	3	0	2,400	0	0											
Glasgow Salvage Corps building share.....	350	0	0	350	0	0														
Advances on Government stock, pensions, annuities and personal security.....				4,016	15	1														
Agents' balances on life account.....				1,546	16	11														
Agents' and reassurance balances on fire account, including outstanding premiums.....				49,189	7	4														
Outstanding life premiums.....				1,588	11	2														
Outstanding interest.....				2,200	5	8														
Reversions.....																				
National Assurance shares.....	100	0	0	100	0	0														
Due to National Assurance Company of Ireland by Great Britain Trust Account.....				389	14	5														
Due to National Assurance Company of Ireland by Dublin Widows' Trust Fund.....				973	11	2														
Due to National Assurance Company of Ireland by Liberal Annuity Company of Dublin.....				1,681	10	11														
Cash on deposit.....				807	13	4														
Cash in hand and on current account.....				2,029	0	11														
Total.....	£	361,718	0	11	£	40,056	3	6	£	17,208	19	9	£	93,241	13	10	£	512,224	18	0

Department of Finance—Insurance Branch.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDED 30TH NOVEMBER, 1895.

Chairman—PASCOE DU PRÉ GRENFELL, Esq.

Manager—PHILLIP R. D. MACLAGAN.

Chief Agent and Managing Director in Canada—THOMAS DAVIDSON.

Principal Offices—Edinburgh and London. | *Head Office in Canada*—Montreal.

(Established, 1809. Commenced business in Canada, 1862.)

CAPITAL.

Amount of joint stock capital authorized, £3,000,000 sterling.....	\$14,600,000 00
Amount subscribed for, £2,750,000 sterling	13,383,333 33
Amount paid up in cash, £687,500	3,345,833 33

ASSETS IN CANADA.

Real estate (less encumbrances) in Canada, held by the company, viz:—

Four story building, situate N. W. corner St. François-Xavier and Hospital streets, Montreal, occupied by the company and tenants as offices	\$ 65,000 00
Three story building, 26 Wellington Street, Toronto, occupied by the company and tenants as offices.....	25,000 00
Two and a half story building, Montreal, occupied by tenants as warehouses.....	25,000 00
	\$ 115,000 00

Loans secured by bonds or mortgages constituting a first lien upon real estate 1,186,299 99

Amounts of loans secured by bonds, stock or other marketable collaterals 146,000 00

Stocks and bonds, viz:—

Deposited with Receiver General:—

	Par value.
Montreal Harbour bonds.....	\$ 155,000 00
County of Carleton bonds.....	10,000 00
Montreal Corporation stock.....	14,000 00
County of Middlesex bonds.....	73,000 00
Province of Manitoba bonds.....	31,146 67
Province of New Brunswick bonds.....	75,000 00
Township of York bonds.....	19,000 00
Town of Owen Sound bonds.....	95,000 00
Town of St. Henry bonds.....	100,000 00
Victoria Government bonds.....	50,613 33
Queensland bonds.....	97,333 33
Town of Welland bonds.....	32,000 00
City of Brantford bonds.....	20,000 00
	\$ 772,093 33

Other Investments entirely in control of the Company:—

City of Montreal stock.....	34,700 00
Province of Quebec bonds.....	51,000 00
City of Belleville bonds.....	65,000 00
City of Ottawa bonds.....	50,000 00
Town of Parkdale bonds.....	27,860 00
Town of Goderich bonds.....	65,000 00
Central Canada Loan and Savings Co.'s bonds.....	50,000 00
Town of Brockville bonds.....	24,021 95
Town of Longueuil bonds.....	25,000 00
City of Winnipeg.....	62,489 01
Town of Woodstock bonds.....	60,000 00

NORTH BRITISH AND MERCANTILE—*Continued.*

Present value of province of Ontario railway subsidy fund certificates . . . \$	24,834 58
Present value town of Chatham bonds	18,238 12
Town of Windsor bonds	32,472 00
Town of Trenton bonds	30,000 00
Town of Lachine bonds	35,000 00
Lachine dissentient school bonds	10,000 00
Township of Rochester bonds	1,124 11
Town of Petrolea bonds	26,028 80
Village of Wallaceburg bonds	5,902 45
Township of Romney do	15,523 37
Township of Colchester do	952 00
Township of Raleigh do	4,233 83
Town of Picton do	14,992 03
St. James' Cathedral do	63,674 42
City of Hamilton bonds	81,883 00
West Toronto Junction bonds	28,700 00
Town of Cornwall bonds	29,332 67
Cote St. Antoine do	100,000 00
City of Hamilton school bonds	28,708 68
Township of Richmond, B.C., bonds	50,000 00
City of London, Ont., bonds	80,000 00
City of Victoria, B.C. do	126,000 00
Montreal Board of Trade 5 per cent bonds	5,000 00
City of New Westminster, B.C., bonds	57,000 00
Montreal Water and Power Co. do	75,000 00
Town of Lindsay bonds	69,000 00
City of Halifax bonds	44,000 00
City of Halifax stock	15,000 00
Montreal Protestant school bonds	58,000 00
Montreal R. C. school bonds	55,000 00
City of St. Henry bonds	100,000 00
Province of Prince Edward Island bonds	25,000 00
City of Brantford bonds	50,000 00
City of St. Catharines bonds	15,000 00
Total par value	2,662,764 35
Cash in Bank of Montreal, Montreal	132,075 40
Interest accrued and unpaid on stocks and bonds	53,905 77
Balance due by agents in Canada	51,190 48
Office furniture and supplies in Montreal, Toronto and St. John, N.B.	2,500 00
Total assets in Canada	\$4,349,735 99

LIABILITIES IN CANADA.

Net amount of fire losses in Canada adjusted but not due	175 00
Net amount of fire losses in Canada reported or supposed, but not claimed	4,095 98
Net amount of fire losses in Canada resisted—in suit (accrued in previous years)	12,785 00
Total net amount of unsettled claims for fire losses in Canada	\$ 17,055 98
Reserve of unearned premiums for all outstanding fire risks in Canada	305,827 43
Reinsurance fund, under the life insurance branch	594,590 96
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses	9,735 24
Total liabilities in Canada	\$ 927,209 61

INCOME IN CANADA.

Gross cash received for fire premiums \$	443,432 15
Deduct reinsurance, &c.	51,410 99
Net cash received for fire premiums	\$ 392,021 16
Received for interest and dividends	145,371 02
Received for interest on bank deposits, &c.	2,347 48
Rents (net)	4,814 20
Total cash income in Canada	\$ 544,553 86

Department of Finance—Insurance Branch.

NORTH BRITISH AND MERCANTILE—Continued.

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$9,571.58).....	\$ 8,782 59
Paid for fire losses occurring during the year.....	\$ 240,523 64
Less reinsurance.....	9,278 01
Net amount paid for said losses ..	\$ 231,245 63
Total net amount paid during the year for fire losses in Canada.....	\$ 240,028 22
Commission or brokerage.....	59,030 26
Salaries, fees and all other charges of officials in Canada	24,561 34
Taxes in Canada.....	3,884 00
<p>All other expenditure in Canada viz:—Advertising, newspapers and directories, \$1,432.60; calendars and memorandum books, \$1,062.89; retiring allowances, \$1,950; book-binding, printing and stationery, \$2,014.52; heating, lighting and water, \$531.38; underwriters' associations, \$1,787.32; travelling expenses, \$2,273.45; office furniture \$243.80; auditors' fees and legal expenses, \$767.09; rents, \$4,114.04; insurance superintendence, \$215.39; other miscellaneous expenses, \$594.54; postage, express, bank charges and telegrams, \$3,083.18; plans, \$779.65; freight and duty, \$125.91; telephone and tolls \$184.65; fire commissioners, \$33.98; fire marshals' salaries, \$185.97; contribution to firemen, \$15. Total, \$21,393.36. Less proportion of expenses chargeable to life branch, \$1,500.....</p>	
19,893 36	
Total cash expenditure.....	\$ 347,397 18

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.	31,067	\$ 54,472,561	\$ 595,369 32
Taken during the year—new and renewed	19,381	39,118,545	457,116 22
Total	50,448	\$ 93,591,106	\$1,052,485 54
Deduct terminated.....	18,896	37,759,051	425,663 38
Gross in force at 30th November, 1895	31,552	\$ 55,832,055	\$ 626,822 16
Deduct reinsured.....	.....	2,149,588	22,736 71
Net in force, 30th November, 1895.	31,552	\$ 53,682,467	\$ 604,085 45
Total number of policies in force at date.....	31,552		
Total net amount in force	\$ 53,682,467 00		
Total premiums thereon	604,085 45		

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

In 1895 the premiums received amounted to	£ 1,815,368 3 0
Deduct reinsurance.....	336,953 15 11
Net premiums.....	£ 1,478,414 7 1
In 1894 the premiums received amounted to	£ 1,767,776 3 10
Deduct reinsurances	327,266 14 5
Net premiums	£1,440,509 9 5

NORTH BRITISH AND MERCANTILE—Continued.

From the statement of the fire account it will be seen that the fire business of 1895 has resulted in a gain of £114,233 5s. 5d., which is carried into the profit and loss account and there remains a balance at the credit of that account, including the balance brought forward from 1894, of £405,711 7s. 1d.

At this quinquennial period it is interesting to contrast the results of the fire business for the last five years with the results for the preceding five years. During the five years ending 31st December, 1890, the net premiums received amounted to £6,274,100 2s. 11d., and the net losses to £3,541,966 4s. 1d., the loss rate being 56·5 per cent.

During the period from 31st December, 1890, to 31st December, 1895, the net premiums and losses were as follows:—

	Premiums.	Losses.
1891.....	£1,441,931 6 7	£ 871,332 13 4
1892.....	1,467,318 12 4	998,384 1 5
1893.....	1,447,389 18 7	1,050,184 9 8
1894.....	1,440,509 9 5	825,494 10 9
1895.....	1,478,414 7 1	872,971 11 5
	<u>£7,275,563 14 0</u>	<u>£4,618,367 6 7</u>

The loss rate being 62·5 per cent.

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Reserve at 31st December, 1894....	1,550,000	0	0	Losses, less reinsurances	872,971	11	5
Premium reserve at 31st December, 1894	480,169	16	6	Commission	250,856	1	2
Premiums received in 1895, less reinsurances.....	1,478,414	7	1	Expenses of management	227,718	9	11
				Premium reserve at 31st December, 1895	492,804	15	8
				Reserve at 31st December, 1895....	1,550,000	0	0
				Balance, being profit of 1895 carried to profit and loss	114,233	5	5
	<u>£3,508,584</u>	<u>3</u>	<u>7</u>		<u>£3,508,584</u>	<u>3</u>	<u>7</u>

PROFIT AND LOSS.

	£	s.	d.		£	s.	d.
Balance from 1894.....	90,822	10	9	Superannuation fund	1,000	0	0
Profits of 1895.....	114,233	5	5	Written off investments.....	942	16	10
Interest and dividends, less income tax	109,398	5	8	Income tax on untaxed interest....	1,429	8	8
Transfer fees.....	152	0	0	Balance on 31st December, 1895....	405,711	7	1
One-tenth of quinquennial profits of life business	73,441	12	6	Carried to dividend account...£233,750 0 0			
Quinquennial profit of annuity business.....	21,035	18	3	Balance	171,961	7	1
					<u>£405,711</u>	<u>7</u>	<u>1</u>
	<u>£ 409,083</u>	<u>12</u>	<u>7</u>		<u>£ 409,083</u>	<u>12</u>	<u>7</u>

DIVIDEND ACCOUNT.

	£	d.	s.		£	d.	s.
Balance at 31st December, 1894....	290,000	0	0	Dividend for 1895 paid in May and November, 1895	137,500	0	0
Amount credited from profit and loss of 1895.....	233,750	0	0	Balance at 31st December, 1895....	386,250	0	0
	<u>£ 523,750</u>	<u>0</u>	<u>0</u>		<u>£ 523,750</u>	<u>0</u>	<u>0</u>

Department of Finance—Insurance Branch

NORTH BRITISH AND MERCANTILE—Concluded.

GENERAL BALANCE SHEET—31ST DECEMBER, 1895.

LIABILITIES.

	£	s.	d.
CAPITAL.			
Subscribed—110,000 shares at £25 each	£2,750,000		
Called up—£6 5s. per share	687,500	0	0
Dividend account	386,250	0	0
Profit and loss	171,961	7	1
Dividends unclaimed	6,123	15	4
Superannuation fund	68,420	5	8
	<u>£2,042,804</u>	<u>15</u>	<u>8</u>
	223,125	16	2
	£ 101,400	6	10
	8,632	13	10
	96,936	6	6
	16,156	9	0
	<u>£ 223,125</u>	<u>16</u>	<u>2</u>
	2,265,930	11	10
FIRE DEPARTMENT.			
Premium reserve	£ 492,804	15	8
General reserve	1,550,000	0	0
Outstanding liabilities	<u>£2,042,804</u>	<u>15</u>	<u>8</u>
	223,125	16	2
	£ 101,400	6	10
	8,632	13	10
	96,936	6	6
	16,156	9	0
	<u>£ 223,125</u>	<u>16</u>	<u>2</u>

LIFE DEPARTMENT.

Life Branch—			
Life fund	£6,848,369	19	5
Outstanding liabilities	271,134	13	1
	<u>7,119,504</u>	<u>12</u>	<u>6</u>
Annuity Branch—			
Annuity fund	£2,296,245	0	0
Outstanding liabilities	29,621	4	11
	<u>2,325,866</u>	<u>4</u>	<u>11</u>
	£13,031,555	17	4

ASSETS.

	£	s.	d.
British Government securities	378,172	15	11
Colonial Government securities	249,127	10	8
Guaranteed Indian Railway shares	134,638	8	0
Guaranteed Indian Railway debentures	120,063	11	1
East Indian Railway annuities	73,896	19	7
Foreign Government and State securities	477,996	14	7
Colonial Municipal securities	53,484	7	1
Foreign Municipal securities	96,395	2	9
British Railway ordinary stock	36,455	3	7
Foreign Railway bonds	598,253	9	10
Foreign Railway preference shares	1,135	1	4
Mortgages—property in United Kingdom	68,788	19	7
Mortgages—property out of the United Kingdom	91,875	0	0
Feu duties and feuing ground	18,700	5	6
Railway and other debentures and debenture stock	84,959	19	3
Loans in London on security	55,000	0	0
Premises in Edinburgh, London, &c., partly occupied as offices of the company, and partly let	432,303	2	7
Salvage corps premises	11,969	3	9
Bills receivable	10,755	13	5
Agents' balances	261,516	18	3
Outstanding premiums	74,163	19	11
Outstanding interest	9,284	13	5
Due by life branch, including share of life profits for quinquerennium	76,876	15	4
Due by annuity branch after debiting profits for quinquerennium	20,220	5	11
Cash in bank and in hand, abroad	125,796	6	0
Cash in bank and in hand, at home	29,352	12	7
	<u>£3,586,184</u>	<u>19</u>	<u>11</u>

LIFE DEPARTMENT.

Life Branch—			
Assets of life branch per separate balance sheet	7,119,504	12	6
Annuity Branch—			
Assets of annuity branch per separate balance sheet	2,325,866	4	11
	<u>£13,031,555</u>	<u>17</u>	<u>4</u>

THE NORTHERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Chairman—ALEXANDER DAVIDSON | General Manager—H. E. WILSON.

Principal Offices—London and Aberdeen.

Head Office in Canada—Montreal. | *Chief Agent in Canada*—ROBERT W. TYRE

(Established 2nd June, 1836. Commenced business in Canada, 1867.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£ 3,000,000	\$14,600,000 00
Amount paid up in cash.....	300,000	1,460,000 00

ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver General:—

British Columbia bonds.....	\$ 100,253 33	
City of Toronto bonds.....	111,446 67	
Total par value.....	<u>\$ 211,700 00</u>	

Carried out at par value.....\$ 211,700 00

Cash in hand at head office..... 979 55

Cash in banks, viz.:—

Bank of Montreal.....	\$ 2,788 74	
do Vancouver.....	206 09	
do Victoria.....	1,474 38	

Total..... 4,469 21

Cash in the hands of agents in Canada..... 17,202 27

Insurance maps and plans..... 4,000 00

Office fixtures and furniture..... 1,000 00

Total assets in Canada.....\$ 239,351 03

LIABILITIES IN CANADA.

Net amount of losses in Canada claimed but not adjusted (\$463.40 of which accrued in previous year).....\$ 2,405 20

Net amount of unsettled claims for losses in Canada.....\$ 2,405 20

Reserve of unearned premiums for all outstanding fire risks in Canada 129,085 19

Total liabilities in Canada.....\$ 131,490 39

* Interest paid direct to Head Office, London.

Department of Finance—Insurance Branch.

THE NORTHERN—Continued.

INCOME IN CANADA.

Gross cash received for fire premiums	\$ 213,218 12
Deduct reinsurance, rebate, abatement and return premiums	32,153 75
Net cash for fire premiums	\$ 181,064 37
*Interest and dividends on stock and all other sources	12,580 33
Total cash income in Canada	\$ 193,644 70

EXPENDITURE IN CANADA.

Amount paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$4,787.49)	\$ 5,294 55
Paid for fire losses occurring during the year	\$ 167,122 97
Deduct reinsurances	16,025 80
Net amount paid for said losses	151,097 17
Total net amount paid during the year for fire losses in Canada	\$ 156,391 72
Commission or brokerage in Canada	27,297 67
Salaries, fees, and all other charges of officials in Canada	9,603 17
Taxes in Canada	2,734 85
Miscellaneous payments, viz.:—Maps and plans, \$599; postage, \$1,274.55; underwriters' association, \$769.85; rents, \$1,732.61; stationery and printing, \$33.27; travelling expenses, \$697.61; advertising, \$799; office expenses, \$890.34; sundries \$997.27...	8,593 50
Total expenditure in Canada	\$ 204,620 91

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement ..	14,236	\$ 22,522,239	\$ 258,249 25
Taken during the year—new	6,097	10,786,645	127,815 95
do do renewed	3,641	6,494,332	84,724 91
Total	23,974	\$ 39,803,216	\$ 470,790 11
Deduct terminated	9,029	16,431,167	196,836 36
Gross in force at end of year	14,945	\$ 23,372,049	\$ 273,953 75
Deduct reinsured		1,734,567	21,986 23
Net in force at 31st December, 1895	14,945	\$ 21,637,482	\$ 251,967 52
Total number of policies in force in Canada at date			14,945
Total net amount in force			\$21,637,482 00
Total premiums thereon			251,967 52

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DEC., 1895.

FIRE DEPARTMENT.

The premiums received last year amounted to £732,690 6s. 11d., showing, in comparison with the premiums of the previous year, an increase of £31,066 17s. 11d., which was spread in satisfactory proportions over each section of the company's business.

THE NORWICH UNION FIRE INSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1895.

President—HENRY S. PATTESON. | Secretary—C. A. BATHURST BIGNOLD.

Principal Office—Norwich, England.

Chief Agent in Canada—JOHN B. LAIDLAW. | Head Office in Canada—22 Toronto St., Toronto.

(Organized and commenced business, 1797. Commenced business in Canada, 1st April, 1880.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for...	£1,100,000	\$5,353,333	33
Amount of capital paid up in cash.....	132,000	642,400	00

ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver General, viz.:—

	Par value.	Market value.	
Canada 4 per cent.....	\$ 100,000 00	\$ 108,000 00	
Western Canada Loan and Savings Co. debentures.....	25,000 00	25,000 00	
Total par and market values.....	\$ 125,000 00	\$ 133,000 00	
Carried out at market value.....		\$ 133,000 00	
Cash on hand at head office in Canada.....		292 87	
Cash in banks, viz.:—			
Bank of Montreal, Toronto.....	\$ 3,769 31		
do do (special account).....	42,720 69		
do Montreal.....	5,312 72		
Total.....		51,802 72	
Agents' balances (since collected).....		8,014 62	
Good's plans.....		3,000 00	
Total assets in Canada.....		\$ 196,110 21	

LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due.....	\$ 7,591 83
Reserve of unearned premiums for all outstanding risks in Canada.....	132,873 80
Total liabilities in Canada.....	\$ 140,465 63

Department of Finance—Insurance Branch.

NORWICH UNION--Continued.

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 209,872 57
Deduct reinsurance, rebate, abatement and return premiums.....	22,048 68
Net cash received for premiums.....	\$ 187,823 89
*Received for interest on stocks, &c.....	4,724 66
Interest on bank deposits.....	365 33
Total income in Canada.....	\$ 192,913 88

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in last statement at \$27,812 36).....	\$ 24,375 65
Less amount received for reinsurance.....	379 94
Net amount paid during the year for said losses.....	\$ 23,995 71
Amount paid for losses occurring during the year.....	\$ 108,795 59
Less amount received for reinsurance.....	1,445 22
Net amount paid during the year for said losses.....	\$ 107,350 37
Total net amount paid during the year for fire losses.....	\$ 131,346 08
Commission or brokerage and bonus on profits in Canada.....	42,175 75
Salaries, fees, and other charges of officials (directors' fees).....	1,161 37
Taxes in Canada.....	2,725 40
Miscellaneous payments, viz.:—	
Stationery and printing, \$1,534.66; postage and telegrams, \$87.47; advertising, \$250; travelling expenses, \$1,171.30; maps and plans, \$1,469.10; legal expenses, \$368.50; underwriters' associations, \$667.03; sundries, \$1,126.54.....	6,674 60
Total cash expenditure in Canada.....	\$ 184,083 20

RISKS AND PREMIUMS.

	No.	Amount	Premiums.
Gross policies in force at date of last statement.....	15,827	\$ 21,717,801	\$ 224,508 81
Policies taken during the year—new.....	7,355	11,137,397	135,865 47
do do renewed.....	4,296	5,980,072	74,517 35
Total.....	27,478	\$ 38,835,270	\$ 434,891 63
Deduct terminated.....	9,685	16,210,884	165,845 05
Gross in force at end of year.....	17,793	\$ 22,624,386	\$ 269,046 58
Deduct reinsured.....		736,791	8,576 43
Net in force at 31st December, 1895.....	17,793	\$ 21,887,595	\$ 260,470 15

Total number of policies in force in Canada at date.....	17,793
Total net amount in force.....	\$21,887,595 00
Total premiums thereon.....	260,470 15

* Paid direct to head office.

NORWICH UNION—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

The net premium income for the year ending 31st December, 1895, amounted to	£906,762
The net premium income for 1894 amounted to	902,070
Showing an increase on the previous year of	<u>4,692</u>

After setting aside one-third of the premiums (£302,254) as a reserve against liabilities on policies not run off, the balance at the credit of profit and loss account, including the unappropriated balance, £136,072, brought forward from the previous year, is £252,324, out of which an interim dividend of £2 per share was paid in January last, and a further dividend of £2 per share, with the addition of a bonus of 10s., has been declared by the board, and will be payable on the 4th of June.

The undivided balance is £202,824: of this £40,000 has been added to the reserve fund, which is thus increased to £500,000, and £1,000 to the clerks' superannuation and benefit fund, leaving £161,824 to be carried to next year's credit.

The directors have much pleasure in being able to notify to the proprietors that the reserve fund proper has now reached the amount provided for by the Society's Act of Parliament, 1879. Notwithstanding, they think it most essential, in view of the expansion of the business, that the policy of further strengthening the reserves, whenever practicable, should be adhered to.

The percentage of losses on premiums is 58·20, as against 55·14 in 1894, and 71·65 in 1893.

ACCOUNTS FOR THE YEAR ENDING 31ST DECEMBER, 1895.

REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Premiums	906,762	17	10	Losses by fire	527,710	15	5
Interest	35,255	10	6	Commission	184,431	17	6
Transfer fees	48	5	0	Expenses of management, &c.	109,837	14	3
Profit on sale of investments	49	12	3	Balance	120,135	18	5
	<u>£942,116</u>	<u>5</u>	<u>7</u>		<u>£942,116</u>	<u>5</u>	<u>7</u>

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance disposable, 1894	231,072	10	7	Dividends to proprietors	44,000	0	0
Reserve on current policies, 1894	300,690	1	11	Clerks' superannuation and benefit fund	1,000	0	0
Increased value of investments	701	1	6	Reserve fund	50,000	0	0
Balance of revenue account	120,135	18	5	Reserve on current policies, 1895	302,254	5	11
				Decreased value of Australian bank deposits at 31st December, 1895	3,021	4	6
				Balance disposable	252,324	2	0
	<u>£652,599</u>	<u>12</u>	<u>5</u>		<u>£652,599</u>	<u>12</u>	<u>5</u>

THE PHENIX INSURANCE COMPANY, BROOKLYN, N.Y.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—GEORGE P. SHELDON. | Secretary—CHARLES C. LITTLE.

Principal Office—16 Court Street, Brooklyn, N.Y.

Chief Agent in Canada—L. C. CAMP. | Head Office in Canada—Toronto.

(Incorporated 10th September, 1853. Charter renewed, 9th September, 1893, for thirty years. Commenced business in Canada, 1st May, 1874.

CAPITAL.

Amount authorized, subscribed for, and paid up in cash \$ 1,000,000 00

ASSETS IN CANADA.

United States bonds on deposit with Receiver General, viz.:

	Par value.	Market value.
United States bonds, 4 per cent, registered	\$ 100,000 00	\$ 112,000 00

Carried out at market value \$ 112,000 00

Cash in hands of agents in Canada 6,569 22

Total assets in Canada \$ 118,569 22

LIABILITIES IN CANADA.

Net amount of fire losses in Canada claimed but not adjusted	\$ 1,365 00
do do resisted, in suit	100 00

Total amount of unsettled claims for losses in Canada . . . \$ 1,465 00

Reserve of unearned premiums for all outstanding fire risks in Canada 72,556 02

Total liabilities in Canada \$ 74,021 02

INCOME IN CANADA.

Gross cash received for fire premiums in Canada	\$ 119,784 09
Deduct reinsurance, rebate, abatement and return premiums	19,598 79

Total net cash received for premiums \$ 100,185 30

Total cash income in Canada \$ 100,185 30

EXPENDITURE IN CANADA.

Amount paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$6,325)	\$ 9,557 00
--	-------------

Amount paid for losses occurring during the year	\$ 99,999 88
--	--------------

Deduct savings and salvage	\$ 2,873 64
Deduct amount received for reinsurance	8,147 00

Total deductions 11,020 64

Net amount paid during the year for the said losses \$ 88,979 24

Department of Finance—Insurance Branch.

PHENIX, OF BROOKLYN—Continued.

EXPENDITURE IN CANADA.—Continued.

Total net amount paid during the year for fire losses in Canada.....	\$ 98,536 24
Commission or brokerage.....	21,674 53
Salaries, fees and other charges of officials in Canada.....	1,500 00
Taxes in Canada.....	2,240 43
General expenses—postage, \$103.86; rent, \$900; telegrams, \$39.22; express, \$23.99; exchange, \$37.66; duty on supplies, \$48.95; printing, stationery, board expenses, inspections, advertising, &c., \$885.91.....	2,339 59
Total cash expenditure in Canada.....	\$ 126,290 79

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 13,853,500	\$ 146,274 04
Taken during the year—new and renewed.....	9,265,334	119,784 09
Total.....	\$ 23,118,834	\$ 266,058 13
Deduct terminated.....	10,629,529	114,671 28
Gross in force at end of year.....	\$ 12,489,305	\$ 151,386 85
Deduct reinsured.....	623,410	8,744 01
Net in force, 31st December, 1895.....	\$ 11,865,895	\$ 142,642 84
Total number of policies in force in Canada at date..... No return.		
Total net amount in force.....	\$11,865,895 00	
Total premiums thereon.....	142,642 84	

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

ASSETS.

Real estate.....	\$ 479,000 00
Loans on bond and mortgage upon which not more than one year's interest is due.....	120,600 00
Interest accrued on said bond and mortgage loans.....	1,969 95
Stocks and bonds—par value, \$3,074,950; market value.....	3,917,397 50
Interest due and accrued thereon.....	10,355 80
Cash on hand and in banks.....	499,903 67
Gross premiums in course of collection.....	706,344 60
Other assets—rents due and accrued.....	3,472 94
Total assets.....	\$5,739,044 46

LIABILITIES.

Net amount of unpaid losses.....	\$ 274,929 52
Unearned premiums.....	3,614,512 55
Due and accrued for rent, &c.....	2,266 66
All other claims.....	231,754 59
Total liabilities, except capital stock.....	\$4,123,463 32
Capital stock paid up in cash.....	\$1,000,000 00
Surplus beyond liabilities and capital stock.....	615,581 14

PHENIX, OF BROOKLYN—*Concluded.*

INCOME.

Net cash received for premiums.....	\$3,803,913 06
Interest and dividends.....	166,242 37
Income from all other sources (rents)	15,032 76
Total cash income	<u>\$3,985,188 19</u>

EXPENDITURE.

Net amount paid for losses.....	\$2,345,339 16
Dividends to stockholders.....	100,000 00
Commission or brokerage.....	651,169 92
Salaries, fees, &c	306,581 43
Taxes	77,551 28
Miscellaneous.....	380,177 71
Total cash expenditure	<u>\$3,860,819 50</u>

RISKS AND PREMIUMS.

Fire risks—written during the year—amount.....	\$435,544,687 00
Premiums thereon.....	5,444,300 92
Terminated during the year.....	364,931,418 00
Premiums thereon.....	4,561,643 84
Net amount in force, 31st December, 1895.....	578,554,039 00
Premiums thereon.....	<u>7,345,458 11</u>

Department of Finance—Insurance Branch.

PHENIX ASSURANCE COMPANY OF LONDON.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Chairman—HONOURABLE JAMES BYNG. | Joint Secretaries { WILLIAM C. MACDONALD.
FRANCIS B. MACDONALD.

Principal Office—19 Lombard Street, London, E.C.

Chief Agents in Canada—PATERSON & SON. | *Head Office in Canada*—Montreal.

(Organized A.D. 1782. Commenced business in Canada, A.D. 1804.)

CAPITAL.

Amount of capital authorized and subscribed for	£2,688,800
Amount paid up in cash	268,880

ASSETS IN CANADA.

Stocks and bonds on deposit with Receiver General, viz. :—

	Par value.	Market value.
Canadian Pacific Railway bonds	\$ 57,500 00	\$ 59,800 00
Canada 4 per cent reduced stock	50,126 67	53,134 27
Canada 3½ per cent stock	36,500 00	36,500 00
Canada 4 per cent inscribed stock	48,666 66	51,586 66
Total par and market values	\$ 192,793 33	\$ 201,020 93

Carried out at market value	\$ 201,020 93
Interest accrued and unpaid on stocks, &c.	1,543 95
Unpaid premiums	4,831 81
Total assets in Canada	\$ 207,396 69

LIABILITIES IN CANADA.

Net amount of fire losses claimed but not adjusted	\$ 5,194 27
do do resisted, in suit	1,500 00
Total net amount of unsettled claims for fire losses in Canada	\$ 6,694 27
Reserve of unearned premiums for all outstanding fire risks in Canada	203,287 54
Total liabilities in Canada	\$ 209,981 81

INCOME IN CANADA.

Gross cash received for fire premiums	\$346,786 54
Less reinsurance, rebate, abatement and return premiums	41,981 34
Net cash received for fire premiums	\$ 304,805 20
Add interest on the deposit with Receiver General, paid direct to the head office in London	8,104 23
Total cash income in Canada	\$ 312,909 43

PHENIX, OF LONDON—Continued.

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$1,930.08)	\$	2,769	00
Deduct old loss recovered		896	23
Net amount paid during the year for said losses	\$	1,872	77
Paid for fire losses occurring during the year	\$	160,404	38
Deduct amount received for reinsurance		12,387	35
Net amount paid during the year for said losses	\$	148,017	03
Total net amount paid during the year for fire losses	\$	149,889	80
Commission or brokerage		73,525	69
Taxes in Canada		3,345	21
Miscellaneous payments :—			
Insurance Department, Ottawa	\$	140	16
Board of underwriters		963	47
Vancouver, B.C., sundries		1,829	83
		2,933	46
Total cash expenditure in Canada	\$	229,694	16

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement	16,500	\$ 34,286,434	\$ 399,634 08
Taken during the year—new	6,663	14,142,491	188,437 33
do do renewed	5,757	12,184,653	158,349 21
Total	28,920	\$ 60,613,578	\$ 746,420 62
Deduct terminated	11,487	24,778,679	310,618 09
Gross in force at end of year	17,433	\$ 35,834,899	\$ 435,802 53
Deduct reinsured		1,695,331	22,738 69
Net in force, 31st December, 1895	17,433	\$ 34,139,568	\$ 413,063 84
Total number of policies in force at date	17,433		
Total net amount in force		\$ 34,139,568	00
Total premiums thereon			413,063 84

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

REVENUE ACCOUNT FOR YEAR ENDING DECEMBER 31ST, 1895.

	£	s.	d.		£	s.	d.
Reserve for outstanding risk, 1894 ..	423,691	17	0	Losses (less reinsurances)	664,961	12	9
Premiums (less reinsurances)	1,120,789	19	2	Commission	256,539	11	7
Income from investments (less income tax)	48,260	3	1	General expenses	88,171	17	0
				Reserve for outstanding risk ..	448,315	19	7
				Balance carried to profit and loss account	134,752	18	4
	<u>£1,592,741</u>	19	3		<u>£1,592,741</u>	19	3

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance from revenue account	134,752	18	4	Income tax on profits	679	4	9
Increase in value of investments ..	15,597	1	2	Bad debts	1,462	11	6
				Balance carried to balance sheet ..	148,208	3	3
	<u>£150,349</u>	19	6		<u>£150,349</u>	19	6

Department of Finance—Insurance Branch.

PHENIX, OF LONDON—*Concluded.*

BALANCE SHEET AT DECEMBER 31ST, 1895.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Capital—53,776 shares of £50 each, £5 paid.....	268,880	0	0	Consols.....	271,575	0	0
Reserve for outstanding risk.....	448,315	19	7	Two and a-half per Cents.....	103,500	0	0
General reserve.....	573,790	2	7	Colonial government securities....	84,269	10	0
Balance at credit of profit and loss account.....	148,208	3	3	Canadian Pacific Railway land grant bonds.....	12,096	11	3
	£1,439,194	5	5	U. S. government bonds.....	276,651	11	1
Unpaid dividends.....	958	10	0	U. S. railway bonds.....	85,716	9	11
Outstanding losses.....	156,980	0	0	On deposit and on current account in United States.....	126,110	3	7
Sundry creditors.....	10,000	0	0	Other foreign government securities	17,076	8	4
				Mortgages on property in the United Kingdom.....	218,397	7	11
				Company's offices and other prop- erty in London; also the branch offices at Liverpool, Manchester and Hamburg.....	207,400	10	1
				The company's share in various sal- vage corps premises.....	12,321	6	0
				Branch and agency balances at home and abroad.....	157,590	13	8
				Bills receivable.....	9,740	8	5
				Interest and dividends due.....	9,255	15	0
				Cash at bankers and petty cash in hand.....	15,431	0	2
	£1,607,132	15	5		£1,607,132	15	5

THE PHOENIX INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—D. W. C. SKILTON. | *Secretary*—GEO. H. BURDICK.

Chief Agents in Canada—SMITH & TATLEY.

Principal Office—Hartford, Conn. | *Head Office in Canada*—Montreal.

(Incorporated, 31st May, 1854. Commenced business in Canada
20th May, 1890.)

CAPITAL.

Amount of joint stock capital authorized.	\$5,100,000 00
Amount subscribed for and paid up in cash	<u>2,000,000 00</u>

ASSETS IN CANADA.

Stocks and bonds owned by the company, viz. :—

	Par value.	Market value.
City of Guelph bonds.....	\$ 24,000 00	\$ 27,360 00
City of Brantford bonds.....	25,000 00	27,250 00
City of Victoria bonds.....	20,000 00	22,666 68
Town of St. Henry bonds.....	75,000 00	79,312 50
Province of New Brunswick bonds.....	5,000 00	5,033 33
Canadian Pacific Railway bonds.....	44,000 00	48,730 00
(The above are deposited with the Receiver General.)	\$ 193,000 00	\$ 210,352 51
Imperial Bank stock.....	13,300 00	23,984 34
	<u>\$ 206,300 00</u>	<u>\$ 234,336 85</u>
Total carried out at market value.....		\$ 234,336 85
Cash at head office in Canada.....		3,225 80
Cash in hands of agents in Canada.....		21,046 90
Interest accrued.....		2,776 15
Maps and plans.....		5,825 61
Office furniture.....		1,725 57
Total liabilities in Canada.....		<u>\$ 268,936 88</u>

LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due.	\$ 3,406 94
do do reported or supposed, but not claimed.....	3,975 00
do do resisted—in suit (accrued in 1893).....	3,265 40
do do resisted—not in suit.....	<u>1,466 67</u>
Total amount of unsettled claims for fire losses in Canada.....	\$ 12,114 01
Reserve of unearned premiums for all outstanding fire risks in Canada.....	<u>124,625 86</u>
Total liabilities in Canada.....	<u>\$ 136,739 87</u>

Department of Finance—Insurance Branch.

PHENIX, OF HARTFORD—Continued.

INCOME IN CANADA.

Gross cash received for premiums	\$ 224,626 53
Deduct reinsurance, rebate, abatement and return premiums.....	26,759 56
Net cash received for premiums.....	\$ 197,866 97
*Received for interest and dividends	10,422 00
Total income in Canada	\$ 208,288 97

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$21,649.12).....	\$ 20,727 89
Deduct amount received for savings and salvage, \$906.94, and for reinsurance, \$37.74.....	944 68
Net amount paid during the year for the said losses.....	\$ 19,783 21
Amount paid for losses occurring during the year.....	\$ 125,597 51
Deduct amount received for savings and salvage, \$125, and reinsurance, \$4,321.12.....	4,446 12
Net amount paid during the year for the said losses.....	\$ 121,151 39
Net amount paid during the year for fire losses in Canada.....	\$ 140,934 60
Commission or brokerage.....	31,555 52
Salaries, fees and all other charges of officials in Canada.....	14,320 18
Taxes in Canada	3,725 04
Miscellaneous payments, viz.:—Travelling expenses, \$2,317.42; underwriters' associations, \$1,087.48; postage and telegrams, \$1,706.59; stationery and printing, \$1,551.94; maps, insurance plans and office furniture, \$218.22; customs and express, \$308.39; rents, \$2,905.49; loss expenses, \$4,658.80; advertising, \$879.94; exchange, \$433.90; subscription, \$177; interest, \$396.56; sundries, \$568.49.....	17,210 22
Total expenditure in Canada.....	\$ 207,745 56

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	13,868	\$ 19,464,690	\$ 266,015 49
Taken during the year, new.....	8,085	10,573,658	145,831 76
do do renewed.....	2,813	4,006,316	59,309 44
Total	24,766	\$ 34,044,664	\$ 471,156 69
Deduct terminated.....	10,838	15,500,358	219,662 06
Gross in force at end of year.....	13,928	\$ 18,544,306	\$ 251,494 63
Deduct reinsured		228,154	3,320 85
Net in force at 31st December, 1895....	13,928	\$ 18,316,152	\$ 248,173 78

Total number of policies in force in Canada at date.....	13,928.
Total net amount in force.....	\$18,316,152 00
Total premiums thereon.....	248,173 78

* Paid direct to home office.

PHOENIX, OF HARTFORD—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

ASSETS.

Market value of real estate, less encumbrances, owned by the company..	\$ 476,917 68
Loans on bond and mortgage	225,340 29
Stocks and bonds owned by the company, of par value, \$2,819,150 market value.	3,862,283 00
Loans on stocks, bonds and other marketable collaterals, of par value \$39,000, market value \$47,326.....	31,700 00
Cash on hand and in banks.....	169,040 12
Interest due and accrued.....	15,089 95
Net premiums due and in course of collection, less commissions.....	443,176 87
Rents due and accrued.....	5,282 45
Due from other companies for reinsurance on losses already paid.....	17,689 42
Total assets	<u>\$5,246,519 68</u>

LIABILITIES.

Net amount of unpaid losses	\$ 342,441 43
Total unearned premiums ..	2,479,134 84
Total liabilities not including capital stock	<u>\$2,821,576 27</u>
Capital stock paid up in cash	<u>\$2,000,000 00</u>
Surplus beyond capital stock and all other liabilities.....	<u>\$ 424,943 41</u>

INCOME DURING THE YEAR.

Net cash received for premiums.....	\$3,352,150 39
Received for interest and dividends	200,106 58
Rents.....	5,173 69
Income from other sources	28,350 00
Total income.....	<u>\$3,585,780 66</u>

EXPENDITURE DURING THE YEAR.

Net amount paid during the year for losses.....	\$2,417,841 48
Dividends paid to stockholders	280,000 00
Commission or brokerage	549,619 73
Salaries, fees and all other charges of officials ..	190,714 35
Taxes.	78,130 23
All other payments and expenditures.....	338,982 98
Total expenditure.....	<u>\$3,855,288 77</u>

RISKS AND PREMIUMS.

Amount of fire and tornado risks written during the year	\$335,332,492 00
Premiums thereon.	3,949,679 54
Amount of policies terminated	287,576,131 00
Premiums thereon.....	3,602,730 83
Net amount in force on 31st December, 1895.....	429,635,996 00
Premiums thereon.....	<u>4,896,435 63</u>

Department of Finance—Insurance Branch.

THE QUEBEC FIRE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—EDWIN JONES.

Secretary—WILLIAM W. WELCH.

Principal Office—QUEBEC.

(Organized 2nd April, 1818, and incorporated by Act of L. C., 9 George IV., cap. 58, amended by 18 Vic., cap. 12, and by 29-30 Vic., cap. 27, and by 41 Vic., cap. 31, and by 42 Vic., cap. 69, and by 46 Vic., cap. 83. Commenced business, 1818.)

CAPITAL.

Amount of stock authorized and subscribed for.....	\$ 225,000 00
Amount paid up in cash.....	99,920 00

(For List of Shareholders, see Appendix.)

ASSETS.

Real estate—A lot of ground in the city of Quebec, situated on the westerly side of St. Peter Street, bounded in front by St. Peter Street, in the rear by Sault-au-Matelot Street, on one side to the south by La Banque Nationale, and on the other side to the north by the Montreal Telegraph Co., with a cut stone building thereon erected, and known as "The Quebec Fire Office".....\$ 32,000 00

*Stocks and bonds held by the company:—

	Par Value.	Market Value.
Quebec Steamship Co. mortgage bonds.....	\$ 2,500 00	\$ 2,500 00
Sarnia bonds.....	2,057 79	2,057 79
City of Quebec corporation bonds.....	33,000 00	33,900 00
Dorchester bridge debentures.....	6,000 00	6,090 00
New Brunswick debentures.....	10,000 00	10,800 00
Province of Quebec debentures.....	12,500 00	13,760 00
do registered stock.....	4,000 00	4,460 00
Quebec Bank stock.....	50,000 00	60,000 00
La Banque Nationale stock.....	15,750 00	11,287 50
Total par and market value.....	\$ 135,807 79	\$ 144,855 29

Carried out at market value..... 144,855 29
 Cash on hand at head office..... 41 79
 Cash in banks, viz.:—

La Banque Nationale, Quebec.....	\$ 35,562 19
do dividend account.....	1,193 40
do special account.....	1,635 00
Quebec Bank, Montreal.....	1,678 71
do Toronto.....	1,423 91
do special deposit.....	20,500 00
Bank of Nova Scotia, St. John, N.B.....	30 11
Union Bank of Canada, Winnipeg.....	1,547 77
do Toronto.....	34 81

Total..... 63,605 90

* Of these there are deposited with the Receiver General :

City of Quebec debentures.....	\$ 33,000 00
New Brunswick do.....	10,000 00
Province of Quebec do.....	12,500 00
do registered 5 per cent stock.....	4,000 00

Total.....\$ 59,500 00

QUEBEC—Continued.

Interest due and unpaid on stocks.....	\$	1,981	43
Interest accrued and unpaid on stocks.....		1,496	22
Agents' balances.....		26,598	13
Bills receivable.....		206	00
Balances due for losses reinsured.....		2,066	64
Total assets.....	\$	272,851	40

LIABILITIES.

(1) *Liabilities in Canada.*

Claims for fire losses adjusted but not due.	\$	2,210	55
Net amount of unsettled claims for fire losses.....	\$	2,210	55
Total reserve of unearned premiums for fire losses.....		58,419	94
Dividends declared and due but not paid.....		1,194	40
Total liabilities in Canada except capital stock.....	\$	61,824	89

(2) *Liabilities in Other Countries.*

Net amount of fire losses, claimed but not adjusted.....	\$	2,950	00
Total net amount of fire losses unsettled.....	\$	2,950	00
Total reserve of unearned premiums for fire risks in other countries.....		37,599	32
Total liabilities in other countries.....	\$	40,549	32
Total amount of liabilities in all countries, except capital stock.....	\$	102,374	21
Capital stock paid up in cash.....	\$	99,920	00
Surplus beyond all liabilities and capital stock paid up.....	\$	70,557	19

INCOME.

	In Canada.	In other Countries.	
Gross cash received for premiums.....	\$ 133,400 85	\$ 81,106 52	
Deduct reinsurance, rebate, abatement and return premiums.....	43,142 32	10,290 22	
Net cash received for premiums.....	\$ 90,258 53	\$ 70,816 30	
Net cash received for premiums in all countries.....			\$ 161,074 83
Received for interest on bonds and mortgages.....			3,546 75
Received for interest and dividends on stocks, &c.....			3,036 96
Received for rent.....			1,500 00
Total cash income.....			\$ 169,158 54

EXPENDITURE.

	In Canada.	In other Countries.
Amount paid during the year for losses occurring in previous year (which losses were estimated in the last statement at \$12,468).....	\$ 6,841 66	\$ 6,236 55
Amount paid for losses occurring during the year.....	\$ 56,024 30	\$ 25,626 25
Deduct savings and salvage and reinsurance.....	9,138 69	
Net amount paid for said losses.....	\$ 46,885 61	\$ 25,626 25
Total.....	\$ 53,727 27	\$ 31,862 80

Department of Finance—Insurance Branch.

QUEBEC—Concluded.

Total net amount paid during the year for fire losses.....	\$ 85,590 07
Amount of dividends paid during the year at 6 per cent.	5,880 80
Commission or brokerage.....	30,066 52
Salaries, fees, &c.....	8,700 00
Taxes.....	2,992 59

Miscellaneous payments, viz. :—

Repairs, \$16.74; interest, \$646.57; fuel, \$261.66; rent at branches, \$475; plans, \$144.15; postage, telegraph and petty expenses, \$3,589.67. Less profit on reinsurances, \$1,352.21.	3,781 58
---	----------

Total cash expenditure.....\$ 137,011 56

CASH ACCOUNT.

1894.	DR.	1895.	CR.
Dec. 31. Balance in hand and in banks at this date.....	\$ 28,916 01	Dec. 31. Expenditure as above.....	\$ 137,011 56
1895.		Bills receivable of 1895.....	206 00
Dec. 31. Income as above.....	169,158 54	Balance on hand and in banks end of year.....	63,647 69
Received from investments....	2,591 00		
Bills receivable of 1894.....	199 70		
	<u>\$ 200,865 25</u>		<u>\$ 200,865 25</u>

RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
<i>Fire Risks.</i>	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement.....	10,653,759	146,282 16	4,890,634	66,600 45	15,549,393	212,882 61
Taken during the year—new.....	5,073,046	66,076 30	5,775,750	81,426 74	10,848,796	147,503 04
“ “ renewed.....	4,826,048	64,971 84			4,826,048	64,971 84
Total.....	20,557,853	277,330 30	10,666,384	148,027 19	31,224,237	425,357 49
Deduct terminated.....	9,506,583	128,196 40	4,462,595	65,381 78	13,969,178	193,578 18
Gross in force at end of year.....	11,051,270	149,133 90	6,203,789	82,645 41	17,255,059	231,779 31
Deduct reinsured.....	2,344,981	31,828 64	289,134	4,632 19	2,634,115	36,462 83
Net in force, 31st Dec., 1895.....	8,706,289	7,305 26	5,914,655	78,013 22	14,620,944	195,318 48

Total number of policies in force at date.....	No return.
Total net amount in force.....	\$14,620,944 00
Total net premiums thereon.....	<u>195,318 48</u>

THE QUEEN INSURANCE COMPANY OF AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—J. A. MACDONALD.

Secretary—G. W. BURCHELL.

Principal Office—New York.

Resident Manager in Canada—

H. J. MUDGE.

Head Office in Canada—

1759 Notre Dame St., Montreal.

(Incorporated, 11th September, 1891. Commenced business in Canada
2nd November, 1891.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid up
in cash.....\$ 500,000 00

ASSETS IN CANADA.

Stocks and bonds owned by the company, viz.:—

	Par value.	Market value.
United States 4 per cent bonds.....	\$ 100,000 00	\$ 117,000 00
City of Halifax 5 per cent stock.....	60,000 00	75,000 00
New Zealand 4 per cent bonds.....	48,667 00	51,100 00
Province of Quebec 5 per cent bonds.....	24,333 00	26,766 00
Province of Manitoba 5 per cent bonds.....	29,200 00	32,120 00
Total par and market values..	<u>\$ 262,200 00</u>	<u>\$ 301,986 00</u>

Carried out at market value.....\$ 301,986 00

Cash at head and branch offices in Canada..... 2,604 36

Cash in banks, viz.:—

Molsons Bank, Montreal.....	\$3,217 70
Bank of British North America, Halifax.....	130 83
Bank of Montreal, St. John, N.B.....	851 23

Total..... 4,199 76

Agents' balances in Canada..... 15,374 36

Sundry (approximate)..... 5,562 58

Total assets in Canada.....\$ 329,727 06

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted.....	\$ 9,731 06
do adjusted but not due.....	2,850 52
do resisted—in suit.....	700 00

Total net amount of unsettled claims for fire losses in Canada.....\$ 13,281 58

Reserve of unearned premiums for all outstanding fire risks in Canada 190,471 77

Sundry..... 482 50

Total liabilities in Canada\$ 204,235 85

Department of Finance—Insurance Branch.

QUEEN INSURANCE COMPANY OF AMERICA—Continued.

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 313,235 55
Deduct reinsurance, &c.	30,954 32
Net cash received for fire premiums.....	\$ 282,281 23
Interest	147 60
Total cash income in Canada	\$ 282,428 83

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$5,101.00).....	\$ 4,975 94
Deduct savings and salvage.....	286 60
Net amount paid during the year for the said losses.....	\$ 4,689 34
Amount paid for losses occurring during the year.....	\$ 189,483 55
Less amount received for savings and salvage and for reinsurance	5,476 01
Net amount paid during the year for said losses	184,007 54
Total net amount paid during the year for fire losses in Canada.....	\$ 188,696 88
Commission or brokerage in Canada.....	41,887 46
Salaries, fees and all other charges of officials in Canada.....	18,289 09
Taxes in Canada.....	3,999 11
Miscellaneous payments, viz.:—Postage and telegrams, \$1,908.72; exchange charges, \$430.35; printing and stationery, \$1,301.28; advertising, \$1,081.71; inspection and travelling expenses, \$1,462.57; underwriters' association, \$1,321.49; rent, \$2,138.58; general expenses and sundries, \$4,071.01.....	13,715 71
Total cash expenditure in Canada.....	\$ 266,588 25

RISKS AND PREMIUMS.

Fire Risks and Premiums.

Gross policies in force at date of last statement.....	\$ 29,600,701	\$ 372,467 12
Policies taken during the year—new	12,193,153	147,406 30
do do renewed.....	11,817,044	165,634 74
Total.....	\$ 53,610,898	\$ 685,508 16
Deduct terminated.....	23,088,556	298,227 03
Gross in force at end of year	\$ 30,522,342	\$ 387,281 13
Deduct reinsured	842,843	10,176 81
Net in force at 31st December, 1895.....	\$ 29,679,499	\$ 377,104 32
Total number of policies in force in Canada at date.....	No return.	
Total net amount in force.....	\$29,679,499 00	
Total premiums thereon.....	377,104 32	

QUEEN INSURANCE COMPANY OF AMERICA—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

ASSETS.

Real estate owned by the company	\$ 25,000 00
Stocks and bonds owned by the company of par value, \$2,875,400.00; market value.....	3,363,698 86
Cash in hand and in banks.....	314,629 45
Interest due and accrued.....	45,222 16
Premiums in course of collection.....	290,028 02
Bills receivable	965 30
All other property belonging to the company.....	41 87
	<u>\$4,039,586 46</u>

LIABILITIES.

Net amount of unpaid losses.....	\$ 227,307 84
Total unearned premiums.....	1,693,736 96
Due and accrued for rent, salaries, &c.....	9,200 73
Sundry.....	90,417 79
Total liabilities, not including capital stock.....	<u>\$2,020,663 32</u>
Capital stock paid up in cash.....	\$ 500,000 00
Surplus beyond liabilities, including capital stock.....	<u>\$1,518,923 14</u>

INCOME.

Net cash received for premiums	\$ 1,153,440 36
Interest and dividends.....	122,714 66
Total income.....	<u>\$2,276,155 02</u>

EXPENDITURE.

Net amount paid during the year for losses	\$1,190,951 95
Cash dividends paid stockholders	50,000 00
Commission or brokerage.....	324,178 98
Salaries, fees and other charges of officials	166,150 82
Taxes.....	50,482 21
All other payments and expenditures.....	126,445 62
Total expenditure.....	<u>\$1,908,209 58</u>

RISKS AND PREMIUMS.

Fire risks written or renewed during the year.....	\$229,021,026 00
Premiums.....	2,668,614 89
Amount terminated during the year.....	218,432,402 00
Premiums thereon.....	2,624,967 65
Net amount in force at 31st December, 1895.....	290,623,086 00
Premiums thereon	<u>3,320,297 92</u>

Department of Finance—Insurance Branch.

THE RELIANCE MARINE INSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Chairman—W. M. BLAIN.
 Secretary—W. B. BROADBENT.
 Agent in Canada—E. L. BOND.

Underwriter—C. B. VALLANCE.
 Principal Office—Liverpool, England.
 Head Office in Canada—Montreal.

(Incorporated, 1880. Commenced business in Canada, 1st November, 1894.)

CAPITAL.

Amount of capital authorized and subscribed for.....	£	500,000
Amount paid up in cash.....		100,000

ASSETS IN CANADA.

Stock and bonds held by the Receiver General:—

	Par value.	
City of Winnipeg bonds.....	\$ 19,000 00	
City of Quebec do	14,600 00	
City of Montreal do	9,246 66	
City of Toronto do	14,600 00	
City of London, Ont, bonds.....	4,866 67	
Province of Manitoba do	4,866 67	
Province of Quebec do	14,600 00	
Queensland inscribed stock	4,866 67	
Victoria do do	14,600 00	
India 3 per cent stock	9,733 33	
Total.....	\$ 110,980 00	
Carried out at par value.....	\$	110,980 00
Cash at head office in Canada.....		336 39
Agents balances in Canada		5,106 13
Total assets in Canada	\$	116,422 52

LIABILITIES IN CANADA.

Net amount of inland marine losses reported or supposed but not claimed....	\$	38,193 24
Total amount of unsettled claims.....	\$	38,193 24
Reserve of unearned premiums for all outstanding risks in Canada.....		1,124 18
Total liabilities in Canada.....	\$	39,317 42

INCOME IN CANADA.

Gross cash received for premiums.....	\$	20,419 60
Deduct reinsurance, rebate abatement and return premiums.....		106 67
Total income in Canada.....	\$	20,312 93

RELIANCE MARINE—Continued.

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$4,500).....	\$	4,435	35
Deduct savings and salvage.....		148	85
Net amount paid during the year for the said losses.....	\$	4,286	50
Net amount paid for losses occurring during the year.....		16,003	53
Total net amount paid during the year for inland marine losses in Canada.....	\$	20,290	03
Commission or brokerage.....		3,532	07
Salaries, fees and other charges of officials in Canada.....		1,244	54
Taxes in Canada.....		604	45
All other payments, viz.: Postage, \$27.34; telegrams, \$66.06; exchange, \$141.07; sundries, \$73.24		307	71
Total expenditure in Canada.....	\$	25,978	80

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Policies taken during the year.....	805	\$ 5,270,986	\$ 20,419 60
Terminated.....	794	5,159,596	18,171 24
Gross and net in force at 31st December, 1895.....	11	\$ 111,390	\$ 2,248 36

Department of Finance—Insurance Branch.

RELIANCE MARINE—Concluded.
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1895.

<i>Dr.</i>		<i>Cr.</i>	
To balance 1st January, 1895.....	£	By Dividend paid Shareholders:—	£
Balance of underwriting account, 1894.....	s. d.	1st July, 1894.....	s. d.
Interest account.....	28,026 17 9	26th January, 1895.....	5,000 0 0
Amount transferred from special reinsurance account.....	51,143 5 8		7,500 0 0
	7,819 0 5		
	2,000 0 0	Amount written off investments.....	12,500 0 0
		Income tax, 1894.....	1,629 18 1
		Claims, reinsurances, returns, commissions, &c., for 1894, and previous years.....	71 16 0
		Balance carried down.....	51,011 14 3
			23,127 15 6
	£ 88,989 3 10		£ 88,989 3 10

<i>Dr.</i>		<i>Cr.</i>	
To premiums, less reinsurance, returns and agency charges.....	£	General expenses, including salaries, rent, subscription to underwriters' rooms, registers of shipping, &c., Liverpool, London, New York and Paris.....	£
Transfer fees.....	s. d.	Auditors' remuneration.....	s. d.
	96,771 10 9	Directors' fees.....	14,210 1 1
	23 7 6	Furniture and fixtures—amount written off.....	100 0 0
		Balance carried down.....	1,500 0 0
			250 0 0
	£ 96,794 18 3		40,781 8 1
			£ 96,794 18 3

<i>Dr.</i>		<i>Cr.</i>	
To capital—	£	By Loans and investments.....	£
50,000 shares at £10 per share £500,000.....	s. d.	Stand-ss.....	s. d.
	100,000 0 0	Furniture and fixtures, Liverpool, London, New York and Paris.....	214,236 13 10
Reserve fund.....	160,000 0 0	Cash at bankers' and in hand.....	89 11 0
Balance of profit and loss account.....	£ 23,127 15 6	Interest accrued but not received.....	2,319 9 0
Less interim dividend paid 1st July, 1895.....	5,000 0 0	Accounts due to the Company for premiums, salvages, &c.....	15,881 7 5
			1,560 9 1
Balance of underwriting account, 1895.....	18,127 15 6		30,794 7 8
Special reinsurance account.....	40,781 8 1		
Less amount transferred to profit and loss account.....	£ 3,513 6 6		
	2,000 0 0		
Accounts due by the Company.....	1,513 6 6		
Dividends unpaid.....	4,443 13 11		
	15 14 0		
	£ 264,881 18 0		£ 264,881 18 0

THE ROYAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Chairman—M. H. MAXWELL.

Manager—CHAS. ALCOCK.

Principal Office—Liverpool, England.

Head Office in Canada—Montreal.

Chief Agent in Canada—WM. TATLEY.

(Established, 31st May, 1845. Commenced business in Canada, 1851.)

Joint stock capital authorized, £3,000,000 sterling.....	\$14,600,000 00
Capital stock subscribed for, £2,504,680 sterling.....	12,189,442 67
Amount paid up in cash, £375,702 sterling.....	1,828,416 33

ASSETS IN CANADA.

Real estate in Canada held by the company.....\$ 245,000 00
 Stocks and bonds held by the company:—

	Par value.	Market value.
*Canada 4's.....	\$ 178,533 34	\$ 189,245 34
*Consols.....	511,000 00	511,000 00
	\$ 689,533 34	\$ 700,245 34

Carried out at market value.....	700,245 34
Loans on security of the company's policies (life department) in Canada.....	28,612 85
Cash at head office in Canada.....	610 38
Cash in Banks, viz. :—	
Merchants Bank.....	\$ 5,646 59
Molsons Bank.....	12,338 44
Total.....	17,985 03
Cash in hands of agents in Canada.....	59,451 90
Interest due.....	513 78
Interest accrued.....	470 74
Rents accrued.....	1,778 03
Office furniture and fixtures throughout Montreal and Toronto buildings; also, furniture at Quebec, Hamilton and other agencies, including supplies, block plans, etc.....	7,000 00
Total assets in Canada.....	\$1,061,668 05

LIABILITIES IN CANADA.

Net amount of fire losses adjusted but not due (\$125 of which accrued in pre- vious years).....	\$ 18,933 00
Net amount of fire losses resisted, in suit (accrued in previous years).....	13,264 00
Total net amount of unsettled claims for fire losses in Canada.....	\$ 32,197 00
Reserve of unearned premiums on all outstanding fire risks.....	488,288 56
Total liabilities under fire branch in Canada.....	\$ 520,485 56
Liability under life branch in Canada.....	390,000 00
Total liabilities in Canada.....	\$ 910,485 56

*Deposited with Receiver General on account of fire and life.

Department of Finance—Insurance Branch.

ROYAL—Continued.

INCOME IN CANADA (FIRE BRANCH).

Gross cash received for fire premiums.....	\$ 672,007 91
Deduct reinsurance, &c.....	67,773 80
Net cash received for fire premiums.....	\$ 604,234 11
Interest on life loans, &c.....	1,501 22
Interest and dividends on stock, &c.....	22,793 83
Re-ts.....	5,465 43
Total cash income in Canada.....	\$ 633,994 59

EXPENDITURE IN CANADA (FIRE BRANCH.)

Amount paid during the year for fire losses occurring in previous years (estimated in last statement at \$23,837).....	\$ 23,130 80
Deduct amount received for reinsurance from other companies.....	39 90
Net amount paid during the year for the said losses.....	\$ 23,090 90
Paid for losses occurring during the year.....	\$ 420,341 75
Less amount paid for reinsurance.....	4,305 88
Net amount paid for said losses.....	\$ 416,035 87
Total net amount paid during the year for fire losses in Canada.....	\$ 439,126 77
Paid for commission or brokerage.....	104,581 13
Paid for salaries, fees and all other charges of officials in Canada.....	26,478 48
Taxes in Canada.....	3,192 21
Miscellaneous payments, viz.:—Printing and stationery, \$2,800.84; office furniture, \$241 76; travelling expenses, \$3,136.23; plans, \$722.07; advertising, \$735.19; postage, express and telegrams \$3,657.74; lighting, \$447.96; calendars, \$1,475.06; rent, \$6,345; board expenses, \$2,925.81; other miscellaneous expenses, \$2,630.87.....	25,118 53
Total cash expenditure in Canada.....	\$ 598,497 12

RISKS AND PREMIUMS.

<i>For Fire Risks in Canada.</i>	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 83,839,183	\$ 928,274 04
Taken during the year —new and renewed.....	56,618,459	680,468 66
Total.....	\$ 140,457,642	\$1,608,742 70
Deduct terminated.....	53,939,724	628,142 70
Gross in force at end of year.....	\$ 86,517,918	\$ 980,600 00
Deduct reinsured.....	663,114	9,568 82
Net in force, 31st December, 1895.....	\$ 85,854,804	\$ 971,031 18
Total number of policies in force in Canada.....	No return.	
Total net amount in force.....	\$85,854,804 00	
Total premiums thereon.....	971,031 18	

ROYAL—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

FIRE ACCOUNT.

		£	s.	d.			£	s.	d.			
Amount of fire fund at the beginning of the year.....	£728,000	0	0		Losses by fire after deduction of reinsurances.....	1,137,169	8	6				
Amount of conflagration fund.....	200,000	0	0		Commission.....	270,193	12	8				
				928,000	0	0			395,239	6	0	
Premiums received after deduction of reinsurances.....				2,049,624	19	0			247,022	11	10	
				£2,977,624	19	0			Amount of fire fund at end of the year, as per balance sheet.....	928,000	0	0
									£2,977,624	19	0	

PROFIT AND LOSS ACCOUNT.

		£	s.	d.			£	s.	d.			
Balance of last year's account.....	583,739	17	5		Dividends and bonuses to shareholders.....	219,159	10	0				
Interest and dividends not carried to other accounts..	£120,476	19	7		Income tax.....	1,860	16	8				
Less interest to superannuation fund..	1,598	14	5		Bonuses to staff on the occasion of the company's jubilee.....	9,995	12	6				
				118,878	5	2			Balance carried forward.....	718,685	8	9
Transfer fees.....				60	13	6						
Amount from the fire account.....				247,022	11	10						
				£ 949,701	7	11			£ 949,701	7	11	

BALANCE SHEET ON THE 31ST DECEMBER, 1895.

		£	s.	d.			£	s.	d.			
Shareholders' capital.....	375,702	0	0	Mortgages on freehold and leasehold property within the United Kingdom:								
Reserve fund.....	1,582,393	11	7	City property,								
Life assurance fund.....	4,889,947	18	5	England.....	£660,300	5	2					
Annuity fund.....	251,643	13	3	City property,								
Fire fund.....	928,000	0	0	Scotland.....	124,716	15	0					
Perpetual insurance account.....	43,423	11	2	Landed property								
Superannuation fund.....	45,173	4	11	England.....	714,475	0	0					
Profit and loss (subject to shareholders' dividend).....	718,685	8	9	Landed property								
				Scotland.....	71,641	0	0					
									1,571,133	0	2	
				£8,834,969	8	1						
Claims under life policies, admitted but not paid.....	£ 40,196	12	0	Mortgages on freehold property out of the United Kingdom.....	171,552	6	5					
Outstanding fire losses.....	117,216	5	4	Loans on reversion, and life interests.....	107,558	6	4					
Unclaimed dividends.....	4,468	17	5	Loans on the company's life policies within their surrender value....	298,852	17	5					
Outstanding accounts since paid.....	10,193	0	9	Investments:—								
Bills payable since paid.....	20,367	2	11	In British government securities	255,663	10	6					
				Colonial do.....	108,357	19	2					
				Foreign do.....	20,921	7	5					
				United States do.....	425,531	19	6					
				United States railways, first mortgage bonds.....	827,228	10	8					
				United States railways guaranteed stocks.....	100,620	18	2					
				Colonial provincial bonds.....	11,000	0	0					
				Colonial municipal bonds.....	24,691	14	8					
				Municipal bonds in the United States.....	73,221	8	6					

Department of Finance—Insurance Branch.

ROYAL—*Concluded.*

BALANCE SHEET ON THE 31ST DECEMBER, 1895—*Continued.*

£	s.	d.		£	s.	d.
			Railway debenture stocks :—			
			England	£252,144	0	9
			Scotland.....	27,672	5	1
			Wales.....	7,686	18	0
			Foreign	30,951	14	4
						318,454 18 2
			Railway guaranteed and preference stocks :—			
			England.. .. .	£1,733,673	9	2
			Scotland.....	121,906	0	0
			Wales	7,922	5	1
			Indian and colonial	83,036	13	2
						1,946,538 7 5
			Railway ordinary stocks, England	71,732	11	8
			Gas and dock companies' bonds . . .	440,744	0	4
			Bonds and shares of other incorporated companies.	44,487	4	10
			Freehold ground rents, England and Scotland	34,909	5	2
			Freehold buildings :—			
			England	£419,843	13	5
			Scotland.....	36,139	0	2
			Ireland	7,000	0	0
			United States . . .	321,913	8	3
			Canada	34,229	1	6
			Melbourne	8,116	13	4
			Calcutta	6,466	8	8
						833,708 5 4
			Leasehold buildings,			
			England.....	£111,563	6	0
			Leasehold buildings,			
			Ireland.....	1,225	10	9
						112,788 16 9
			Loans :—			
			To various towns and townships on security of the rates :—			
			England.....	£320,890	15	1
			Scotland.....	9,511	9	10
			Wales	337	0	0
						330,739 4 11
			On English and Scottish railway and other securities, with margins.....	172,048	13	5
			Agents' balance since received . . .	105,850	1	11
			Outstanding premiums since received.	28,496	18	2
			Outstanding interest since received	77,894	13	3
			Cash in hand and on current account with bankers.....	512,684	6	3
						£9,027,411 6 6
						£9,027,411 6 6

THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—ALEXANDER DUNCAN.

Secretary—J. K. MACDONALD.

Principal Office—Edinburgh, Scotland.

Chief Agent in Canada—

Head Office in Canada—Montreal.

WALTER KAVANAGH.

(Organized, 1824. Incorporated, 26th June, 1833. Commenced business in Canada, February, 1882.)

CAPITAL.

Amount of capital authorized.....	£ 6,000,000
Amount subscribed for.....	4,945,180
Amount paid up in cash.....	<u>300,000</u>

ASSETS IN CANADA.

Bonds and debentures in deposit with Receiver General:—

	Par value.	Market value.
Canada 4 per cent inscribed stock.....	\$ 100,000 00	\$ 109,000 00
County of Middlesex debentures.....	2,000 00	2,000 00
City of Toronto bonds.....	1,500 00	1,500 00
Total par and market value.....	<u>\$ 103,500 00</u>	<u>\$ 112,500 00</u>

Carried out at market value.....	\$ 112,500 00
Cash in hands of agents in Canada.....	7,980 02

*Total assets in Canada..... \$ 120,480 02

*Besides these, there are other Canadian investments held at Hartford, the U.S. branch of the company, as follows:—

	Par value.	Market value.
Province of Quebec Government bonds.....	\$ 47,500 00	\$ 49,000 00
Town of Cobourg bonds.....	11,500 00	11,695 00
City of Montreal debenture stock.....	150,000 00	122,075 00
County of Middlesex bonds.....	114,500 00	114,500 00
do Hastings do.....	20,000 00	21,897 50
Town of Dundas do.....	35,000 00	35,623 75
Village of Parkdale do.....	14,500 00	15,813 75
City of St. Thomas do.....	5,000 00	5,156 25
Ontario Railway subsidy bonds.....	157,088 58	157,088 58
Canada Permanent Loan Company's debentures.....	25,000 00	25,000 00
Farmer's Loan and Savings Company's do.....	50,000 00	50,000 00
Huron and Erie Loan Company's do.....	75,000 00	75,000 00
London and Canadian Loan Company's do.....	75,000 00	75,000 00
Freehold Loan and Savings Company's do.....	50,000 00	50,000 00
Ontario Loan and Debenture Company's do.....	25,000 00	25,000 00
Land Security Company's do.....	50,000 00	50,000 00
Western Canada Loan and Savings Co.'s debentures.....	50,000 00	50,000 00
Canadian and American Mortgage and Trust Co.'s debentures.....	40,000 00	40,000 00
Trust and Loan Company of Canada do.....	50,000 00	50,000 00
Central Canada Loan and Savings Company's do.....	25,000 00	25,000 00
City of Toronto bonds.....	125,000 00	125,000 00
Province of Manitoba Government bonds.....	50,000 00	49,250 00
Grand Trunk Ry. of Canada perpetual debenture stock.....	50,000 00	57,750 00
City of Toronto street-tramway bonds.....	40,000 00	50,722 75
Canada Landed and National Investment Co.'s debentures.....	37,500 00	37,500 00
	<u>\$1,372,588 58</u>	<u>\$1,368,072 58</u>

Department of Finance—Insurance Branch.

SCOTTISH UNION AND NATIONAL—Continued.

LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due	\$ 733 88	
do do claimed but not adjusted.....	1,500 00	
<hr/>		
Total net amount of unsettled claims for losses in Canada.....	\$ 2,233 88	
Reserve of unearned premiums for all outstanding risks in Canada.....	87,812 86	
<hr/>		
Total liabilities in Canada.....	\$ 90,046 74	

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 173,308 22	
Deduct reinsurance, rebate, abatement and return premiums.....	29,264 85	
<hr/>		
Net cash received for premiums	\$ 144,043 37	
Received for interest and dividends.....	12,328 32	
<hr/>		
Total income in Canada	\$ 156,371 69	

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$10,141.69).....	\$ 10,141 69	
Deduct savings and salvage	2,804 07	
<hr/>		
Net amount paid for said losses.....	\$ 7,337 62	
<hr/>		
Amount paid for losses occurring during the year.....	\$ 132,006 19	
Deduct savings and salvage.....	\$ 3,114 50	
Deduct amount received for reinsurance.....	12,183 21	
<hr/>		
Total deductions.....	15,297 71	
<hr/>		
Net amount paid for said losses.....	\$ 116,708 48	
<hr/>		
Net amount paid during the year for losses.....	\$ 124,046 10	
Commission or brokerage.....	29,922 38	
Taxes in Canada.....	2,657 87	
Miscellaneous payments, viz.:—Stationery and printing, postage, telegrams and express, advertising, underwriters' association, &c., sundry.....	1,931 43	
<hr/>		
Total expenditure in Canada.....	\$ 158,557 78	

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.	15,715	\$ 14,975,568	\$ 145,964 23
Taken during the year—new and renewed	16,950	15,293,482	173,308 22
<hr/>			
Total.....	32,665	\$ 30,269,050	\$ 319,272 45
Deduct terminated.....	16,125	15,546,980	151,329 56
<hr/>			
Gross in force at end of year.....	16,540	\$ 14,722,070	\$ 167,942 89
Deduct reinsured		260,064	3,610 64
<hr/>			
Net in force at 31st December, 1895.....	16,540	\$ 14,462,006	\$ 164,332 25

Total number of policies in force in Canada at date.....	16,540	
Total net amount in force.....	\$ 14,462,006 00	
Total premiums thereon	164,332 25	

SCOTTISH UNION AND NATIONAL—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

ASSETS.	
Value of real estate, unencumbered.....	\$ 855,241 06
Loans on bond and mortgage.....	6,963,993 54
Interest due and accrued thereon.....	60,475 52
Market value of stocks and bonds, owned absolutely (par value, \$9,936,120.35).....	10,979,690 79
Loans on collateral security.....	2,501,038 50
Cash in banks.....	603,989 44
Interest due and accrued.....	26,580 50
Gross premiums in course of collection.....	690,164 96
Bills receivable, not matured.....	31,866 00
Sundry.....	29,606 69
Total assets.....	\$ 22,745,647 00
LIABILITIES.	
Net amount of unpaid losses.....	\$ 307,583 38
Total amount of unearned premiums.....	1,839,300 22
Net premium reserve and all other liabilities except capital, under the life insurance department.....	17,443,675 02
Cash dividends to stockholders remaining unpaid.....	13,749 02
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses.....	61,901 69
Commission and brokerage.....	41,999 92
Total liabilities.....	\$ 19,708,209 25
Joint stock capital paid up in cash.....	1,500,000 00
Surplus beyond capital and all other liabilities.....	1,537,437 75
INCOME DURING THE YEAR.	
Net cash received for premiums.....	\$ 2,644,521 35
Interest and dividends.....	825,344 13
Rents.....	28,366 89
Premiums in life assurance and annuity departments.....	1,590,496 14
Transfer and assignment fees.....	1,259 38
Total income.....	\$ 5,089,987 89
EXPENDITURE DURING THE YEAR.	
Net amount paid during the year for losses.....	\$ 1,462,195 00
Cash dividends paid stockholders.....	262,500 00
Commission or brokerage.....	444,162 38
Salaries, fees and other charges, fire insurance department.....	355,646 75
Taxes.....	44,693 64
Life assurance and annuity department.....	1,928,448 79
Total expenditure.....	\$ 4,497,646 56
RISKS AND PREMIUMS.	
Policies written or renewed during the year.....	\$913,722,855 00
Premiums thereon.....	4,436,616 33
Policies terminated during the year.....	810,207,669 00
Premiums thereon.....	3,886,242 43
Policies in force at 31st December, 1895.....	706,752,151 00
Premiums thereon.....	3,559,521 54

Department of Finance—Insurance Branch.

THE SUN INSURANCE OFFICE, LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Chairman—FRED'K. HENRY NORMAN. | *Secretary*—E. H. MANNERING.

Principal Office—London, Eng.

Chief Agent and Manager in Canada— | *Head Office in Canada*—
H. M. BLACKBURN. | 15 Wellington St. East, Toronto.

(Organized 7th April, 1710. Commenced business in Canada, 3rd June, 1892.)

CAPITAL.

Amount of capital authorized.....	\$12,166,666 67
Amount subscribed for	11,680,000 00
Amount paid up in cash.....	<u>584,000 00</u>

ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver General, viz. :—

	Par value.	Market value.
Canada 4 per cent reduced stock.....	\$ 24,333 33	\$ 25,793 32
Canada 4 per cent stock, 1885.....	24,333 33	25,793 32
Canada 3 per cent stock.....	107,066 67	106,531 34
Province of Manitoba debentures.....	12,166 67	13,505 00
City of Montreal stock.....	48,666 67	51,100 00
City of Toronto bonds.....	54,020 00	55,640 60
City of Vancouver bonds.....	24,333,33	25,793 33
City of Winnipeg bonds ..	12,166 67	13 748 33
Total par and market values.....	<u>\$ 307,086 67</u>	<u>\$ 317,905 24</u>

Carried out at market value.....	\$ 317,905 24
Cash at head office in Canada.....	165 00
Cash in Dominion Bank.....	30,036 08
Cash in hands of agents in Canada.....	28,156 52
Sundry, viz. :—	

Plans	\$ 5,474 02
Office furniture and fixtures.....	662 54
	<u>6,136 56</u>

Total assets in Canada..... \$ 382,399 40

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted.....	\$ 4,105 83
*Net amount of losses resisted—in suit.....	4,000 00
Total net amount of unsettled claims for fire losses in Canada (\$800 of which accrued in 1894)	\$ 8,105 83
Reserve of unearned premiums for all outstanding risks in Canada.....	107,588 44
Amount accrued for rent.....	145 83
Total amount of all liabilities in Canada.....	<u>\$ 115,840 10</u>

*This claim has since the beginning of the year 1896 been settled at \$996.01.

SUN INSURANCE OFFICE—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums	\$ 190,079 14
Deduct reinsurance, rebate, abatement and return premiums.....	25,570 58
Net cash received for said premiums.....	\$ 164,508 56
Endorsement fees.....	83 44
Interest from bank.....	256 05
Total income in Canada	\$ 164,848 05

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$7,667.02).....	\$ 6,946 55
Amount paid for losses occurring during the year.....	\$ 112,021 66
Deduct savings and salvage.....	\$ 2,445 61
Deduct amount received for reinsurance.....	218 16
	2,663 77
Net amount paid during the year for said losses.....	\$ 109,357 89
Total net amount paid during the year for losses in Canada.....	\$ 116,304 44
Commission or brokerage.....	29,578 15
Salaries, fees and all other charges of officials in Canada.....	10,574 59
Taxes in Canada....	3,335 31
Miscellaneous payments, viz.:—Postage, \$2,026.87; advertising, \$921.84; stationery and printing, \$1,052.24; plans, \$591.06; telephone, \$182.50; travelling expenses, \$378.01; board of underwriters, \$719.79; mercantile agencies, \$130; rent, \$1,098.78; miscellaneous, \$486.50; office furniture, \$56.95; solicitors' fees, \$60	8,204 54
Total expenditure in Canada	\$ 167,997 03

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Policies in force at beginning of year	7,546	\$ 12,263,940	\$ 153,051 54
Policies taken during the year—new.....	6,701	10,229,046	139,098 95
Policies taken during the year—renewed	2,436	3,968,874	57,869 51
Total	16,683	\$ 26,461,860	\$ 350,020 00
Deduct terminated.....	7,058	10,759,762	143,636 35
Gross in force at end of year.....	9,625	\$ 15,702,098	\$ 206,383 65
Deduct reinsured.....		259,318	2,792 23
Net in force at 31st December, 1895.....	9,625	\$ 15,442,780	\$ 203,591 42
Total number of policies in force in Canada at date	9,625		
Total net amount in force		\$15,442,780 00	
Total premiums thereon.....			203,591 42

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

The premiums received, less reinsurances, amount to £979,394 17s. 2d., being an increase of £19,496 7s. 8d. as compared with those of the preceding year.

Department of Finance—Insurance Branch.

SUN INSURANCE OFFICE—*Continued.*

The total of the sums insured during the year, after deduction of the amounts reinsured, is £390,774,956, being a decrease of £2,847,473 on the corresponding figures for the year 1894.

The losses paid and outstanding amount to £546,521 17s. 7d., being at the rate of 55·8 per cent on the premiums received.

The expenses of management (including commission to agents and working charges of all kinds) amount to £322,895 15s. 10d., being at the rate of 32·97 per cent.

The income from investments during the year has amounted to £65,338 13s. 3d.

After providing for the usual reserve of 40 per cent of the premiums to cover liabilities under current policies, a balance of £167,517 6s. 1d. remains, which has been transferred to the credit of the profit and loss account.

PROFIT AND LOSS ACCOUNT AND DIVIDEND.

The balance brought forward from last year amounted to £ 199,913 12 10
Out of which there has been—

Carried to general reserve.....	£25,000	
Carried to dividend reserve.....	50,000	
Paid for dividends in respect of the business of the year 1894.....	90,000	
	165,000	0 0

Leaving a credit balance of£ 34,913 12 10

Which by the operations of the year, as detailed in the account,
has been increased to..... 197,244 6 4

Out of this amount an interim dividend at the rate of three shillings
per share, absorbing..... 36,000 0 0

Was paid in January last, and the directors have declared a further
dividend of four shillings and sixpence per share, payable on
the 9th July, which will absorb a further sum of 54,000 0 0

And leave £107,244 6s. 4d. to be carried forward.

FUNDS.

The funds of the office will then stand as follows:—

Capital paid up.....	£ 120,000	0 0
General reserve.....	1,150,000	0 0
Dividend reserve.....	50,000	0 0
Reserve for risks not yet expired.....	391,757	18 9
Investment reserve.....	24,251	14 11
Balance at credit of profit and loss account, after payment of dividends.....	107,244	6 4
	£ 1,843,254	0 0

Revenue Account for the Year ending 31st December, 1895.

DR.

Reserve for unexpired risks brought forward from 1894.....	£ 383,959	7 10
Premiums, less reinsurances.....	979,394	17 2
Income from investments (less income tax).....	65,338	13 3
	£ 1,428,692	18 3

SUN INSURANCE OFFICE—Continued.

CR.

Losses	£	546,521	17	7
Commission	£158,027	15	5	
General expenses	164,868	0	5	
		322,895	15	10
Reserve for unexpired risks at 31st December, 1895, being 40 per cent of premium income.....		391,757	18	9
Balance carried to profit and loss account.		167,517	6	1
	£	1,428,692	18	3

Profit and Loss Account for the Year ending 31st December, 1895.

DR.

Balance brought forward from 1894	£	199,913	12	10
Deduct—				
Dividend declared January, 1895.....	£ 36,000	0	0	
do July, 1895.....	54,000	0	0	
		90,000	0	0
	£	109,913	12	10
Balance from revenue account.....		167,517	6	1
Income tax recovered.....		1,883	6	5
Conscience money.....		100	0	0
Transfer fees		50	17	6
Profit on exchange.....		730	1	5
	£	280,195	4	3

CR.

Pensions and allowances to retired officers of the company.....	£	6,532	13	0
Income tax on profits.....		484	16	8
Bad debts.....		933	8	3
Carried to general reserve.....		25,000	0	0
Carried to dividend reserve.....		50,000	0	0
Balance carried to balance sheet.....		197,244	6	4
	£	280,195	4	3

BALANCE SHEET AT 31ST DECEMBER, 1895.

Liabilities.

Capital—£2,400,000.				
240,000 shares of £10 each, 10s. per share paid	£	120,000	0	0
N.B.—2,500 of these shares are held by the office, but are not included among the investments.				
General reserve		1,150,000	0	0
Dividend reserve.....		50,000	0	0
Investment reserve.....		24,251	14	11
Reserve for risks not yet expired, being 40 per cent of the premium income for the year.....		391,757	18	9
Balance at credit of profit and loss account.....		197,244	6	4
	£	1,933,254	0	0

Department of Finance—Insurance Branch.

SUN FIRE INSURANCE OFFICE—*Conclude..*

Outstanding losses.....	91,690	1	6
Agents' balances.....	8,224	18	0
Amounts due to other offices for reinsurances.....	21,204	19	9
Bills payable.....	2,100	0	0
Reserve for outstanding commission and charges.....	6,500	0	0
Clerks' deposit fund.....	5,021	0	4
	<hr/>		
	£ 2,067,994	19	7
	<hr/> <hr/>		

Assets.

INVESTMENTS—

Mortgages on property within the United Kingdom.....	£220,850	0	0
Mortgages on property outside the United Kingdom.....	65,600	0	0
British Government securities.....	75,000	0	0
Indian and Colonial Government securities.....	61,693	18	5
Foreign Government securities.....	129,320	16	8
Railway and other guaranteed, preference and ordinary shares and stocks.....	133,648	13	4
Railway debentures and debenture stocks.....	283,266	18	4
Other debentures and debenture stocks and municipal bonds.....	182,364	0	1
House property, including premises occupied by the office.....	485,789	0	1
Salvage corps premises.....	14,821	9	2
Other investments.....	100,525	0	0
	<hr/>		
	£ 1,757,879	16	1
Branch and agency balances.....	174,545	17	0
Due by other offices.....	3,172	14	1
Sundry debtors.....	1,802	7	6
Outstanding premiums (since received).....	30,761	14	4
Bills receivable.....	4,116	3	5
Cash on deposit and at bankers, and in hand.....	95,716	7	2
	<hr/>		
	£ 2,067,994	19	7
	<hr/> <hr/>		

THE UNION ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Chairman—STEPHEN SOAMES. | Secretary—CHARLES DARRELL.
 Principal Office—London, England.
 Chief Agent in Canada—T. L. MORRISSEY. | Head Office in Canada—Montreal.
 (Established, 16th February, 1714; commenced business in Canada, November, 1890.)

CAPITAL.

Amount of joint stock capital subscribed for.....	£450,000	\$2,190,000 00
Amount paid up in cash.. .. .	180,000	876,000 00

ASSETS IN CANADA.

Stocks and bonds deposited with the Receiver General, viz.:—

	Par value.	Market value.
Consolidated 2½ per cent stock.....	\$ 170,333 33	\$ 170,333 33
City of Ottawa water-works bonds.	50,000 00	50,500 00
County of Victoria, N.S., bonds.....	6,000 00	6,150 00
Total.	\$ 226,333 33	\$ 226,983 33

Carried out at market value.....	\$ 226,983 33
Cash at head office in Canada	5,278 22
Cash in banks on current account (Bank of Toronto, Montreal).....	27,278 86
Cash in hands of agents in Canada.....	11,350 04
Interest accrued.....	364 50
Office furniture and plans.....	4,892 86
Total assets in Canada	\$ 276,147 81

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted.....	\$ 7,230 00
Net amount of losses resisted, in suit.. .. .	1,600 00
Total amount of unsettled claims for fire losses in Canada	\$ 8,830 00
Reserve of unearned premiums upon all unexpired fire risks.....	150,337 20
Total liabilities in Canada.....	\$ 159,167 20

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 331,814 62
Deduct reinsurance, rebate, abatement and return premiums.....	53,232 30
Net cash received for premiums.....	\$ 278,582 32
Received for interest on bonds.....	775 33
*Interest and dividends on stocks	3,814 25
Interest from Bank of Toronto.....	461 31
Total income in Canada.....	\$ 283,633 21

*Paid direct to head office in England.

Department of Finance—Insurance Branch.

THE UNION ASSURANCE SOCIETY—Continued.

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$14,424.00).....	\$ 16,023 06
Deduct amount received for reinsurance and savings and salvage.....	2,610 03
Net amount paid during the year for said losses	\$ 13,413 03
Amount paid for losses occurring during the year.....	\$ 122,457 80
Deduct reinsurance.....	8,294 22
Net amount paid during the year for the said losses.....	\$ 114,163 58
Total net amount paid during the year for fire losses in Canada.....	\$ 127,576 61
Commission or brokerage in Canada.....	43,263 76
Salaries, fees and all other charges of officials in Canada	11,614 31
Taxes in Canada.....	3,576 58
Miscellaneous payments, viz.:—	
Postage and telegrams, \$1,172.14; exchange, \$286.86; rent, \$1,955.00; travelling, \$1,741.07; advertising, \$1,231.05; stationery, \$1,004.99; express, \$95.09; subscriptions to mercantile agencies, \$117.66; tariff associations, \$1,275.55; plans, \$2,750.00; sundry accounts, \$1,107.52; sundries, \$145.29; legal expenses, \$211.50.....	13,093 72
Total expenditure in Canada.....	\$ 199,124 98

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement	\$ 16,077,630	\$ 240,403 90
Taken during the year—new.....	11,903,236	153,984 31
do do renewed.....	5,268,197	90,669 40
Reinsured from Eastern Assurance Co.....	10,081,975	137,114 86
Total	\$ 43,331,038	\$ 622,172 47
Deduct terminated.....	20,419,653	272,688 82
Gross in force at end of year.....	\$ 22,911,385	\$ 349,483 65
Deduct reinsured	2,102,474	35,769 32
Net in force at 31st December, 1895.....	\$ 20,808,911	\$ 313,714 33
Total number of policies in force at date.....		13,670
Total net amount.....		\$20,808,911 00
Total premiums thereon		313,714 33

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

The gross annual income during the year was £824,487 11s. 3d., and the amount of the accumulated funds at the close of the year was £2,798,955 0s. 4d. These figures show an increase in the annual income of £49,941 8s. 5d., and in the accumulated funds of £179,767 14s. 7d.

FIRE DEPARTMENT.

The net fire insurance premiums brought to account in the year were £425,948 11s. 2d., being an increase of £23,834 17s. 9d. over the premiums of the previous year. The amount paid, and allowed for, in satisfaction of all losses by fire was £243,229 4s. 1d., and the total expenses, including commission and bad debts written off, were £136,425 17s. 3d. The balance of fire premiums over the losses and expenses was therefore £46,293 9s. 10d., which has been carried to the profit and loss account.

The ratio of the fire losses to the premium income was 57·1 per cent, and that of the expenses was 32·03 per cent, so that the surplus, as above, was 10·87 per cent of the fire premiums.

THE UNION ASSURANCE SOCIETY—Concluded.

After making the usual allowance of 33½ per cent for the increase in the amount of unexpired risk, the actual profit made on the fire insurance business during the year was £38,348, which is by far the largest amount of actual profit ever made by the society in a single year.

REVENUE ACCOUNTS—FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fire reserve fund at the beginning of the year.....	323,539	0	0	Losses by fire, after deduction of re-assurances.....	243,229	4	1
Premiums after deduction of re-assurances.....	425,948	11	2	Expenses of management.....	55,285	3	0
				Contributions to fire brigades.....	1,589	0	1
				Commission.....	79,532	7	8
				Bad debts written off.....	19	6	6
				Balance carried to profit and loss account.....	46,293	9	10
				Amount of fire reserve fund at the end of the year.....	323,539	0	0
	£ 749,487 11 2				£ 749,487 11 2		

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance from last year.....	60,591	2	9	Dividends to shareholders.....	40,500	0	0
Interest and dividends.....	36,593	1	2	Income tax on interest and dividends.....	1,019	17	0
Profit realized on investments.....	88	4	3	Expenses of management not carried to other accounts.....	1,200	0	0
Balance from fire account.....	46,293	9	10	Pensions.....	1,870	12	5
				Balance.....	98,975	8	7
	£ 143,565 18 0				£ 143,565 18 0		

BALANCE SHEET.

LIABILITIES.	£	s.	d.	£	s.	d.	ASSETS.	£	s.	d.
Subscribed capital...	450,000	0	0				Mortgages on property within the United Kingdom.....	375,768	0	0
Of which is paid up..	180,000	0	0				Mortgages on property out of the United Kingdom.....	27,100	0	0
Life reserve fund ..	350,000	0	0				Investments—			
Fire reserve fund ...	323,539	0	0				British Government securities..	34,575	2	0
Mortgage reserve fund.....	10,000	0	0				Indian do do ..	24,808	8	7
Profit and loss account.....	98,975	8	7				Foreign do do ..	8,194	7	11
	£962,514	8	7				United States Government and State securities.....	86,798	17	4
Outstanding fire losses do charges	53,523	17	7				United States municipal bonds.	73,923	1	6
do dividends	1,868	8	11				Colonial municipal securities...	11,678	11	6
Reinsurance premiums due to other companies.....	20,701	15	0				Bank stock.....	25,600	0	0
	31,956	15	1				Railway and other debentures and bonds and debenture stocks.....	94,077	15	1
				1,070,565	5	2	Railway and other stocks and shares, preference and ordinary.....	45,400	10	0
							Loans on railway and other securities.....	18,000	0	0
							Loans on rates.....	2,966	13	4
							do shares of the society..	1,200	0	0
							House property.....	104,091	4	11
							Branch offices and agents' balances	94,506	18	9
							Outstanding premiums.....	7,326	19	5
							Reinsurance premiums due from other companies.....	8,932	7	1
							Outstanding interest, due but not received.....	3,523	13	6
							Outstanding interest, accrued but not due.....	6,667	6	3
							Cash on deposit.....£ 895 5 6			
							Cash in hand and on current account....	14,520	2	6
								15,415	8	0
Liabilities, life department.....	1,857,681	19	7	Assets, life department.....	1,857,681	19	7			
	£ 2,928,247 4 9				£ 2,928,247 4 9					

Department of Finance—Insurance Branch.

THE UNITED FIRE INSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Chairman of Directors—COL. T. W. BROOKE. | Manager—J. N. LANE.

Principal Office—Manchester, England.

Chief Agent in Canada—T. H. HUDSON. | Head Office in Canada—
185 St. James Street, Montreal.

(Incorporated, 8th August, 1377; License issued in Canada, 30th Dec., 1890.)

CAPITAL.

Amount of joint stock capital subscribed for.....	£	250,000
Amount paid up in cash.....		100,000

ASSETS IN CANADA.

Stocks and bonds on deposit with the Receiver General, viz.:—

	Par value.	Market value.
City of Belleville debentures.....	\$ 7,000 00	\$ 7,164 50
Carried out at market value.....		\$ 7,164 50
Cash at head office in Canada.....		30 52
Cash in Molsons Bank ..		893 61
Cash in the hands of agents in Canada.....		5,338 34
Total assets in Canada.....		\$ 13,427 00

LIABILITIES IN CANADA.

Net amount of losses in Canada, reported or supposed but not claimed.....	\$	34 00
do do resisted, in suit.....		1,000 00
Total net amount of unsettled claims for fire losses in Canada.....	\$	1,034 00
Total liabilities in Canada.....	\$	1,034 00

INCOME IN CANADA.

Gross cash received for premiums.....	\$	19,269 20
Deduct amount received for reinsurance, &c.....		1,242 58
Net cash received for premiums.....	\$	18,026 62
Received for interest in Canada		315 00
Received for interest and dividends on stock, &c		9 42
Endorsement fees.....		12 75
Total income in Canada.....	\$	18,363 79

UNITED FIRE—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid during the year for losses incurred in previous years (which losses were estimated in the last statement at \$18,040.85)	\$ 12,301 50	
Paid for losses occurring during the year	16,692 65	
Net amount paid during the year for fire losses	\$ 28,994 15	
Commission or brokerage in Canada	3,013 99	
Salaries, fees or all other charges of officials in Canada	2,476 96	
Taxes in Canada	188 87	
Miscellaneous payments, viz.:—Postage and telegrams, \$470.49; stationery and supplies, \$87.25; Underwriters' Association, \$130.61; rent, \$399.66; insurance department, \$84.17; travelling expenses, \$175.89; advertising, \$321.85; sundries, \$751.96; Manitoba license fee, \$205.75; lighting, \$61.27; total, \$2,688.90. Less \$901.81 received for sale of plans, office furniture, &c.	1,787 09	
Total expenditure in Canada	\$ 36,461 06	

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Policies in force at date of last statement	\$ 14,458,297	\$ 211,577 20
Taken during the year, new	290,573	4,148 30
" " renewed	178,354	3,107 66
Total	\$ 14,927,224	\$ 218,833 16
Deduct terminated	977,334	14,651 50
Gross in force at end of year	\$ 13,994,890	\$ 204,181 66
Deduct reinsured with Western	13,949,890	204,181 66
Net in force at 31st December, 1895		

Department of Finance—Insurance Branch.

THE WESTERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—GEO. A. COX. *Vice-President*—J. J. KENNY. *Secretary*—C. C. FOSTER.

Principal Office—Toronto.

(Incorporated 31st August, 1851, by Act of the legislature of the late Province of Canada, 14-15 Vic., cap. 162; amended in 1857, 20 Vic., cap. 167, and in 1872, 35 Vic., cap. 99, and in 1875, 38 Vic., cap. 81, and in 1887, 50-51 Vic., cap. 102. Commenced business in Canada, August, 1851.)

CAPITAL.

Amount of joint stock capital authorized.....	\$2,000,000 00
Amount subscribed for.....	2,000,000 00
Amount paid up in cash.....	1,000,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Real estate—Company's building, 4 story, stone, and lot 30 by 100, corner of Scott and Wellington streets, Toronto	\$ 65,000 00
Loans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate.....	62,326 00
Interest due and unpaid on said loans.....	\$ 1,170 84
Interest accrued and unpaid on said loans.....	979 29
Total interest carried out	2,150 13

Stocks and bonds held by the company :

	Par Value.	Market Value.
Dominion of Canada stock.....	\$ 151,350 00	\$ 158,160 75
Canadian Bank of Commerce stock	40,000 00	54,400 00
Shelburne debentures.....	2,300 00	2,597 78
Arthur do	3,000 00	3,409 80
Tilsonburg do	3,000 00	3,585 60
York do	3,500 00	3,844 00
Owen Sound do	5,200 00	5,659 15
United States registered bonds.....	241,000 00	267,510 00
Georgia state bonds	25,000 00	26,250 00
City of Richmond, Va.	42,000 00	42,000 00
Board of Trade debentures.....	2,500 00	2,500 00
Collingwood do	1,000 00	1,000 00
Freehold Loan and Savings Co. stock.....	10,200 00	11,220 00
do do debentures.....	13,500 00	13,500 00
Canada Landed and National Investment Co. debentures.....	22,700 00	22,700 00
Central Canada Loan and Savings Co. stock	20,000 00	24,000 00
Toronto Savings and Loan Co., stock.....	22,500 00	25,000 00
do do debentures.....	25,000 00	25,000 00
Canada Permanent Loan and Savings Co. stock.....	10,710 00	16,065 00
do do debentures.....	2,400 00	2,400 00
Dominion Savings and Investment Co. stock	15,000 00	12,000 00
Imperial Loan and Investment Society stock.....	28,320 00	30,585 60
British America Assurance Co. stock.....	173,100 00	204,972 04
City of Columbus, Ohio, bonds	50,000 00	53,350 00
City of Toledo, Ohio, bonds.....	50,000 00	51,365 00
Central Canada Loan Co. debentures.....	45,000 00	45,000 00
Chicago Electric Transit Co.....	25,000 00	27,250 00

WESTERN—Continued.

Stock and bonds held by the Company—Continued.

Kingston debentures.....	\$ 21,300 00	\$ 24,074 43
London do	44,000 00	45,331 20
Montreal do	46,000 00	46,413 00
Portland, Oregon, debentures.....	50,000 00	55,325 00
Toronto debentures.....	60,000 00	61,116 00
Winnipeg do	24,000 00	26,025 80
Total par and market values.....	\$1,278,580 00	\$1,393,610 15

Carried out at market value.....	1,393,610 15
Cash on hand at head office.....	2,688 34

Cash in banks, &c., viz. :—

Canadian Bank of Commerce, Toronto.....	\$ 46,971 41
Ontario Bank, Toronto.....	9,068 70
Alex. Laird and Wm. Gray, agents Canadian Bank of Commerce New York	18,671 27
do do trustee account.....	195,363 79
Corn Exchange National Bank, Chicago.....	250 28
Bank of Nova Scotia, St. John, N.B.....	362 24
Bank of Montreal, St. John, N. B.....	121 19
Merchants Bank of Halifax, Halifax.....	6,519 65
Ontario Industrial Loan and Investment Co., special deposit.....	10,000 00

Total	287,328 53
Interest unpaid, due and accrued, on stocks, &c.....	7,479 36
Agents' balances.....	322,668 96
Bills receivable	67,723 95
Sundry, viz. :—	

Office furniture, maps, &c.....	\$ 63,226 34
Due from other companies for reinsurance on losses already paid.....	46,654 37

109,880 71

Total net assets.....	\$2,320,856 13
-----------------------	----------------

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses, unsettled, but not resisted:—

Fire.....	\$ 10,427 47
Inland marine.....	687 00
Ocean.....	8,935 00
Total.....	\$ 20,049 47
Net amount of fire losses resisted, in suit	750 00
do do not in suit.....	300 00
do ocean do in suit.....	400 00

Total net amount of unsettled claims in Canada.....	\$ 21,499 47
---	--------------

Reserve of unearned premiums for outstanding risks in Canada.—

Fire.....	\$ 249,564 24
Inland marine.....	Nil.
Ocean.....	25,346 08

Total reserve of unearned premiums for risks in Canada.....	274,910 32
Dividends declared and due and remaining unpaid	1,057 53

Total liabilities (excluding capital stock) in Canada.....	\$ 297,467 32
--	---------------

Department of Finance—Insurance Branch.

WESTERN—Continued.

(2) *Liabilities in other Countries.*

Net amount of losses unsettled but not resisted :—

Fire.....	\$ 133,148 84
Inland marine.....	19,158 23
Ocean.....	935 00
Total.....	\$ 153,242 07

Net amount of losses resisted :—

Fire.....	\$ 23,502 02
Ocean.....	2,910 00
Total.....	\$ 26,412 02

Total net amount of unsettled claims in other countries.....\$ 179,654 09
 (\$28 559.71 of fire losses accrued in previous years.)

Reserve of unearned premiums :—

Fire.....	\$ 883,012 52
Inland marine.....	26,638 10
Ocean marine.....	10,650 50

Total reserve..... 920 301 12

Bills payable..... 10,200 23

Total liabilities in other countries.....\$1,110,155 44

Total liabilities (excluding capital stock) in all countries.....\$1,407,622 76

Capital stock paid up.....\$1,000,000 00

INCOME.

For Fire Risks.

	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 641,442 84	\$1,818,587 62
Deduct reinsurance, rebate, abatement and return premiums..	222,579 81	309,384 30
Net cash received for fire premiums.....	\$ 418,863 03	\$1,509,203 32

For Inland Marine Risks.

Gross cash received for premiums.....	\$ 57,294 39	\$ 328,072 09
Deduct reinsurance, &c.....	39,898 29	53,113 21
Net cash received for inland marine premiums.....	\$ 17,396 10	\$ 274,958 88

For Ocean Risks.

Gross cash received for premiums.....	\$ 190,621 72	\$ 66,640 54
Deduct reinsurance, &c.....	85,958 80	32,150 72
Net cash received for ocean premiums.....	\$ 104,662 92	\$ 34,489 82

Total net cash received for premiums..... \$ 540,922 05 \$1,818,652 02

Total net cash received for premiums in all countries.....\$2,359 574 07

Received for interest and dividends..... 73,364 33

Total cash income.....\$2,432,938 40

WESTERN—Continued.

EXPENDITURE.

<i>For Fire Losses.</i>	In Canada.	In other Countries.
Paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$171,422.96)	\$ 20,112 30	\$ 148,207 22
Paid for losses occurring during the year	\$ 370,745 54	\$1,017,516 01
Less received for savings and salvage and reinsurance	117,970 19	307,110 23
Net amount paid for said losses	<u>\$ 252,775 35</u>	<u>\$ 710,405 78</u>
Total net amount paid during the year for fire losses	<u>\$ 272,887 65</u>	<u>\$ 858,613 00</u>

For Inland Marine Losses.

Paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$32,620.01)	\$ 1,991 50	\$ 30,629 01
Paid for losses occurring during the year	\$ 110,074 75	\$ 345,953 56
Less savings and salvage and reinsurance	83,421 92	77,091 74
Net amount paid for said losses	<u>\$ 26,652 83</u>	<u>\$ 268,861 82</u>
Total net amount paid during the year for inland marine losses	<u>\$ 28,644 33</u>	<u>\$ 299,490 83</u>

Total net amount paid during the year for fire and inland marine losses, viz.:—

In Canada	\$ 301,531 98
In other countries	1,158,103 83

Total... \$1,459,635 81

Net amount paid during the year for ocean losses (of this amount \$9,955.52 was incurred in previous years)	132,562 08
Paid for dividends on capital stock	99,958 00
Commission or brokerage	418,766 85
Salaries, fees and all other charges of officials	111,438 49
Taxes	53,890 49
Miscellaneous payments, viz.:—	
Printing and advertising, postage, telegrams and express, law expenses, presidents' and directors' fees, books, stationery, supplies, &c., local boards, supervision of business, sundries...	180,995 21
Total cash expenditure	<u>\$2,457,246 93</u>

CASH ACCOUNT.

1894.	<i>Dr.</i>	
Dec. 31. To balance in hand and in banks as at this date		\$ 247,939 71
1895.		
Dec. 31. To income as above		2,432,938 40
Received from realization of investments		66,385 69
		<u>\$2,747,263 80</u>
1895.	<i>Cr.</i>	
Dec. 31. By expenditure during year as above		\$2,457,246 93
Balance in hand and in banks at this date		290,016 87
		<u>\$2,747,263 80</u>

Department of Finance--Insurance Branch.

WESTERN--Concluded.

RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
<i>Fire Risks.</i>	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement	50,614,780	618,134 18	121,533,697	1,654,958 04	172,548,477	2,273,092 22
Taken during the year (new and renewed).	49,803,405	624,833 65	128,329,654	1,803,211 25	178,138,059	2,428,044 90
Total	100,423,185	1,242,967 83	250,263,351	3,458,169 29	350,686,536	4,701,137 12
Deduct terminated..	49,010,842	633,718 56	113,722,482	1,663,577 97	162,733,324	3,297,296 53
Gross in force at end of year.	51,412,343	609,249 27	136,540,869	1,794,591 32	187,953,212	2,403,840 59
Deduct reinsured.	9,566,840	126,759 04	2,809,520	32,657 49	12,376,360	159,416 53
Net in force 31st Dec., 1895.	41,845,503	482,490 23	133,731,349	1,761,933 83	175,576,852	2,244,424 06
<i>Inland Marine Risks.</i>						
Gross policies in force at date of last statement			8,073,333	85,888 00	8,073,333	85,888 00
Taken during the year	7,687,805	54,826 98	51,393,639	408,456 64	59,081,444	463,283 62
Total	7,687,805	54,826 98	59,466,972	494,344 64	67,154,777	549,171 62
Deduct terminated..	7,687,805	54,826 98	52,096,136	408,869 74	59,783,941	463,696 72
Gross in force at date			7,370,836	85,474 90	7,370,836	85,474 90
Deduct reinsured.			1,511,497	32,198 69	1,511,497	32,198 69
Net in force 31st Dec., 1895.			5,859,339	53,276 21	5,859,339	53,276 21
<i>Ocean Risks.</i>						
Gross policies in force at date of last statement	334,083	12,936 80	660,992	30,095 75	995,075	43,032 55
Taken during the year.	13,886,393	207,950 67	6,424,179	81,515 89	20,310,572	289,466 56
Total	14,220,476	220,887 47	7,085,171	111,611 64	21,305,647	332,499 11
Deduct terminated..	12,847,579	182,869 35	6,145,057	82,521 02	18,992,636	265,390 37
Gross in force at end of year.	1,372,897	38,018 12	940,114	29,090 62	2,313,011	67,108 74
Deduct reinsured	460,965	12,672 04	313,371	9,696 87	774,336	22,368 91
Net in force 31st Dec., 1895.	911,932	25,346 08	626,743	19,393 75	1,538,675	44,739 83

Total number of policies in force at date.....No return.

Total net amount in force\$182,974,866.00

Total premiums thereon2,342,440.10

Department of Finance—Insurance Branch.

STATEMENTS

OF

LIFE INSURANCE COMPANIES

Department of Finance—Insurance Branch.

LIST OF COMPANIES

BY WHICH THE BUSINESS OF LIFE INSURANCE WAS TRANSACTED IN THE DOMINION, DURING THE YEAR ENDED 31ST DECEMBER, 1895.

-
- The Ætna Life Insurance Company.
 - The British Empire Mutual Life Assurance Company.
 - The Canada Life Assurance Company.
 - The Commercial Union Assurance Company (Limited).
 - The Confederation Life Association.
 - *The Connecticut Mutual Life Insurance Company.
 - The Dominion Life Assurance Company.
 - *The Edinburgh Life Assurance Company.
 - The Equitable Life Assurance Society of the United States.
 - The Federal Life Assurance Company of Ontario.
 - The Germania Life Insurance Company.
 - The Great West Life Assurance Company.
 - *The Life Association of Scotland.
 - The Liverpool and London and Globe Insurance Company.
 - The London and Lancashire Life Assurance Company.
 - The London Assurance.
 - The London Life Insurance Company.
 - The Manufacturers' Life Insurance Company.
 - The Metropolitan Life Insurance Company.
 - The Mutual Life Insurance Company of New York.
 - *The National Life Insurance Company of the United States of America.
 - The New York Life Insurance Company.
 - The North American Life Assurance Company.
 - The North British and Mercantile Insurance Company.
 - *The North-western Mutual Life Insurance Company.
 - The Ontario Mutual Life Assurance Company.
 - *The Phoenix Mutual Life Insurance Company.
 - The Provident Savings Life Assurance Society of New York.
 - The Reliance Mutual Life Assurance Society.
 - The Royal Insurance Company,
 - *The Scottish Amicable Life Assurance Society.
 - *The Scottish Provident Institution.
 - The Standard Life Assurance Company.
 - The Star Life Assurance Society.
 - The Sun Life Assurance Company*of Canada.
 - The Temperance and General Life Assurance Company of North America.
 - The Travelers Insurance Company.
 - The Union Mutual Life Insurance Company.
 - The United States Life Insurance Company in the City of New York.

*The licenses of these companies expired on the 31st March, 1878, so far as relates to new business.

Department of Finance—Insurance Branch.

THE ÆTNA LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—MORGAN G. BULKELEY. | *Secretary*—J. L. ENGLISH.
Principal Office—Hartford, Conn., U.S.
Chief Agent in Canada—WILLIAM H. ORR. | *Head Office in Canada*—Toronto.
 (Incorporated 6th June, 1850. Commenced business in Canada, 1850.)

CAPITAL.

Amount of capital authorized	\$2,000,000 00
Amount subscribed for and paid up in cash.....	1,750,000 00

ASSETS IN CANADA.

Amount of loans made to Canadian policy holders on the company's policies, assigned as collaterals (\$151,365.00 of this amount belongs to policies issued subsequent to 31st March, 1878).....	\$ 175,115 00
Premium obligations on Canadian policies in force (\$16,846.71 of this amount belongs to policies issued subsequent to 31st March, 1878)	47,774 68
Stocks, bonds and debentures owned by the company and held in Canada, viz :	

	Par value.	Market value.
Province of Manitoba bonds.....	\$ 154,000 00	\$ 163,240 00
City of London do	75,000 00	76,500 00
City of Ottawa do	133,000 00	140,980 00
City of Hull do	40,000 00	41,200 00
Montreal Harbour do	60,000 00	63,600 00
City of Quebec do	40,000 00	41,500 00
City of Stratford do	21,000 00	22,050 00
City of Toronto do	502,200 00	527,310 00
Government of Quebec do	207,500 00	224,100 00
Town of Coaticook do	21,000 00	21,000 00
Province of Quebec do	153,000 00	162,180 00
Town of Mount Forest do	20,000 00	20,600 00
Town of Lévis do	27,000 00	27,000 00
City of Brantford do	100,000 00	102,000 00
City of Vancouver do	225,000 00	243,000 00
City of St. Hyacinthe do	30,000 00	30,000 00
City of Three Rivers do	32,500 00	34,125 00
City of Victoria do	80,000 00	84,000 00
Town of Sault St. Marie do	20,000 00	21,200 00
City of St. Thomas do	120,003 53	122,403 60
Town of Toronto Junction do	107,000 00	107,000 00
Village of Parkdale do	74,847 74	74,847 74
Town of Windsor do	102,547 03	107,674 38
City of Kingston do	51,863 99	53,419 91
City of Belleville do	50,000 00	51,500 00
Côte St. Antoine do	100,000 00	105,000 00
Town of Galt do	50,000 00	52,500 00
Province of New Brunswick do	66,000 00	69,300 00
City of St. John, N.B. do	50,000 00	51,000 00
City of Hamilton, Ont. do	42,400 59	43,751 41
City of Halifax do	100,000 00	105,000 00
City of Sherbrooke, Que. do	75,000 00	76,500 00
Roman Catholic School do Montreal	85,000 00	87,550 00
Protestant School do do	203,000 00	213,150 00
Prince Edward Island do	100,000 00	103,000 00
Protestant Hospital for Insane bonds	74,000 00	76,220 00
Province of Quebec bonds	100,000 00	105,000 00
Total par and market values	\$3,492,862 88	\$3,650,402 04

ÆTNA LIFE—Continued.

Carried out at market value	\$3,650,402 04
Cash in Bank of Toronto, Montreal	442 51
Gross premiums due and uncollected on Canadian policies in force.....	\$14,793 84
Gross deferred premiums on same.....	20,439 35
Total outstanding and deferred premiums	35,233 19
Deduct cost of collection at 20 per cent.....	7,046 64
Net outstanding and deferred premiums (\$25,750 of this amount belongs to policies issued subsequent to 31st March, 1878).....	28,186 55
Total assets in Canada	<u>\$3,901,920 78</u>

LIABILITIES IN CANADA.

Under Policies issued previous to 31st March, 1878.

*Amount computed to cover the net present value of all Canadian policies in force.....	\$1,471,084 60
Claims for death losses adjusted but not due, and unadjusted but not resisted..	\$ 2,054 00
Claims for matured endowments due and unpaid.....	6,951 00
Net amount of unpaid claims	9,005 00
(Of this amount \$3,075 matured endowments accrued in previous years).	
Amount of dividends or bonuses to Canadian policy-holders due and unpaid.....	1,150 50
Total liabilities in respect of said policies in Canada.....	<u>\$1,481,240 10</u>

Under Policies issued subsequent to 31st March, 1878.

*Amount computed to cover the net present value of all Canadian policies in force	\$3,717,270 70
Claims for death losses adjusted but not due, and unadjusted but not resisted..	\$ 5,146 00
Claims for matured endowments due and unpaid.....	9,058 00
Net amount of unpaid claims	14,204 00
Amount of dividends or bonuses to Canadian policy-holders due and unpaid.....	5,080 46
Total liabilities in respect of said policies in Canada	<u>\$3,736,555 16</u>
Total liabilities in Canada	<u>\$5,217,795 26</u>

INCOME IN CANADA.

Cash received for premiums	\$ 425,221 01
Premium obligations taken in part payment of premiums.....	6,003 29
Premiums paid by dividends, including reconvered additions.....	131,032 89
Total premium income.....	\$ 562,257 19
Received for interest on premium notes and policy loans.....	12,953 25
Total income in Canada during the year.....	<u>\$ 575,210 44</u>

*Based on Institute of Actuaries H. M. Table of Mortality, with $4\frac{1}{2}$ per cent interest.

Department of Finance—Insurance Branch.

ÆTNA LIFE—Continued.

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada.....	\$ 213,084 07
Premium and other obligations used in payment of the same.....	2,406 58
Total amount paid for death claims.....	\$ 215,490 65
(Of this amount \$6,519 accrued in previous years.)	
Cash paid for matured endowments.....	\$ 188,546 60
Premium and other obligations used in payment of the same.....	39,288 61
Total amount paid for matured endowments.....	\$ 227,835 21
Total amount paid for death claims and matured endowments.....	\$ 443,325 86
Cash paid for surrendered policies.....	26,825 27
Premium obligations used in purchase of surrendered policies.....	1,300 00
Cash dividends paid policy-holders and applied in payment of premiums in Canada.....	131,032 89
Premium obligations used in payment of dividends to policy-holders in Canada.....	1,999 87
Total net amount paid to policy-holders in Canada.....	\$ 604,483 89
Cash paid for commissions, salaries and other expenses of officials in Canada.....	47,475 95
Taxes, licenses, fees or fines.....	1,983 33
Miscellaneous payments, viz.:—	
Postage, \$2,221.03; telegraph, \$53.16; express, \$467.05; stationery, \$320.83; printing, \$207.20; exchange, \$227.39; medical examiners, \$1,358; legal expenses, \$6.....	4,860 66
Total expenditure in Canada.....	\$ 658,803 83

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 27,913 17
do received during the year.....	2,072 29
	\$ 29,985 46
Amount of obligations used in payment of claims.....	\$ 2,314 56
do used in payment of dividends to policy-holders.....	1,999 87
do redeemed in cash.....	1 71
Total deductions.....	\$ 4,316 14
Balance—note assets at end of year.....	\$ 25,669 32

MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year as taken in Canada.....	456	
Amount of said policies.....		\$ 732,409 00
Number of policies become claims in Canada during the year.....	387	
Amount of said claims.....		456,833 00
Number of policies in force in Canada at date.....	12,349	
Amount of said policies.....		15,881,64 00

ÆTNA LIFE—Continued.

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death.....	163	\$ 219,959 00
2. By maturity.....	224	236,874 00
3. By expiry.....	98	217,900 00
4. By surrender (for which cash value has been paid, \$26,825.27).....	84	120,475 00
5. By surrender, \$119,997 (for which paid-up policies have been granted to amount of \$51,373). Difference of amounts carried out.....		68,624 00
6. By lapse.....	154	253,722 00
Total.....	723	\$ 1,117,554 00
	No.	Amount.
Policies in force at beginning of year.....	12,620	\$16,271,293 00
Policies issued during the year.....	592	836,882 00
Policies terminated as above and by change to paid-up policies	825	1,168,927 00
Policies terminated otherwise, not taken.....	38	57,600 00
Policies in force at date of statement.....	12,349	15,881,648 00

Number of insured lives at beginning of year....	11,320
Number of new insurers during the year.....	261
Number of deaths during the year among insured.....	144
Number of insured whose policies have been terminated dur- ing the year otherwise than by death.....	28;
Number of insured lives at date of statement.....	11,151

DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

Policies in force at beginning of year in Canada.....	9,105	\$12,478,595 00
Policies issued during the year.....	567	792,216 00
Policies terminated as above and by change to paid-up policies	671	1,006,037 00
Policies not taken.....	38	57,600 00
Policies in force at date of statement....	8,963	12,207,174 00

GENERAL BUSINESS STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1895.

INCOME DURING THE YEAR 1895.

Total premium income.....	\$	4,914,981 96
Cash received for interest upon mortgage loans.....		1,004,672 74
do do on bonds owned and dividends on stock..		546,514 51
do do premium notes, loans and liens.....		81,400 13
do do collateral loans due the company.....		29,165 41
do do deposits.....		28,724 06
do rents.....		18,598 13
do dividends and surrender values on reinsurance....		348 43
Premium notes, loans, or liens restored by revival of policies.....		486 54
Profit on sales of real estate.....		17,086 76
Total income, life department..	\$	6,641,978 67
do accident department.....		282,354 43
Total income.....	\$	6,924,333 10

Department of Finance—Insurance Branch.

ÆTNA LIFE—Continued.

DISBURSEMENTS DURING THE YEAR 1895.

Cash paid for losses and matured endowments.....	\$3,278,438	33
Premium notes, loans or liens used in the purchase of surrendered policies and voided by lapse	14,275	57
Cash dividends paid policy-holders.....	224,453	69
Surrender values paid in cash.....	146,590	89
Surrender values applied to pay running premiums.....	13,762	60
Dividends applied to pay running premiums.....	610,268	71
Surrender values applied to purchase paid up insurance and annuities	261,414	50
Cash paid stockholders for interest or dividends.	156,250	00
Commissions to agents.....	551,925	52
Taxes	123,911	15
Insurance department fees and agents' licenses.....	11,953	26
Rent	25,201	35
Salaries and allowances for agencies.....	10,838	50
Medical examiners' fees and inspection of risks.....	40,654	73
Salaries of officers and office employees.....	113,343	57
Miscellaneous expenses.....	105,998	41
Total disbursements, life department.....	\$ 5,689,280	78
do accident department.....	235,595	35
Total disbursements.....	\$ 5,924,876	13

ASSETS.

Cost of real estate, less encumbrances	\$ 492,341	96
Loans on bonds and mortgages (first liens) on real estate.....	23,752,838	84
Loans secured by pledge of bonds, stock and other marketable collaterals ..	429,673	14
Loans made to policy-holders on the company's policies assigned as collaterals.	719,755	62
Premium notes, loans or liens on policies in force.....	704,471	36
Cost value of bonds and stocks owned absolutely.....	12,528,918	77
Cash on hand and in banks.....	2,809,832	41
Agents' ledger balances.....	28,174	57
Loans on personal security.....	500	00
Total net or ledger assets.....	\$41,466,506	67
Deduct agents' credit balances.....	2,349	39
Total net or ledger assets.....	\$41,464,157	28

OTHER ASSETS.

Interest due and accrued.....	1,055,270	61
Market value of stocks and bonds over cost.....	662,115	53
Net amount of uncollected and deferred premiums.....	386,927	86
Total assets as per books of company.....	\$ 43,568,471	28
Deduct items not admitted.....	8,433	55
Total assets (less items not admitted).	\$ 43,560,037	73

ÆTNA LIFE—*Concluded.*

LIABILITIES.

Net reinsurance reserve, Actuaries' Table of Mortality, 4 per cent...	\$ 36,153,712 00
Total unsettled claims.....	218,170 77
Amount of all unpaid dividends or surpluses, or other description of profits due policy-holders.....	515,997 89
Premiums paid in advance.....	3 552 26
Bills payable.....	8,181 04
Liability under cancelled policies.....	21,407 35
Total liabilities, accident department.....	126,330 98
	<hr/>
Total liabilities.....	\$ 37,047,352 29
	<hr/>
Gross surplus on policy-holders' account.....	\$ 6,512,685 44
	<hr/> <hr/>

RISKS AND PREMIUMS.

LIFE.

Number of new policies issued during the year.....	10,121
Amount of said policies.....	\$ 20,026,189 00
Number of policies terminated during the year.....	8,447
Amount terminated.....	16,624,815 00
Number of policies in force at date of statement.....	85,368
Net amount of said policies.....	140,027,261 00
	<hr/> <hr/>

Department of Finance—Insurance Branch.

THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—Rt. Hon. Sir JOHN GOBST, Q.C., M.P.

Secretary and Actuary—GERALD H. RYAN, F.I.A.

Principal Office—London, England.

Chief Agent in Canada—F. STANCLIFFE. | *Head Office in Canada*—Montreal.

(Incorporated, 26th February, 1847. Commenced business in Canada,
7th February, 1823.)

No capital.

ASSETS IN CANADA.

Value of real estate in Canada held by the company.	\$ 192,530 81
Mortgages on real estate in Canada.....	1,265,700 28
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals.....	107,039 90
Stocks and bonds in deposit with the Receiver General:—	
	Par Value.
Province of British Columbia.....	\$ 7,056 67
Canada 4 per cent bonds, 1885.....	6,813 33
City of Ottawa bonds.....	24,333 33
Tasmanian 6 per cent bonds.....	24,820 00
City of Toronto 6 per cent debentures.....	52,560 00
South Australian bonds.....	8,516 67
Canada 3½ per cent bonds.....	486 67
Carried out at par value.....	124,586 67
Cash at head office in Canada.....	25,366 29
Cash in banks, viz:—	
Bank of Montreal.....	\$ 102,673 37
Merchants' Bank of Halifax.....	50,000 00
Banque du Peuple.....	22,500 00
Total.....	175,173 37
Agents' ledger balances.....	9,911 71
Bills receivable.....	856 96
Interest due.....	\$ 8,617 59
Interest accrued.....	19,492 91
Total.....	28,110 50
Rents due.....	\$ 77 49
Rents accrued.....	1,087 16
Total.....	1,164 65
Gross premiums due and uncollected on Canadian policies in force.....	\$ 40,769 12
Deduct cost of collection, at 20 per cent.....	8,153 82
Net outstanding premiums.....	32,615 30
Total assets in Canada.....	\$1,963,056 44

BRITISH EMPIRE—Continued.

LIABILITIES IN CANADA.

*Amount of reserve on all outstanding policies in Canada.....	\$1,100,000	00
Claims for death losses due and unpaid.....	\$	1,022
do resisted, in suit.....		5,000
Total amount of unsettled claims in Canada.....		6,022 00
Total liabilities in Canada.....	\$1,106,022	00

INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life policies in Canada.....	\$	228,836	71
Cash received for annuities.....		2,000	00
Total.....	\$	230,836	71
Deduct premiums paid to other companies for reinsurance.....		13,580	15
Net premium income.....	\$	217,256	56
Received for rents.....		4,657	48
Interest on mortgages, etc.....		96,440	30
Total income in Canada.....	\$	318,354	34

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada (including bonus additions, \$694) (\$1,015.50 of this amount accrued in previous years.)	\$	44,014	00
Net amount paid for matured endowments in Canada (including bonus additions, \$1,490).....	\$15,980	00	
Deduct amount received on account of reinsured matured endowments.....	1,042	50	
Net amount paid on account of matured endowments.....		14,937	50
Total amount paid for death claims and matured endowments...	\$	58,951	50
Cash paid to annuitants.....		974	30
Amount paid for surrendered policies.....		28,059	56
Cash dividends paid to Canadian policy-holders.....		2,210	00
Total net amount paid to policy-holders in Canada.....	\$	90,195	36
Cash paid for commissions, salaries and other expenses of officials in Canada.....		30,725	08
Cash paid for taxes.....		2,133	07
Miscellaneous payments, viz.:—			
Charges, \$1,757.58; travelling expenses, \$5,179.58; stationery, \$861.80; legal expenses, \$1,335.50; rent, \$1,765.43; advertising, \$610.40.....		11,510	29
Total expenditure in Canada.....	\$	134,563	80

*Estimated by the Department, on basis of Institute of Actuaries' H.M. Table with 4½ per cent interest.

Department of Finance—Insurance Branch.

BRITISH EMPIRE—Continued.

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	232.	
Amount of said policies		\$ 611,500 00
Number of policies become claims in Canada during the year.....	22	
Amount of said claims (including bonus additions, \$3,158.50)		60,000 50
Amount of above claims reinsured in other licensed companies in Canada.....		1,042 50
Number of policies in force in Canada at date.....	2,914	
Amount of said policies	\$6,189,317 44	
Bonus additions thereon.....	74,402 14	
Total.....	\$6,263,719 58	
Less amount of said policies reinsured in other licensed companies in Canada	271,843 00	
Net amount in force, 31st December, 1895....		<u>5,991,876 58</u>

Number and amount of policies terminated during the year in Canada:—

1. By death (including bonus additions, \$678.50).....	18	\$	44,020 50
2. By maturity (including bonus additions, \$2,480).....	4		15,980 00
3. By surrender (including bonus additions, \$2,311.50)... (For which cash value has been paid, \$28,059.56)	108		284,828 50
4. By surrender (including bonus additions, \$470.50), \$30,470.50. (For which paid up policies have been granted to amount of \$9,399.50.) Difference of amounts carried out.....			21,071 00
5. By lapse (including bonus additions, \$294.13).....	174		270,767 47
Total (including \$6,234.63 bonus additions)	304	\$	<u>636,667 47</u>

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$80,200.77).....	3,033	\$ 6,457,951 05
Policies issued during the year.....	258	684,000 00
Bonuses added during the year		436 00
Reinstated.....	1	1,000 00
Policies terminated as above.....	304	636,667 47
Policies not taken.....	74	243,000 00
Policies in force at date of statement (including bonus additions, \$74,402.14).....	2,914	<u>6,263,719 58</u>

Number of insured lives.....No Return.

BRITISH EMPIRE—Concluded.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.
REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

	£	s.	d.	£	s.	d.
Amount of funds at beginning of the year	1,769,904	1	8	1,091,524	2	11
Premiums (less reinsurance)	196,193	8	6	18,286	1	4
Consideration for annuities	18,484	7	2	22,276	13	4
Interest (less tax)	76,992	11	8	6,322	11	9
Fines and fees	168	1	1	11,129	2	6
				23,968	18	11
				1,953	4	3
				2,320	14	0
				1,865,961	1	1
				1,865,961	1	1
				£2,061,742	10	1

BALANCE SHEET ON 31ST DECEMBER 1895.

	£	s.	d.	£	s.	d.
Assurance fund	£1,820,661	9	0	359,349	1	3
Reserve fund	31,415	12	1	262,936	19	8
Investment reserve fund	13,884	0	0	23,974	17	10
				239,846	11	8
				1,865,961	1	1
Claims admitted or announced	21,638	4	11	129,741	2	10
Outstanding accounts	337	6	2	99,782	5	4
				37,175	0	0
				28,988	0	0
				16,033	0	0
				180,081	0	0
				21,565	0	0
				201,598	9	1
				105,008	8	0
				37,463	15	10
				1,801	5	4
				775	5	2
				11,204	10	2
				32,786	14	10
				8,121	18	4
				19,194	2	8
				32,000	0	0
				38,111	4	2
				£1,887,936	12	2

Department of Finance—Insurance Branch.

CANADA LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1895.

President and Managing Director—A. G. RAMSAY.

Secretary—R. HILLS.

Chief Agent—A. G. RAMSAY.

Head Office—Hamilton, Ont.

(Organized, 21st August, 1847 ; incorporated, 25th April, 1849, by Act of the Legislature of the late Province of Canada, 12 Vic., Cap. 168 ; amended in 1879 by 42 Vic., Cap. 71, and in 1893 by 56 Vic., Cap. 76 ; commenced business in Canada, 21st August, 1847.)

CAPITAL.

Amount of capital authorized and subscribed for.....	\$1,000,000 00
Amount of capital paid up in cash.....	125,000 00

(For List of Shareholders see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (less encumbrances) held by the company :

Buildings in Hamilton, Toronto, Montreal and elsewhere.....	\$1,282,373 25
Amount secured by way of loans on real estate by bond or mortgage, first liens	4,170,487 73
Amount of loans secured by bonds, stocks or other marketable collaterals.....	2,607,504 38

Viz.:—Upon stock and bonds of—

	Par value.	Market value.	Amount loaned thereon.
30 shares Hamilton Gaslight Co.....	\$ 1,200 00	\$ 1,920 00	\$ 900 00
7 do do do	280 00	448 00	280 00
200 do Central Canada Loan and Savings Co	20,000 00	24,400 00	} 35,000 00
200 do Toronto Savings and Loan Co.....	20,000 00	23,000 00	
593 do Toronto General Trust Co.....	7,412 50	17,419 00	15,000 00
9 do Hamilton Gaslight Co.....	360 00	576 00	450 00
90 do Bank of Hamilton.....	9,000 00	13,860 00	3,000 00
100 do Bank of Toronto.....	10,000 00	23,700 00	} 100,300 00
200 do Dominion Bank.....	10,000 00	24,200 00	
1,000 do Western Assurance.....	20,000 00	34,000 00	} 39,000 00
100 do Commercial Cable.....	10,000 00	16,800 00	
200 do British America Assurance Co....	10,000 00	11,800 00	} 49,000 00
50 do Bank of Toronto.....	5,000 00	11,850 00	
100 do Commercial Cable.....	10,000 00	16,800 00	} 39,000 00
237 do British America Assurance Co....	11,850 00	13,983 00	
82 do do do	4,100 00	4,838 00	} 49,000 00
300 do Commercial Cable.....	30,000 00	50,400 00	
264 do Dominion Bank.....	13,200 00	31,944 00	30,350 00
50 do do	2,500 00	6,050 00	} 19,000 00
461 do Western Assurance.....	9,220 00	15,674 00	
10 do Bank of Hamilton.....	1,000 00	1,540 00	} 2,950 00
20 do do Commerce.....	1,000 00	1,360 00	
6 do Hamilton Gaslight Co.....	240 00	384 00	} 1,400 00
100 do Postal Telegraph Cable Co.....	10,000 00	8,000 00	
45 do Hamilton Provident and Loan.....	4,500 00	5,490 00	} 10,775 00
50 do Hamilton Provident and Loan and policies in the Canada Life, Mutual Life and North American Life for \$35,500.....	1,000 00	1,220 00	

CANADA LIFE—Continued.

	Par value.	Market value.	Amount loaned thereon.
Kingston, Napanee and Western Ry. bonds, 6 per cent.	\$500,000 00	\$500,000 00	} \$449,510 40
Bay of Quinté Ry. and Nav. Co.'s bonds, 6 per cent.	60,000 00	60,000 00	
Debenture 509 E. Canada Permanent Loan and Savings Co., 4½ per cent.	4,000 00	3,800 00	3,800 00
Parish of St. Andrew's, P.Q., bonds, 5 per cent.	9,093 98	9,094 00	9,093 98
St. Lawrence and Adirondack Ry. bonds, 5 per cent.	400,000 00	400,000 00	130,000 00
Lake Erie and Detroit River Ry. bonds, 6 per cent.	900,000 00	900,000 00	} 800,000 00
4,625 shares H. Walker, Sons & Co. (Ltd.).	416,250 00	416,250 00	
Alberta Ry. and Coal Co. (guaranteed bonds).	550,000 00	550,000 00	550,000 00
150 Bonds Dominion Cotton Mills Co.	150,000 00	150,000 00	150,000 00
Parish of St. Henri des Tanneries.	40,000 00	40,000 00	40,000 00
51 Bonds, Grand Trunk Ry. (Owen Sound Branch)	51,000 00	51,000 00	30,050 00
220 shares Sandwich, Windsor and Amherstburg Ry. and policies in the Standard Life, New York Life, Equitable Life, Mutual Life and Canada Life for \$33,000.	22,000 00	11,000 00	10,000 00
55 shares Sandwich, Windsor and Amherstburg Ry. and policy in the Canada Life for \$1,000.	5,500 00	2,750 00	3,000 00
Hamilton and Dundas Street Ry. bonds, 6 per cent.	5,000 00	5,000 00	4,000 00
Grant, Lottridge Brewing Co. (Ltd) bonds, 6 per cent.	80,000 00	80,000 00	} 90,000 00
780 shares, Grant, Lottridge Brewing Co., and policies in the Canada Life for \$30,000.	78,000 00	78,000 00	
Loans on the policies of other companies.			30,645 00
Total	\$3,492,706 48	\$3,618,550 00	\$2,607,504 38

Amount of loans, as above, on which interest has not been paid within one year previous to statement, \$112,363.64.

Amount of loans made in cash to policy-holders on the company's policies assigned as collaterals..... 1,815,082 62
 Premium obligations on policies in force..... 74,523 60
 Debentures owned by the company:—

Municipality.	Par value.
<i>City—</i>	
Kamloops, B.C.	\$ 15,000 00
Three Rivers, Que.	20,000 00
Vancouver, B.C.	15,500 00
Victoria, B.C.	405,000 00
St. Thomas.	8,629 12
Toledo, Ohio.	100,000 00
Moncton, N.B.	20,500 00
Winnipeg, Man.	45,920 97
	\$630,550 09
<i>County—</i>	
Compton, Que.	\$ 8,973 34
Digby, N.S.	30,800 00
Minnedosa, Man.	8,000 00
Queen's, N.S.	7,000 00
Pontiac, Que.	100,000 00
	\$154,773 34
<i>Town—</i>	
Windsor.	\$ 111,994 14
Galt.	5,000 00
Tilsonburg.	3,000 00
Ingersoll.	57,000 00
Sarnia.	20,000 00
Niagara Falls.	8,975 00
Mitchell.	15,000 00
Goderich.	6,000 00
Dresden.	481 50
Kincardine.	8,000 00
Peterboro'.	14,500 00
St. John's, Q.	60,000 00

Department of Finance—Insurance Branch.

CANADA LIFE—Continued.

Debentures owned by the company—Continued.

Municipality.	Par value.
<i>Town—Continued.</i>	
Beauharnois, Q.	\$10,000 00
Seaforth.	4,000 00
Orangeville.	15,000 00
Orillia.	4,300 00
St. Henri, Q.	22,000 00
Petrolea.	23,933 57
Cornwall.	2,937 00
Annerstburg.	9,383 23
Walkerton.	7,000 00
Listowel.	5,000 00
Wingham.	11,000 00
Uxbridge.	5,000 00
Calgary, N.W.T.	21,733 34
Blenheim.	308 34
Toronto Junction.	61,500 00
Brampton.	53,303 11
Sydney, N.S.	7,000 00
Dartmouth, N.S.	2,000 00
North Sydney, N.S.	5,000 00
	\$ 580,349 16
<i>Village—Listowel.</i>	\$ 5,000 00
Clinton.	6,000 00
Exeter.	4,500 00
Caledonia.	7,500 00
Hochelaga, Q.	80,000 00
Georgetown.	11,800 00
Ste. Cunegonde, Q.	87,000 00
St. Jean Baptiste, Q.	35,000 00
Wingham.	2,500 00
Côte St. Louis, Q.	2,850 00
Alliston.	3,400 00
Madoc.	7,500 00
Brussels.	9,000 00
St. Gabriel, Q.	65,000 00
Parkdale.	80,000 00
Blyth.	5,300 00
Aylmer.	12,706 20
Thamesville.	3,629 50
Port Elgin.	1,313 02
Uxbridge.	10,000 00
Dunnville.	3,445 00
Lucknow.	4,500 00
Essex Centre.	2,887 00
Tottenham.	816 00
Kingsville.	871 00
Wallaceburg.	11,232 08
London West.	15,000 00
Leamington.	8,249 52
Port Stanley.	481 50
Tilbury Centre.	3,200 05
Tara.	1,500 00
Northville.	30,000 00
	\$ 522,180 87
<i>Township—Dover.</i>	\$ 5,722 03
Bolton, Q.	10,600 00
South Colchester.	548 00
Raleigh.	2,944 85
Mersea.	10,311 44
St. Jean Baptiste, Man.	290 00
Tarbolton, Man.	600 00
Melbourne, Man.	1,500 00
Alfred.	1,062 00
Lethbridge.	250 00
Dunwich.	4,019 95
Caradoc.	2,431 17
Ferris.	434 85
Howard.	1,720 00
	\$ 42,434 29

CANADA LIFE—Continued.

Debentures owned by the company—Continued.

Municipality.	Par value.
<i>Synopsis</i> —City.....	\$ 630,550 09
County.....	154,773 34
Town.....	580,349 16
Township.....	42,434 29
Village.....	522,180 87
Total municipal debentures, par value.....	\$1,930,287 75

Stocks and bonds owned by the company:—

	Par value.	Value in account.	Market value.
<i>Bank Stocks</i> —Merchants' Bank.....	\$ 66,500 00	\$ 112,385 00	\$ 112,385 00
Dominion Bank.....	40,000 00	98,000 00	98,000 00
Standard Bank.....	26,850 00	44,302 50	44,302 50
Imperial Bank.....	57,000 00	104,310 00	104,310 00
Molsons Bank.....	2,000 00	3,360 00	3,360 00
Bank of Hamilton.....	100,100 00	154,154 00	154,154 00
Bank of Toronto.....	39,900 00	95,760 00	95,760 00
Bank of Montreal.....	60,000 00	132,000 00	132,000 00
Bank of Commerce.....	60,000 00	81,600 00	81,600 00
	\$ 452,350 00	\$ 825,871 50	\$ 825,871 50
<i>Loan Companies' Stock</i> —Canada Landed and National Investment Company... \$ 5,000 00	\$ 5,400 00	\$ 5,400 00	
Huron and Erie.....	22,300 00	34,206 00	34,206 00
Trusts Corporation of Ontario.....	2,000 00	2,000 00	2,000 00
	\$ 29,300 00	\$ 41,606 00	\$ 41,606 00
<i>Gas Companies' Bonds</i> —Montreal.....	\$ 150,000 00	\$ 157,500 00	\$ 157,500 00
<i>Gas-light Companies' Stock</i> —Hamilton... \$ 7,412 00	\$ 11,859 20	\$ 11,859 20	
Toronto.....	100,000 00	192,000 00	192,000 00
	\$ 107,412 00	\$ 203,859 20	\$ 203,859 20
<i>Loan Companies' Debentures</i> —Central Canada Loan and Savings Company... \$ 100,000 00	\$ 100,000 00	\$ 100,000 00	
Canada Landed and National Investment Company.....	50,000 00	50,000 00	50,000 00
	\$ 150,000 00	\$ 150,000 00	\$ 150,000 00
<i>Bridge Companies' Debentures</i> —Dorchester \$ 6,000 00	\$ 6,000 00	\$ 6,000 00	
<i>Telegraph Companies' Stock</i> —Dominion... \$ 6,700 00	\$ 8,509 00	\$ 8,509 00	
Montreal.....	8,000 00	13,112 00	13,112 00
	\$ 14,700 00	\$ 21,621 00	\$ 21,621 00
<i>Railway Bonds</i> —Wellington, Grey and Bruce \$ 7,300 00	\$ 6,969 08	\$ 6,969 08	
Central Counties.....	15,000 00	13,500 00	13,500 00
	\$ 22,300 00	\$ 20,469 08	\$ 20,469 08
<i>Street Railway Bonds</i> —Toronto.....	\$ 500,000 00	\$ 500,000 00	\$ 500,000 00
<i>Water-Works Companies' Debentures</i> —			
Belleville.....	\$ 140,000 00	\$ 140,000 00	\$ 140,000 00
Berlin.....	80,000 00	80,000 00	80,000 00
Cobourg.....	60,000 00	60,000 00	60,000 00
Waterloo.....	15,000 00	15,000 00	15,000 00
Ingersoll.....	60,000 00	60,000 00	60,000 00
Lindsay.....	50,000 00	50,000 00	50,000 00
Cornwall.....	7,000 00	7,000 00	7,000 00
	\$ 412,000 00	\$ 412,000 00	\$ 412,000 00
<i>Rolling Stock Companies' Debentures</i> —Victoria Rolling Stock Company... \$ 227,000 00	\$ 227,000 00	\$ 227,000 00	

Department of Finance—Insurance Branch.

CANADA LIFE—Continued.

Stocks and bonds owned by the company—Continued.

	Par value.	Value in account.	Market value.
<i>Telephone Companies' Stock—Bell Telephone Company</i>	\$ 12,000 00	\$ 18,480 00	\$ 18,480 00
<i>Telephone Companies' Bonds—Bell Telephone Company</i>	\$ 178,000 00	\$ 186,950 00	\$ 186,950 00
<i>Harbour Debentures—Montreal</i>	\$ 359,000 00	\$ 353,987 00	\$ 353,987 00
<i>Newfoundland Government Inscribed Stock</i>	\$ 48,666 66	\$ 48,666 66	\$ 48,666 66
<i>United States Government Bonds</i>	\$ 100,000 00	\$ 113,500 00	\$ 113,500 00
<i>Railway Companies' Stocks—</i>			
Canadian Pacific.....	\$ 200,000 00	\$ 106,000 00	\$ 106,000 00
Canada Southern.....	200,000 00	100,000 00	100,000 00
	\$ 400,000 00	\$ 206,000 00	\$ 206,000 00
<i>Summary—Bank stocks</i>	\$ 452,350 00	\$ 825,871 50	\$ 825,871 50
Loan companies' stock.....	29,300 00	41,606 00	41,606 00
Gas light companies' stock.....	107,412 00	203,859 20	203,859 20
Gas companies' bonds.....	150,000 00	157,500 00	157,500 00
Loan companies' debentures.....	150,000 00	150,000 00	150,000 00
Bridge companies' debentures.....	6,000 00	6,000 00	6,000 00
Telegraph companies' stock.....	14,700 00	21,621 00	21,621 00
Railway bonds.....	22,300 00	20,469 08	20,469 08
Street railway bonds.....	500,000 00	500,060 00	500,000 00
Water works companies' debentures.....	412,000 00	412,000 00	412,000 00
Newfoundland Government inscribed stock.....	48,666 66	48,666 66	48,666 66
United States Government bonds.....	100,000 00	113,500 00	113,500 00
Rolling stock companies' debentures.....	227,000 00	227,000 00	227,000 00
Railway companies' stock.....	400,000 00	206,000 00	206,000 00
Telephone companies' stock.....	12,000 00	18,480 00	18,480 00
Telephone companies' bonds.....	178,000 00	186,950 00	186,950 00
Harbour debentures.....	359,000 00	353,987 00	353,987 00
Totals.....	\$3,168,728 66	\$3,493,510 44	\$3,493,510 44
Total debentures, stocks, &c., carried out at value in account.....			5,423,798 19
Cash at head office.....			16 24
Cash in banks, viz. :—			
National Bank of Scotland.....	\$	758 31	
Bank of Hamilton.....		18,025 46	
Bank of Montreal.....		58,136 62	
Bank of Commerce.....		77,724 08	
Savings Bank of Central Canada Loan and Savings Co.....		56,391 91	
			211,036 38
Ground rents.....			200 00
Office furniture.....			6,530 00
Items in suspense.....			5,986 09
Total.....			\$15,597,538 48
OTHER ASSETS.			
Interest due.....	\$	46,799 91	
do accrued.....		228,502 95	
Total carried out.....			275,302 86
Rents due.....	\$	2,632 11	
do accrued.....		2,783 76	
Total carried out.....			5,415 87
Net amount of uncollected and deferred premiums on new business, \$55,896.75; on renewals, \$378,480.13.....			434,376 88
Total assets.....			\$16,312,634 09

CANADA LIFE—Continued.

LIABILITIES.

Amount computed to cover the net present value of all policies in force.....	\$15,427,930 00	
Deduct value of policies reinsured.....	54,871 00	
*Net reinsurance reserve		\$15,373,059 00
Claims for death losses due and unpaid.....	\$ 49,416 29	
Claims for death losses adjusted but not due	26,886 70	
Claims for death losses unadjusted, but not resisted.....	28,247 39	
Claims for death losses resisted—not in suit	1,026 05	
Total		105,576 43
Reserve on cancelled policies upon which a surrender value may be demanded		65,710 00
Amount at credit of stockholders.....		51,492 69
Amount of dividends or bonuses to policy-holders due and unpaid.....		41,127 29
Premiums paid in advance.		871 75
Total liabilities.....		\$15,637,837 16
Surplus on policy-holders' account.....		\$ 674,796 93
Capital stock paid up		\$ 125,000 00
Surplus above all liabilities (including capital stock paid up).....		\$ 549,796 93

INCOME.

Cash received for premiums.....	\$1,840,641 11	
Premiums paid by dividends.....	179,450 03	
Total	\$2,020,091 14	
Deduct premiums paid to other companies for reinsurance.....	13,199 97	
Total premium income		\$2,006,891 17
Received for interest and dividends.....	696,440 63	
Received for rents.....	17,938 97	
Total income		\$2,721,270 77

EXPENDITURE.

Cash paid for death losses.....	\$ 663,732 86	
Premium obligations used in payment of same.....	2,124 22	
Total	\$ 665,857 08	
Deduct amount received for reinsured death claims.....	24,416 67	
Total amount paid for death claims (of this amount \$57,328, and \$1,621.97 profits, making \$58,949.97, accrued in previous years).....	\$ 641,440 41	
Cash paid for matured endowments.....	\$ 82,098 07	
Premium obligations used in payment of same.....	1,980 97	
Total paid for matured endowments.....		84,079 04

* Upon basis of American Experience table of mortality, with 4 per cent interest.

Department of Finance—Insurance Branch.

CANADA LIFE—Continued.

Total net amount paid for death claims and matured endowments (including bonuses on death claims \$69,364.61, and on matured endowments, \$12,029.04).....	\$ 725,519 45
Cash paid to annuitants	400 00
Cash paid for surrendered policies.	108,668 64
Premium obligations used in purchase of surrendered policies	2,037 67
Premium obligations used in payment of dividends to policy-holders..	3,284 66
Cash dividends paid to policy-holders.....	505,336 76
Cash dividends applied in payment of premiums.....	179,450 03
Cash paid stockholders for interest or dividends.....	87,500 00
Commissions, salaries and other expenses of officials.....	314,425 16
Taxes, licenses, fees or fines.....	8,754 79
Miscellaneous payments, viz.:—Solicitors' charges, \$1,689.27; traveling expenses of agents and others, \$6,663.35; rents, \$26,296.14; fuel, \$807.18; light, \$660.09; stationery, \$5,720.41; printing and advertising, \$8,478.64; books and periodicals, \$843.24; postage, exchange, etc., \$8,800.93; sundries, including cleaning offices, telephones, telegrams, express, freight, guarantee premiums, elevator accident insurance, valuation of policies, etc., \$8,397.33; written off office furniture, \$725.58.....	69,082 16
Total expenditure	\$2,004,459 32

*PREMIUM NOTE ACCOUNT.

Premium obligations on hand at 31st December, 1894	\$ 88,431 19
Deductions during the year, viz.:—	
Amount of obligations used in payment of claims.....	\$ 4,105 19
do do purchase of surrendered policies.....	2,037 67
do do used in payment of dividends to policy holders	3,284 66
do do redeemed in cash.....	4,480 07
Total deductions.....	\$ 13,907 59
Balance, premium obligations at 31st December, 1895.....	\$ 74,523 60

MISCELLANEOUS.

Number of new policies reported during the year as taken	2,590
Amount of said policies.....	\$6,089,621 00
Amount of said policies reinsured in other licensed companies in Canada.....	15,000 00
Number of policies become claims during the year.....	335
Amount of said claims (not including profits, \$90,526.39).....	709,278 47
Amount of above claims reinsured in other licensed companies.....	24,416 67
Number of policies in force at date.....	31,858
Amount of said policies	\$ 66,514,073 93
Add bonus profits.....	4,027,321 74
Total.....	\$ 70,541,395 67
Deduct amount of said policies reinsured in other licensed companies in Canada, including bonus profits, \$8,739.30.	335,466 94
Net amount of policies in force at 31st December, 1895.....	70,205,928 73

*Being half credit debts.

CANADA LIFE—Continued.

Number and amount of policies terminated during the year,
not including bonus additions:—

	No.	Amount.
1. By death.....	294	\$ 637,228 47
2. By maturity.....	41	72,050 00
3. By expiry.....	2	22,500 00
4. By surrender.....	332	635,226 00
(For which cash value has been paid, \$110,706.31.)		
5. By surrender, \$383,900. (For which paid up policies have been granted to amount of \$88,362.) Difference of amounts carried out.....		295,538 00
6. By lapse.....	848	1,999,563 00
Total.....	1,517	\$ 3,662,105 47

	No.	Amount.
Policies in force at beginning of year (not including bonus profits).....	30,868	\$64,127,375 40
Policies revived during the year.....	100	263,800 00
Policies issued during the year.....	2,829	6,627,403 00
Policies terminated as above and by change to paid-up policies	1,625	3,750,467 47
Policies terminated otherwise, being not taken policies of this year as well as those of previous years, returned by agents	314	754,037 00
Gross policies in force at date of statement (not including bonus profits).....	31,858	66,514,073 93
Bonuses in force at 31st December, 1894.....		\$2,680,021 85
Bonuses added, revived and changed.....		1,653,964 83

Bonuses terminated:—

By death.....	\$ 64,278 32	
By matured endowments.....	11,160 08	
By free policies.....	9,764 30	
By lapse.....	13,584 56	
By change.....	187,126 65	
Surrendered.....	20,751 03	
		306,664 94

Bonuses in force on 31st December, 1895..... **\$4,027,321 74**

Number of insured lives at beginning of year.....	22,696
Number of new insurers during the year.....	2,013
Number of deaths during the year among insured.....	219
Number of insured whose policies have been terminated during the year, otherwise than by death....	1,212
Number of insured lives at date of statement.....	23,278

BUSINESS DONE OUTSIDE OF CANADA.
(Included in above Statement.)

ASSETS.

Gross premiums due and uncollected on policies in force.....	\$ 50,436 81
Gross deferred premiums on same.....	15,408 80
Total outstanding and deferred premiums.....	\$ 65,845 61
Deduct cost of collection, at 12½ per cent	8,230 70
Net outstanding and deferred premiums.....	\$ 57,614 91

Department of Finance—Insurance Branch.

CANADA LIFE—*Concluded.*

LIABILITIES.

Claims for death losses and matured endowments outstanding at 31st December, 1895.....	\$ 20,800 00
--	--------------

INCOME.

Premiums received during the year ending 31st December, 1895.....	\$ 179,210 14
Total net income.....	\$ 179,210 14

EXPENDITURE.

Payments for death claims and matured endowments during the year ending 31st December, 1895	\$ 122,323 02
---	---------------

MISCELLANEOUS.

Number of new policies reported during the year as taken in other countries	382	
Amount of said policies		\$1,299,200 00
Number of policies become claims	24	
Amount of said claims		141,582 55
Amount of said claims reinsured in other licensed companies in Canada		24,416 67
Number of policies in force in other countries at date	1,599	
Net amount of policies in force at 31st December, 1895		5,108,392 00

Number and amount of policies terminated during the year in other countries :—

1. By death	23	\$ 136,000 00
2. By maturity	1	1,000 00
3. By surrender	12	31,200 00
(For which cash value has been paid, \$5,080.)		
4. By surrender	3	13,000 00
(For which paid up policies have been granted to the amount of \$5,453.)		
5. By lapse and not taken.....	205	730,500 00
6. By transfer	8	22,500 00
Total.	252	\$ 934,200 00

Policies in force at 31st December, 1894.....	1,435	\$4,585,675 00
Policies issued during the year.....	382	1,332,417 00
Policies transferred from other agencies	34	127,500 00
Policies terminated as above.....	252	934,200 00
Policies reduced in amount.....		3,000 00
Policies in force at date of statement	1,599	5,108,392 00

THE COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Chairman—JOHN TROTTER.

Secretary—HENRY MANN.

Principal Office—19 and 20 Cornhill, London, England.

Chief Agents in Canada—EVANS & MCGREGOR. | *Head Office in Canada*—Montreal.

(Incorporated, 28th September, 1861. Commenced business in Canada, 11th September, 1863.)

CAPITAL.

Amount of capital authorized and subscribed for.....	£2,500,000 stg.
Amount paid up.....	250,000 "

ASSETS IN CANADA.

(Specially Life Department.)

Amount secured by way of loans on real estate in Canada by bond or mortgage—first liens.....	\$ 55,966 66
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals (of this amount \$1,845.59 is on policies issued subsequent to 31st March, 1878)	10,244 16
Premium obligations on Canadian policies in force (of this amount \$1,268 is on policies issued subsequent to 31st March, 1878)..	7,467 4t
Deposited with Receiver General—	

	Par value.	Market value.
Cape of Good Hope 4 per cent stock.....	\$ 107,066 67	\$ 113,491 02
Canada 4 per cent stock.....	29,200 00	30,368 00
Canada 3 per cent stock.....	15,573 00	15,573 00
	<u>\$ 151,839 67</u>	<u>\$ 159,432 02</u>

Carried out at market value.....	159,432 02
----------------------------------	------------

Cash at head office in Canada.....	849 37
------------------------------------	--------

Cash in banks, viz. :—

Bank of Montreal, Montreal, current account.....	\$ 4,863 30
do do special deposit.....	1,000 00

Total cash in banks	5,863 30
---------------------------	----------

Agents' ledger balances in Canada.....	257 35
--	--------

Interest accrued	347 40
------------------------	--------

Gross premiums due and uncollected on Canadian policies in force	\$ 4,681 53
--	-------------

Gross deferred premiums on same.....	723 06
--------------------------------------	--------

Total outstanding and deferred premiums.....	\$ 5,404 59
--	-------------

Deduct cost of collection, at 20 per cent.....	1,080 90
--	----------

Net outstanding and deferred premiums (of this amount \$2,718.85 is on policies issued subsequent to 31st March, 1878).....	4,323 69
---	----------

Total assets in Canada.....	<u>\$ 244,751 36</u>
-----------------------------	----------------------

Department of Finance—Insurance Branch.

COMMERCIAL UNION—Continued.

LIABILITIES IN CANADA—LIFE DEPARTMENT.

Under Policies issued previous to 31st March, 1878.

*Amount computed to cover the net reserve or reinsurance value of all outstanding policies in Canada.....	\$ 186,052 66
Claims for death losses adjusted but not due (including bonuses, \$1,-279.69)	3,713 02
Total liabilities to said policy-holders in Canada.....	\$ 189,765 68

Under Policies issued subsequent to 31st March, 1878.

*Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$ 48,136 20
Claims for death losses adjusted but not due.....	Nil.
Total net liabilities to said policy-holders in Canada.....	\$ 48,136 20
Total net liabilities to all policy-holders in Canada.....	\$ 237,901 88

INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life policies in Canada.....	\$ 16,414 55
Premiums paid by dividends (including reconverted additions).....	44 45
Total premium income.....	\$ 16,459 00
Interest on first mortgage loan (remitted direct to head office).....	2,991 54
Interest on policy loans and fines for extension.....	859 06
Interest on bank deposit.....	30 52
Total income in Canada.....	\$ 20,340 12

EXPENDITURE IN CANADA.

Amount paid on account of death claims (including bonus additions, \$1,936.46) of which \$4,059.53 accrued in 1894.....	\$ 7,248 65
Cash paid for matured endowments in Canada.....	1,005 27
Amount paid for surrendered policies	218 22
Cash dividends applied in payment of premiums in Canada.....	44 45
Total net amount paid to policy-holders in Canada.....	\$ 8,516 59
Cash paid* for commissions, &c.....	1,372 33
Cash paid for taxes, licenses, fees or fines.....	50 00
Miscellaneous payments, viz.:—Medical fees, \$6.25; legal charges, \$14; insurance superintendence, \$9.50; postage and exchange, \$34.12..	63 87
Total expenditure in Canada.....	\$ 10,002 79

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 7,467 41
do used in payment of dividends to policy-holders...	Nil.
do redeemed in cash.....	Nil.
Total deductions.....	Nil.
Balance—note assets at end of year.....	\$ 7,467 41

*Institute of Actuaries' H. M. Mortality Table, 4½ per cent interest.

COMMERCIAL UNION—Continued.

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	4	
Amount of said policies.....		\$ 27,000 00
Number of policies become claims in Canada during the year....	3	
Amount of said claims (including bonus additions, \$2,131.59)...		7,971 58
Number of policies in force in Canada at date.....	283	
Amount of said policies	\$ 553,676 93	
Add bonus additions.....	87,072 69	
Total net amount in force at 31st December, 1895.		640,749 62

Number of policies terminated during the year in Canada, viz:—

	No.	Amount.
1. By death (inclusive of bonus, \$2,035.48).....	2	\$ 6,902 14
2. By maturity (inclusive of bonus, \$96.11).....	1	1,069 44
3. By surrender (inclusive of bonus, \$22.39) for which cash value has been paid \$218.22.....	2	857 11
4. By surrender, \$503.65 (for which paid up policies have been granted to amount of \$68.13.) Differene of amounts carried out (including bonus additions, \$3.65).....		435 52
5. By lapse (including bonus additions \$431.19).....	7	34,137 85
Total (inclusive of bonuses, \$2,588.82).....	12	\$ 43,402 06

	No.	Amount.
Policies in force at beginning of year (inclusive of bonus, \$89,568.07).....	291	\$ 657,058 24
Policies issued during the year.....	4	27,000 00
Bonuses added during the year.....		93 44
Policies terminated as above (inclusive of bonuses, \$2,588.82)...	12	43,402 06
Policies in force at date of statement (inclusive of bonuses, \$87,072.69).....	283	640,749 62

Number of insured lives at beginning of year	269
Number of new insurers during the year	2
Number of deaths during the year among insured.	2
Number of insured whose policies have been terminated during the year otherwise than by death.....	5
Number of insured lives at date of statement.....	264

DETAILS OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada (inclusive of bonuses, \$11,531.56).....	122	\$ 258,001 76
Policies issued during the year	4	27,000 00
Policies terminated as above (including \$122.15 bonuses).....	7	24,827 35
Policies in force at date of statement (including bonuses, \$11,409.41)	119	260,174 41

Department of Finance—Insurance Branch.

COMMERCIAL UNION—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

REVENUE ACCOUNT.

LIFE DEPARTMENT.

<i>Dr.</i>	£ s. d.	<i>Cr.</i>	£ s. d.
To amount of funds at the beginning of the year:—		By claims under policies (including bonus additions), after deduction of sums reassured	105,874 0 0
Life assurance fund	£1,646,512 14 8	Endowment assurances matured	1,728 17 3
Investment reserve fund ..	9,051 12 9	Surrenders	5,895 16 7
	1,655,564 7 5	Annuities	2,329 12 10
New premiums £	19,369 3 11	Reduction of premiums by bonus	385 5 7
Renewal do ..	189,813 14 11	Commission	7,839 15 5
	£ 209,182 18 10	Expenses of management	12,595 7 11
Deduct re-assurances ..	27,885 1 6	Bonuses to policy-holders taken in cash	286 7 5
	181,297 17 4	Loss on exchange	101 2 5
Premium for endowment certain	37 17 8	Loss on realization of security ..	95 13 7
Consideration for annuities	£ 1,608 1 10	Bad debt	2 3 0
Deduct re-assurances ..	582 0 0	Life assurance fund	£1,763,291 13 3
	1,026 1 10	Investment reserve fund	8,955 19 2
Interest and dividends	71,075 15 8		1,772,247 12 5
Fines	379 14 6		
	£1,909,381 14 5		£1,909,381 14 5

BALANCE SHEET OF THE LIFE DEPARTMENT.

LIABILITIES.	31st December, 1895.	ASSETS.	£ s. d.
Assurance fund	1,763,291 13 3	Mortgages on property within the United Kingdom	813,653 4 0
Life investment reserve fund ..	8,955 19 2	Mortgages on property out of the United Kingdom	129,080 4 10
Claims outstanding	16,543 11 4	Mortgages on rates raised under Acts of Parliament	82,531 8 1
Reassurance premiums due, but not paid	6,531 4 9	Loans upon life interests and reversions	273,667 12 9
Commission due	2,540 13 5	Loans upon personal security ..	11,500 0 0
Annuities do	281 8 6	Loans on the company's policies.	51,945 12 8
Suspense account	144 5 8	Investments—	
Interest received in advance of due dates	1,696 16 1	Indian and Colonial Government securities	122,041 18 6
	£1,909,381 14 5	Foreign government securities ..	5,893 6 1
		United States Railway securities ..	39,794 4 10
		Railway and other debentures and debenture stocks	67,707 16 8
		Railway and other preference stocks and shares	40,991 7 10
		Freehold ground rents	14,689 1 7
		Life policy purchased	1,595 1 5
		Branch and agency balances	33,041 13 6
		Outstanding premiums	12,323 11 8
		Outstanding interest	6,965 17 9
		Cash—on deposit .. £ 66,758 9 5	
		With bankers	
		and in hand. 25,805 0 7	92,563 10 0
	£1,799,985 12 2		£1,799,985 12 2

(For general balance sheet see fire statement.)

THE CONFEDERATION LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—
 HON. SIR WM. P. HOWLAND, C.B., K.C.M.G. | *Managing Director and Chief Agent—*
 J. K. MACDONALD.
Head Office—Toronto.

(Incorporated, 14th April, 1871, by 34 Vic., cap. 54; amended in 1874 by 37 Vic., cap. 88, and in 1879 by 42 Vic., cap. 72, and in 1890 by 56 Vic., cap. 45. Commenced business in Canada, 31st October, 1871.)

CAPITAL.

Amount of capital authorized and subscribed for.....\$1,000,000 00
 Amount paid up in cash..... 100,000 00

For List of Stockholders see Appendix.

ASSETS AS PER LEDGER ACCOUNTS.

Value in account of real estate held by the company (buildings in Toronto, Winnipeg and elsewhere).....\$1,258,087 65
 Amount secured by way of loans on real estate by bond or mortgage, first liens 2,266,819 24
 Amount of loans secured by bonds, stocks or other marketable collaterals, viz.: 89,523 93

	No. of shares.	Par value.	Market value.	Amount of Loan.
Western Canada Loan Co.....	300	\$ 3,750 00	\$ 5,250 00	\$ 3,414 65
Ontario Bank.....	110	11,000 00	8,800 00	7,967 45
do.....	356	35,600 00	28,480 00	22,500 00
Imperial Bank.....	16	1,600 00	2,904 00	2,376 25
do.....	19	1,900 00	3,448 50	1,961 08
County of York debentures.....		10,777 44	10,777 44	10,777 44
Canada Permanent Loan Co.....	160	1,600 00	2,368 00	2,000 00
Ontario Industrial Loan Co.....	57	3,900 00	1,197 00	1,197 00
Traders' Bank.....	50	5,000 00	4,600 00	3,721 96
British America Assurance Co.....	400	20,000 00	23,700 00	16,644 70
Ontario Industrial Loan Co.....	12	900 00	270 00	480 00
do do.....	10	700 00	210 00	
London and Canadian Loan & Agency Co.....	600	4,200 00	4,578 00	3,700 00
do do do.....	200	1,400 00	1,526 00	1,309 00
Royal Loan Co., Brantford.....	200	10,000 00	11,000 00	9,827 40
Ontario Industrial Loan Co.....	36	3,600 00	1,080 00	1,647 00
do do.....	27	1,890 00	567 00	
Total.....				\$ 89,523 93

Amount of loans as above on which interest has not been paid within one year previous to statement.....\$129,762 26
 Amount of loans made in cash to policy-holders on the company's policies assigned as collaterals..... 530,464 17

Department of Finance—Insurance Branch.

CONFEDERATION LIFE—Continued.

Stocks, bonds and debentures owned by the company, viz. :—

	Par value.	Market value.
City of New Westminster, B.C.	\$200,000 00	\$214,000 00
Town of Toronto Junction	44,700 00	40,880 00
do Neepawa	20,000 00	20,300 00
do Port Arthur	15,000 00	16,340 00
Village of Yorkville	603 00	603 00
Township of York	4,775 50	5,080 00
do Muskoka	1,200 00	1,200 00
do Assiginack	200 00	200 00
Town of Ridgetown	2,967 00	3,224 00
do Orillia	4,500 00	4,920 00
Rosedale, Turtle Mountain	800 00	1,093 00
Village of Aurora	20,343 15	21,710 00
do Markham	3,332 61	3,690 00
City of Vancouver	20,000 00	26,092 00
Village of London West	5,000 00	5,790 00
do Kincardine	3,500 00	3,850 00
do Wawanesa	1,050 00	1,087 00
City of St. John, N.B.	35,500 00	35,724 00
do New Glasgow, N.S.	34,000 00	35,962 00
Town of Portage la Prairie	61,250 00	57,675 00
do Stellarton, N.S.	2,000 00	2,059 00
do Dartmouth	3,000 00	3,092 00
City of Charlottetown, P.E.I.	2,000 00	2,250 00
Town of Lunenburg, N.S.	1,000 00	1,040 00
do Sydney, C.B.	7,000 00	7,438 00
School District of Lauder, Man.	2,300 00	2,385 00
do Estevan do	1,425 00	1,500 00
do Boissevain, Man.	9,900 00	10,680 00
do Sifton do	7,100 00	7,936 00
Village of Souris, Man.	7,950 00	8,670 00
Moosejaw	8,333 29	8,193 00
Village of Virden, Man.	4,864 00	4,985 00
Broadway	4,000 00	4,160 00
South Cypress	3,000 00	3,090 00
City of St. Hyacinthe	3,000 00	3,141 00
do Stratford	5,000 00	5,600 00
do Regina	10,000 00	10,050 00
do St. Henri	100,000 00	105,820 00
Oak River	4,999 93	5,230 00
Oakland, Man.	3,450 00	5,631 00
Total par and market values	\$ 669,043 48	\$ 702,370 00

Carried out at market value	702,370 00
Government 5 per cent stock, par value, and savings bank deposit	4,903 45
Cash at head office	4,391 21
Cash in banks, viz.:	

Bank of British Columbia, Vancouver	\$ 4,563 61
do do New Westminster	2,523 50
do do Victoria	1,519 90
Imperial Bank, Winnipeg	41,363 51
Merchants' Bank of Halifax, Halifax	19,867 69
Ontario Bank, Toronto	32,783 44
Canadian Bank of Commerce, Toronto	41,704 68
Imperial Bank, Toronto	27,490 26

	171,825 59
Agents' ledger balances	2,293 20
Furniture	6,285 12
Fire premiums	5,602 30
Advances to employees, secured by salary or commission	1,752 01
Advances for travelling expenses	1,650 45
Total	\$5,045,968 32

CONFEDERATION LIFE—*Continued.*

OTHER ASSETS.

Interest due.....	\$ 43,049 58	
do accrued	58,636 82	
Total.....		101,686 40
Rents due.....	\$ 4,006 84	
do accrued	1,068 11	
Total.....		5,074 95
Net amount of uncollected and deferred premiums on new business, \$41,596.20; on renewals, \$124,541.50.....		166,137 70
Total assets		<u>\$5,318,867 37</u>

LIABILITIES.

*Amount computed to cover the net present value of all policies and annuities in force.....	\$ 4,787,516 40	
Deduct net value of policies reinsured in other companies	34,555 40	
Total net reinsurance reserve.....		\$4,752,961 00
Liability on account of lapsed policies.....		4,490 00
Claims for death losses due and unpaid (accrued in previous years).....	\$ 2,255 26	
Claims for death losses unadjusted but not resisted.....	17,680 83	
Total death claims.....		19,936 09
Dividend to policy-holders, due and unpaid.....		98,644 57
Amount of dividends to stockholders due and unpaid		7,500 00
Due on account of general expenses.....		6,532 50
Sundry		120 70
Total liabilities.....		<u>\$4,890,184 86</u>
Surplus on policy-holders' account.....	\$ 423,682 51	
Capital stock paid up.....	100,000 00	
Surplus above all liabilities and capital.....		<u>\$ 323,682 51</u>

INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 787,951 06
Premiums paid by dividends.....	60,660 37
Cash received for annuities.....	9,008 00
Total.....	\$ 857,619 43
Deduct premiums paid to other companies for reinsurance.....	4,745 06
Total premium income	\$ 852,874 37
Received for interest.....	189,237 21
Rents (net)	20,530 44
Total income.....	<u>\$1,062,642 02</u>

* Reserve at 4½ per cent on Mortality Table of Institute Actuaries, G.B., for policies.

Department of Finance—Insurance Branch.

CONFEDERATION LIFE—Continued.

EXPENDITURE DURING THE YEAR.

Cash paid for death losses.....	\$ 165,879 17
Cash paid for matured endowments.....	75,444 00
Net amount paid for death claims and matured endowments.....	\$ 241,323 17
(Of this amount \$11,713 death claims accrued in previous years).	
Cash paid to annuitants.....	4,905 40
Cash paid for surrendered policies.....	63,650 11
Cash dividends paid to policy-holders.....	26,534 82
Cash dividends applied in payment of premiums.....	60,660 37
Cash paid to stockholders for interest or dividends.....	15,138 00
Commissions, salaries and other expenses of officials.....	151,556 92
Taxes, licenses, fees or fines.....	4,941 43
Rent.....	7,876 42
Other expenditure, viz.:—Insurance superintendence, \$433; solicitor's fees, \$898.32; postage, \$3,481.95; agency expenses, \$1,264.31; medical expenses, \$8,592; general expenses, \$6,077.40; printing and stationery, \$3,309.73; advertising, \$6,457.51; insurance literature, \$307.16; commission on loans, \$605.57; office furniture, \$479.58.....	31,906 53
Total expenditure.....	\$ 608,493 17

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	2,292
Amount of said policies.....	\$ 3,347,550 00
Bonuses added during the year.....	23,770 00
Amount of said policies reinsured in other licensed companies in Canada.....	15,000 00
Number of policies become claims during the year.....	166
Amount of said claims (including bonus additions, \$4,377)....	247,291 00
Number of policies in force in Canada at date.....	17,590
Amount of said policies.....	\$ 26,430,744 00
Bonus additions.....	180,974 00
Total.....	\$ 26,611,718 00
Amount of said policies reinsured in other licensed companies in Canada (including \$1,463 bonus additions).....	184,244 00
Net amount of policies in force on 31st December, 1895.....	\$ 26,427,474 00

Number and amount of policies terminated during the year in Canada:

	No.	Amount.
1. By death (including bonus additions).....	121 \$	171,847 00
2. By maturity (including bonus additions).....	45	75,444 00
3. By expiry.....	19	59,000 00
4. By surrender (including bonus additions).....	296	505,871 00
(For which cash value has been paid \$63,650 11.)		
5. By surrender, \$230,686 (including bonus additions). (For which paid up policies have been granted to amount of \$47,623.)		
Difference of amounts carried out.....		183,063 00
6. By lapse (including bonus additions).....	762	1,105,768 00
Total (including bonus additions).....	1,243	\$ 2,100,993 00

CONFEDERATION LIFE—*Concluded.*

Policies in force at beginning of year.....	16,625	\$25,455,342 00
Policies issued during the year.....	2,389	3,497,920 00
Policies revived during the year.....	32	47,000 00
Policies terminated as above.....	1,243	2,100,993 00
Policies not taken	213	287,551 00
Gross policies in force at date of statement.....	17,590	26,611,718 00
<hr/>		
Number of insured lives at beginning of year.....		14,667
Number of new insurers during the year (including 25 restored).....		2,152
Number of deaths during the year among insured....		107
Number of insured whose policies have been terminated during the year otherwise than by death		1,299
Number of insured lives at date of statement.....		15,413
<hr/>		

Department of Finance—Insurance Branch.

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—JACOB L. GREENE. | *Secretary*—EDWARD M. BUNCE.
Principal Office—Hartford, Conn., U.S.
Chief Agent in Canada—FRED'K. W. EVANS | *Head Office in Canada*—Montreal.
(Incorporated, 15th June, 1846 ; commenced business, 15th December, 1846 ;
licensed in Canada, 1st August, 1868.)

(No capital).

ASSETS IN CANADA.

U. S. registered 6 per cent bonds of 1898, held in deposit by Receiver
General.....\$ 100,000 00

LIABILITIES IN CANADA.

*Amount estimated to cover the net reserve on all outstanding policies
in Canada.....\$ 800,000 00
Claims for death losses adjusted but not due..... 12,345 00
Claims for matured endowments due and unpaid..... 1,000 00
Total liabilities in Canada.....\$ 813,345 00

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies
in Canada.....\$ 26,073 08
Premiums paid by dividends 18,621 96
Total premium income\$ 44,695 04

EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada—
On account of death claims.....\$ 72,205 00
do matured endowments..... 49,507 00
Net amount paid on account of claims\$ 121,712 00
Cash dividends applied in payment of premiums..... 18,621 96
Cash paid for surrendered policies..... 3,220 00
Total net amount paid to policy-holders in Canada.....\$ 143,553 96
Cash paid for commission..... 275 48
Total expenditure in Canada\$ 143,829 44

MISCELLANEOUS.

Number of policies become claims in Canada during the year..... 70
Amount of said claims.....\$ 135,057 00
Number of policies in force in Canada at date.....914
Amount of said policies..... 1,757,436 00

* Combined Experience Table with 4 per cent interest.

CONNECTICUT MUTUAL LIFE—*Continued.*

Number and amount of policies terminated during the year in Canada—

	No.	Amount.
1. By death.....	33	\$ 84,550 00
2. By maturity.....	37	50,507 00
3. By surrender and lapse.....	10	13,439 00
(For which cash value has been paid \$3,220.)		
Total.....	80	\$ 148,496 00
	No.	Amount.
Policies in force at beginning of year in Canada.....	994	\$1,905,932 00
Policies terminated as above.....	80	148,496 00
Policies in force at date of statement.....	914	1,757,436 00

No return of number of insured lives.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

INCOME DURING THE YEAR.

Total premium income.....	\$4,681,429 29
Cash received for interest.....	2,864 674 19
Cash received as discount on endowment claims paid in advance.....	4,506 18
Cash received for rents.....	228,325 32
Balance of profit and loss account.....	14,269 40
Premium notes, loans or liens restored by revival of policies.....	1,201 75
Total income.....	\$7,794,406 13

DISBURSEMENTS DURING THE YEAR.

Total amount paid for death losses and matured endowments.....	\$4,382,390 70
Surrender values paid in cash.....	418,573 80
Surrender values applied on premium notes.....	15,185 79
Premium notes, loans or liens voided by lapse.....	3,504 00
Surrender values applied to pay running premiums.....	31,777 72
Surrender values applied to purchase paid-up insurance and annuities.....	188,138 49
Dividends paid policy-holders in cash.....	114,892 74
Dividends applied on premium notes.....	42,817 20
Dividends applied to pay running premiums ..	1,085,237 99
Commissions and bonuses to agents.....	343,584 73
Cash paid for salaries and allowances to managers and agents.....	24,516 46
Cash paid for medical examiners' fees.....	24,510 56
Salaries of officers and office employees.....	141,612 24
Taxes, licenses and insurance department fees.....	314,688 99
Rent.....	7,185 62
Advertising and printing ..	69,852 89
All other payments and expenditures ..	168,313 93
Total disbursements.....	\$7,376,783 85

Department of Finance—Insurance Branch.

CONNECTICUT MUTUAL LIFE—*Concluded.*

ASSETS.

Cost value of real estate unencumbered.....	\$ 7,679,481 68
Mortgage loans on real estate, first liens.....	36,080,328 53
Loans secured by bonds, stocks or other marketable collaterals.....	12,300 00
Premium notes, loans or liens on policies in force.....	1,160,955 66
Cost value of bonds and stocks owned.....	14,077,011 83
Cash deposited in banks.....	1,748,851 67
Agents' balances and bills receivable.....	5,091 27
	<hr/>
Total net or ledger assets.....	\$ 60,764,020 64

OTHER ASSETS.

Interest due and accrued.....	1,056,582 53
Rents due and accrued.....	37,588 90
Market value of bonds or stocks over cost.....	591,834 17
Net amount of uncollected or deferred premiums.....	309,739 40
	<hr/>
Total assets as per books of the company.....	\$ 62,759,765 95
Deduct items not admitted.....	5,091 27
	<hr/>
Total assets, less items not admitted.....	\$ 62,754,674 68

LIABILITIES.

Net reinsurance reserve.....	\$
Total policy claims.....	230,265 50
Dividends or profits due policy-holders remaining unpaid.....	575,444 08
Reserve on lapsed and cancelled policies.....	326,888 00
Premiums paid in advance.....	40,520 49
	<hr/>
Total liabilities.....	\$
	<hr/>
Gross surplus on policy-holders' account.....	\$

EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	4,428
Amount of said policies.....	\$ 11,296,260 00
Number of policies terminated during the year.....	3,851
Amount of said policies.....	10,163,340 00
Number of policies in force at end of year.....	66,606
Amount of said policies.....	158,042,056 00

THE DOMINION LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—JAMES INNES, M.P.

Managing Director and Chief Agent.—

Vice President—CHR. KUMPF.

THOMAS HILLIARD.

Principal Office—Waterloo, Ont.

(Incorporated, 20th March, 1889; organized, 4th July, 1889. Commenced business in Canada, 12th July, 1889.)

CAPITAL.

Amount of joint stock capital authorized.....	\$1,000,000 00
Amount subscribed for.....	261,600 00
Amount paid up in cash.....	<u>64,400 00</u>

(For List of Stockholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	\$ 103,183 45
Amount of loans as above on which interest has been overdue for one year or more previous to statement.....	<u>\$ 2,500 00</u>

Amount of loans made to policy-holders on the company's policies, assigned as collaterals.....	965 00
Stocks and bonds owned by the company, viz.:—	

	Par value.	Market value.
Village of Lucan bonds.....	\$ 7,000 00	\$ 7,237 32
Town of Port Arthur bonds.....	10,000 00	10,853 92
Village of Acton bonds.....	3,000 00	3,123 69
Town of Sault Ste. Marie bonds.....	8,500 00	8,742 75
Town of St. Catharines bonds.....	10,220 00	9,768 91
Township of Rat Portage bonds.....	8,665 00	9,107 68
do Brantford bonds.....	3,915 00	4,239 07
Village of New Hamburg bonds.....	4,233 45	4,663 33
Township of Flos bonds.....	3,731 81	4,127 46
do Medonte bonds.....	1,989 25	2,014 04
Town of Aylmer bonds.....	400 00	403 00
do Seaforth bonds.....	3,500 00	3,665 87
Township of Luther bonds.....	1,546 44	1,117 94
Town of Bracebridge bonds.....	5,433 46	5,703 66
*Total par and market values.....	<u>\$ 72,134 41</u>	<u>\$ 74,768 64</u>

Carried out at market value.....	74,768 64
Cash at head office.....	57 73
Cash in banks, viz.:—	
Molsons Bank.....	\$ 4,918 75
Canadian Bank of Commerce.....	1,865 37
Deposit receipts, Molsons Bank.....	3,000 00
	<u>9,784 12</u>
Agents' ledger balances and advances to agents.....	1,180 89
Office furniture.....	520 00
Total.....	<u>\$ 190,459 83</u>

*All deposited with the Receiver General, with the exception of township of Rat Portage bonds, \$8,665; township of Brantford bonds, \$1,304; village of New Hamburg bonds, \$1,527.60; township of Flos bonds, \$1,231.81; township of Medonte bonds, \$1,140.13; town of Aylmer bonds, \$400; township of Luther, \$1,546.44.

Department of Finance—Insurance Branch.

THE DOMINION LIFE—Continued.

OTHER ASSETS.

Interest due	\$ 979 70	
Interest accrued.....	3,805 17	
Total carried out	\$ 4,784 87	
Net amount of uncollected and deferred premiums on new business, \$3,771.55; renewals, \$7,458.04..	11,229 59	
Total assets.....	\$ 206,474 29	

LIABILITIES.

*Amount computed to cover the net present value of all policies in force....	\$ 126,432 93	
Deduct value of policies reinsured in other companies	330 86	
Net reinsurance reserve...	\$ 126,102 07	
Death losses reported but not claimed.....	3,070 00	
Due on account of general expenses—estimated.....	500 00	
Premiums paid in advance.	382 80	
Total liabilities.....	\$ 130,054 87	
Surplus on policy-holders' account.....	\$ 76,419 42	
Capital stock paid up.....	\$ 64,400 00	
Surplus above all liabilities and capital.....	\$ 12,019 42	

INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 53,519 34	
Premiums paid by dividends.....	502 44	
Total.....	\$ 54,021 78	
Deduct premiums paid to other companies for reinsurance.....	626 74	
Net premium income.....	\$ 53,395 04	
Received for interest or dividends.....	7,436 02	
All other income.....	5 75	
Total income	\$ 60,836 81	

EXPENDITURE DURING THE YEAR.

Cash paid for death claims	\$ 4,000 00	
Cash paid for surrendered policies.....	433 91	
Cash dividends applied in payment of premiums	502 44	
Cash paid to stock-holders for interest or dividends.....	2,576 00	
Cash paid for commissions, salaries and other expenses of officials	14,528 62	
Taxes, licenses, fees or fines	123 99	

* Based on Institute of Actuaries' H. M. Table, with 4½ per cent interest.

THE DOMINION LIFE—*Concluded.*

Sundry expenditure, viz.:—Postage, \$219.80; express and petty charges, \$87.06; travelling expenses, \$539.48; bank charges, \$16.91; medical fees, \$1,539.28; advertising, \$585.62; printing, books and stationery, \$558.35; legal expenses, \$28.76; telegraph and telephone, \$29.44; rent of head office and agents' offices, \$392.00; valuation fees and commission on loans, \$97.15; office furniture, \$32.00; light and cleaning, \$11.40.....	4,137 25
Total expenditure.....	<u>\$ 26,302 21</u>

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	453
Amount of said policies.....	\$ 541,350 00
Number of policies become claims.....	6
Amount of said claims.....	7,070 00
Number of policies in force.....	1,599
Amount of said policies.....	\$ 2,051,809 00
Bonus additions thereon.....	2,705 00
Total.....	\$ 2,054,514 00
Amount of said policies reinsured in other licensed companies in Canada.....	29,000 00
Net amount in force 31st December, 1895.....	<u>2,025,514 00</u>

Number and amount of policies terminated during the year in Canada:

	No.	Amount.
1. By death.....	6	\$ 7,070 00
2. By surrender (for which cash value has been paid, \$433.91).....	1	3,000 00
3. By surrender.....		\$ 15,500 00
For which paid-up policies have been granted to amount of.....		2,154 00
Difference of amounts carried out.....		13,346 00
4. By lapse.....	184	207,530 00
Total.....	<u>191</u>	<u>\$ 230,946 00</u>

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$1,440).....	1,337	\$1,742,845 00
Policies issued during the year.....	453	541,350 00
Bonuses added during the year.....		1,265 00
Policies terminated as above.....	191	230,946 00
Policies in force at date of statement (including bonus additions, \$2,705).....	<u>1,599</u>	<u>2,054,514 00</u>

Number of insured lives at beginning of year.....	1,299
Number of new insurers during the year.....	434
Number of deaths during the year among the insured.....	6
Number of insured whose policies have been terminated during the year otherwise than by death.....	185
Number of insured lives at date of statement.....	<u>1,542</u>

Department of Finance—Insurance Branch.

THE EDINBURGH LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—Sir G. G. MONTGOMERY, Bart. | *Manager*—GEORGE M. LOW, F. F. A.

Principal Office—Edinburgh, Scotland.

Chief Agent in Canada—DAVID HIGGINS | *Head Office in Canada*—Toronto.

(Established, 29th August, 1823. Commenced business in Canada, 1857.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£500,000 stg.	\$2,433,333 33
Amount paid up in cash.....	100,000 "	486,666 67

ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals\$ 15,154 81

Stocks and bonds on deposit with the Receiver General—

	Par value.	
Cape of Good Hope 4 per cent inscribed stock.....	\$ 48,666 67	
Town of Belleville bonds.....	27,000 00	
Town of Whitby bonds.....	10,000 00	
Town of Owen Sound bonds.....	17,000 00	
Town of Listowel do.....	13,000 00	
Town of London East do.....	40,000 00	
Town of Stratford do.....	6,000 00	

Carried out at par value.....		161,666 67
Cash in Bank of British North America.....		1,783 42
Interest due.....	\$ 168 49	
do accrued.....	376 25	
Total carried out.....		544 74
Gross premiums due and uncollected on Canadian policies in force.....	\$ 318 86	
Deduct cost of collection at 20 per cent.....	63 77	
Net outstanding premiums.....		255 09
Total assets in Canada.....		\$ 179,404 73

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies in Canada.....		\$ 155,490 10
Claims for death losses—		
Due and unpaid.....	\$ 3,499 87	
Unadjusted but not resisted.....	8,557 56	
Total unsettled claims.....		12,057 43
Total net liabilities to policy-holders in Canada.....		\$ 167,547 53

* Based on the institute of Actuaries' H. M. and H. M. (°) Table with 4 per cent interest.

EDINBURGH LIFE—Continued.

INCOME IN CANADA DURING THE YEAR.

Net cash received for premiums	\$	6,603	34
Interest on loans on policies.....		947	61
Total income in Canada.....	\$	7,550	95

EXPENDITURE IN CANADA.

Net amount paid on account of death claims in Canada (including bonuses, \$3,544.64).....	\$	12,304	64
(Of this amount \$7,021.39 accrued in previous years.)			
Cash paid for surrendered policies.....		1,090	87
Total net amount paid to policy-holders in Canada ...	\$	13,395	51
Cash paid for commissions, salaries, etc., in Canada.....		590	92
Cash paid for licenses or taxes in Canada.....		14	27
Solicitors' fees		58	72
Total expenditure in Canada	\$	14,059	42

MISCELLANEOUS.

Number of policies become claims in Canada during the year	7
Amount of said claims (including bonus additions, \$4,624.06).....	\$ 17,340 67
Number of policies in force in Canada at date.....	103
Amount of said policies	\$ 233,952 67
Bonus additions thereon	54,472 49
Net amount in force at 31st December, 1895.....	288,425 16

Number and amount of policies terminated during the year in Canada:—

1. By death (including bonus additions, \$4,624.06).....	7	\$	17,340	67
2. By surrender (including bonus additions \$455.28).....	3		2,401	95
(For which cash value has been paid, \$1,090.87).				

Total (including bonus additions, \$5,079.34).....	10	\$	19,742	62
---	-----------	-----------	---------------	-----------

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$59,483.71).....	113	\$ 308,099 66
Interim bonus additions.....		68 12
Policies terminated as above (including bonus additions, \$5,079.34)	10	19,742 62
Policies in force at date of statement (including bonus additions, \$54,472.49).....	103	288,425 16

Number of insured lives at beginning of year.....	106
Number of deaths during the year among insured.....	6
Number of insured whose policies have been terminated during the year otherwise than by death.....	3
Number of insured lives at date of statement.....	97

Department of Finance—Insurance Branch.

EDINBURGH LIFE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

	£	s.	d.		£	s.	d.
1895, January 1.—							
Amount of funds at the beginning of the year.....	2,850,488	8	6	Claims under policies (after deduction of sums reassured).....	202,347	0	7
Premiums (less reinsurance premiums).....	254,522	7	5	Surrenders.....	15,284	9	8
Consideration for annuities granted.....	62,995	1	6	Annuities (less received under re-insurances).....	31,059	5	7
Interest and dividends.....	110,052	10	5	Commission.....	10,912	15	3
Assignment and other fees.....	122	17	6	Expenses of management.....	24,268	16	2
				Dividends to shareholders.....	9,500	0	0
				Income tax.....	3,882	1	5
				1895, December 31.—Amount of funds at the end of the year.....	2,980,926	16	8
	£3,278,181	5	4		£3,278,181	5	4

BALANCE SHEET AT 31ST DECEMBER, 1895.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Assurance and annuity fund.....	2,841,047	0	6	Mortgages on property within the United Kingdom, viz.:—			
Paid-up capital.....	100,000	0	0	Mortgages of real property.....	614,719	7	5
Other funds—				Rent charges and annual rents...	235,755	7	2
Proprietors' fund.....	11,755	16	10	Mortgages of life interests and reversions.....	284,930	0	0
Investments reserve fund.....	28,123	19	4	Mortgages of the company's own shares.....	1,421	15	3
Total funds, as per revenue account.....	£2,980,926	16	8		£1,136,826	9	10
Claims admitted but not yet paid*..	28,993	14	9	Mortgages on property out of the United Kingdom.....	65,616	11	0
Other sums owing by the company—				Loans on the company's policies...	137,571	12	7
Expenses of management not yet paid*.....	1,575	0	0	Loans on security of statutory assessments.....	18,688	0	5
Sums deposited with the company to meet interest, etc....	1,108	19	1	Loans on policies with personal security.....	6,249	5	4
Unclaimed dividends*.....	85	10	0	Investments—			
				Colonial and Provincial Government securities.....	217,442	15	10
				Municipal securities (Canada)...	115,751	1	11
				Railway and other debentures and debenture stock.....	760,953	4	11
				Deposits with colonial and other banks.....	166,863	8	3
				Railway stocks (preference and guaranteed).....	115,533	11	9
				House property in Edinburgh, London, Dublin, Manchester and Glasgow.....	115,072	19	4
				Company's own shares (purchased)	3,281	9	6
				Ground rents and feu duties.....	36,677	5	9
				Life interests (purchased).....	1,297	14	1
				Reversions (purchased).....	21,988	0	0
				Cash in bank—			
				On deposit.....	£29,000	0	0
				On current account.....	5,457	4	7
					34,457	4	7
				Policy stamps on hand.....	57	3	6
				Agents' balances (since accounted for).....	26,167	13	3
				Outstanding premiums.....	4,462	6	6
				do interest due and unpaid at date.....	3,115	10	0
				Outstanding interest accrued but not yet receivable.....	24,616	12	2
	£3,012,690	0	6		£3,012,690	0	6

*These items are included in the corresponding items in the "revenue account."

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—HENRY B. HYDE. | *Secretary*—WILLIAM ALEXANDER.
Principal Office—120 Broadway, New York.
Chief Agent in Canada—SEARGENT P. STEARNS. *Head Office in Canada*—Montreal.
(Incorporated, 26th July, 1859. Commenced business in Canada about October, 1868.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash\$ 100,000 00

ASSETS IN CANADA.

On deposit with Receiver General:—

	Par value.	Market value.
U. S. bonds, 4 per cent.	\$ 475,000 00	\$ 522,500 00
City of Toronto, bonds, 4 per cent.	292,000 00	309,885 00
City of Montreal bonds, 4 do	190,000 00	199,817 00
do do 3½ do	250,000 00	238,958 00
do stock.	243,333 33	256,818 00
Province of Quebec bonds.	99,766 67	103,089 00
Total.....	\$1,550,100 00	\$1,631,067 00

Carried out at market value\$1,631,067 00

Held by trustees in accordance with the Insurance Act:—

	Par value.	Market value.
Mercantile Trust stock	\$ 642,000 00	\$ 2,471,000 00
Carried out at market value.....		2,471,000 00
Cash at head office in Canada.....		502 41
Gross premiums due and uncollected on Canadian policies in force (estimated)	\$ 34,000 00	
Gross deferred premiums on same (estimated).....	52,000 00	
Total outstanding and deferred premiums (estimated). ...	\$ 86,000 00	
Deduct cost of collection, at 20 per cent.	17,200 00	

Net outstanding and deferred premiums (estimated)..... 68,800 00

Total assets in Canada\$1,171,369 41

LIABILITIES IN CANADA.

Under Policies issued previous to 31st March, 1878.

*Amount estimated to cover the net reserve or reinsurance value on all outstanding policies in Canada.....	\$ 570,000 00
Dividends or bonuses to Canadian policy-holders due and unpaid (estimated)	300 00
Total liability to said policy-holders in Canada	\$ 570,300 00

Department of Finance—Insurance Branch.

EQUITABLE LIFE—Continued.

Under Policies issued subsequent to 31st March, 1878.

* Amount estimated to cover the net reserve on all outstanding policies in Canada.	\$3,239,642 00
Claims—	
Death losses due and unpaid	\$ 5,500 00
do unadjusted but not resisted	4,876 00
Matured endowments due and unpaid	2,321 00
Total claims for death losses and matured endowments...	12,697 00
Dividends or bonuses to Canadian policy-holders due and unpaid (estimated).....	1,700 00
Total net liabilities to said policy-holders in Canada	\$3,254,039 00
Total net liabilities to all policy-holders in Canada.....	\$3,824,339 00

INCOME IN CANADA.

Total premiums received during the year on life policies in Canada....	\$ 652,481 85
Premiums paid by dividends	16,913 86
Cash received for annuities.	3,904 00
Total	\$ 673,299 71
Interest or dividends on stock	124,943 00
Interest on overdue premiums	395 28
Total income in Canada.....	\$ 798,637 99

EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz. :—

On account of death claims	\$ 255,580 73
do matured endowments	66,022 26
Net amount paid on account of claims.	\$ 321,602 99
Cash paid to annuitants.....	3,152 91
Amount paid for surrendered policies	126,620 13
Amount paid for dividends or bonuses to Canadian policy-holders	3,930 53
Cash dividends applied in payment of premiums in Canada....	16,913 86
Total net amount paid to policy-holders in Canada.....	\$ 472,220 42
Cash paid for commissions, salaries and other expenses of officials in Canada	52,924 39
Cash paid for licenses, taxes, fees or fines	2,506 67
Sundry payments, viz. :—Medical examiners, \$2,722.50; rent, \$3,338.75; postage and exchange, \$1,624.88; advertising, \$1,725.18; printing and stationary, \$308.26; sundry items, \$1,447.40; law expenses, \$378.85.....	11,545 82
Total expenditure in Canada.....	\$ 539,197 30

* Reserve based on the Institute of Actuaries, H. M. Mortality Table, $\frac{4}{3}$ p. c. interest.

EQUITABLE LIFE—Continued.

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	441	
Amount of said policies.....		\$1,034,917 00
Number of policies become claims in Canada during the year...	114	
Amount of said claims (not including bonus additions, \$12,817.99).....		325,347 99
Number of policies in force in Canada at date.....	8,780	
Amount of said policies.....		\$19,063,598 00
Bonus additions (estimated)		134,127 00
Net amount in force at 31st December, 1895.....		<u>19,197,725 00</u>

Number and amount of policies terminated during the year in Canada:—

1. By death (including bonus additions, \$2,824.73).....	91	\$ 257,004 73
2. By maturity (including bonus additions, \$9,993.26)...	23	68,343 26
3. By surrender (including bonus additions, \$14,062).....	189	473,136 00
(For which cash value has been paid, \$126,620.13)		
4. By surrender (including bonus additions, \$4,475.01)		
\$332,097.01		
(For which paid up policies have been granted to amount of \$113,032.)		
Difference of amounts carried out		219,065 01
5. By lapse.....	437	788,451 00
Total (including bonus additions, \$31,355)..	<u>740</u>	<u>\$1,806,000 00</u>

Policies in force at beginning of year (including bonus addi- tions, \$134,282).....	9,079	\$19,937,608 00
Policies issued during the year.....	705	1,531,729 00
Bonuses added during the year.....		31,200 00
Policies terminated as above and by change to paid up policies (including bonus additions, \$31,355).....	872	1,919,032 00
Policies not taken	132	383,780 00
Policies in force at date of statement (including bonus addi- tions, \$134,127).....	<u>8,780</u>	<u>19,197,725 00</u>

Number of insured lives at beginning of the year in Canada..	8,170
Number of new insurers during the year.....	640
Number of deaths during the year among the insured.	89
Number of insured whose policies have been terminated dur- ing the year otherwise than by death.....	820
Number of insured lives at date of statement.....	<u>7,910</u>

DETAIL OF POLICIES ISSUED SINCE 31st MARCH, 1878.

Policies in force at beginning of year in Canada (including bonus additions, \$61,638)	8,448	\$18,398,784 00
Policies issued during the year.....	705	1,531,729 00
Bonuses added during the year		18,400 00
Policies terminated as above and by change to paid up policies (including bonus additions, \$16,458).....	823	1,797,240 00
Policies not taken	132	383,780 00
Policies in force at date of statement (including bonus additions, \$63,580).	<u>8,198</u>	<u>17,767,893 00</u>

Department of Finance—Insurance Branch.

EQUITABLE LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

INCOME DURING THE YEAR 1895.

Total premium income	\$ 36,200,664 76
Received for interest or dividends.....	6,520,687 76
Received for rent..	1,496 212 22
Profit on securities.....	78,878 15
	<hr/>
Total income.....	\$ 44,296,442 89
	<hr/> <hr/>

DISBURSEMENTS DURING THE YEAR 1895.

Total amount paid for losses and matured endowments.....	\$ 12,151,287 51
Cash paid to annuitants	406,612 08
Surrender values paid in cash	2,968,002 87
Surrender values applied to purchase paid up insurance and annuities.	2,039,443 00
Cash dividends paid to policy-holders	1,294,919 86
Cash dividends applied to purchase paid up additions and annuities.	708,034 37
Cash paid to stockholders for dividends	7,000 00
Commissions and bonuses to agents	3,912,691 29
Salaries and allowances to managers and agents	194,163 74
Medical examiners' fees and inspection of risks.	257,145 46
Salaries of officers and office employees	604,183 79
Commuted commissions.....	597,855 34
Taxes, licenses and insurance department fees.....	486,247 11
Rents	295,040 57
General expenses.....	1,769,458 44
	<hr/>
Total disbursements.....	\$ 27,692,085 43
	<hr/> <hr/>

ASSETS.

Book value of real estate exclusive of all encumbrances.....	\$ 40,884,058 80
Loans on bonds and mortgages, first liens on real estate.....	27,194,562 12
Loans secured by pledge of bonds, stock or other collaterals.	2,615,500 00
Book value of bonds and stocks owned	110,427,614 46
Cash on hand and in banks	11,580,666 42
Agents' balances	467,711 42
Commuted commissions	784,505 61
	<hr/>
Total net or ledger assets.....	\$193,964,618 83

OTHER ASSETS.

Interest and rents due and accrued	511,071 38
Market value of bonds and stocks over book value	3,093,307 63
Net amount of uncollected and deferred premiums	3,440,390 00
	<hr/>
Total assets as per books of the Company	\$201,009,387 84
Less items not admitted.....	1,252,217 03
	<hr/>
Total assets less items not admitted	\$199,757,170 81
	<hr/> <hr/>

EQUITABLE LIFE—*Concluded.*

LIABILITIES.

*Net reinsurance reserve... ..	\$158,771,701 00
Present value of amounts not yet due on matured instalment policies	80,819 00
Total unsettled claims.....	1,444,289 11
Unpaid dividends or surplus or other description of profits due policy holders	88,567 00
Total liabilities.	<u>\$160,385,376 11</u>
Gross surplus on policy holders' account... ..	<u>\$ 39,371,794 70</u>

EXHIBIT OF POLICIES.

Number of new policies issued during the year... ..	42,766	
Amount of said policies		\$125,765,219 00
Number of policies terminated during the year.....	38,257	
Total amount terminated.		133,125,710 00
Number of policies in force at date.....	287,478	
Net amount of said policies		<u>912,509,553 00</u>

*Computed according to the Actuaries' Table of Mortality, with 4 per cent interest.

Department of Finance—Insurance Branch.

THE FEDERAL LIFE ASSURANCE COMPANY OF ONTARIO.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—JAS. H. BEATTY.

| Chief Agent and Managing Director—
DAVID DEXTER.

Head Office—Hamilton, Ontario,

(Incorporated, 21st December, 1874, by Act 38 Vic., cap. 68 (Ontario), amended in 1875 by 39 Vic., cap. 1 (Ontario). Organized, February, 1882. Commenced business in Canada, June, 1882.)

CAPITAL.

Amount of joint stock capital authorized.....	\$1,000,000 00
Amount subscribed for.....	700,000 00
Amount paid up in cash.....	80,197 00

(For List of Shareholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (unencumbered).....	\$ 25,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	86,619 83
Amount of loans secured by bonds, stocks or other marketable collaterals.....	1,250 00
Amount of loans as above on which interest has been overdue for one year or more previous to statement.....	\$3,150 00
Amount of loans made to policy-holders on the company's policies assigned as collaterals.....	120,225 51
Premium obligations on policies in force.....	1,386 97
Stocks and bonds owned by the company, viz:—	

*St. Thomas debentures	\$ 11,806 00	\$ 13,453 64
*Lindsay do	4,000 00	4,252 54
*Gananoque do	5,000 00	5,176 52
*Canadian Pacific Railway bonds.....	11,000 00	12,529 82
*Eldon debentures.....	10,000 00	10,553 40
*Merritton do	1,500 65	1,567 60
*Seaforth do	2,500 00	2,764 23
*Clinton do	2,500 00	2,674 92
Pembroke do	5,981 55	6,520 52
Seaforth debentures.....	10,000 00	10,936 95

Total par and market values.....	\$ 64,288 20	\$ 70,430 14
----------------------------------	--------------	--------------

Carried out at market value.....	70,430 14
Cash at head office	1,970 69
Cash in banks, viz:—	
Bank of Hamilton.....	\$ 51,760 54
Traders' Bank.....	21,683 49
Hamilton Provident and Loan Society.....	1,615 15
Landed Banking and Loan Co.....	11,095 83

Total.....	86,055 01
------------	-----------

*Deposited with the Receiver General.

FEDERAL LIFE—Continued.

Agents' ledger balances.....	3,257 03
Advances to agents, to be repaid from commissions.....	5,856 63
Office furniture.....	1,808 32
Chattel mortgage.....	57 59
Fire insurance premiums paid on account of mortgagors.....	155 60
†Total	<u>\$ 404,073 23</u>

OTHER ASSETS.

Interest due.....	\$ 3,442 14
do accrued.....	4,237 55
Total carried out.....	7,679 69
Net amount of uncollected and deferred premiums on new business, \$21,190.63; on renewals, \$66,830.35.....	88,020 98
Total assets.....	<u>\$ 499,773 90</u>
Amount which should be deducted on account of bad or doubtful agents' balances.....	1,302 69
Net assets.....	<u><u>\$ 498,471 21</u></u>

LIABILITIES.

*Amount computed to cover the net present value of all policies in force.....	\$ 405,865 27
Deduct value of policies reinsured in other companies.....	2,416 51
Net reinsurance reserve.....	\$ 403,448 76
Claims for death losses, unadjusted but not resisted	12,173 12
Total liabilities.....	<u>\$ 415,621 88</u>
Surplus on policy-holders' account.....	\$ 82,849 33
Capital stock paid up.....	80,197 00
Surplus above all liabilities and capital.....	<u><u>\$ 2,652 33</u></u>

INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 238,247 94
Premiums secured by policy loans	10,166 62
Premiums paid by dividends.....	20,202 95
Cash received for annuities.....	965 60
Total	<u>\$ 269,583 11</u>
Deduct premiums paid to other companies for reinsurance.....	11,935 76
Net premium income	<u>\$ 257,647 35</u>
Received for interest	19,474 60
Received for rents.....	454 50
Total income.....	<u><u>\$ 277,576 45</u></u>

†The above assets include a sum of \$15,000 in mortgages and other securities, contributed under an instrument dated 4th March, 1890, executed by the contributors, who are described therein as certain of the directors, and by others described as shareholders, wherein the persons who are mentioned as the shareholders covenant and agree to repay to said contributors the amount of their contributions, and assign to the contributors such dividends, bonuses and profits as shall accrue to their shares in the capital stock of the company.

*Institute of Actuaries' H. M. Table. 4½ per cent.

Department of Finance—Insurance Branch.

FEDERAL LIFE—Continued.

EXPENDITURE DURING THE YEAR.

Cash paid for death losses (\$1,000 of which accrued in previous years)	\$	81,500 00
Deduct amount received from other companies for reassured death claims (accrued in previous years)		10,000 00
Total amount paid for death claims	\$	71,500 00
Cash paid for matured endowments		2,000 00
Cash paid for surrendered policies		9,344 98
Premium obligations used in purchase of surrendered policies		237 98
Cash dividends paid policy-holders		9,640 86
Dividends applied in payment of premiums		297 78
Premium obligations used in payment of dividends to policy-holders		20,202 95
Taxes, licenses, fees or fines		2,070 71
Cash paid for commissions, salaries and other expenses of officials		77,849 17
Miscellaneous payments, viz.:—Medical fees, \$5,629.31; printing, advertising, stationery, &c., \$3,992.67; postage, telephone, telegrams and express, \$1,204.92; directors' and auditors' fees, \$1,263; exchange, \$209.57; legal expenses, \$1,056.69; insurance superintendence, \$142.85; rent, \$1,737.24; sundries, including fuel, gas, water rates, guarantee premiums and janitor's services, \$2,643.65.		17,879 90
Total expenditure	\$	211,024 33

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year	\$	1,509 91
do received during the year		115 04
Total	\$	1,624 95
Premium obligations used in purchase of surrendered policies	\$	237 98
Total deduction		237 98
Balance, note assets at end of year	\$	1,386 97

MISCELLANEOUS.

Number of new policies reported during the year as taken (including 3 revived for \$7,000)		1,362
Amount of said policies	\$	1,830,050 00
Amount of said policies reinsured in other licensed companies		38,000 00
Number of policies become claims during the year		46
Amount of said claims (including matured endowments)		94,500 00
Number of policies in force at date		5,775
Amount of said policies	\$	10,664,227 26
do do reinsured in other licensed companies		508,000 00
Net amount in force, 31st December, 1895.		10,156,227 26

FEDERAL LIFE—*Concluded.*

Number and amount of policies terminated during the year—

	No.	Amount.
1. By death.....	44	\$ 92,500 00
2. By maturity..	2	2,000 00
3. By expiry.....	96	273,000 00
4. By surrender.....	40	64,143 50
(For which cash value has been paid, \$9,582.96.)		
5. By surrender, \$31,500 (for which paid up policies have been granted to the amount of \$6,183.33.)		
Difference of amounts carried out.....		25,316 67
6. By lapse.....	745	1,230,000 00
Total.....	926	\$1,686,960 17

	No.	Amount.
Policies in force at beginning of year.....	5,339	\$ 10,521,137 43
do issued during the year in Canada.....	1,401	1,892,050 00
do terminated as above.....	926	1,686,960 17
do not taken.....	39	62,000 00
do in force at date of statement.....	5,775	10,664,227 26

Number of insured lives at beginning of year.....	5,171
do of lives insured during the year.....	1,332
do of deaths during the year among the insured.....	43
do of insured whose policies have been terminated otherwise than by death.....	872
Number of insured lives at date of statement.....	5,588

Department of Finance—Insurance Branch.

THE GERMANIA LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—HUGO WESENDONCK. | *Secretary*—HUBERT CILLIS.

Principal Office—20 Nassau Street, New York.

Chief Agent in Canada— | *Head Office in Canada*—
C. R. G. JOHNSON. | 42 St. John Street, Montreal.

(Incorporated, 10th April, 1860. Commenced business in Canada, November, 1887.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash\$ 200,000 00

ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the Company's policies assigned as collaterals.....\$ 995 00
Debentures owned by the company and held by the Receiver General, viz.:—

	Par value.	
Canada 4 per cent bonds	\$ 50,000 00	
Montreal harbour bonds	25,000 00	
Total par value	\$ 75,000 00	
Carried out at market value.....		79,562 50
Gross premiums due and uncollected on Canadian policies in force.....	\$ 490 17	
Gross deferred premiums on same	557 32	
Total outstanding and deferred premiums.....	\$ 1,047 49	
Deduct cost of collection at 20 per cent.....	209 50	
Net outstanding and deferred premiums		837 99
Total assets in Canada.....	\$ 81,395 49	

LIABILITIES IN CANADA.

*Amount computed to cover the net present value of all Canadian policies in force.....	\$ 78,493 00	
Claims for death losses unadjusted but not resisted		Nil.
Total liabilities in Canada	\$ 78,493 00	

INCOME IN CANADA.

Cash received for premiums.....	\$ 13,490 80	
Premiums paid by dividends.....	101 03	
Total premium income.....	\$ 13,591 83	
Received for interest or dividends.....		3,000 00
Interest on policy loans.....		59 70
Total income in Canada	\$ 16,651 53	

* Actuaries' 4 per cent Table.

GERMANIA LIFE—Continued.

EXPENDITURE IN CANADA.

Cash paid for losses in Canada.....	\$	6,000	00
Cash paid for surrendered policies.....		1,235	48
Premium obligations used in purchase of surrendered policies		134	14
The same voided by lapse.....		44	08
Cash dividends paid to Canadian policy-holders		8	80
Cash dividends applied in payment of premiums in Canada		101	03
		<hr/>	
Total net amount paid policy-holders in Canada.....	\$	7,523	53
Commissions, salaries and other expenses of officials in Canada		572	57
Taxes, licenses, fees, or fines		22	38
All other expenditure, viz.:—Exchange and postage.....		30	40
		<hr/>	
Total expenditure in Canada.....	\$	8,148	88

MISCELLANEOUS.

Number of policies reported as taken during the year (including 3 for \$5,150 reinstated).....	4		
Amount of said policies		\$	6,150
Number of policies become claims in Canada during the year.....	3		
Amount of said policies			\$,000
Number of policies in force in Canada at date	152		
Amount of said policies.....		\$	292,771
Bonus additions thereon.....			1,605
		<hr/>	
Net amount in force at 31st December, 1895.....			294,376

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	3	\$ 6,000 00
2. By surrender (for which cash value has been paid, \$1,235.48)	12	18,080 00
3. By surrender, \$4,000 (for which paid up policies have been granted to amount of \$366)		
Difference of amounts carried out.....		3,634 00
4. By lapse and change.....	1	7,551 00
		<hr/>
Total.....	16	\$ 35,265 00

Policies in force in Canada at beginning of year.....	164	\$ 321,886	00
Policies issued and reinstated during the year.....	4	6,150	00
Policies terminated as above	16	35,265	00
Policies in force at date of statement (exclusive of bonuses, \$1,605.00)	152	292,771	00

Number of insured lives at beginning of year	164
Number of new insurers during the year.....	4
Number of deaths during the year.....	3
Number of insured whose policies have been terminated during the year otherwise than by death.....	13
Number of insured lives at date of statement.....	152

Department of Finance—Insurance Branch.

GERMANIA LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDED 31ST DECEMBER, 1895.

INCOME DURING THE YEAR 1895.

Total premium income	\$ 3,016,128 81
Interest.....	848,088 85
Discount on claims paid in advance	1,622 85
Received for rents.....	135,823 05
Dividends and surrender values on reinsurances.....	2,384 00
Policy fees	1,891 74
	<hr/>
Total income	\$ 4,005,939 30
	<hr/> <hr/>

DISBURSEMENTS DURING THE YEAR 1895.

Total amount paid for losses and matured endowments	\$ 1 660,099 32
Cash paid to annuitants	21,648 39
Surrender values paid in cash.....	206,164 71
Surrender values applied to purchase paid up insurance and annuities.	190,077 55
Dividends paid policy holders on paid up policies.....	7,632 55
Cash dividends of 1895 applied to pay running premiums due in 1895.	119,099 77
Cash dividends applied to purchase paid up additions and annuities.	23,119 97
Paid to stockholders for interest and dividends.....	24,000 00
Commissions and bonuses to agents.	301,742 66
Salaries and allowances to managers and agents.	101,220 10
Medical examiners' fees.....	25,095 83
Salaries of officers and office employees.	83,775 32
Taxes, licenses and insurance department fees.....	39,075 35
Rents.....	19,665 00
Commuting commissions.....	2,163 44
General expenses.....	93,148 41
	<hr/>
Total disbursements.....	\$ 2,917,728 37
	<hr/> <hr/>

ASSETS.

Cost value of real estate exclusive of all encumbrances.....	\$ 2,141,495 15
Loans on bonds and mortgages, first liens on real estate.....	11,354,145 00
Loans made to policy holders on the company's policies assigned as collaterals.....	925,724 34
Cost value of bonds and stocks owned.....	5,572,414 23
Cash on hand and in banks.....	320,834 39
Certificate of profit of Atlantic Mutual Insurance Company.....	520 00
	<hr/>
Total net or ledger assets.....	\$ 20,315,133 11
	<hr/> <hr/>

OTHER ASSETS.

Interest due and accrued.....	187,294 67
Rents due and accrued	5,016 67
Market value of real estate over cost.....	44,334 82
Market value of bonds and stocks over cost.....	182,961 34
Net amount of uncollected and deferred premiums.....	437,627 85
	<hr/>
Total assets.....	\$ 21,172,368 46
	<hr/> <hr/>

GERMANIA LIFE—*Concluded.*

LIABILITIES.

*Net reinsurance reserve.....	\$ 19,015,268 00
Total unsettled claims	194,110 28
Unpaid dividends or surplus or other description of profits due policy holders	54,353 67
Premiums paid in advance.....	1,976 37
Reserve on cancelled policies upon which a surrender value may be demanded.	9,975 96
All other liabilities.....	64,534 68
Total liabilities....	\$ 19 340,218 96
Capital stock paid up.....	200,000 00
Gross divisible surplus (surplus accumulated on deferred dividend policies, \$182,195.56)	\$ 1,632,149 50

EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	5,629
Amount of said policies.	\$ 9,121,841 00
Number of policies terminated during the year	4,890
Total amount terminated.....	9,065,550 00
Number of policies in force at date.....	40,772
Net amount of said policies.....	69,025,662 00
Number of industrial policies in force... ..	5,533
Amount of said policies.....	677,688 00

* Based on Actuaries' Table with 4 per cent interest.

Department of Finance—Insurance Branch.

THE GREAT WEST LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1895.

President—ALEX. MACDONALD.
Chief Agent and Managing Director—
 J. H. BROCK.

Secretary—A. JARDINE.
Principal Office—Winnipeg, M.

(Incorporated, 28th Aug., 1891, by 54-55 Vic., cap. 115. Commenced business in
 Canada, 18th Aug., 1892.)

CAPITAL.

Amount of joint stock capital authorized	\$	400,000 00
do do subscribed for		400,000 00
do do amount paid up in cash.....		100,000 00

(For List of Shareholders see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate, by bond or mortgage first liens.....	\$	78,599 02
Amount of loans to policy-holders on the company's policies assigned as collaterals.....		3,593 97
Stock and bonds owned by the company :—		
City of Winnipeg 5 per cent bonds.....	Par value. Market value. \$ 56,000 00 \$ 58,520 00	
Carried out at market value.....		58,520 00
Cash at head office.....		7,009 28
Cash at branch offices		1,543 07
Cash in banks, viz.:—		
Imperial Bank, Winnipeg.....	\$ 36,362 71	
do Toronto.....	1,145 91	
Bank of New Brunswick, St. John, N.B.....	453 91	
Total.....		37,962 53
Agents' ledger balances.....		9,784 31
Office furniture and fixtures..		3,830 25
Total.....	\$	200,842 43

OTHER ASSETS.

Interest due		46 15
Interest accrued.....		1,851 55
Net amount of uncollected and deferred premiums on new business, \$9,996.16; on renewals, \$26,138.75.....		36,134 91
Total assets.....	\$	238,875 04

THE GREAT WEST—*Continued.*

LIABILITIES.

*Amount computed to cover the net present value of all policies in force.....	\$ 154,478 62
Deduct value of policies reinsured.....	844 00
Net reinsurance reserve.....	\$ 153,634 62
Premiums paid in advance.....	112 83
Items in suspense.....	52 98
Total liabilities.....	\$ 153,800 43
Surplus on policy-holders' account.....	\$ 85,074 61
Capital stock paid up.....	\$ 100,000 00

INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 122,732 89
Cash received for annuities.....	1,600 00
Total.....	\$ 124,332 89
Deduct premiums paid to other companies for reinsurance.....	1,735 14
Total net premium income.....	\$ 122,597 75
Amount received for interest or dividends on stock.....	9,144 06
Total income.....	\$ 131,741 81

EXPENDITURE DURING THE YEAR.

Cash paid for death losses.....	\$ 22,769 26
Net amount paid for death claims.....	\$ 22,769 26
Cash paid for surrendered policies.....	311 24
Cash paid for commissions, salaries and other expenses of officials.....	45,773 07
Taxes, licenses, fees or fines.....	713 35
Sundry expenditures, viz.:—	
Medical fees, \$5,978; travelling expenses, \$5,020.13; rents, \$2,067.30; stationery and printing, \$2,378.45; advertising, \$1,628.01; postage and telegrams, \$1,170.29; agency expenses, \$336.76; legal expenses, \$1,424.74; express charges, \$173.60; exchange, \$113.06; sundries, \$1,766.68.....	22,057 02
Total expenditure.....	\$ 91,623 94

MISCELLANEOUS.

Number of new policies reported during the year as taken.....	974
Amount of said policies.....	\$1,682,200 00
Amount of said policies reinsured in other licensed companies in Canada.....	31,800 00
Number of policies become claims during the year.....	18
Amount of said policies.....	22,769 26
Number of policies in force at date.....	2,818
Amount of said policies.....	\$5,071,150 00
Amount of said policies reinsured in other licensed companies in Canada.....	136,300 00
Net amount in force at 31st December, 1895.....	4,934,850 00

*Based on Actuaries' 4 per cent table. The net reserve computed by the Department on the H. M. table with $4\frac{1}{2}$ per cent interest, amounts to \$142,951.51.

Department of Finance—Insurance Branch.

THE GREAT WEST—*Concluded.*

Number and amount of policies terminated during the year :—

	No.	Amount.
1. By death.....	18	\$ 22,769 26
2. By surrender..... (For which cash value has been paid, \$311.24.)	6	12,500 00
3. By surrender, \$1,000.00. (For which paid up policies have been granted to amount of \$150.) Difference of amounts carried out.....		850 00
4. By lapse.....	380	640,750 00
Total terminated	404	\$ 676,869 26

	No.	Amount.
Policies in force at beginning of year	2,328	\$4,239,050 00
Policies issued during the year.....	1,098	1,873,700 00
Policies revived during the year.....	12	25,500 00
Policies terminated as above.....	404	676,869 26
Policies not taken.....	216	374,000 00
Policies reduced in amount.....		16,230 74
Policies in force at date of statement.....	2,818	5,071,150 00

	No.
Number of insured lives at beginning of year....	2,039
Number of new insurers during the year.....	1,048
Number of deaths during the year among the insured.....	16
Number of insured whose policies have been terminated during the year otherwise than by death.....	568
Number of insured lives at date of statement.....	2,503

THE LIFE ASSOCIATION OF SCOTLAND.

STATEMENT FOR THE YEAR ENDING 5TH APRIL, 1895.

Manager—JOHN TURNBULL SMITH. | *Secretary*—JOHN SHARP.
Principal Office—Edinburgh.

Chief Agent in Canada—CHARLES M. HOLT. | *Head Office in Canada*—Montreal.

(Established, 23rd March, 1839. Commenced business in Canada, Sept., 1857.)

CAPITAL.

Amount of capital authorized and subscribed for	\$1,946,666 67
Amount paid up in cash	425,833 33
	425,833 33

ASSETS IN CANADA.

Amount secured by way of loans on real estate by bond or mortgage, first liens	\$ 201,720 19
Amounts of loans made to Canadian policy holders on the Associa- tion's policies assigned as collaterals	39,358 85
Credit premium debts on policies in force	68,832 49
Stocks and bonds in deposit with Receiver General, viz.:—	
Canada 4 per cent bonds	\$ 24,333 33
do do	20,926 67
New Brunswick, 6 per cent bonds	9,733 33
Province of Quebec 5 per cent bonds	48,666 67
City of Toronto 6 per cent bonds	48,666 67
Canada 4 per cent stock	2,433 33
Total par value	154,760 00
Cash in Merchants' Bank—current account	8,365 59
Interest due	\$ 1,134 35
do accrued	5,943 26
Total interest	7,077 61
Gross premiums due and uncollected on Canadian policies in force	16,370 56
Total assets in Canada	\$ 496,485 29

LIABILITIES IN CANADA.

*Amount estimated to cover the net reserve on all outstanding policies in Canada	\$1,100,142 20
Claims for death losses—due and unpaid	\$ 20,530 02
Claims for matured endowments—due and unpaid	2,530 66
Total unsettled claims	23,060 68
Total liabilities in Canada	\$1,123,202 88

* Institute of Actuaries' H. M. Table, at $4\frac{1}{2}$ per cent interest. Exact computation at 5th April, 1891.

Department of Finance—Insurance Branch.

LIFE ASSOCIATION OF SCOTLAND—Continued.

INCOME IN CANADA.

Cash received for premiums.....	\$ 42,207 15
New credit premium loans	210 17
Total premium income	\$ 42,417 32
Amount received for interest or dividends on stock, &c	14,957 07
Total income in Canada	\$ 57,374 39

EXPENDITURE IN CANADA.

Net amount paid for death claims in Canada (\$14,814.12 of which accrued in previous years).....	\$ 52,603 77
Net amount paid for endowment claims in Canada.....	3,139 85
Total amount paid for death claims and matured endowments.....	\$ 55,743 62
Cash paid for surrendered policies.....	1,686 70
Premium obligations used in purchase of surrendered policies or voided by lapse	210 58
Cash dividends paid to Canadian policy-holders.....	223 45
Cash dividends applied in payment of premiums in Canada.....	5,981 05
Total payments to policy-holders in Canada.....	\$ 63,845 40
Commissions, salaries, and other expenses of officials in Canada.....	2,218 02
Taxes, licenses, fees or fines.....	30 96
All other expenditure in Canada	430 09
Total expenditure in Canada	\$ 66,524 47

MISCELLANEOUS.

Number of policies become claims during the year in Canada.....	33
Amount of said claims	\$ 57,927 90
Number of policies in force in Canada at 5th April, 1895.....	954
Amount of said policies.....	1,655,958 64

Number and amount of policies terminated in Canada during the year:—

1. By death.....	31	\$ 53,061 24
2. By maturity.....	2	4,866 66
3. By surrender	4	6,813 33
(For which cash value has been paid, \$1,897.28.)		
4. By surrender, \$1,703.33.		
(For which paid-up policies have been granted to amount of \$535.33.)		
Difference of amounts carried out.....		1,168 00
5. By lapse	2	2,920 00
Total	39	\$ 68,829 23

Policies in force at beginning of year in Canada.....	993	\$ 1,724,787 87
Policies terminated as above.....	39	68,829 23
Policies in force at date of statement	954	1,655,958 64

Number of insured lives.....No return.

LIFE ASSOCIATION OF SCOTLAND—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 5TH APRIL, 1895.

The new business has been well maintained, having amounted, under 1,512 policies, to £979,878, yielding in new premiums £36,715. During the previous five years the average annual new business was £977,575, at premiums of £30,405.

New life annuities, to the number of 138, were purchased for the annual amount of £8,908, at the price of £93,550.

The total revenue from premiums and interest (exclusive of the purchase money for annuities) was £547,679, as against £531,995 in the previous year, showing the large increase of nearly £15,700.

The claims by death during the year, including bonuses, amounted to £296,398. As will be seen from the following summary, the number of policies cancelled by death, in all classes combined, was well within the number expected, but the sums assured, which became payable under such policies, fully equalled the expected amount:—

	Expected Claims.		Actual Claims.	
	Number.	Amount (excluding Bonuses.)	Number.	Amount (excluding Bonuses.)
Class A (old series).....	362	£146,696	382	£158,848
Other Classes.....	330	141,825	274	131,104
Together.....	692	£288,521	656	£289,952

Endowment assurances to the number of 50, and assuring the sum of £15,214, matured by survivorship of the lives to the fixed periods.

The annuities cancelled by death during the year numbered 63, relieving the association of the payment of £5,338 per annum. This amount is much larger than usual, the yearly amount of annuities cancelled by death, during the previous five years, averaging only £1,970.

The ratio of expenses to life premium income (making allowance for the expenses chargeable to annuities) has been slightly less than in the previous year, and in fact, with one exception, has been the lowest in any year since 1886.

The funds of the association now amount to £4,258,903, showing an increase in the year of nearly £172,000, as against an average annual increase, in the three preceding years of the current quinquennium, of about £119,000. The funds, as invested at the close of the accounts yield an average return of £3, 19s. 6d. per £100.

At 5th April, 1895:—

30,569 policies were in force, assuring (exclusive of bonuses).....	£14,040,165	Stg.
Total claims paid under life policies amounted to.....	6,508,904	“
Cash bonuses paid and bonus additions amounted to.....	1,953,016	“
The funds in hand were.....	4,258,903	“

The allocation of bonus to the policy-holders in class A. is made annually, and the yearly valuation of the policies in that class having been completed, the directors now declare the following cash bonuses on the premiums for ordinary whole-life policies, by premiums payable throughout life, for the year commencing 6th April, 1896, to be applied as formerly in part-payment of the premiums falling due during that year:—35 per cent to entrants on or before 5th April, 1855; 25 per cent to entrants between 6th April, 1855, and 5th April, 1860; 20 per cent to entrants between 6th April, 1860, and 5th April, 1865; 17½ per cent to entrants between 6th April, 1865, and 5th April, 1871; 15 per cent to entrants between 6th April, 1871, and the close of the class. In the case of assurances by a limited number of premiums and endowment assurances, the cash bonuses are of precisely the same amount as if they were ordinary assurances by premiums during life.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—J. BIBBY, Esq. | Gen. Manager and Secretary—J. M. DOVE.
 Principal Office—Liverpool, England.
 Chief Agent in Canada—G. F. C. SMITH. | Head Office in Canada—Montreal.
 (Organized, 21st May, 1836. Incorporated 14th July, 1836. Commenced
 business in Canada, 4th June, 1851.)

(For Capital and Assets in Canada, see Fire Statement.)

LIABILITIES IN CANADA.

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$ 100,000 00
Total net liabilities to policy-holders in Canada.....	<u>\$ 100,000 00</u>

INCOME IN CANADA.

Cash received for premiums.....	\$ 6,744 81
Total income.....	<u>\$ 6,744 81</u>

EXPENDITURE IN CANADA.

Net amount paid on account of death claims.....	\$ 15,668 75
Amount paid to annuitants.....	1,582 56
Cash paid for surrendered policies.....	132 50
Total payments made to policy-holders in Canada.....	<u>\$ 17,383 81</u>
Paid for commission, &c.....	181 52
Sundry expenditure:—Postage, \$63.27; exchange, \$2.04; insurance superintendence, \$4.48.....	69 79
Total expenditure in Canada.....	<u>\$ 17,635 12</u>

MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	3
Amount of said policies.....	\$ 11,835 75
Number of policies in force in Canada at date.....	140
Amount of said policies.....	\$ 194,060 00
Add bonus additions.....	36,941 05
Total net amount in force 31st December, 1895.....	<u>231,001 05</u>

*Estimated by Department on the basis of Institute of Actuaries' H. M. Table with 4½ per cent interest.

Department of Finance—Insurance Branch.

LIVERPOOL AND LONDON AND GLOBE.

Number and amount of policies terminated during the year in Canada :

1. By death (including \$335.75 bonus additions).....	3	\$	11,835 75
2. Transfer	2		3,406 68
Total (including bonus additions, \$335.75).....	5	\$	15,242 43

	No.		Amount.
Policies in force at beginning of year (including bonus additions, \$33,764.15).....	143	\$	241,270 82
Bonuses added			3,022 74
Policies transferred from England (including bonus additions, \$489.91)	2		1,949 92
Policies terminated as above (including bonus additions \$335.75).....	5		15,242 43
Policies in force at date of statement (including bonus additions, \$36,941.05).....	140		231,001 05

Number of insured lives at the beginning of the year.....	134
Number of new insurers during the year (by transfer).....	2
Number of deaths during the year among insured.....	3
Number of insured whose policies have been terminated otherwise than by death	2
Number of insured lives at date of statement.....	131

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

LIFE DEPARTMENT.

During the year the company has received—

1,095 proposals to assure the sum of.....	£575,846
838 policies were issued for	446,476
189 proposals were not completed for.....	87,610
68 proposals were declined for	41,760

The premiums on new assurances during the year amount to £19,615, the total premium income, after deducting the amount paid for reassurances, being £233,539. The net claims paid (including bonuses) amounted to £302,605, of which the sum of £5,500 was in respect to endowment assurances matured. Four hundred and thirty-seven annuity bonds have been issued for a consideration of £317,666, granting annuities amounting to £29,160. The holders of one hundred and twenty-eight annuity bonds have died during the year, relieving the company of the annual payment of £6,348. The life and annuity funds have been increased by £251,578 during the year, and now amount to £4,860,056.

LIVERPOOL AND LONDON AND GLOBE—Concluded.

LIFE ASSURANCE ACCOUNT.

LIVERPOOL AND LONDON AND GLOBE FUND.		LIVERPOOL AND LONDON AND GLOBE FUND.	
£	s. d.	£	s. d.
Amount of life assurance fund at the beginning of the year	3,224,785 8 2	Claims under life policies, including those admitted but not paid (after deducting sums reassured)	269,905 10 9
Premiums after deduction of reinsurance premiums	226,342 12 2	Surrenders	10,303 12 9
Interest and dividends	128,022 2 6	Commission	£ 8,513 1 4
Assignment fees	86 0 0	Expenses of management	11,429 16 10
Fines	49 19 2	Medical fees	909 10 3
		Stamps	1,781 16 10
	3,579,286 2 0	Amount of funds at the end of the year, as in balance sheet	3,270,442 13 3
			3,579,286 2 0

GLOBE FUND.

Amount of life assurance fund at the beginning of the year	221,632 8 2	Claims under life policies, including those admitted but not paid (after deducting sums reassured)	32,700 4 0
Premiums, after deduction of reinsurance premiums	7,196 18 8	Surrenders	659 7 6
Interest and dividends	8,170 9 4	Commission	£ 196 16 10
Assignment fees	3 15 0	Expenses of management	522 17 0
Fines	5 0	Amount of funds at the end of the year, as in balance sheet	202,924 10 10
	237,003 16 2		237,003 16 2

204

ANNUITY ACCOUNT.

LIVERPOOL AND LONDON AND GLOBE FUND.		LIVERPOOL AND LONDON AND GLOBE FUND.	
£	s. d.	£	s. d.
Amount of fund at the beginning of the year	1,156,920 13 9	Annuitants paid	135,612 5 4
Consideration for annuities granted	317,666 15 9	Commission	3,176 13 4
Interest and dividends	48,801 9 4	Expenses of management	2,247 16 5
Assignment fees	15 0	Amount of funds at the end of the year, as in balance sheet	1,382,352 18 9
	1,523,389 13 10		1,523,389 13 10
			£3,816,289 18 2

GLOBE FUND.		GLOBE FUND.	
£	s. d.	£	s. d.
Amount of fund at the beginning of the year	5,138 16 4	Annuitants paid	947 14 10
Interest and dividends	182 17 10	Expenses of management	37 18 2
		Amount of funds at the end of the year, as in balance sheet	4,336 1 2
			5,321 14 2
			£1,528,711 8 0

(For Balance Sheet see Fire Statement.)

Department of Finance—Insurance Branch.

LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—SIR NIGEL KINGSCOTE, K.C.B. | *Secretary*—WILLIAM PALIN CLIREHUGH.

Principal Office—London, England.

Chief Agent in Canada—B. HAL. BROWN | *Head Office in Canada*—Montreal.

(Established, 4th August, 1862. Commenced business in Canada, 1863.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for.....	£100,000	0 0
Amount paid up in cash.....	£10,000	0 0
Proprietors' share of profits added.....	10,000	0 0
	20,000	0 0

ASSETS IN CANADA.

In deposit with the Receiver General, viz.:—

	Par value.	
Province of Quebec (registered).....	\$ 8,000	00
City of Victoria, B.C., water-works debentures.....	10,000	00
do Toronto debentures.....	2,999	00
Corporation of Montreal debentures.....	7,000	00
do do stocks.....	24,700	00
County of Middlesex debentures.....	20,000	00
City of Hamilton debentures.....	15,000	00
Town of St. Thomas debentures.....	13,581	71
Province of Quebec bonds.....	15,500	00
Town of Cowansville debentures.....	5,400	00
Total.....	\$ 122,180	71

Total in deposit with Receiver General at market value...\$ 136,209 89

Held by trustees in accordance with the Insurance Act:—

	Par value.	
Town of Brampton.....	\$ 15,508	68
City of Montreal Harbour bonds.....	45,000	00
do school debentures.....	8,000	00
City of Ottawa.....	10,000	00
Town of Valleyfield.....	10,000	00
do Trenton.....	3,665	00
do Tilsonburg.....	5,000	00
do Ingersoll.....	30,500	00
do Fort Hope.....	10,000	00
do Wingham.....	8,500	00
do Welland.....	16,000	00
do Penetanguishene.....	5,000	00
do do (guaranteed by County of Simcoe).....	10,000	00
Village of Wiarton.....	10,500	00
City of New Westminster.....	25,000	00
do Victoria.....	25,000	00
do Brandon.....	31,000	00
do Belleville.....	15,000	00
Town of Beauharnois.....	16,000	00
Canadian Pacific Railway Land Grant bonds.....	100,000	00
Township of Bexley.....	7,000	00
Town of Collingwood.....	13,000	00
do Toronto Junction.....	27,500	00
do Goderich.....	5,000	00
do Sault Ste. Marie.....	13,800	00
do Farnham.....	30,000	00

LONDON AND LANCASHIRE LIFE—Continued.

	Par value.	
Victoria Rolling Stock Co.....	\$ 40,000 00	
Lake Champlain and St. Lawrence Junction Railway bonds.....	8,000 00	
Town of Fort William.....	10,000 00	
City of Winnipeg.....	15,000 00	
Corporation of Montreal Permanent Stock.....	17,100 00	
City of Montreal stock.....	66,000 00	
City of St. Catharines.....	15,000 00	
Province of Quebec registered bonds.....	5,000 00	
City of Halifax.....	15,000 00	
do St. John.....	40,000 00	
Total par value.	\$727,073 68	
Total held by trustees in accordance with the Act, carried out at market value.....		792,151 19
Held by the company—		
City of Toronto.....	\$ 235 00	
Province of Quebec bonds.....	500 00	
do Sombra.....	3,600 00	
Village of Midland.....	2,750 00	
Montreal Harbour bonds.....	10,000 00	
Town of Niagara.....	3,500 00	
do Meaford.....	11,886 71	
do Paris.....	3,768 00	
do Collingwood.....	615 08	
Village of Arnprior.....	8,800 64	
Township of Luther, West.....	1,229 14	
do Holland.....	2,792 64	
do Brooke.....	2,338 00	
do Amaranth.....	980 08	
do Dundee.....	20,867 60	
do York.....	11,381 95	
Town of Napanee.....	4,997 50	
do Calgary.....	13,200 00	
County of Renfrew.....	16,359 09	
Village of Vaudreuil.....	12,316 50	
City of Belleville.....	25,000 00	
Town of Cornwall.....	23,313 76	
City of Ottawa R. C. School.....	20,000 00	
Town of Lunenburg.....	10,000 00	
City of Quebec.....	9,733 33	
Town of Mattawa.....	4,000 00	
do Dartmouth.....	5,000 00	
do Yarmouth.....	4,000 00	
City of Winnipeg.....	15,000 00	
Town of Sydney.....	10,000 00	
Township of Charlottenburgh.....	1,097 20	
Village of St. Louis de Milé End.....	20,000 00	
Parish of Ste. Anne de la Pérade.....	15,000 00	
do St. Grégoire Thaumaturge.....	2,000 00	
Total par value.....	\$296,262 22	
Total held by the company carried out at market value.		288,443 01
Mortgages on real estate in Canada, held by trustees in accordance with the Act.		425,464 00
(Amount of said loans upon which interest has not been paid within one year previous to statement).....		None.
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals.		85,260 00
(Of this amount \$73,776 belongs to policies issued subsequent to 31st March, 1878.)		
Cash at head office in Canada.....		150 00
Cash in Bank of Montreal, current account.....		25,014 10
Agents' ledger balances.....		1,193 28
Interest due (since paid).....	\$ 237 05	
do accrued.....	22,054 59	
Total carried out.....		22,291 64

Department of Finance—Insurance Branch.

LONDON AND LANCASHIRE LIFE—Continued.

Gross premiums due and uncollected on Canadian policies in force (since paid with few exceptions).....	\$ 7,897 19
Gross deferred premiums on same.....	22,175 90
December premiums on which days of grace are current.....	47,624 12
	\$ 77,697 21
Deduct cost of collection, at 20 per cent.....	15,539 44
Net outstanding and deferred premiums.....	62,157 77
Office furniture.....	488 50
	\$1,838,823 38

LIABILITIES IN CANADA.

Under policies issued previous to 31st March, 1878.

*Net reinsurance reserve.....	\$ 195,000 00
Claims for death losses—due and unpaid. (Since paid).....	\$ 4,500 00
Bonus additions thereon.....	581 25
	5,081 25
Total liability in respect of said policies.....	\$ 200,081 25

Under policies issued subsequent to 31st March, 1878.

*Net reinsurance reserve.....	\$1,225,000 00
Claims for death losses—due and unpaid. (Since paid).....	\$ 2,500 00
do resisted—in suit.....	10,000 00
	12,500 00
Due on account of general expenses in Canada.....	2,527 17
Premiums paid in advance, &c.....	313 39
	2,840 56
Total liabilities in respect of said policies.....	\$1,240,340 56
Total liabilities in Canada.....	\$1,440,421 81

INCOME IN CANADA.

Cash received for premiums.....	\$ 213,609 07
Deduct premiums paid to other companies for reinsurance.....	6,100 02
	207,509 05
Net premium income.....	\$ 207,509 05
Interest or dividends on stock, &c.....	78,401 73
Profit on sale of debentures.....	72 00
	285,982 78
Total income in Canada.....	\$ 285,982 78

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada (including bonus additions, \$2,046.25).....	\$ 59,952 75
Cash paid for matured endowments in Canada (including bonus additions, \$394.50).....	32,626 50
	92,579 25
Total paid for death claims and matured endowments....	\$ 92,579 25
Cash paid for surrendered policies.....	11,458 45
Cash paid Canadian policy-holders for surrender of bonus additions....	429 91
	12,888 36
Total net amount paid to policy-holders in Canada....	\$ 104,467 61

*Based on the Institute of Actuaries' H. M. Table of Mortality, with 4½ per cent interest. Estimated by the Department.

LONDON AND LANCASHIRE LIFE—Continued.

EXPENDITURE IN CANADA—Continued.

Commission, salaries and other expenses of officials.....	44,125 96
Taxes, licenses, fees or fines....	2,187 24
All other expenditure, viz.:—Agency charges, \$276.57; medical fees, \$2,964.69; postage, etc., \$1,050.74; legal expenses, \$845.49; printing and stationery, \$1,875.93; advertising, \$865.69; rent, \$2,319.23; insurance superintendence, \$116; office furniture, \$240.67; sundries, \$153.50.....	10,708 51
Total expenditure in Canada.....	\$ 161,489 32

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada (including 10 policies for \$12,500 revived).....	503
Amount of said policies.....	\$ 895,000 00
Number of policies become claims in Canada during the year.....	64
Amount of said claims.....	\$ 91,038 50
Bonus additions thereon.....	2,910 75
	93,949 25
Number of policies in force in Canada at date.....	4,225
Amount of said policies.....	\$6,947,518 16
Bonus additions thereon.....	85,853 74
	\$7,033,371 90
Deduct amount of said policies reinsured in other licensed companies in Canada (including bonus additions, \$1,266.99).....	162,911 16
Net amount in force 31st December, 1895	<u>6,870,460 74</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$2,516.25)....	39	\$ 63,322 75
2. By maturity (including \$394.50 bonus additions).....	25	30,626 50
3. By surrender (including \$962 50 bonus additions)....	68	118,740 50
(For which cash value has been paid, \$11,458.45.)		
4. By surrender (including bonus additions, \$265), \$46,265 (for which paid-up policies have been granted to amount of \$12,877.)		
Difference of amounts carried out.....		33,388 00
5. By lapse (including bonus additions, \$528.95).....	363	652,305 95
Total (including \$4,667.20 bonus additions).....	495	\$ 898,383 70

	No.	Amount.
Policies in force at beginning of year in Canada (including \$90,339.54 bonus additions).....	4,217	\$7,036,574 20
Policies issued during the year.....	562	997,500 00
Policies revived (including \$181.40 bonus additions).....	10	12,681 40
Policies terminated as above (including \$4,667.20 bonus additions).....	495	898,383 70
Policies not taken.....	69	115,000 00
Policies in force at end of year (including \$85,853.74 bonus additions).....	4,225	<u>7,033,371 90</u>

Department of Finance—Insurance Branch.

LONDON AND LANCASHIRE LIFE—*Continued.*

Number of insured lives at beginning of year.....	3,963
Number of new insurers during the year	473
Number of deaths during the year among the insured..	37
Number of insured whose policies have been terminated during the year otherwise than by death.....	446
Number of insured lives at date of statement.....	<u>3,953</u>

Details of policies issued since 31st March, 1878, and bonus additions thereon.

	No.	Amount.
Policies in force at beginning of year (including \$55,220.02 bonus additions).....	3,878	\$6,575,976 68
Policies issued during the year.....	562	997,500 00
Policies revived during the year (including \$181.40 bonus additions)	10	12,681 40
Policies terminated as above and by change to paid up policies (including \$2,033.45 bonus additions).....	474	867,571 45
Policies not taken.....	69	115,000 00
Policies in force at end of year (including \$53,367.97 bonus additions)	<u>3,907</u>	<u>6,603,586 63</u>

LONDON AND LANCASHIRE LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

REVENUE ACCOUNT.

	1895.	£	s.	d.	1985.	£	s.	d.	
Jan. 1. Amount of funds at the beginning of the year	975,788	7	4	Dec. 31.	77,374	7	2	
Dec. 31. Investment reserve	8,950	0	0	Endowments matured with bonus additions	14,563	19	9	
Dec. 31. Premiums—					Surrenders	13,287	4	8	
New, under 2,319 policies assuring	£29,697	11	1	Expenses of management	18,746	10	6	
Renewals	£767,570	171,571	11	Medical officers and fees	£28,479	18	2	
Total premiums	£201,269	2	6	Policy stamps	.....	.....	.....
Less premiums paid to other offices for re-assurances	7,218	2	1	Pension	2,989	19	2
Net premiums	£194,051	0	5	Income tax	31,469	17	4	
Interest and dividends	40,568	3	4	Dividends and bonus to shareholders, viz:—	1,260	8	0	
Other receipts—					Dividends	£1,000	0	0	
Registration of assignments and other fees	60	3	0	Bonus	1,000	0	0	
Total net income	234,679	6	9	Cash bonuses to policy-holders	2,000	0	0	
					Amount of funds at the beginning of the year	376	1	9	
					Addition for 1895	£975,788	7	4	
					Amount of funds at the end of the year (as per balance sheet)	84,010	17	7	
						1,059,799	4	11	
						£1,219,417	14	1	

Department of Finance—Insurance Branch.

LONDON AND LANCASHIRE LIFE—Concluded.

BALANCE SHEET (on the 31st December, 1895.)

LIABILITIES.		£	s.	d.	ASSETS.		£	s.	d.
Capital fully subscribed.....		£100,000	0	0	Mortgages on property within the United Kingdom—				
Original amount paid up.....		£ 10,000	0	0	On real property.....	£ 9,462	10	0	
Proprietors' share of profits added.....		10,000	0	0	Life interests and reversions.....	16,488	10	2	
Proprietors' fund—					Mortgages on freehold property in Canada, India and Australia.....	£ 25,951	0	2	
Balance thereof at 31st Dec., 1894.....	£ 3,197	7	11		Loans on the company's policies.....	141,769	1	8	
Less amount of bonus distributable amongst proprietors in 1895.....	1,000	0	0		Investments—	101,222	2	6	
Assurance fund.....					In British Government securities.....	£ 5,088	9	9	
Investment reserve.....		2,197	7	11	Corporation stocks, United Kingdom.....	9,580	1	0	
Total funds (as per revenue account).....					Indian and Colonial government securities, and special deposit with the Canadian government.....	133,259	8	3	
Profit and loss items not appropriated.....		£ 22,197	7	11	Railway shares, preference and debenture stock.....	339,420	5	8	
Claims admitted, but not paid.....		1,028,651	17	0	Indian railways—stocks and ordinary.....	109,354	14	7	
Other sums owing by the company—					Foreign government securities.....	9,957	9	3	
Interest and bonus to shareholders to 31st Dec., 1895.....					Other shares (preference).....	11,355	0	0	
		1,059,799	4	11	Cornhill and other house property.....	2,826	4	3	
		1,751	1	2	Improved ground rents.....	24,737	18	6	
		6,551	12	6	Reversions.....	13,511	15	2	
						7,862	6	4	
					Loans on personal security in connection with life policies.....	726,953	12	9	
					Branch offices' and agents' balances.....	5,100	0	0	
					December premiums on which the days of grace are current.....	£ 35,152	17	6	
					Outstanding interest, viz. :—				
					Accrued, but not due.....	£ 9,102	11	2	
					Overdue.....	40	0	0	
					Outstanding rents.....	9,142	11	2	
					Amounts placed on deposit for fixed periods.....	293	9	10	
					Cash—	11,375	0	0	
					On current account at head office and branches.....	£ 24,812	12	6	
					Bills receivable.....	3	10	4	
					Other assets—				
					Furniture and fittings at head office and branches.....	£ 3,708	19	6	
					Less amount written off for depreciation.....	370	18	0	
					Policy stamps in hand.....	£ 3,338	1	6	
						19	4	0	
						3,357	5	6	
						£1,069,140	13	1	

THE LONDON ASSURANCE.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Governor—GEO. WM. CAMPBELL.

Actuary—A. H. BAILEY.

Principal Office—No. 7 Royal Exchange, London, E.C.

Chief Agent and Attorney in Canada—

Head Office in Canada—Montreal.

E. A. LILLY.

(Incorporated, 22nd June, 1720. Commenced business in Canada, 1862.)

(For Capital and Assets in Canada, see Fire Statement.)

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$ 10,711 38
Total net liability to policy-holders in Canada.....	\$ 10,711 38

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada	\$ 1,108 44
--	-------------

EXPENDITURE IN CANADA.

Paid for commission in Canada	\$ 2 81
Total expenditure in Canada.....	\$ 2 81

MISCELLANEOUS.

Number of policies become claims in Canada during the year....	None.
Number of policies in force in Canada at date.....	7
Amount of said policies.....	\$ 27,253 33
Add bonus additions.....	4,249 07
Total amount in force at 31st December, 1895.....	\$ 31,502 40

	No.	Amount.
Policies in force in Canada at beginning of year (including bonus additions, \$4,249.07).....	5	\$ 21,769 07
Policies transferred from Home Office.....	2	9,733 33
Policies in force in Canada at date (including bonus additions, \$4,249.07)	7	31,502 40

* Based on the Institute of Actuaries' H. M. table, $4\frac{1}{2}$ per cent interest. Computed by the department.

Department of Finance—Insurance Branch.

THE LONDON ASSURANCE—*Continued.*

Number of insured lives at beginning of year in Canada.....	5
Number of new insurers during the year.....	2
Number of deaths during the year among the insured.	None.
Number of insured lives at date of statement.....	7

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

LIFE DEPARTMENT.

During the past year the new assurances granted under the two series, after deducting reassurances, were 476 for £245,294, the premiums upon which amounted to £10,361 6s. 2d.

The premium income of the year, after deduction of reassurances and returns, amounted to £148,669 15s. 3d., and the total income from all sources to £234,591 9s. 3d.

Claims have arisen under 199 policies for £191,857, including £25,360 bonus additions. The total funds of the department on the 31st December, 1895, amounted to £2,030,403 1s. 7d.

THE LONDON ASSURANCE.—*Concluded.*

LIFE ASSURANCE ACCOUNT—NON-PARTICIPATING SERIES.

		£	s.	d.			£	s.	d.
1894.									
Dec. 31.	Amount of life assurance fund at this date.	669,470	14	9	Dec. 31.	Claims under life policies after deduction of sums re- assured.	51,384	0	0
1895.						Surrenders	1,453	18	9
Dec. 31.	Premiums after deduction of reinsurance premiums and returns.	42,142	9	7		Annuities	3,805	15	0
	Interest and dividends.	£ 28,643	7	8		Commission	1,131	12	10
	Less income tax.	966	1	9		Expenses of management (apportioned)	3,345	7	9
	Fees	27,677	5	11		Abatement of premiums	6,397	9	1
		48	9	11		Portion of profits appropriated to shareholders carried to profit and loss account.	£ 13,000	0	0
						Less expense of management as above.	3,345	7	9
						Amount of life assurance fund at this date, as per balance-sheet.	9,654	12	3
							662,166	4	6
							£ 739,339	0	2

LIFE ASSURANCE ACCOUNT—PARTICIPATING SERIES.

		£	s.	d.			£	s.	d.
1894.									
Dec. 31.	Amount of life assurance fund at this date	1,368,724	0	0	Dec. 31.	Claims under Life policies after deduction of sums re- assured.	140,473	15	4
1895.						Surrenders	4,595	12	7
Dec. 31.	Premiums after deduction of reinsurance premiums and returns	106,527	5	8		Commission	3,959	14	3
	Interest and dividends.	£ 54,944	8	5		Expenses of management (apportioned)	8,456	8	0
	Less income tax	1,825	1	5		Bonus taken in abatement of premiums	637	4	7
	Profit on and increase in value of rever- sions	53,119	7	0		Portion of profits appropriated to shareholders carried to profit and loss account.	£ 15,544	0	0
		5,076	11	2		Less expenses of management as above.	8,456	8	0
						Amount of life assurance fund at this date, as per balance sheet	7,087	12	0
							1,368,236	17	1
							£1,533,447	3	10

(For General Balance Sheet see Fire Statement.)

Department of Finance—Insurance Branch.

THE LONDON LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—JOHN McCLARY.

Secretary and Chief Agent—J. G. RICHTER. | *Head Office*—London, Ont.

(Incorporated by Act of the Legislature of Ontario, 37 Vic., cap. 85, in 1874. Charter extended by Dominion Act 47 Vic., cap. 89, in 1884. Amended in 1885 by 48-49 Vic., cap. 94, and in 1891 by 54-55 Vic., cap. 117. Commenced business in Canada, July, 1874. Dominion license issued, 7th December, 1885.)

Amount of joint stock capital authorized.....	\$1,000,000 00
do do subscribed for.....	250,000 00
do do paid up in cash.....	50,000 00

(For List of Stockholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Amounts secured by way of loans on real estate by bond or mortgage, first liens.....	\$ 304,875 18
Amount of loans secured by bonds, stocks or other marketable collaterals	17,182 93

	Par value.	Market value.	Amount loaned.
187 shares London Life Insurance Co.	\$ 3,740 00	\$ 4,675 00	\$ 912 93
41 do Huron and Erie Loan and Savings Co.	2,050 00	3,382 50	} 1,850 00
34 do Huron and Erie Loan and Savings Co., 20 per cent stock ..	340 00	532 60	
40 do Canadian Savings and Loan Co.	2,000 00	2,240 00	
100 do Agricultural Savings and Loan Co.	5,000 00	5,500 00	3,900 00
632 do Ontario Loan and Debenture Co., 20 per cent stock.....	6,320 00	7,584 00	} 8,520 00
160 do Ontario Loan and Debenture Co.	8,000 00	10,496 00	
	\$ 27,450 00	\$ 34,410 10	\$ 17,182 93

Amount of loans as above on which interest has not been paid within one year previous to statement.....	Nil.
Amount of loans made to policy-holders on the company's policies assigned as collaterals.....	28,674 50

THE LONDON LIFE INSURANCE COMPANY—*Continued.*

Stocks and bonds held by the company, viz.:—

	Par value.	Market value.	Ledger value.
Ontario Loan and Debenture Co. stock . . . \$	50,000 00	\$ 64,000 00	\$ 62,500 00
do do 20 p. cent stock . . .	10,000 00	12,000 00	12,000 00
Dominion Savings and Investment Co. stock	1,250 00	1,012 50	1,000 00
Canadian Savings and Loan Co., stock . . .	5,000 00	5,600 00	5,600 00
Agricultural Savings and Loan Co. stock . .	2,600 00	2,860 00	2,860 00
Huron and Erie Loan and Savings Co. stock	1,600 00	2,640 00	2,560 00
Huron and Erie Loan and Savings Co. 20 per cent stock	160 00	246 40	240 00
*Ontario Loan and Debenture Co. debentures	60,000 00	60,000 00	60,000 00
Total	<u>\$ 130,610 00</u>	<u>\$ 148,358 90</u>	<u>\$ 146,760 00</u>
Carried out at ledger value			146,760 00
Cash at head office			314 25
Cash in banks, viz.:—			
Molsons Bank		\$ 511 17	<u>511 17</u>
Total			<u>\$ 498,318 03</u>

OTHER ASSETS.

Interest due	\$ 1,451 77	
Interest accrued	12,030 33	
Total interest		13,482 10
Net amount of uncollected and deferred premiums on new business, \$3,078.40; on renewals, \$8,008.75		11,087 15
Total net assets		<u>\$ 522,887 28</u>

LIABILITIES.

†Amount computed to cover the net present value of all policies in force . . . \$	435,920 04	
Deduct value of policies reinsured in other companies	1,663 24	
Net reinsurance reserve		\$ 434,256 80
Claims for death losses unadjusted but not resisted (including industrial \$922.50)		1,922 50
Amount of dividends or bonuses to policy-holders accrued		5,050 31
Advanced premiums (net)		220 20
Contingent fund, to cover all outstanding accounts		3,000 00
Proprietors' account		14,023 77
Total liabilities		<u>\$ 458,473 58</u>
Surplus on policy-holders' account		<u>\$ 64,413 70</u>
Capital stock paid up		<u>\$ 50,000 00</u>
Surplus above all liabilities and capital		<u>\$ 14,413 70</u>

*In deposit with the Receiver General.

† Reserve based on Institute of Actuaries' H. M. Table of Mortality, with 4½ per cent interest for general policies and Combined Experience Table with 4 per cent interest for industrial policies.

Department of Finance—Insurance Branch.

THE LONDON LIFE INSURANCE COMPANY—Continued.

INCOME DURING THE YEAR.

Cash received for premiums (including industrial \$117,010.60).....	\$ 158,152 02
Premiums paid by dividends.....	3,020 92
Total.....	\$ 161,172 94
Deduct premiums paid to other companies for reinsurance.....	284 16
Net premium income.....	\$ 160,888 78
Amount received for interest or dividends on stock, &c.....	25,513 10
Total income.....	\$ 186,401 88

EXPENDITURE DURING THE YEAR.

Cash paid for death losses, including \$23,472.91 industrial.....	\$ 36,127 07
(\$960.95 industrial accrued in previous years).	
Cash paid for matured endowments.....	10,848 50
Cash paid for surrendered policies.....	5,677 97
Cash dividends paid to policy-holders and applied in payment of premiums.....	3,020 92
Cash paid to stockholders for interest or dividends.....	3,430 50
Cash paid for commissions, salaries and other expenses of officials.....	62,414 96
Taxes, &c.....	778 21
Miscellaneous payments, viz.:—Medical examination fees, \$1,810.75; travelling expenses, \$3,521.94; postage and exchange, \$619.79; printing and stationery, \$2,227.13; advertising, \$726.44; rents, \$1,914.00; sundries, including water, light, periodicals, cleaning offices, &c., \$866.76; commission on investments, \$464.58; legal expenses, \$603.36; office furniture, \$247.25.....	13,002 00
Total expenditure.....	\$ 135,300 13

MISCELLANEOUS.

Number of policies reported during the year as taken in Canada —general, 361; industrial, 16,869 (including policies re- vived).....	17,230
Amount of said policies—general.....	\$ 360,250 00
do do industrial.....	1,560,394 00
Total.....	\$1,920,644 00
Amount of said policies reinsured in other licensed companies.....	3,000 00
Number of policies become claims during the year—general, 33; industrial, 342.....	375
Amount of said claims (including matured endowments)—general.....	\$ 24,502 66
do do industrial.....	23,434 46
Total.....	47,937 12
Number of policies in force in Canada at date—general, 1,725; industrial, 26,816.....	28,541
Amount of said policies—general.....	\$1,605,253 10
do do industrial.....	2,499,701 00
Total.....	\$4,104,954 10
Amount of said policies reinsured in other licensed companies in Canada— general.....	8,000 00
Net amount in force, 31st December, 1895.....	4,096,954 10

THE LONDON LIFE INSURANCE COMPANY—*Concluded.*

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death—general.....	14	\$ 13,654 16
do industrial.....	342	23,434 46
2. By maturity—general.....	19	10,848 50
3. By expiry do.....	1	1,000 00
4. By surrender do.....	46	54,037 08
(For which cash value has been paid, \$5,677.97.)		
5. By surrender, \$10,500. (For which paid-up policies have been granted to amount of \$1,553.53.)		
Difference of amounts carried out.....		8,946 47
6. By lapse—general.....	179	188,954 44
do industrial.....	13,317	1,244,320 00
Total.....	13,918	\$1,545,195 11

	No.	Amount.
Policies in force at beginning of year—general.....	1,623	\$1,522,444 21
do do industrial.....	23,606	2,207,061 00
Policies revived during the year—industrial.....	23	1,670 00
do do general.....	1	2,000 00
Policies issued during the year—general.....	360	358,250 00
do do industrial.....	16,846	1,558,724 00
Policies terminated as above.....	13,918	1,545,195 11
Policies in force at date of statement—general.....	1,725	1,605,253 10
do do industrial.....	26,816	2,499,701 00

Number of insured lives at beginning of year—general.....	1,565
Number of new insurers during the year do.....	359
Number of deaths during the year among insured do.....	14
Number of insured whose policies have been terminated during the year otherwise than by death—general.....	243
Number of insured lives at date of statement—general.....	1,667

Industrial Policies.—Number of lives and amounts assured at 31st December, 1896,
at ages grouped as under :—

	No. of Lives.	Amount Insured.
Ages, 5 years and under.....	3,797	\$ 94,822
Ages between 5 and 10 years.....	4,657	214,737

Industrial Policies.—Number and amount of claims paid during 1895 at ages grouped
as under :—

	No. of Lives.	Amount Paid.
Ages, 5 years and under.....	56	\$ 858 25
Ages between 5 and 10 years.....	31	1,167 00

Department of Finance—Insurance Branch.

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—GEO. GOODERHAM.
Secretary—GEORGE A. STERLING.

Chief Agent—JAMES F. JUNKIN.
Principal Office—Toronto, Ont.

(Incorporated, 23rd June, 1887, by 50-51 Vic., Cap. 104. Commenced business in Canada, 19th August, 1887.)

CAPITAL.

Amount of joint stock capital authorized.....	\$2,000,000 00
Amount subscribed for.....	621,000 00
Amount paid up in cash.....	127,320 00

(For List of Stockholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate held by the company (less encumbrances)	\$ 5,100 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	630,241 59
Amount of loans as above on which interest has been overdue for one year or more previous to statement.....	\$12,800
Amount of loans made to policy-holders on the company's policies assigned as collaterals.....	30,886 28

Stocks, bonds and debentures owned by the company, viz.:—

	Par value.	Market value.
Dominion Government bonds.....	\$ 50,000 00	\$ 52,625 00
Huntsville debentures.....	4,125 00	4,775 85
West Toronto Junction debentures.....	60,700 00	59,857 88
Sault Ste. Marie bonds.....	6,200 00	6,873 73
Winnipeg bonds.....	40,000 00	46,568 00
Brandon bonds.....	4,880 00	6,352 78

Total par and market values..... \$ 165,905 00 \$ 177,053 24

Carried out at market value	177 053 24
Cash at head office.....	2,451 36

Cash in banks, viz.:—

Traders' Bank, Toronto.....	\$ 24,881 90	
Imperial Bank, Toronto.....	22,586 68	
		47,468 58

Bills receivable.....	657 00
Agents' balances.....	3,734 42
Life interests.....	567 01
Reversions.....	7,460 00
Office furniture.....	5,000 00
Fire premiums.....	1,139 75

Total..... \$ 911,759 23

THE MANUFACTURERS' LIFE INSURANCE COMPANY—*Continued.*

OTHER ASSETS.

Interest due.....	\$ 1,324 65	
do accrued.....	14,979 05	
Total carried out.....		16,303 70
Net amount of uncollected and deferred premiums on new business, \$31,695.73; on renewals, \$52,810.48.....		84,506 21
Total assets		<u>\$1,012,569 14</u>

LIABILITIES.

*Amount computed to cover the net present value of all policies in force.....	\$ 813,309 00	
Deduct value of policies reinsured in other companies.....	18,691 00	
Net reinsurance reserve.....		\$ 794,618 00
Claims for death losses, unadjusted but not resisted	\$ 13,000 00	
do do resisted—in suit.....	4,000 00	
Total claims for death losses.....		17,000 00
Dividends to policy holders due and unpaid.....		766 44
Medical fees.....		1,897 57
Due for commissions (estimated).....		500 00
Premiums paid in advance.....		3,346 83
Total liabilities.....		<u>\$ 818,128 84</u>
Surplus of assets over liabilities for protection of policy-holders.....	\$ 194,440 30	
Capital stock paid up.....	127,320 00	
Surplus above all liabilities and capital stock.....		<u>\$ 67,120 30</u>

INCOME.

Cash received for premiums.....	\$ 332,098 97	
Deduct premiums paid to other companies for reinsurance.....	7,649 67	
Net premium income	\$ 324,449 30	
Received for interest or dividends.....	39,141 96	
Rents	103 57	
Total income.....		<u>\$ 363,694 83</u>

EXPENDITURE.

Cash paid for death losses.....	\$ 44,469 45	
Deduct amount received from other companies for reinsurances.....	1,000 00	
Net amount paid for death claims (of which \$9,122 accrued in 1894)....	\$ 43,469 45	
Cash paid for surrendered policies	6,371 23	
Cash dividends paid to policy-holders.....	624 73	
Cash paid stockholders for interest or dividends.....	5,092 80	
Cash paid for commissions, salaries and other expenses of officials.....	99,650 49	
Cash paid for taxes, licenses, fees and fines.....	2,006 53	
Rent	2,985 49	
Office furniture.....	597 37	

*Based on Institute of Actuaries' H.M. 4½ per cent Table.

Department of Finance—Insurance Branch.

THE MANUFACTURERS' LIFE INSURANCE COMPANY—Continued.

Miscellaneous payments, viz.:—Commissions on loans, \$194; printing, \$740.19; advertising, \$5,850.72; postages, telegrams and express, \$2,790.03; directors' fees, \$1,975; medical fees, \$7,144.31; law costs, \$1,631.42; light account, \$235.45; office supplies, \$2,314.70; valuation fees, \$55; auditors' fees, \$250; commercial agency, \$219; insurance superintendence, \$138.55; telephones, \$159.89; exchange, \$245.96; insurance papers, \$104.65; sundry expenses, \$1,489.68	25,538 55
Total expenditure	<u>\$ 186,336 64</u>

MISCELLANEOUS.

Number of policies reported during the year as taken (including 109 foreign for \$208,729).....	1,739
Amount of said policies	\$2,873,557 00
Amount of said policies reinsured in other licensed companies in Canada (including \$19,600 foreign)	134,100 00
Number of policies become claims during the year.....	34
Amount of said claims	53,500 00
Amount of said claims reinsured in other licensed companies.....	1,000 00
Number of policies in force at date (including 233 foreign for \$453,769)	6,573
Amount of said policies (including bonus additions, \$1,559).....	\$ 10,645,021 00
Amount of said policies reinsured in other licensed companies in Canada (including \$19,600 foreign)	578,580 00
Net amount in force 31st December, 1895, (including foreign, \$439,169)	<u>10,066,441 00</u>

Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death.....	34	\$ 53,500 00
2. By surrender	74	97,938 00
(For which cash value has been paid, \$6,371.23)		
3. By surrender		\$40,500 00.
(For which paid-up policies have been granted to the amount of \$6,975.)		
Difference of amounts carried out.....		33,525 00
4. By lapse (including 56 foreign for \$76,908)	1,129	1,705,508 00
Total	<u>1,237</u>	<u>\$1,890,471 00</u>

Policies in force at beginning of year, including 158 foreign for \$272,268.	5,976	\$9,555,300 00
Bonuses added		659 00
Policies issued during the year (including 133 foreign for \$250,519)	1,501	3,017,760 00
Policies revived	95	162,653 00
Policies terminated as above	1,237	1,890,471 00
Policies terminated by change and reduction of sum insured....		56,677 00
Policies terminated otherwise, not taken (including 15 foreign for \$23,703)	62	144,203 00
Policies in force at date of statement (including 233 foreign for \$439,169).....	<u>6,573</u>	<u>10,645,021 00</u>

THE MANUFACTURERS' LIFE INSURANCE COMPANY—*Concluded.*

Number of lives insured at beginning of year	5,799
Number of new insurers during the year.....	1,551
Number of deaths during the year among the insured	32
Number of insured whose policies have been terminated other- wise than by death.....	1,065
Number of insured lives at date of statement	<u>6,253</u>

Department of Finance—Insurance Branch.

THE METROPOLITAN LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—JOHN R. HEGEMAN. | *Secretary*—GEORGE B. WOODWARD.
Principal Office—Corner Madison Avenue and 23rd Street, New York City.
Chief Agent in Canada—F. L. PALMER. | *Head Office in Canada*—Toronto.
(Incorporated, June, 1866. Commenced business in Canada, November, 1872.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash. \$2,000,000 00

ASSETS IN CANADA.

Premium obligations on Canadian policies in force.....	\$ 1,342 70
Canadian Pacific 3½ per cent land grant bonds in deposit with Receiver General, par value, \$116,800; market value.....	156,000 00
Gross premiums due and uncollected on Canadian policies in force.....	\$ 1,175 23
Gross deferred premiums on same.....	3,116 71
Total outstanding and deferred premiums.....	\$ 4,291 94
Deduct cost of collection at 20 per cent.....	858 39
Net outstanding and deferred premiums.....	3,433 55
Total assets in Canada.	\$ 160,776 25

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies.....	\$ 119,365 00
Claims for death losses unsettled, but not resisted.....	1,170 00
do resisted, not in suit.....	543 16
Amount of dividends to policy-holders due and unpaid.....	2,267 00
Total net liabilities to policy-holders in Canada.	\$ 123,345 16

INCOME IN CANADA

Premiums received in cash on life policies in Canada.....	\$ 168,995 38
Amount received for interest or dividends on stock, &c.....	5,045 40
Total income in Canada.....	\$ 174,040 78

EXPENDITURE IN CANADA.

Amount paid on account of death claims... ..	\$ 41,374 01
Cash paid for surrendered policies.....	3,477 21
Cash dividends paid to Canadian policy-holders.....	628 41
Premium obligations used in payment of dividends to policy-holders in Canada.....	1,213 42
Total net amount paid to policy-holders in Canada.....	\$ 46,693 05

*Reserve at 4 per cent, based on Combined Experience Table.

METROPOLITAN LIFE—*Continued.*EXPENDITURE IN CANADA—*Continued.*

Cash paid for commission, salaries and other expenses of officials.....	117,982 00
do licenses or taxes	1,502 70
Total expenditure in Canada.....	<u>\$ 166,177 75</u>

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 2,556 12
Amount of obligations used in payment of dividends to policy-holders.....	\$ 1,213 42
Total deductions.....	<u>1,213 42</u>
Balance, note assets at the end of the year.....	<u>\$ 1,342 70</u>

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada—General, 225 ; industrial, 41,590.....	41,815
Amount of said policies—General.....	\$ 261,724 00
do Industrial.....	3,576,740 00
	<u>\$3,838,464 00</u>
Number of policies become claims in Canada during the year— General, 1 ; industrial, 779.	780
Amount of said claims—General.....	\$ 1,000 00
do Industrial.....	40,580 35
	<u>41,580 35</u>
Number of policies in force in Canada at date—General, 277 ; industrial, 37,093.....	37,370
Amount of said policies—General.....	\$ 371,989 00
do Industrial.....	3,188,285 00
Net in force at 31st December, 1895.....	<u>\$3,560,274 00</u>

Number and amount of policies terminated in Canada during the year:—

	No.	Amount.
1. By death—General.....	1	\$ 1,000 00
do Industrial.....	784	40,374 01
2. By surrender.....	111	34,817 00
(For which \$3,477.21 cash value has been paid.)		
3. By surrender.....		\$ 7,614 00
For which paid up policies have been granted to amount of.....		1,656 00
Difference of amounts carried out.....		5,958 00
4. By lapse.....	47,597	4,601,891 99
5. By change.....	1	1,000 00
Total.....	<u>48,494</u>	<u>\$4,685,041 00</u>

Department of Finance—Insurance Branch.

METROPOLITAN LIFE—Continued.

	No.	Amount.
Policies in force at beginning of year—General	230	\$ 314,265 00
do do Industrial.....	43,906	4,120,242 00
Policies issued during the year.....	41,815	3,838,464 00
Policies terminated as above and by change to paid-up policies	48,559	4,686,697 00
Policies not taken.....	22	26,000 00
Policies in force at date of statement—General.....	277	371,989 00
do do Industrial	37,093	3,188,285 00

Number of insured lives—No return.

Industrial Policies—No. of lives and amounts in force on 31st December, 1895, as per ages grouped as under:—

	No. of lives.	Amount insured.
Ages 5 years and under.....	7,591	\$193,396 00
Ages between 5 and 10 years.....	6,559	325,884 00

Industrial Policies—No. and amount of claims paid during 1895, as per ages grouped as under:—

	No. of lives.	Amount paid.
Ages 5 years and under.....	290	\$5,138 80
Ages between 5 and 10 years.....	104	3,766 88

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

INCOME DURING THE YEAR.

Total premium income.....	\$ 18,336,918 28
Received for interest and dividends.....	739,367 32
Discount on claims paid in advance.....	11,941 57
Received for rent.....	255,323 84
Sundries.....	43,062 81
Total income.....	\$ 19,386,613 82

DISBURSEMENTS DURING THE YEAR.

Total amount paid for losses and matured endowments.....	\$ 6,581,389 84
Surrender values paid.....	156,445 23
Premium notes voided by lapse.....	347 87
Cash dividends paid to policy-holders.....	43,653 75
Cash paid to stockholders for interest or dividends.....	140,000 00
Commission and bonuses to agents.....	2,890,006 85
Cash paid for salaries of officers and office employees.....	820,089 77
Commuting commissions.....	1,338,635 96
Rents	118,424 32
Taxes and fees.....	200,659 07
Salaries and travelling expenses of managers of agencies and agents	2,187,778 68
Medical examiners' fees and inspection of risks.....	500,248 54
Sundry expenses.....	606,842 55
Total disbursements.....	\$ 15,584,522 43

METROPOLITAN LIFE—*Concluded.*

ASSETS.

Cost value of real estate exclusive of all encumbrances.....	\$ 7,270,284 50
Loans on bonds and mortgages, first liens, on real estate.....	10,601,268 00
Loans to policy-holders on the company's policies assigned as collaterals.....	12,045 23
Premium notes, loans or liens on policies in force.....	48,950 91
Cost value of stocks and bonds owned.....	6,507,375 64
Cash on hand and in banks.....	414,197 20
Agents debit balances.....	32 33
Total net or ledger assets.....	\$ 24,854,153 81
Deduct agents' credit balances.....	72 62
Total net or ledger assets.....	\$ 24,854,081 19

OTHER ASSETS.

Interest due and accrued.....	244,848 47
Rents due and accrued.....	9,186 01
Market value of real estate over cost.....	94,316 87
Net amount of uncollected and deferred premiums....	495,476 71
Total assets.....	\$ 25,697,909 25
Less items not admitted and depreciation in above assets to bring the same to market value.....	105,905 47
Total admitted assets.....	\$ 25,592,003 78

LIABILITIES.

*Net reinsurance reserve.....	\$ 19,106,153 00
Total unsettled claims.....	131,007 79
Unpaid dividends or surplus or other description of profits due policy-holders.....	24,596 22
Premiums paid in advance.....	2,482 29
Special reserve.....	1,681,253 00
Agents' deposits in lieu of bonds.....	70,025 20
Due and accrued on account of salaries, rents, &c.....	99,626 57
Total liabilities.....	\$ 21,115,144 07
Gross surplus.....	\$ 4,476,859 71

EXHIBIT OF POLICIES.

	No.	Amount.
<i>General.</i>		
Number of new policies issued and old policies revived during the year.....	15,572	
Amount of said policies.....		\$ 17,822,542 00
Number of policies terminated during the year.....	8,063	
Total amount terminated.....		9,113,019 00
Number of policies in force at date.....	23,253	
Net amount of said policies.....		26,570,719 00
<i>Industrial.</i>		
Number of new policies issued and old policies revived.....	1,389,243	
Amount of said policies.....		\$175,905,407 00
Number of policies terminated during the year.....	1,489,562	
Total amount terminated.....		183,357,384 00
Number of industrial policies in force at date.....	3,458,846	
Amount of said policies.....		416,062,194 00

*Computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent interest.

Department of Finance—Insurance Branch.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—RICHARD A. McCURDY

Secretary—WM. J. EASTON.

Principal Office—32 Nassau Street, New York City.

Chief Agent in Canada—FAYETTE BROWN.

Head Office in Canada—Montreal.

(Incorporated, 12th April, 1842. Commenced business in Canada, 1st September, 1885.)

No Capital.

ASSETS IN CANADA.

Bonds, etc., in deposit with Receiver General:—

	Par value.	Market value.
United States 4 per cent bonds	\$ 170,000 00	\$ 187,000 00
Dominion of Canada 4 per cent bonds	125,000 00	129,162 50
Province of Nova Scotia 4 per cent bonds	400,000 00	400,000 00
Province of New Brunswick 4 per cent bonds	199,000 00	199,000 00
City of Montreal 4 per cent bonds	400,000 00	400,136 71
do registered stock	165,000 00	165,000 00
City of Ottawa 5 per cent bonds	40,000 00	42,060 00
City of Guelph 5 per cent bonds	124,333 33	135,605 76
City of Toronto 4 per cent	461,000 00	461,000 00
United States 5 per cent bonds	250,000 00	280,425 00
Total par and market value	\$ 2,334,333 33	\$ 2,399,389 97
Carried out at market value		\$2,399,389 97
In deposit with Canadian Trustees under the Insurance Act—		
	Par value.	Market value.
Guaranty Trust Company of New York, stock	\$ 120,000 00	\$ 420,000 00
Carried out at market value		420,000 00
Gross premiums due and uncollected on Canadian policies in force	\$ 36,307 99	
Gross deferred premiums on same	43,071 69	
Total outstanding and deferred premiums	\$ 79,379 68	
Deduct cost of collection at 20 per cent	15,875 94	
Net outstanding and deferred premiums		63 503 74
Total assets in Canada		\$2,882,893 71

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve or reinsurance value of all outstanding policies in Canada	\$2,989,866 00
Claims for death losses, due and unpaid	5,000 00
Total liabilities in Canada	\$2,994,866 00

*Based on the Combined Experience Table, with 4 per cent interest.

MUTUAL LIFE—Continued.

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	\$ 715,738 37
Premiums paid by dividends.....	6,034 87
Amount received for annuities.....	15,000 00
Total premium income.....	\$ 736,773 24
Amount received for interest or dividends.....	108,277 83
Total income in Canada.....	\$ 845,051 07

EXPENDITURE IN CANADA.

Amount paid during the year on account of claims in Canada :—

On account of death claims.....	\$ 145,007 38
On account of matured endowments.....	9,545 77
Net amount paid on account of claims.....	\$ 154,553 15
Amount paid to annuitants.....	7,787 03
Cash paid for surrendered policies.....	20,943 48
Cash dividends paid to Canadian policy-holders.....	1,875 85
Cash dividends applied in payment of premiums in Canada.....	6,034 87
Total amount paid to policy-holders.....	\$ 191,194 38
Cash paid for commissions in Canada.....	87,267 50
Licenses or taxes.....	2,596 06
Medical fees, \$7,055.00 ; miscellaneous expenses, \$14,771.80.....	21,826 80
Total expenditure in Canada.....	\$ 302,884 74

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	1,331
Amount of said policies.....	\$2,693,550 00
Number of policies become claims in Canada during the year.....	62
Amount of said claims (including bonus additions, \$7,655).....	159,010 00
Number of policies in force in Canada at date.....	7,941
Amount of said policies.....	\$18,286,938 00
Bonus additions.....	295,754 00
Net amount in force, 31st December, 1895.....	18,582,692 00

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (including bonus additions, \$6,307).....	58	\$ 149,464 00
2. By maturity (including bonus additions, \$1,348).....	4	9,546 00
3. By expiry.....	18	19,000 00
4. By surrender (including bonus additions, \$429).....	118	77,541 00
(For which cash value has been paid, \$20,943.48.)		
5. By surrender \$479,938 (including bonus additions, \$438.)		
(For which paid up policies have been granted to the amount of \$87,013)		
Difference of amounts carried out.....		392,925 00
6. By lapse (including bonus additions \$556).....	618	998,427 00
Total (including bonus additions, \$9,078).....	816	\$1,646,903 00

Department of Finance—Insurance Branch.

MUTUAL LIFE—Continued.

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$282,788).....	7,259	\$17,213,001 00
Policies issued and restored during the year.....	1,690	3,435,600 00
Bonuses added during the year.....		22,044 00
Policies terminated as above (including bonus additions, \$9,078).....	816	1,646,903 00
Policies reduced.....		8,500 00
Policies "not taken".....	192	432,550 00
Policies in force at date of statement (including bonus additions, \$295,754).....	7,941	18,582,692 00

Number of insured lives—No return.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

INCOME DURING THE YEAR.

Total premium income.....	\$ 38,524,866 85
Received for interest and dividends.....	8,915,432 59
do rents.....	882,197 91
Profit on sales of securities.....	274,933 16
Total income.....	\$ 48,597,430 51

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and matured endowments.....	\$ 14,373,283 59
Cash paid to annuitants.....	473,362 29
Surrender values paid in cash.....	2,929,069 90
Surrender values applied to pay running premiums.....	886,698 29
Surrender values applied to purchase paid up insurance.....	2,516,447 00
Cash dividends applied to purchase paid up additions.....	1,947,867 38
Commissions and bonuses to agents.....	6,102,809 17
Agency expenses.....	906,829 75
Medical examiners' fees and salaries and inspection of risks.....	411,368 91
Salaries of officers and office employees.....	587,645 06
Taxes, licenses and insurance department fees.....	501,266 49
Rent.....	175,000 00
Paid for general expenses, &c.....	1,716,242 69
Total disbursements.....	\$ 33,527,890 52

ASSETS.

Real estate, unencumbered.....	\$22,137,984 28
Loans on bond and mortgage, first liens on real estate.....	67,649,243 28
Loans on collaterals.....	10,276,525 00
Book value of stocks and bonds.....	95,797,723 32
Cash on hand and in banks.....	12,010,474 38
Commuted commissions.....	185,452 90
Agents' ledger balances.....	431,548 52
Suspense account.....	508,626 80
Total net or ledger assets.....	\$208,997,578 48

MUTUAL LIFE—*Concluded.*

OTHER ASSETS.

Interest due and accrued.....	1,848,432 11
Rents due and accrued	96,675 73
Market value of stocks and bonds over book value.....	6,467,408 34
Net amount of uncollected and deferred premiums.....	3,419,586 76
	<hr/>
Total assets.....	\$220,829,681 42
Deduct items not admitted.....	1,125,628 22
	<hr/>
Total net assets.....	<u>\$219,704,053 20</u>

LIABILITIES.

*Net reinsurance reserve.....	\$179,822,720 00
Total policy claims,	1,034,567 15
Premiums paid in advance.....	303,537 41
Non-forfeiture clause in policies.....	149,412 00
	<hr/>
Total liabilities on policy-holders' account.....	..\$181,310,236 56
	<hr/>
Gross surplus on policy-holders' account.....	<u>\$ 38,393,816 64</u>

EXHIBIT OF POLICIES.

Number of new policies issued during the year... ..	56,059
Amount of said policies	\$147,546,067 00
Number of policies terminated.....	37,487
Amount of said policies.....	96,831,966 00
Number of policies in force at date.....	314,024
Amount of policies in force (including bonus additions).....	898,458,857 00
	<hr/>

* Computed according to the American Experience Table of Mortality, with 4½ per cent interest.

Department of Finance—Insurance Branch.

THE NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—HENRY J. FURBER. Chief Agent in Canada— F. A. POWIS.	|	Secretary—J. H. NITOHIE. Principal Office—Washington, D.C. Head Office in Canada— 64 King St. East, Hamilton, Ont.
--	--	---

(Incorporated, 25th July, 1868. Commenced business in Canada, 11th June, 1869.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....\$1,000,000 00

ASSETS IN CANADA.

Cash in Bank of Montreal, in deposit with Receiver General.....	\$ 110,000 00
Gross deferred premiums on Canadian policies in force.....	\$ 166 89
Deduct cost of collection at 10 per cent.....	16 69
Net deferred premiums.....	150 20
Total assets in Canada	\$ 110,150 20

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$ 67,934 39
Claims for death losses, adjusted but not due.....	6,000 00
Claims for death losses, unadjusted but not resisted.....	1,418 00
Claims for matured endowments, unadjusted but not resisted (matured in 1890).....	134 00
Total net liabilities to policy-holders in Canada.....	\$ 75,486 39

INCOME IN CANADA.

Premiums received in cash during the year on life policies in Canada.\$ 2,248 54

EXPENDITURE IN CANADA.

Net amount paid on account of death claims (\$4,000 of which accrued in 1894).\$	5,602 00
Less compromise.....	3 29
Total.....	\$ 5,598 71
Cash paid for surrendered policies.....	140 00
Total net amount paid to policy-holders in Canada.....	\$ 5,738 71
Cash paid for salaries of officials in Canada.....	60 00
Sundry expenditure.....	11 77
Total expenditure in Canada.....	\$ 5,810 48

* Reserve based upon Institute of Actuaries' H. M. Table of Mortality, with 4½ per cent interest. Computed by the Department.

NATIONAL LIFE—Continued.

MISCELLANEOUS.

	No.	Amount.
Number of policies become claims in Canada during the year....	8	
Amount of said claims	\$	9,020 00
Number of policies in force in Canada on 31st December, 1895....	147	
Amount of said policies	\$	139,509 50
Return premium additions.		2,195 10
Total net amount in force at 31st December, 1895.....		<u>141,704 60</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	8	\$ 9,020 00
2. By surrender	1	279 00
(For which cash value has been paid, \$140).		
Total.....	<u>9</u>	<u>\$ 9,299 00</u>

	No.	Amount.
Policies in force at beginning of year.....	156	\$ 148,808 50
do terminated as above during the year.....	9	9,299 00
do in force at date of statement (exclusive of \$2,195.10 return-premiums on policies not yet full paid).....	147	<u>139,509 50</u>

Number of insured lives at beginning of year.....	142
do deaths during the year.....	8
do insured whose policies have been terminated otherwise than by death.....	1
do insured lives at date of statement.....	<u>133</u>

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

INCOME.

Total premium income.....	\$	18,995 47
Cash received for interest, and other receipts.....		123,327 53
Total income.....	\$	<u>142,323 00</u>

DISBURSEMENTS.

Total amount paid for losses, matured endowments and surrender values\$	71,936 81
General expenses, and other disbursements.....	81,180 50
Total disbursements.....	<u>\$ 153,117 31</u>

Department of Finance—Insurance Branch.

NATIONAL LIFE—*Concluded.*

ASSETS.

Loans secured by mortgages on real estate.....	\$ 110,000 00
Loans secured by policies.....	11,198 41
Loans secured by collaterals.....	22,313 92
Market value of bonds or stock owned.....	1,952,240 00
Cash on hand and in banks.....	4,123 25
Bills receivable	92 27
Interest and rents, due and accrued.....	2,744 16
Deferred and uncollected premiums (net).....	1,869 02
	\$2,104,581 03
Total.....	\$2,104,581 03
Deduct agents' credit balances.....	67 97
	\$2,104,513 06
Net assets.....	\$2,104,513 06

LIABILITIES.

*Net reinsurance reserve.....	\$ 905,022 00
Total unsettled claims.....	18,292 00
Other liability.....	4,174 01
	\$ 927,488 01
Total liabilities on policy-holders' account.....	\$ 927,488 01
Gross surplus on policy-holders' account.....	\$1,177,025 05
Capital stock paid up.....	1,000,000 00
	\$2,177,513 06

*Computed according to the American Table of Mortality, with 4½ per cent interest.

THE NEW YORK LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—JOHN A. McCALL. | *Secretary*—CHAS. C. WHITNEY.

Principal Office—346 and 348 Broadway, New York,

Chief Agent in Canada—DAVID BURKE. | *Head Office in Canada*—Montreal.

(Incorporated, 21st May, 1841. Commenced business in Canada about 1868.)

No Capital.

ASSETS IN CANADA.

Real estate—Stone building, corner of Place d'Armes Square and St. James St., Montreal (free of encumbrance).....	\$	475,000	00
Amount secured by way of loans on real estate by bond or mortgage first liens.....		300,000	00
Amount of loans to Canadian policy-holders on the company's policies assigned as collaterals (\$131,120 on policies issued subsequent to 31st March, 1878).....		134,925	00
Premium obligations on Canadian policies in force (\$9,888.21 on policies issued subsequent to 31st March, 1878).....		10,587	61
Stocks, bonds or debentures, viz. :—			
	Par value.	Market value.	
United States 4 per cent consols.....	\$ 100,000 00	\$ 110,500 00	
Canadian Pacific 5 per cent land grant bonds.....	993,000 00	1,072,440 00	
City of Ottawa debentures.....	100,000 00	107,000 00	
Province of Quebec 5 per cent bonds.....	80,000 00	87,200 00	
West Shore R. R. 4 per cent bonds.....	720,000 00	748,800 00	
Chicago and North-western general consolidated gold bonds.....	150,000 00	176,125 00	
Delaware and Hudson Canal Co. bonds.....	240,000 00	332,800 00	
New York, Lackawana and Western bonds.....	100,000 00	131,000 00	
	<u>\$2,483,000 00</u>	<u>\$2,765,865 00</u>	
Carried out at market value.....		2,765,865	00
Cash with agencies.....		704	28
Cash in banks, viz. :—			
Bank of Montreal, Montreal.....	\$ 84,653 12		
Bank of Nova Scotia, Halifax.....	3,000 00		
		87,653	12
Interest accrued.....		28,158	34
Rents due.....	\$ 2,157 40		
do accrued.....	2,288 15		
		4,445	55
Total carried out.....		4,445	55
Gross premiums due and uncollected on Canadian policies in force.....	\$ 74,225 68		
Gross deferred premiums on same.....	40,292 00		
	<u>\$ 114,517 68</u>		
Total outstanding and deferred premiums.....		22,903	54
Deduct cost of collection at 20 per cent.....			
Net outstanding and deferred premiums (\$89,767.34 on policies issued subsequent to 31st March, 1878).....		91,614	14
Total assets in Canada.....		<u>\$3,898,953</u>	<u>04</u>

Department of Finance—Insurance Branch.

NEW YORK LIFE—Continued.

LIABILITIES IN CANADA.

Under Policies issued previous to 31st March, 1878.

*Amount computed to cover the net present value of all Canadian policies and bonuses in force.....		\$ 543,738 00
Deduct value of said policies reinsured in other companies, licensed in Canada.....		3,766 00
Net reinsurance reserve		\$ 539,972 00
Amount of unpaid claims, viz. :—		
Death losses unadjusted but not resisted (accrued in previous years)	\$ 16 40	
Matured endowments, due and unpaid do do	133 11	
Total death claims and matured endowments.....		149 51
Amount of dividends or bonuses to policy-holders in Canada.....		728 06
Total net liabilities to said policy-holders in Canada		\$ 540,849 57

LIABILITIES IN CANADA.

Under Policies issued subsequent to 31st March, 1878.

*Amount computed to cover the net reserve on all outstanding policies and bonus additions in Canada (including annuities)		\$3,228,707 00
Claims for death losses unadjusted but not resisted	12,621 81	
Claims for matured endowments due and unpaid.....	1,314 00	
Amount of dividends and bonuses to Canadian policy-holders due and unpaid	813 37	
Total net liabilities to said policy-holders in Canada.....		\$3,243,456 18
Total net liabilities to all policy-holders in Canada		\$3,784,305 75

INCOME IN CANADA.

Cash received for premiums during the year in Canada.....	\$ 794,851 72	
Premium obligations taken in part payment of premiums	2,461 03	
Premiums paid by dividends	6,413 48	
Cash received for annuities.....	4,034 50	
Total.....		\$ 807,760 73
Deduct premiums paid for reinsurance.....	280 46	
Net premium income		\$ 807,480 27
Amount received for interest and dividends.		172,552 57
Gross amount received for rents.....	\$ 28,451 90	
Fixed charges.....	\$ 12,180 00	
Taxes on real estate.....	5,857 10	
Other expenses	10,021 59	
Net amount received for rents.....		393 21
Office fixtures.		32 50
Total income in Canada		\$ 980,458 55

*Based on Actuaries' Table of Mortality with 4 per cent interest.

NEW YORK LIFE—Continued.

EXPENDITURE IN CANADA.

Amount paid during the year on account of claims in Canada, viz.:—

On account of death claims (of which \$15,314.20 accrued in previous years. Bonus additions \$195.63).....	\$ 201,143 28
On account of matured endowments.....	23,523 31
Net amount paid on account of claims.....	\$ 224,666 59
Cash paid to annuitants.....	8,482 00
Cash paid for surrendered policies.....	56,346 91
Premium obligations used in purchase of surrendered policies.....	2,275 16
Premium obligations voided by lapse.....	404 85
Cash dividends paid to Canadian policy-holders.....	19,122 10
Cash dividends applied in payment of premiums in Canada.....	6,413 48
Total net amount paid to policy-holders in Canada.....	\$ 317,711 09
Cash paid for commissions and salaries.....	82,514 30
Cash paid for licenses, taxes, fees or fines.....	2,710 75
Miscellaneous payments, viz.:—rent, \$6,139.07; medical fees, \$8,757.00; stationery, printing, travelling expenses, postage, telegrams, &c., \$8,834.23; miscellaneous items, \$3,665.29.....	27,395 59
Total expenditure in Canada.....	\$ 430,331 73

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 14,563 76
do restored by revival of policy.....	87 85
do received during the year.....	2,461 03
Total.....	\$ 17,112 64
Amount of obligations used in purchase of surrendered policies.....	\$ 2,275 16
do voided by lapse.....	404 85
do redeemed in cash.....	3,845 02
Total deductions.....	6,525 03
Balance—note assets at end of year.....	\$ 10,587 61

MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year as taken in Canada.....	1,262	
Amount of said policies.....		\$2,171,000 00
Number of policies become claims in Canada during the year.....	90	
Amount of said claims.....		207,093 00
Number of policies in force in Canada at date.....	10,466	
Amount of said policies.....		\$20,516,094 00
Bonus additions.....		121,920 00
		\$20,638,014 00
Amount of said policies reinsured in other licensed companies in Canada.....		11,500 00
Net amount in force, 31st December, 1895.....		20,626,514 00

Department of Finance—Insurance Branch.

NEW YORK LIFE—Continued.

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (not including bonus additions, \$1,531)....	76	\$ 180,775 00
2. By maturity (not including bonus additions, \$1,656)	14	23,131 00
3. By expiry.....	11	19,739 00
4. By surrender.....	203	376,405 00
(For which cash value has been paid, \$59,685.42.)		
5. By surrender, \$318,660. (For which paid-up policies have been granted to amount of \$174,560.)		
Difference of amounts carried out.....		144,100 00
6. By lapse.....	897	1,342,200 00
Total (not including bonus additions, \$3,187)..	1,201	\$ 2,086,350 00

	No.	Amount.
Policies in force at beginning of year (not including \$114,605 bonus additions).....	10,514	\$ 20,547,444 00
Policies issued during the year (including revived policies)	1,281	2,213,500 00
Policies terminated as above (not including bonuses).....	1,201	2,086,350 00
Policies not taken.....	128	158,500 00
Policies in force at date of statement (not including bonus additions, \$121,920).....	10,466	20,516,094 00

Number of insured lives—No return.

DETAILS OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year (not including bonus additions, \$46,325).....	9,994	\$ 19,516,412 00
Policies issued during the year (including revived policies)	1,280	2,197,500 00
Policies terminated as above.....	1,171	2,043,770 00
Policies not taken.....	128	158,500 00
Policies in force at date of statement (not including bonus additions, \$52,092).....	9,975	19,511,642 00

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

INCOME DURING THE YEAR 1895.

Total net premium income	\$ 30,318,751 45
Received for interest	6,880,962 91
Received for rent	661,551 20
Deposits on account of trust policies.....	31,000 00
Total income.....	\$ 37,892,265 56

NEW YORK LIFE—Continued.

DISBURSEMENTS DURING THE YEAR 1895.

Total amount paid for losses and matured endowments.....	\$ 10,749,478 31
Cash paid to annuitants.....	1,351,462 56
Cash paid for surrendered policies.....	1,548,020 18
Surrender values applied to pay running premiums.....	24,570 08
Dividends paid to policy holders.....	1,808,336 14
Reserve values paid on matured deferred dividend policies.....	1,305,334 23
Instalment paid on trust policies.....	6,330 44
Cash paid for commission and advances to agents.....	4,235,935 11
Medical examiners' fees.....	361,726 49
Salaries of officers and office employees, home and branch offices.....	1,375,209 50
Taxes, licenses and fees.....	403,759 22
Rent.....	266,723 42
Real estate expenses.....	154,175 26
Inspection of risks.....	77,313 23
Miscellaneous expenditure.....	994,681 71
Total disbursements.....	\$ 24,663,055 88

ASSETS.

Real estate unencumbered.....	\$ 16,008,650 00
Loans on bond and mortgage, first liens, on real estate.....	32,712,480 03
Loans secured by pledge of bonds, stock or other marketable collaterals.....	1,787,800 00
Loans on the company's policies assigned as collateral.....	3,901,277 62
Cost value of bonds and stocks owned.....	102,088,983 71
Cash on hand and in banks.....	6,144,943 88
Premium notes on policies in force.....	879,590 04
Agents' balances.....	620,579 96
Total net or ledger assets.....	\$164,144,305 24

OTHER ASSETS.

Interest due and accrued.....	1,253,948 20
Rents due and accrued.....	48,888 30
Market value of bonds and stocks over cost value.....	5,110,840 81
Net amount of uncollected and deferred premiums.....	4,854,587 95
Gross assets.....	\$175,412,570 50
Deduct items not admitted.....	620,579 96
Total assets less items not admitted.....	\$174,791,990 54

LIABILITIES.

*Net reinsurance reserve.....	\$147,740,656 00
Total extra reserve held by the company.....	1,200,000 00
Total unsettled policy claims.....	1,356,412 95
Premiums paid in advance.....	137,881 61
Trust deposit held for account of beneficiaries under terms of policies.....	188,025 35
Unpaid dividends due policy holders.....	130,336 74
Total liabilities.....	\$150,753,312 65
Surplus on policy holders' account.....	\$ 24,038,677 89

*Computed according to the Combined Experience Table of Morality, with 4 per cent interest.

Department of Finance—Insurance Branch.

NEW YORK LIFE—*Concluded.*

EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	53,943	
Amount of said policies.....		\$127,492,555 00
Number of policies terminated during the year.....	39,187	
Total amount terminated.....		108,810,758 00
Number of policies in force at date of statement.....	277,693	
Net amount of said policies		<u>799,027,329 00</u>

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—JOHN L. BLAIKIE.

Managing Director and Chief Agent—
WILLIAM McCABE, LL.B., F.I.A.

Secretary—LEOPOLD GOLDMAN, A.I.A.

Head Office—Toronto, Canada.

(Incorporated 15th May, 1879, by 42 Vic., cap. 73; amended in 1882 by 45 Vic., cap. 98. Commenced business in Canada, 10th January, 1881.)

CAPITAL.

Amount of guarantee fund authorized and subscribed for\$ 300,000 00
Amount paid up in cash..... 60,000 00

(For list of Guarantors, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate held by the company.....\$ 208,937 23
Amount secured by way of loans on real estate by bond or mortgage,
first liens..... 1,060,016 32
The same, second liens..... 31,800 00
Amount of loans secured by bonds, stocks or other marketable collat-
erals, viz. :—

<i>Loans on Stocks.</i>	Par value.	Market value.	Amount loaned.
Imperial Bank.....\$	11,700 00\$	21,294 00\$	20,200 00
Farmers' Loan and Savings Company.....	900 00	783 00 }	1,305 00
Dominion Savings and Investment Society.....	1,000 00	720 00 }	
Bank of Hamilton.....	5,900 00	9,027 00 }	7,458 00
Imperial Bank.....	100 00	182 00 }	
Ontario Bank.....	3,100 00	2,464 50 }	3,863 00
Western Canada Loan and Savings Company..	625 00	890 00 }	
Farmers' Loan and Savings Company.....	1,000 00	850 00 }	
Western Canada Loan and Savings Co.....	1,250 00	1,700 00	1,575 00
Ontario Bank.....	700 00	556 50	485 00
Bank of Toronto.....	1,700 00	3,935 00	3,825 00
Dominion Bank.....	2,500 00	6,000 00	5,750 00
Ontario Bank.....	6,200 00	4,929 00	4,309 00
Bank of Hamilton.....	5,000 00	7,650 00 }	8,560 00
Bank of Commerce.....	2,700 00	1,350 00 }	
Ontario Bank.....	2,500 00	1,987 50 }	1,737 00
Bank of Commerce.....	5,000 00	3,375 00 }	4,862 00
Ontario Bank.....	2,500 00	1,987 50 }	
Dominion Bank.....	26,000 00	62,400 00	60,000 00
Imperial Bank.....	8,000 00	14,560 00	13,760 00
			\$ 137,689 00

Total amount loaned..... 137,689 00
Amount of loans as above on which interest has been overdue for one
year or more previous to statement.....\$21,500 00

Department of Finance—Insurance Branch.

NORTH AMERICAN LIFE—Continued.

Amount of loans made to policy-holders on the company's policies,
 assigned as collaterals. 112,208 59
 Stocks and bonds owned by the company:—

<i>With Receiver General.</i>	Par Value.	Cost Value.
Township of Pickering debentures.....	\$ 3,768 83	\$ 3,768 83
Village of Tiverton do	1,500 00	1,500 00
Village of Ayr do	8,000 00	7,880 00
Town of Palmerston do	1,800 00	1,830 37
Township of Uxbridge do	19,000 00	21,145 51
Town of Thornbury do	2,000 00	2,000 00
Village of Port Perry do	5,000 00	5,000 00
City of Brantford do	19,000 00	19,000 00
	\$ 60,068 83	\$ 62,124 71
<i>In the Hands of the Company.</i>		
City of Hamilton debentures.....	1,760 57	1,760 57
Town of Ingersoll do	520 84	520 84
Township of Chaffey do	295 20	297 70
Township of York do	8,677 00	8,896 76
Village of Tiverton do	1,500 00	1,568 74
Town of Toronto Junction debentures.....	1,897 97	1,897 97
Village of Port Perry do	7,000 00	7,000 00
City of Brantford do	22,200 00	21,376 00
City of Halifax do	95,000 00	99,329 87
City of Halifax stock.....	5,000 00	6,572 15
City of Kingston debentures.....	32,079 49	33,764 83
Town of Parkdale do	27,600 00	30,360 76
Township of Amaranth debentures.....	4,259 08	4,381 75
Village of Yorkville do	31,732 00	33,373 63
Town of Cornwall do	9,032 36	9,637 00
Village of Uxbridge do	5,000 00	5,750 72
Town of Newmarket do	3,100 00	3,529 89
City of Guelph do	7,000 00	7,950 29
Town of Berlin do	9,849 00	10,997 00
Town of Durham do	3,879 03	4,156 63
Village of Preston do	9,204 90	9,596 60
Province of New Brunswick do	29,000 00	29,935 88
Town of Tilsonburg do	12,760 48	14,530 94
Town of Niagara Falls do	14,000 00	14,927 53
Town of Regina do	13,000 00	13,266 56
Town of Yarmouth do	20,000 00	20,000 00
Town of Brampton do	3,820 98	4,008 95
Village of Dundalk do	2,197 71	2,197 71
City of Fredericton do	4,000 00	4,399 77
Town of Collingwood do	9,700 00	10,583 09
Town of Springhill do	12,000 00	12,287 53
Town of Renfrew do	7,000 00	7,901 89
Town of Woodstock do	4,000 00	4,169 47
Town of Granby do	25,000 00	27,298 84
City of St. Catharines do	4,866 67	4,925 98
Town of Dartmouth do	4,000 00	4,269 20
Village of Alexandria do	11,780 90	12,695 60
	\$ 523,783 01	\$ 552,243 35
Carried out at cost value (market value \$564,076.61).....		552,243 35
Cash at head office		247 66
Cash in banks, viz.:—		
Imperial Bank of Canada, Toronto.....	\$ 644 11	
Union Bank of Canada, Toronto.....	54,485 53	
People's Bank, Halifax.....	125 31	
Jacques Cartier Bank, Montreal.....	3,641 16	
Traders' Bank of Canada, Toronto.....	2,081 38	
Union Bank of Canada, Winnipeg.....	4,300 25	
Total.....		65,277 74
Furniture.....		2,000 00
Reversions		2,825 11
Fire premiums paid on account of mortgagors.....		668 73
		Total.....
		\$2,173,913 73

NORTH AMERICAN LIFE—*Continued.*

OTHER ASSETS.

Interest due.....	\$ 12,404 '90	
do accrued.....	19,210 04	
Total carried out.....		31,614 94
Rents due.....	\$ 627 00	
do accrued.....	1,022 16	
Total carried out.....		1,649 16
Net amount of uncollected and deferred premiums on new business, \$22,119.49; on renewals, \$71,220.83.....		93 340 32
Total assets.....	\$2,300,518 15	

LIABILITIES.

* Amount computed to cover the net present value of all policies and annuities in force.....	\$1,825,905 00	
Deduct value of policies reinsured in other companies.....	30,083 00	
Net reinsurance reserve.....	\$1,795,822 00	
Claims for death losses, due and unpaid, awaiting proof..	7,950 00	
Interest due on guarantee fund.....	3,000 00	
Due on account of general expenses.....	2,964 32	
Premiums paid in advance.....	563 48	
Contingent fund.....	25,000 00	
Total liabilities.....	\$1,835,299 80	
Surplus on policy-holders' account.....	\$ 465,218 35	
Guarantee fund paid up.....	60,000 00	
Surplus above all liabilities and guarantee fund.....	\$ 405,218 35	

INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 492,217 04	
Cash received for annuities.....	1,762 00	
Total.....	\$ 493,979 04	
Deduct premiums paid to other companies for reinsurance.....	8,625 43	
Net premium income.....	\$ 485,353 61	
Amount received for interest or dividends.....	88,088 58	
Amount received for rents.....	8,036 05	
Total income.....	\$ 581,478 24	

* Based on H. M. Table mortality experience of the Institute of Actuaries of Great Britain and Ireland with interest at $4\frac{1}{2}$ per cent.

Department of Finance—Insurance Branch.

NORTH AMERICAN LIFE—Continued.

EXPENDITURE DURING THE YEAR.

Cash paid for death losses, (\$5,500 of which accrued in previous years.).....	\$ 75,424 26
Deduct received from other companies for reinsured death claims.....	4,000 00
Net amount paid for death claims.....	\$ 71,424 26
Net amount paid for matured endowments.....	3,300 00
Net amount paid for investment policies.....	13,263 75
Total paid for death claims and matured endowments....	\$ 87,988 01
Cash paid to annuitants	4,506 04
Cash paid for surrendered policies	6,151 17
Cash dividends paid to policy-holders.	7,066 56
Cash paid for interest on guarantee fund.....	6,000 00
Commissions, salaries and other expenses of officials.....	110,505 01
Rent	7,002 14
Other expenditure, viz.:—Medical fees, \$9,230.65; advertising, \$4,961.33; exchange, \$795.53; general expenses, \$1,925.43; postage, \$2,652.21; printing and stationery, \$3,284.54; legal expenses, \$1,045.66; furniture, \$659.36; commission on loans, \$120; insurance books, papers, &c., \$220.93; written off property expense account, \$8,169.66	33,065 30
Total expenditure.	\$ 262,284 23

MISCELLANEOUS.

Number of new policies reported during the year as taken.....	2,152
Amount of said policies.....	\$2,917,000 00
Number of policies become claims during the year.....	57
Amount of said claims.....	80,629 46
(Of these 2 for \$244.10 were industrial policies.)	
Amount of above claims reinsured in other licensed companies in Canada	4,000 00
Number of policies in force at date—General.....	10,504
do do Industrial.....	94
Amount of said policies—General	\$15,766,459 00
do Industrial.....	12,926 00
Total (including bonus additions, \$4,639).....	\$15,779,385 00
Amount of said policies reinsured in other licensed companies in Canada...	336,941 00
Net amount in force on 31st December, 1895.....	15,442,444 00

Number any amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (including 2 industrial policies for \$244.10).	54	\$ 77,329 46
2. By maturity.....	3	3,300 00
3. By expiry.....	2	5,700 00
4. By surrender (including 2 industrial policies for \$325). (For which cash value has been paid, \$19,414.92.)	135	198,440 00
5. By surrender, \$80,500. (For which paid-up policies have been granted to amount of \$18,235.)		
Difference of amounts carried out		62,265 00
6. By lapse (including 2 industrial policies for \$70.).....	724	1,020,070 00
	918	\$1,367,104 46

NORTH AMERICAN LIFE—*Concluded.*

Policies in force at beginning of year:—

		No.	Amount.
General.....	9,435	\$14,453,069 00	
Industrial.....	100	13,616 00	
		<u>9,535</u>	<u>\$14,466,685 00</u>
Policies issued during the year—General.....		2,223	3,012,850 00
Policies terminated as above.....		918	1,367,104 46
Policies not taken of this and last year's issue.....		242	317,550 00
Policies reduced in amount (\$50.90, industrial).....			15,495 54
Policies in force at date of statement (including 94 industrial for \$12,926).....		<u>10,598</u>	<u>15,779,385 00</u>
Number of insured lives at beginning of year.....		9,165	
Number of new insurers during the year.....		2,175	
Number of deaths during the year among the insured.		50	
Number of insured whose policies have been terminated during the year otherwise than by death.....		1,345	
Number of insured lives at date of statement		<u>9,945</u>	

BUSINESS DONE OUTSIDE OF CANADA.

(Included in foregoing Statement.)

LIABILITIES OUTSIDE OF CANADA.

Reserve on policies	\$	<u>36,100 00</u>
---------------------------	----	------------------

INCOME OUTSIDE OF CANADA.

Premiums	\$	<u>7,561 20</u>
----------------	----	-----------------

EXPENDITURE OUTSIDE OF CANADA.

Death claims paid during the year.....	\$	9,000 00
Less reinsurances.....		4,000 00
	\$	<u>5,000 00</u>

MISCELLANEOUS.

Number of policies reported during the year as taken outside of Canada.....	14	
Amount of said policies.....	\$	27,000 00
Number of policies become claims during the year.....	3	
Amount of said claims.....		<u>10,000 00</u>

	No.	Amount.
Policies in force at beginning of year.....	98	\$ 219,250 00
Policies issued during the year.....	16	30,000 00
Policies terminated by death.....	3	10,000 00
Policies cancelled by surrender.....	1	2,000 00
Policies lapsed.....	8	17,000 00
Policies not taken	1	1,500 00
Policies in force at end of year.....	<u>101</u>	<u>218,750 00</u>

Department of Finance—Insurance Branch.

THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1895.

Chairman—PASCOE DU PRÉ GRENFELL. | *Manager*—PHILIP R. D. MACLAGAN.

Principal Offices—Edinburgh and London.

Managing Director and Chief Agent in | *Head Office in Canada*—Montreal.
Canada—THOS. DAVIDSON.

(Established, 1809. Incorporated, 1824. Commenced business in Canada, 1862.)

(For Capital and Assets in Canada, see Fire Statement.)

LIABILITIES IN CANADA.

Under Policies issued previous to 31st March, 1878.

Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$ 250,000 00
Claims for death losses, unadjusted but not resisted (including \$4,423.86 bonus additions)	17,913 85
Total net liabilities to said policy-holders in Canada.....	\$ 267,913 85

Under Policies issued subsequent to 31st March, 1878.

Amount estimated to cover the net reserve on all outstanding policies in Canada (including reserve on business of the Scottish Provincial Assurance Co)	\$ 325,000 00
Due on account of general expenses in Canada.....	1,677 11
Total net liabilities to said policy-holders in Canada.....	\$ 326,677 11
Total liabilities to all policy-holders in Canada	\$ 594,590 96

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada	\$ 33,531 75
Total income in Canada.....	\$ 33,531 75

EXPENDITURE IN CANADA.

Total amount paid for death claims (including bonus additions).....	\$ 25,137 81
Cash paid for matured endowments in Canada	1,426 28
Amount paid for surrendered policies.....	5,112 76
Amount paid to policy-holders for surrendered bonuses.....	578 40
Total net amount paid to policy-holders in Canada.....	\$ 32,255 25

NORTH BRITISH AND MERCANTILE—Continued.

EXPENDITURE IN CANADA—Continued.

Cash paid for commissions, salaries and other expenses of officials.....	2,445 48
Cash paid for taxes, licenses, fees or fines.....	84 00
Miscellaneous payments, viz.:—Postage, stationery, telegrams, &c., \$76.71; insurance superintendence, \$18.04; medical fees, \$12.50; proportion of general expenses payable by life branch, \$1,500; law expenses, \$192.50... ..	1,799 75
Total expenditure in Canada.....	\$ 36,584 48

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	2	
Amount of said policies.....		\$ 15,000 00
Number of policies become claims in Canada during the year ...	19	
Amount of said claims (including \$11,040.29 bonus additions) ...		44,477 94
Number of policies in force in Canada at date.....	533	
Amount of said policies.....		\$ 1,083,225 99
Bonus additions.....		204,883 67
Total amount of policies in force, 30th November, 1895.....		1,288,109 66

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$10,614.01).....	18	\$ 43,051 66
2. By maturity (including bonus additions, \$426.28).....	1	1,426 28
3. By surrender (including bonus additions, \$2,401.75)..... (For which cash value has been paid, \$5,112.76).	6	24,874 42
4. Bonuses surrendered.....		2,773 89
5. By lapse (including bonus additions, \$326.15).....	1	2,321 51
Total (including bonus additions, \$16,542.08).....	26	\$ 74,447 76

	No.	Amount.
Policies in force at beginning of year (inclusive of bonuses, \$218,914.82).....	554	\$1,325,026 49
Policies issued during the year.....	2	15,000 00
Bonuses added during the year.....		1,577 86
Policies revived during the year (including bonus additions, \$933.07).....	3	20,953 07
Policies terminated as above (inclusive of bonuses).....	26	74,447 76
Policies in force at date of statement (inclusive of bonuses, \$204,883.67).....	533	1,288,109 66

Details of Scottish Provincial policies included in above statement.

	No.	Amount.
Policies in force at beginning of year in Canada (inclusive of \$114,675.24 bonus additions).....	318	\$ 581,722 43
Bonuses added during the year.....		837 59
Policies terminated (including bonus additions, \$8,196.56).....	15	36,642 24
Policies in force at the end of year (including bonus additions, \$107,316.27).....	303	545,917 78

Department of Finance—Insurance Branch.

NORTH BRITISH AND MERCANTILE—Continued.

Details of North British and Mercantile Policies issued since 31st March, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada (inclusive of bonus additions, \$11,244.37).....	77	\$ 294,345 04
Policies issued during the year.....	2	15,000 00
Policies revived during the year (including \$933.07 bonus additions).....	2	18,933 07
Policies terminated as above (inclusive of bonus additions, \$521.95).....	1	15,521 95
Policies in force at date of statement (inclusive of bonus additions, \$11,655.49).....	80	312,756 16

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDED 31ST DECEMBER, 1895.

LIFE ASSURANCE ACCOUNT, 1895.

	£	s.	d.		£	s.	d.
Amount of life assurance fund at the beginning of the year.....	6,660,475	14	6	Claims under policies, after deduction of sums reassured:—			
Premiums, after deduction of re- assurance premiums.....	678,356	14	6	Under life policies. £563,478	16	11	
Interest—less income tax.....	276,033	6	10	Under endowment			
Recording fees.....	289	2	6	policies.....	15,690	3	5
					579,169	0	4
				Surrenders:—			
				Of policies and			
				bonuses thereon. £ 25,520	17	4	
				Of bonuses only.....	1,630	9	10
					27,151	7	2
				Commission.....	35,517	5	8
				Expenses of management.....	52,417	19	9
				Written off investments.....	1,806	13	0
				Income tax.....	6,281	0	6
				One-tenth profit on life business			
				1890-95 paid to shareholders.....	73,441	12	6
				Amount of life assurance fund at			
				the end of the year.....	6,848,369	19	5
	£7,624,154	18	4		£7,624,154	18	4

ANNUITY ACCOUNT, 1895.

	£	s.	d.		£	s.	d.
Amount of annuity fund at the beginning of the year.....	1,903,050	0	5	Annuities paid.....	194,503	11	6
Consideration for annuities granted, after deduction of reassurances..	534,160	15	0	Less received under reassurances.	6,162	11	8
Premiums, after deduction of re- assurance premiums.....	3,341	18	1		£ 188,340	19	10
Interest—less income tax.....	81,122	19	1	Income tax paid to government....	3,487	8	10
					£ 191,828	8	8
				Commission.....	4,282	19	4
				Expenses of management.....	5,691	3	5
				Surrenders.....	60	0	0
				Written off investments.....	2,532	2	11
				Profit on annuity business 1890-95			
				paid to shareholders.....	21,035	18	3
				Amount of annuity fund at the end			
				of the year.....	2,296,245	0	0
	£2,521,675	12	7		£2,521,675	12	7

Department of Finance—Insurance Branch.

THE NORTH-WESTERN MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—H. L. PALMER. | *Secretary*—J. W. SKINNER.
Principal Office—Milwaukee, Wis., U.S.
Chief Agent in Canada—WM. ANGUS. | *Head Office in Canada*—Montreal.
 (Incorporated, 2nd March, 1857. Commenced business in Canada, November, 1871.)

NO CAPITAL STOCK.

ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the Company's policies assigned as collaterals	\$ 8,275 00
United States registered bonds held by the Receiver General, viz. :—	
6 per cent bonds, \$60,000; 4 per cent bonds, \$40,000; carried out at market value	108,400 00
Gross deferred premiums on policies in force.....	\$ 865 81
Deduct cost of collection, at 20 per cent	173 16
Net outstanding premiums.....	692 65
Total assets in Canada..	\$ 117,367 65

LIABILITIES IN CANADA.

*Amount computed or estimated to cover the net reserve on all outstanding policies in Canada.....	\$ 66,950 00
Total net liabilities to policy-holders in Canada.....	\$ 66,950 00

INCOME IN CANADA.

Amount of premiums received in cash during the year in Canada.....	\$ 15,126 25
Amount of premium obligations taken during the year in payment of premiums in Canada.....	14 70
Total net premium income.....	\$ 15,140 95

EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz. :—	
On account of death claims.....	\$ 17,842 00
Matured endowments	19,707 00
Total amount paid for death claims and matured endowments	\$ 37,549 00
Amount paid for surrendered policies	1,401 72
Amount paid for dividends or bonuses to policy-holders.....	4,528 89
Total expenditure in Canada	\$ 43,479 61

* Based on Actuaries' Table—4 per cent.

NORTH-WESTERN MUTUAL—Continued.

PREMIUM NOTE ACCOUNT—CANADIAN POLICIES.

Premium obligations on hand at commencement of year	\$	23 51
do received during the year.		14 70
Total.....	\$	<u>38 21</u>

Deductions during the year, viz:—

Amount of obligations used in payment of dividends to policy-holders...\$ 22 34

Total deductions..... 22 34

Balance—note assets at end of year.....\$ 15 87

MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	25
Amount of said claims	\$ 37,549 00
Number of policies in force in Canada at date.....	342
Amount of said policies	<u>464,125 00</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	10 \$	17,812 00
2. By maturity.....	15	19,707 00
3. By expiry (temporary insurance).....		1,262 00
4. By surrender.....	4	3,396 00
(For which cash value has been paid, \$1,401.72.)		
5. By surrender.....		\$6,000 00
(For which paid-up policies have been granted to amount of \$3,267.00.)		
Difference of amounts carried out.....		2,733 00
6. By lapse.....		2,090 00
Total.....	29 \$	<u>47,030 00</u>

	No.	Amount.
Policies in force at beginning of year in Canada.....	370	\$ 507,501 00

Policies restored during the year.....\$ 2,278 00

Added by dividends.....1,376 00

Total.....	1	3,654 00
Policies terminated as above.....	29	47,030 00
Policies in force at date of statement.....	342	<u>464,125 00</u>

No account of number of lives insured.

Department of Finance—Insurance Branch.

NORTH-WESTERN MUTUAL—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

INCOME.

Total premium income.....	\$ 13,576,072 68
Cash received for interest and dividends.....	3,834,698 03
Cash received for rents.....	109,642 23
Cash for discounts on maturing endowments paid in advance.....	6,093 47
Miscellaneous.....	27,269 41
Total income.....	\$ 17,550,775 82

DISBURSEMENTS.

Total amount paid for losses and matured endowments.....	\$ 3,512,740 40
Cash paid to annuitants.....	2,554 26
Premium notes voided by lapse.....	13,780 90
Surrender values applied in payment of premiums.....	3,825 81
Surrender values applied to purchase paid up insurance and annuities	358,241 58
Surrender values paid in cash.....	496,823 09
Dividends applied to payment of premiums or to the purchase of paid-up additions, &c.....	996,189 66
Paid policy-holders for dividends.....	300,704 99
Commissions to agents.....	1,543,571 52
Medical examiners' fees.....	119,691 15
Salaries of officers and office employees.....	307,096 17
Taxes, licenses and fees.....	194,323 73
Advertising, printing, stationery and postage.....	113,607 43
Rent.....	25,000 00
Legal expenses.....	48,014 97
General expenses.....	620,496 76
Total disbursements.....	\$ 8,656,662 42

ASSETS.

Ledger value of real estate, exclusive of all encumbrances.....	\$ 1,400,863 15
Loans on bond and mortgages, first liens, on real estate.....	59,041,112 24
Loans in cash to policy-holders on the company's policies assigned as collateral.....	1,948,050 00
Premium notes, loans or liens on policies in force.....	418,301 84
Par value of bonds owned.....	11,770,665 00
Cash on hand and in banks.....	4,606,084 82
Agents' ledger balances.....	8,267 88
Total.....	\$ 79,193,344 93
Deduct agents' credit balances, \$17,555.05; and company's debits, \$54,918.75.....	72,473 80
Total net or leger assets.....	\$ 79,120,871 13

NORTH-WESTERN MUTUAL—*Concluded.*

OTHER ASSETS.

Interest due and accrued.....	1,362,318 06
Rents due and accrued.....	8,987 71
Market value of stocks and bonds over par.....	864,536 08
Net amount of uncollected and deferred premiums.....	1,553,944 54
Total assets.....	\$ 82,910,657 52
Deduct items not admitted.....	8,267 88
Total admitted assets.....	\$ 82,902,389 64

LIABILITIES.

*Net reinsurance reserve.....	\$ 65,804,572 00
Present value of amounts not yet due on matured instalment policies	45,115 00
Total unsettled policy claims.....	381,971 40
Unpaid dividends or other description of profits due policy holders.	94,740 97
Sundry.....	62,429 01
Total liabilities.....	\$ 66,388,828 38
Gross surplus on policy-holders account.....	\$ 16,513,561 26

EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	23,248
Amount of said policies.....	\$ 53,476,394 00
Number of policies terminated during the year.....	12,759
Total amount terminated.....	33,236,625 00
Number of policies in force at date of statement.....	155,785
Net amount of said policies.....	364,259,235 00

*Actuaries' Table of Mortality with 4 p.c. interest.

Department of Finance—Insurance Branch.

THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—ISAAC E. BOWMAN.

Secretary—W. H. RIDDELL.

| Manager and Chief Agent—WM. HENDRY.

Head Office—Waterloo, Ontario.

(Incorporated in 1869 by Act of the Legislature of the Province of Ontario, 32 Vic., cap. 17; amended in 1874 by 37 Vic., cap. 86. Incorporated in 1878 by Act of the Parliament of the Dominion of Canada, 41 Vic., cap. 33; amended in 1889 by 52 Vic., cap. 96, and in 1894 by 57 Vic., cap. 123. Commenced business in Canada in 1870.)

NO CAPITAL STOCK.

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (less encumbrances) held by the company.	\$	45,968	35
Amounts secured by way of loans on real estate by bond or mortgage, first liens		1,604,335	16
Amounts secured by way of loans on real estate by bond or mortgage, second liens.....		3,256	85
(Amount of loans, as above, on which interest has been overdue for one year or more previous to statement, \$83,528.00.)			
Amount of loans made to policy-holders on the company's policies assigned as collaterals.....		417,822	62
Premium obligations on policies in force.....		48,930	72
Stocks and bonds owned by the company, viz.:—			

Deposited with the Receiver General.

	Par Value.	Market Value.
City of Guelph bonds.	\$ 10,000 00	\$ 10,280 40
City of St. Catharines bonds.....	7,982 46	8,095 93
Village of Brussels bonds.....	10,000 00	10,000 00
Village of Merritton bonds.....	2,845 95	2,965 03
Town of Waterloo bonds.....	5,434 00	5,520 00
Town of Owen Sound bonds.....	15,000 00	15,320 40
Town of Collingwood bonds.....	2,200 00	2,200 00
Town of Windsor bonds.....	12,000 00	12,442 77
Township of Woolwich bonds.....	3,890 00	3,930 00
Village of Georgetown bonds.....	35,500 00	37,810 08
	<u>\$ 104,852 41</u>	<u>\$ 108,564 61</u>

In possession of the Company.

Town of Thorold bonds.....	\$ 2,617 06	\$ 2,740 00
Town of Berlin bonds.....	44,969 00	47,436 87
Town of Waterloo bonds.....	30,025 25	30,528 26
Town of Milton bonds.....	13,977 94	14,850 15
Township of Sarawak bonds.....	300 00	367 86
Village of Ridgetown bonds.....	35,688 72	37,446 68
Village of Blyth bonds.....	3,000 00	3,039 15
Village of Merritton bonds.....	18,098 55	18,661 41
Village of Warton bonds.....	4,500 00	4,664 28
Village of Southampton bonds.....	5,710 00	5,945 12
Village of Parkhill bonds.....	6,200 00	6,490 11
Village of Lucan bonds.....	2,000 00	2,056 00
Township of Woolwich bonds.....	1,545 00	1,577 20
Preston separate school bonds.....	819 04	819 04

ONTARIO MUTUAL LIFE—Continued.

In possession of the Company—Concluded.

Town of Listowel bonds.....	\$ 12,000 00	\$ 12,085 40
Village of Dunnville bonds.....	5,286 69	5,669 33
Village of Elmira bonds.....	9,000 00	9,317 09
Town of Alliston bonds.....	11,350 00	11,812 18
Village of Acton bonds.....	5,500 00	5,924 91
Town of Windsor bonds.....	71,772 09	75,323 17
Town of Goderich bonds.....	34,367 54	35,320 74
Village of Georgetown bonds.....	1,600 00	1,680 44
Village of Hespeler bonds.....	9,498 90	9,770 95
Village of Leamington bonds.....	3,742 92	3,862 79
Village of Thamesville bonds.....	405 00	411 12
Village of Markham bonds.....	1,226 54	1,091 02
Village of Markdale bonds.....	435 19	441 77
Village of Preston bonds.....	2,713 92	2,792 47
City of Winnipeg bonds.....	50,000 00	51,741 73
Town of Niagara Falls bonds.....	24,352 89	25,664 14
Town of Mitchell bonds.....	20,296 07	20,296 07
Town of Simcoe bonds.....	9,691 45	10,240 94
Town of Exeter bonds.....	9,380 04	9,744 76
Town of Newmarket bonds.....	6,710 26	7,065 92
Town of Edmonton bonds.....	26,770 50	27,451 60
Town of Meaford bonds.....	19,698 97	22,101 39
Town of Almonte bonds.....	3,400 00	3,796 79
Town of Ingersoll bonds.....	36,863 96	37,159 68
Village of Tottenham bonds.....	3,932 60	4,007 74
Town of Brandon bonds.....	15,000 00	15,222 96
Town of Petrolia bonds.....	5,105 52	5,152 43
Town of Prince Albert bonds.....	3,000 00	3,350 66
Town of Waterloo separate school bonds.....	1,200 00	1,200 00
Township of Wilnot bonds.....	1,745 55	1,819 14
Galt R. C. separate school bonds.....	2,200 00	2,200 00
Township of McKim bonds.....	1,108 96	1,158 84
Village of Ottawa East bonds.....	2,500 00	2,616 10
Village of Beamsville bonds.....	12,810 00	14,368 59
Township of Jocelyn bonds.....	600 00	710 58
Township of Springer.....	2,761 50	2,761 50
Total in possession of company.....	\$ 597,677 62	\$ 621,957 08
Total par and market values.....	\$ 702,530 03	\$ 730,521 69
Carried out at market value.....		730,521 69
Cash at head office.....		557 12
Cash in banks, viz.:		
Canadian Bank of Commerce, Waterloo.....	\$ 20,000 00	
Molsons Bank, Waterloo.....	28,700 00	
Current account.....	2,925 62	
Total.....		51,625 62
Agents' ledger balances.....		308 10
Total.....		\$2,903,326 23
OTHER ASSETS.		
Interest due.....	\$ 26,615 81	
Interest accrued.....	70,331 27	
Total interest.....		96,947 08
Net amount of uncollected and deferred premiums on new business, \$15,113.94; on renewals, \$108,187.74.....		123,301 68
Total assets.....		\$3,123,574 99
LIABILITIES.		
*Amount computed to cover the net present value of all policies in force.....	\$2,934,847 00	
Deduct net value of policies reinsured in other companies.....	1,564 00	
Net reinsurance reserve.....		\$2,933,283 00

Department of Finance—Insurance Branch.

ONTARIO MUTUAL LIFE—Continued.

†Claims for death losses unadjusted but not resisted.....	\$ 10,625 00
Net amount of unsettled claims (\$125 of which accrued in previous years).....	10,625 00
Premiums paid in advance.....	493 39
Deposit on account of mortgage.....	375 00
Total liabilities.....	\$2,944,776 39
Surplus on policy-holders' account.....	\$ 178,798 60

INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 522,383 48
Premium obligations taken in part payment of premiums.....	4,304 64
Premiums paid by dividends.....	60,188 23
Cash received for annuities.....	3,777 50
Total.....	\$ 590,653 85
Deduct premiums paid to other companies for reinsurance.....	491 01
Net premium income.....	\$ 590,162 84
Amount received for interest.....	144,916 90
Total income.....	\$ 735,079 74

EXPENDITURE DURING THE YEAR.

Total net amount paid during the year for death claims.....	\$ 143,238 40
Premium obligations used in payment of same.....	742 60
Total.....	\$ 143,981 00
Deduct received from other companies for reinsured death claims.....	Nil.
Total amount paid for death claims (of this amount \$18,200 accrued in previous years).....	\$ 143,981 00
Cash paid for matured endowments.....	\$ 36,186 36
Premium obligations used in payment of same.....	263 64
Total amount paid for matured endowments.....	36,450 00
Cash paid to annuitants.....	266 50
Cash paid for surrendered policies.....	75,961 94
Premium obligations used in purchase of surrendered policies.....	1,549 57
do do voided by lapse.....	401 71
Cash dividends paid to policy-holders.....	3,636 13
Cash dividends applied in payment of premiums.....	60,188 23
Cash dividends applied in payment of interest on premium obligations.....	4,314 43
Premium obligations used in payment of dividends to policy-holders..	2 079 82
Cash paid for commission, salaries and other expenses of officials.....	95,243 11
Cash paid for taxes, licenses, fees or fines.....	1,703 45
All other expenses, viz.:—Medical examinations, \$7,084.25; books and stationery, \$642.27; rent of agents' offices, \$1,220.65; telegraph and telephone, \$175.17; postage, \$1,299.07; printing, \$1,131.31; advertising, \$2,639.71; travelling expenses, \$1,045.25; commission on loans and valuation fees, \$770.32; solicitors' fees, \$849.81; office furnishings, \$231.55; incidentals, \$2,117.20; fire insurance, \$64.66; insurance department, \$283.61.....	19,554 83
Total cash expenditure.....	\$ 445,330 72

*Reserve based on Actuaries Table of Mortality, with 4 per cent interest.

†Of this amount claims to the amount of \$5,500 were not reported to the company till after the close of the year.

ONTARIO MUTUAL LIFE—*Concluded.*

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$	49,864	67
Premium obligations taken during the year.....		4,304	64
Total	\$	54,169	31
Premium obligations used in payment of claims.....	\$	1,006	24
do used in purchase of surrendered policies.....		1,549	57
do used in payment of dividends to policy-holders.....		2,079	82
do voided by lapse.....		401	71
do redeemed in cash.....		201	25
Total deductions		5,238	59
Balance—note assets at end of year	\$	48,930	72

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	1,670		
Amount of said policies.....		\$	2,494,268 00
Number of policies become claims in Canada during the year (including matured endowments).....	124		
Amount of said claims.....			167,231 00
Number of policies in force in Canada at date.....	14,419		
Amount of said policies.....		\$	19,312,477 38
Amount of said policies reinsured in other licensed companies, including \$1,053.75 bonus additions.....	34,053	75	
Net amount in force at 31st December, 1895			19,278,423 63

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	99	\$ 130,781 00
2. By maturity.....	25	36,450 00
3. By expiry.....	4	61,940 00
4. By surrender.....	351	431,826 00
(For which cash value has been paid, \$76,419.91.)		
5. By surrender, \$40,000. (For which paid-up policies have been granted to amount of \$7,093.)		
Difference of amounts carried out.....		32,907 00
6. By lapse.....	983	1,306,975 00
Total	1,462	\$ 2,000,879 00

	No.	Amount.
Policies in force at beginning of year.....	14,147	\$ 18,767,698 38
Policies issued during the year.....	1,758	2,590,218 00
Policies revived.....	39	45,440 00
Policies terminated as above.....	1,462	2,000,879 00
Policies terminated otherwise (not taken).....	63	90,000 00
Policies in force at date of statement.....	14,419	19,312,477 38

Number of insured lives at beginning of year.....	12,640
Number of new insurers during the year.....	1,538
Number of deaths during the year among the insured.....	92
Number of insured whose policies have been terminated during the year otherwise than by death.....	1,252
Number of insured lives at date of statement.....	<u>12,834</u>

Department of Finance—Insurance Branch.

PHENIX MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—JONATHAN B. BUNCE. | Secretary—CHAS. H. LAWRENCE.

Principal Office—Hartford, Conn.

Chief Agent in Canada— |
MRS. H. D. SIMPSON. | Head Office in Canada—Montreal.

(Incorporated, May, 1851. Commenced business in Canada, October, 1866.)

ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver General:—

	Par value.
County of Middlesex bonds.....	\$ 30,000 00
Niagara Falls Park bonds.....	99,280 00
	<u>\$ 129,280 00</u>

Carried out at market value.....\$ 135,547 00

Gross premiums due and uncollected on Canadian policies in force\$ 137 67

Gross deferred premiums on same..... 582 43

Total outstanding and deferred premiums\$ 720 10

Deduct cost of collection at 10 per cent..... 144 02

Net outstanding and deferred premiums 576 08

Total assets in Canada.....\$ 136,123 08

LIABILITIES IN CANADA.

Amount estimated to cover the net reserve on all outstanding claims
in Canada.....\$ 350,000 00

Claims for death losses unsettled but not resisted..... 8,856 00

Total liabilities in Canada\$ 358,856 00

INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life
policies in Canada\$ 17,785 47

Premiums paid by dividends..... 5,596 02

Total.....\$ 23,381 49

Deduct premiums paid to other companies for reinsurance..... 232 20

Total net premium income.....\$ 23,149 29

Amount received for interest or dividends on stock, &c..... 5,307 90

Total income in Canada.....\$ 28,457 19

PHENIX MUTUAL LIFE—Continued.

EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz. :—

On account of death claims.....	\$ 36,155 00	
On account of matured endowments.....	26,072 00	
<hr/>		
Net amount paid on account of claims.....	\$ 62,227 00	
Cash paid for surrendered policies.....	2,663 00	
Cash dividends applied in payment of premiums in Canada.....	5,596 02	
<hr/>		
Total net amount paid to policy-holders in Canada.....	\$ 70,486 02	
Cash paid for commission, salaries and other expenses of officials in Canada		
<hr/>		
Total expenditure in Canada.		
<hr/> <hr/>		

MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	42	
Amount of said claims		\$ 67,883 00
Number of policies in force in Canada at 31st December, 1895.....	893	
Amount of said policies.....		955,183 00
<hr/> <hr/>		

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death	22	\$ 39,391 00
2. By maturity.....	17	22,799 00
3. By surrender	4	6,001 00
(For which cash value has been paid, \$2,663.)		
4. By surrender, \$13,405. (For which paid up policies have been granted to amount of \$10,493.)		
Difference of amounts carried out.....		2,912 00
<hr/>		
Total.....	43	\$ 71,103 00
<hr/> <hr/>		

	No.	Amount.
Policies in force at beginning of year in Canada	936	\$1,026,286 00
Policies terminated as above.	43	71,103 00
Policies in force at date of statement.....	893	955,183 00
<hr/> <hr/>		

Number of lives insured—No return.

Department of Finance—Insurance Branch.

PHENIX MUTUAL—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

INCOME DURING THE YEAR 1895.

Total premium income	\$1,330,732 63
Interest and dividends	507,955 96
Discount on claims paid in advance	160 07
Received for rents.....	29,873 33
Received for profits on sales of bonds or stocks.....	5,222 56
Dividends and surrender values on reinsurances.....	472 29
Profit and loss.....	7,095 70
	<hr/>
Total income.....	<u>\$1,881,512 54</u>

DISBURSEMENTS DURING THE YEAR 1895.

Total net amount paid for losses and matured endowments.....	\$ 838,219 61
Cash paid to annuitants	2,152 00
Premium notes, loans or liens used in purchase of surrendered policies.....	9,842 60
Premium notes, loans or liens used in payment of dividends to policy-holders.....	119 98
Cash dividends paid policy-holders.....	2,828 58
Cash dividends applied to pay running premiums.....	124,454 80
Cash dividends applied to purchase paid-up additions and annuities....	27,030 96
Surrender values paid in cash.....	102,046 56
Surrender values applied to pay running premiums.....	5,895 15
Surrender values applied to purchase paid-up insurance and annuities.....	659 56
Paid for commissions and bonus to agents.....	234,866 90
Salaries and allowances to managers and agents.....	59,371 60
Medical examiners' fees and inspection of risks	36,795 20
Salaries of officers and office employees.....	62,784 26
Taxes, licenses and insurance department fees.....	57,329 78
Rent	18,934 05
Miscellaneous expenditures	101,005 68
	<hr/>
Total disbursements.....	<u>\$1,684,337 27</u>

ASSETS.

Cost value of real estate exclusive of all encumbrances.....	\$ 858,950 29
Loans on mortgage on real estate.....	5,978,010 92
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	5,600 00
Loans on the company's policies assigned as collateral.....	205,946 00
Premium notes loans or liens on policies in force.....	500,246 09
Cost value of bonds and stocks owned.....	2,364,416 63
Cash on hand and in banks.....	203,266 88
	<hr/>
Total net or ledger assets.....	<u>\$10,116,436 81</u>

OTHER ASSETS.

Interest due and accrued.....	146,502 32
Market value of bonds and stocks over cost.....	41,205 31
Outstanding and deferred premiums.....	144,720 29
	<hr/>
Total assets.....	<u>\$10,448,864 73</u>

PHŒNIX MUTUAL—*Concluded.*

LIABILITIES.

Net reinsurance reserve.....	\$9,487,291 00
Special policy reserve.....	228,022 00
Total policy claims..	54,430 00
Amount of unpaid dividends or other profits due policy-holders (estimated).....	2,500 00
Premiums paid in advance.....	7,710 00
Reserve on real estate account.....	99,528 00
	<hr/>
Total liabilities.....	\$9,879,481 00
	<hr/>
Gross surplus on policy-holders' account.....	\$ 569,383 73
	<hr/> <hr/>

EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	6,161
Amount of said policies....	\$11,170 117 00
Number of policies terminated during the year.....	4,158
Total amount terminated.....	7,594,660 00
Number of policies in force at date of statement .	24,999
Net amount of said policies.....	40,460,331 00
	<hr/> <hr/>

Department of Finance—Insurance Branch.

THE PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—CHARLES E. WILLARD. | *Secretary*—WILLIAM E. STEVENS.

Principal Office—New York City.

Chief Agent in Canada—R. H. MATSON. | *Head Office in Canada*... Toronto.

(Incorporated, 25th February, 1875. Commenced business in Canada,
March, 1889.)

CAPITAL.

Amount of capital paid up in cash \$ 100,000 00

ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver General, viz:—

	Par value.	Market value.
Province of Quebec 5 per cent bonds	\$ 13,500 00	\$ 14,580 00
Montreal City 4 per cent bonds.....	41,000 00	44,690 00
Total par and market values.....	\$ 54,500 00	\$ 59,270 00

Carried out at market value..... \$ 59,270 00

Gross premiums due and uncollected on Canadian policies in force..... \$ 5,141 00

Gross deferred premiums on same..... 1,262 96

Total outstanding and deferred premiums..... \$ 6,403 96

Deduct cost of collection at 20 per cent..... 1,280 79

Net outstanding and deferred premiums..... 5,123 17

Total assets in Canada..... \$ 64,393 17

LIABILITIES IN CANADA.

Amount computed or estimated to cover the net present value of all
Canadian policies in force..... \$ 59,187 00

Claims for death losses unadjusted but not resisted..... 1,000 00

Total liabilities in Canada..... \$ 60,187 00

INCOME IN CANADA.

Cash received for premiums..... \$ 83,710 35

Premiums paid by dividends..... 7,748 80

Total premium income..... \$ 91,459 15

Received for interest on bonds in Canada..... 2,315 00

Total income in Canada..... \$ 93,774 15

THE PROVIDENT SAVINGS—*Continued.*

EXPENDITURE IN CANADA.

Net amount paid for death claims.....	\$	32,745	00
Cash paid for surrendered policies.....		1,049	36
Cash dividends applied in payment of premiums in Canada.....		7,748	80
<hr/>			
Total net amount paid to policy-holders in Canada.....	\$	41,543	16
Cash paid for commissions, salaries and all other expenses of officials in Canada.....		17,866	97
Cash paid for taxes, &c.....		1,783	97
Miscellaneous payments, viz. :—			
Office rent, \$540.40; advertising, \$733.40; medical fees, \$961; postage, stationery and general expenses, \$1,765.03.....		3,999	83
<hr/>			
Total expenditure in Canada.....	\$	65,193	93

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	399		
Amount of said policies.....		\$	962,168 00
Number of policies become claims in Canada during the year.....	16		
Amount of said claims.....			46,166 00
Number of policies in force in Canada at date.....	1,496		
Net amount in force, 31st December, 1895.....			3,449,698 00

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death.....	16	\$ 46,166 00
2. By expiry.....	216	474,000 00
3. By surrender.....	16	20,000 00
(For which cash value has been paid, \$1,049.36)		
4. By surrender, \$6,000.		
(For which paid-up policy has been granted to amount of \$530.)		
Difference of amounts carried out.....		5,470 00
<hr/>		
Total.....	248	\$ 545,636 00

	No.	Amount.
Policies in force in Canada at the beginning of the year.....	1,371	\$3,131,386 00
Policies issued during the year.....	399	962,168 00
Policies terminated as above.....	248	545,636 00
Policies terminated otherwise.....	26	98,220 00
Policies in force at date of statement.....	1,496	3,449,698 00

Number of insured lives at beginning of year.....	1,257
Number of new insurers during the year.....	362
Number of deaths during the year among the insured.....	14
Number of insured whose policies have been terminated during the year otherwise than by death.....	227
Number of insured lives at date of statement.....	1,378

Department of Finance—Insurance Branch.

THE PROVIDENT SAVINGS—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

INCOME DURING THE YEAR.

Total premium income.....	\$2,158,013 34
Interest	61,771 77
Rents	27,074 72
Total income.....	<u>\$2,246,859 73</u>

DISBURSEMENTS DURING THE YEAR.

Amount paid for losses	\$1,220,791 74
Annuitants	1,581 40
Surrender values paid in cash.....	5,331 22
Surrender values applied to purchase paid-up policies and annuities....	3,021 29
Dividends paid policy-holders in cash.....	36,759 78
Dividends applied by policy-holders to pay running premiums.....	223,926 72
Commissions to agents	315,689 68
Dividends to stockholders.....	6,977 60
Salaries and allowances to managers and agents....	17,777 75
Salaries of officers and office employees.....	94,973 91
Medical examiners' fees	34,896 19
Taxes, licenses and insurance department fees.....	31,631 54
Rent.....	22,704 79
Commuting commissions	1,750 00
All other expenditure.....	129,398 08
Total disbursements	<u>\$2,147,211 69</u>

ASSETS.

Cost value of real estate, unencumbered.....	\$ 241,384 28
Loans on bonds and mortgages, first liens on real estate.....	224,400 00
Loans secured by pledge of bonds, stocks and other marketable col- laterals	75,000 00
Loans to policy-holders on the company's policies, assigned as col- laterals	20,300 41
Book value of bonds and stocks owned	967,833 52
Cash on hand and in banks	140,777 77
Bills receivable and agents' ledger balances.....	67,169 94
Total net or invested assets.....	<u>\$1,736,865 92</u>
Deduct depreciation from cost of assets to bring the same to market value.....	11,103 86
Deduct agents' credit balances.....	303 05
Total net or invested assets, less depreciation.....	<u>\$1,725,459 01</u>

OTHER ASSETS.

Interest due and accrued.....	18,823 50
Rents due and accrued	7,109 50
Market value of real estate over cost	15,000 00
Net amount of uncollected and deferred premiums.....	214,963 49
Total.....	<u>\$1,981,355 50</u>
Deduct items not admitted	67,169 94
Total assets.....	<u>\$1,914,185 56</u>

THE PROVIDENT SAVINGS—*Concluded.*

LIABILITIES.

*Net reinsurance reserve on 31st December, 1895.....	\$ 978,235 00
Total policy claims	192,786 00
Premiums paid in advance.....	5,986 24
Reserve on cancelled policies upon which a surrender value may be demanded.....	382 67
Miscellaneous	23,434 17
	<hr/>
Total liabilities.....	\$1,200,824 08
Capital stock paid up	100,000 00
	<hr/>
Gross surplus	\$ 680,531 42

EXHIBIT OF POLICIES,

Number of new policies issued	7,729
Amount	\$22,727,989 00
Number of policies terminated.....	7,818
Amount	25,401,295 00
Number of policies in force at 31st December, 1895.....	25,704
Net amount in force at 31st December, 1895	<u>81,814,921 00</u>

* Computed on Actuaries Tables of Mortality with 4 p. c. interest.

Department of Finance—Insurance Branch.

THE RELIANCE MUTUAL LIFE ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

<p>Chairman—W. W. DUFFIELD.</p> <p>Principal Office—71 King William Street, London, England.</p> <p>Chief Agent and Attorney in Canada— J. CASSIE HATTON.</p>	|	<p>Secretary—E. CLIFTON GRIFFITH.</p> <p>Head Office in Canada— 1724 Notre Dame Street, Montreal.</p>
---	--	---

(Established, 1840. Commenced business in Canada, 1st August, 1868.)

NO CAPITAL.

ASSETS IN CANADA.

British 2½ per cent consolidated stock in deposit with Receiver General	\$ 110,277 00
Cash in hand.....	79 43
Cash in Molsons Bank.....	5,353 76
Total assets in Canada.....	\$ 115,710 19

LIABILITIES IN CANADA.

Under Policies issued previous to 31st March, 1878.

*Amount of reserve on all outstanding policies in Canada.....	\$ 67,000 00
Claims for death losses unadjusted but not resisted.....	1,000 00
Total liabilities to said policy holders in Canada.....	\$ 68,000 00

Under Policies issued subsequent to 31st March, 1878.

*Net reserve on all outstanding policies in Canada.....	\$ 33,000 00
Total net liabilities to said policy holders in Canada.....	\$ 33,000 00
Total liabilities to all policy holders in Canada.....	\$ 101,000 00

INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life policies in Canada.....	\$ 6,606 61
Interest on bank deposit.....	221 80
Total income.....	\$ 6,828 41

EXPENDITURE IN CANADA.

Cash paid for death claims.....	\$ 2,275 43
Cash paid for matured endowments.....	1,000 00
Amount paid for surrendered policies.....	3,851 00
Total net amount paid to policy holders in Canada.....	\$ 7,126 43
Cash paid for commissions, salaries and other expenses of officials.....	181 62
Cash paid for postage, stationery, &c.....	39 00
Taxes, &c.....	4 05
Total expenditure in Canada.....	\$ 7,351 10

*Reserve based on Institute of Actuaries' H. M. Table of Mortality, with 4½ per cent interest. Estimated by the department.

RELIANCE MUTUAL LIFE—*Concluded.*

MISCELLANEOUS.

	No.	Amount.
Number of policies become claims in Canada during the year..	3	
Amount of said policies.....		\$ 3,000 00
Number of policies in force in Canada at date.....	192	
Amount of said policies.....	\$ 222,315 06	
Bonus additions.....	11,508 37	
Net amount of policies in force in Canada, 31st December, 1895.....		<u>233,823 43</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	2	\$ 3,000 00
2. By maturity.....	1	1,000 00
3. By surrender (including \$376.40 bonus additions). (For which cash value has been paid, \$3,851.00.)	7	15,599 74
Total (including bonus additions, \$376.40).....	<u>10</u>	<u>\$ 19,599 74</u>

	No.	Amount.
Policies in force at beginning of year (including bonus additions \$11,884.77).....	202	\$ 253,423 17
Policies terminated as above (including bonus additions, \$376.40)	10	19,599 74
Policies in force at date of statement (including \$11,508.37 bonus additions).....	<u>192</u>	<u>233,823 43</u>

Number of insured lives at beginning of year.....	202
Number of deaths during the year among the insured.....	2
Number of insured whose policies have been terminated other- wise than by death.....	8
Number of insured lives at date of statement.....	<u>192</u>

DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year (including \$1,989.15 bonus additions).....	81	\$ 70,562 43
Policies terminated as above (including bonus additions, \$62.75)	2	2,062 75
Policies in force at date of statement (including \$1,926.40 bonus additions).....	<u>79</u>	<u>68,499 68</u>

Department of Finance—Insurance Branch.

THE ROYAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Chairman—M. H. MAXWELL. | Manager—CHAS. ALCOCK.
Principal Office—Liverpool, England.
 Chief Agent in Canada—GEORGE SIMPSON. | *Head Office in Canada—Montreal.*
 (Established, 31st May, 1845. Commenced business in Canada, 1851.)

(For Capital and Assets, see Fire Statement.)

LIABILITIES IN CANADA.

Under policies issued previous to 31st March, 1878.

*Amount estimated to cover the reserve on all outstanding policies in Canada	\$ 275,000 00
Total net liabilities to said policy-holders in Canada.....	
	\$ 275,000 00

Policies issued subsequent to 31st March, 1878.

*Amount estimated to cover the reserve on all outstanding policies in Canada (including reserve on Queen policies)	\$ 115,000 00
Total net liabilities to said policy-holders in Canada.....	
	\$ 115,000 00
Total liabilities to all policy-holders in Canada.....	
	\$ 390,000 00

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	\$ 21,466 32
Total income in Canada.....	
	\$ 21,466 32

EXPENDITURE IN CANADA.

Cash paid on account of death claims	\$ 19,829 94
Amount paid to annuitants.....	235 22
Cash paid for surrendered policies.....	681 93
Cash dividends paid to Canadian policy-holders.	1,451 19
Total net amount paid to policy-holders in Canada.....	
	\$ 22,198 28
Cash paid for commissions, &c.....	714 72
Taxes, licenses, fees or fines.....	100 00
Sundry expenditure.	207 37
Total expenditure in Canada.....	
	\$ 23,220 37

* Based on Institute of Actuaries' H. M. Table, with interest at 4½ per cent. Estimated by the department.

ROYAL—Continued.

MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year as taken in Canada.....	None	
Number of policies become claims in Canada during the year...	7	
Amount of said claims (including bonus additions, \$7,393.77).....		\$ 19,829 94
Number of policies in force at date.....	337	
Amount of said policies.....	\$ 764,901 74	
Bonus additions thereon.....	126,285 21	
Net amount in force, 31st December, 1895.....		<u>891,186 95</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$7,393.77).....	7	\$ 19,829 94
2. By surrender.....	2	2,016 67
(For which cash value has been paid, \$681.93.)		
3. By lapse (including bonus additions, \$338.96).....	1	1,312 29
Total (including bonus additions, \$7,732.73).....	10	<u>\$ 23,158 90</u>

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$134,017.94).....	347	\$ 914,345 85
Policies terminated as above (including bonus additions, \$7,732.73).....	10	23,158 90
Policies in force at date of statement (including bonus additions, \$126,285.21).....	337	<u>891,186 95</u>

Number of insured lives at beginning of year in Canada.....	322
Number of deaths during the year among the insured.....	7
Number of insured whose policies have been terminated during the year otherwise than by death.....	2
Number of insured lives at date of statement.....	<u>313</u>

DETAILS OF POLICIES (ROYAL) ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$7,860).....	46	\$ 134,794 26
Policies in force at date of statement (including bonus additions, \$7,860).....	46	<u>134,794 26</u>

Department of Finance—Insurance Branch.

ROYAL—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

LIFE ASSURANCE ACCOUNT.

1895.	£	s.	d.	1895.	£	s.	d.
Amount of life assurance fund at the beginning of the year.....	4,732,	408	8	Claims under life policies, including reversionary bonuses, after deduction of sums reassured	324,811	17	6
Premiums after deduction of re- assurance premiums.....	418,122	9	3	Surrenders	28,115	19	4
Interest.....	175,819	16	10	Bonuses in cash	26,975	3	0
Assignment fees.....	192	0	0	Commission.....	22,497	3	8
				Expenses of management	34,194	12	4
				Amount of life assurance fund at the end of the year, as per balance sheet.	4,889,947	18	5
	<u>£</u>	<u>5,326,</u>	<u>542</u>		<u>£</u>	<u>5,326,</u>	<u>542</u>
			<u>3</u>				<u>3</u>

ANNUITY ACCOUNT.

1895.	£	s.	d.	1895.	£	s.	d.
Amount of annuity fund at the beginning of the year.....	247,961	13	8	Annuities.....	24,965	9	4
Consideration for annuities granted	20,130	7	3	Commission.....	341	10	11
Interest	9,199	14	0	Expenses of management	341	1	5
				Amount of annuity fund at the end of the year, as per balance sheet.	251,643	13	3
	<u>£</u>	<u>277,291</u>	<u>14</u>		<u>£</u>	<u>277,291</u>	<u>14</u>
			<u>11</u>				<u>11</u>

For Balance Sheet see Fire Statement.)

THE SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—LORD KELVIN, L.L.D., D.C.L.
Manager—N. B. GUNN.
Chief Agent in Canada—W. W. ROBERTSON.

Secretary—WILLIAM G. SPENS.
Principal Office—Glasgow.
Head Office in Canada—Montreal.

(Founded at Glasgow, 1st January, 1826. Incorporated by Act of Parliament, 1849.
 Commenced business in Canada, 1846.)

(A purely mutual society.)

ASSETS IN CANADA.

*Canada Atlantic Railway (Province of Ontario railway subsidy fund) certificates; present value.....	\$ 60,422 10
*Canadian Pacific Railway land grant bonds; par value, \$100,000; market value.....	96,360 00
Amount of loans made to Canadian policy-holders on the Society's policies assigned as collaterals.....	18,505 54
Interest due.....	309 34
Gross premiums due and uncollected on Canadian policies in force.....	92 79
Total assets in Canada.....	\$ 175,689 77

LIABILITIES IN CANADA.

†Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$ 109,500 00
Claims for death losses due and unpaid.....	14,600 00
Due on account of general expenses.....	20 28
Total liabilities in Canada.....	\$ 124,120 28

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	\$ 5,820 13
Interest on policy loans.....	740 69
Total income.....	\$ 6,560 82

EXPENDITURE IN CANADA.

Net amount paid for death claims.....	Nil.
Cash paid for surrendered policies.....	2,912 70
Total net amount paid to policy-holders in Canada.....	\$ 2,912 70
Cash paid for commission, salaries and other expenses of officials in Canada.....	42 89
Total expenditure in Canada.....	\$ 2,955 59

*In deposit with Receiver General.

†Reserve based on Institute of Actuaries' H.M. Table of Mortality, with 4½ per cent interest.

Department of Finance—Insurance Branch.

SCOTTISH AMICABLE LIFE—Continued.

MISCELLANEOUS.

	No.	Amount.
Number of policies become claims in Canada during the year...	3	
Amount of said claims		\$ 14,600 00
Number of policies in force in Canada.....	113	
Amount of said policies		\$ 265,875 49
Bonus additions thereon		9,433 99
Net amount in force at 31st December, 1895.....		<u>275,309 48</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	3	\$ 14,600 00
2. By surrender (including \$705.73 bonus additions)..... (For which cash value has been paid, \$2,912.70.)	3	7,397 40
Total (including \$705.73 bonus additions)	6	<u>\$ 21,997 40</u>

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$10,139.72).....	119	\$ 297,306 88
Policies terminated as above (including bonus additions, \$705.73)	6	21,997 40
Policies in force at date of statement (including \$9,433.99 bonus additions)	113	<u>275,309 48</u>

Number of insured lives at beginning of year	111
Number of deaths among the insured.....	1
Number of insured whose policies have been terminated during the year otherwise than by death.....	2
Number of insured lives at date of statement.....	<u>108</u>

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

REVENUE ACCOUNT FOR YEAR ENDING 31ST DECEMBER, 1895.

DR.		£	s.	d.		£	s.	d.
Amounts of funds at beginning of year.....	3,473,897	0	3		Claims by death.....	234,970	0	9
Premiums (after deducting reinsurance)	229,122	6	5		do survivance.....	12,900	0	0
Consideration for annuities	28,911	9	9		Surrenders	12,995	0	0
Interest, dividends and rents.....	144,194	5	7		Annuities	12,125	9	5
Office fees	84	5	0		Commission	8,056	3	0
					Expenses.....	22,557	1	11
					Income tax.....	5,427	18	2
					Written off investments.....	27,984	7	0
					Funds at end of year	3,539,193	6	9
						<u>£3,876,209</u>	7	0

Department of Finance—Insurance Branch.

SCOTTISH PROVIDENT INSTITUTION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Manager—JAMES GRAHAM WATSON.

Secretaries { JOHN LAMB.
H. R. COCKBURN.

Principal Office—6 St. Andrew's Square, Edinburgh.

Chief Agent and Attorney in Canada—

JNO. DUNLOP.

Head Office in Canada—Montreal.

(Instituted in 1837. Incorporated by special Acts of Parliament in 1848, 1884 and 1893.)

ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals.....	\$ 10,439 00
Stocks and bonds owned by the company, viz.:—	
Canadian Pacific Railway first mortgage bonds (deposited with Receiver (General).....	\$ 98,577 25
Municipal debentures.....	1,973,783 77
Grand Trunk, Georgian Bay and Lake Erie Railway first mortgage bonds.....	73,973 33
Canadian Pacific Railway land grant bonds.....	47,514 71
Toronto Street Railway \$150,000 mortgage debentures.....	184,205 34
Total carried out at purchase price.....	2,378,054 40
Interest due.....	\$ 10,087 14
do accrued.....	28,907 39
Total interest.....	38,994 53
Gross premiums due and uncollected on Canadian policies in force.....	\$ 231 08
Deduct cost of collection at 20 per cent.....	46 21
Net assets in Canada.....	184 87
Total assets in Canada.....	\$2,427,672 80

LIABILITIES IN CANADA.

*Net reinsurance reserve.....	\$ 91,571 20
Claims for death losses unadjusted but not resisted.....	7,706 37
Total liabilities in Canada.....	\$ 99,277 57

INCOME IN CANADA.

Cash premium income.....	\$ 1,985 42
Received for interest or dividends on stocks, &c.....	101,383 03
Total income in Canada.....	\$ 103,368 45

*Institute of Actuaries' H. M. Table of Mortality and 3½ per cent interest.

SCOTTISH PROVIDENT—*Continued.*

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada (including bonus additions, \$2,- 742.37).....	\$	9,069 04
Cash paid for law charges		80 20
Total expenditure in Canada.....	\$	<u>9,149 24</u>

MISCELLANEOUS.

	No.	Amount.
Number of policies become claims in Canada during the year.....	4	
Amount of said claims (including bonus additions, \$5,582.07).....	\$	16,775 40
Number of policies in force in Canada at date.....	57	
Amount of said policies.....	\$	114,502 93
Bonus additions thereon.....		<u>46,233 33</u>
Net amount in force, 31st December, 1895..		<u>160,736 26</u>

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (including \$5,582.07 bonus additions).....	4	\$ 16,775 40

Policies in force at beginning of year in Canada (including bonus additions, \$33,030.07).....	61	\$ 158,726 33
Bonus additions added during the year.....		18,785 33
Terminated as above.....	4	16,775 40
Policies in force at date of statement (including bonus additions, \$46,233.33)	57	<u>160,736 26</u>

Number of insured lives at beginning of year.....	61
Number of deaths during the year among the insured	4
Number of insured lives whose policies have been terminated dur- ing the year otherwise than by death.....	
Number of insured lives at date of statement	<u>57</u>

Department of Finance—Insurance Branch.

SCOTTISH PROVIDENT INSTITUTION—Concluded.
 GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

REVENUE ACCOUNTS FOR THE YEAR ENDING 31ST DECEMBER, 1895.

	£	s.	d.
1895. Jan. 1. Amount of funds at beginning of the year.....	8,949,754	17	11
Premiums (less for reinsurance).....	585,471	8	3
Consideration for annuities granted.....	91,375	2	4
Interests, dividends and rents.....	375,557	19	11
Fines for renewal of lapsed policies.....	255	10	2
Fees for registration of assignments.....	233	15	0
1895. Dec. 31. Claims under policies (less reassured).....	456,217	15	0
Endowments.....	21,850	0	0
Surrenders.....	25,625	6	0
Annuities.....	62,214	8	2
Income tax.....	10,985	18	6
Commission (on assurance and annuities).....	14,347	19	4
Expenses of management.....	53,880	12	4
Amount of funds at end of year, as per balance sheet..	9,357,526	13	9
	£10,002,648	13	7

BALANCE SHEET AS ON THE 31ST DAY OF DECEMBER, 1895.

	£	s.	d.
LIABILITIES.			
Life assurance fund.....	9,287,526	13	9
Investment reserve fund.....	70,000	0	0
Amount of funds as per revenue account.....	£9,357,526	13	9
Claims admitted but not paid.....	80,926	16	0
Surrender values unclaimed.....	6,413	11	9
Annuities due, but not paid.....	1,960	17	4
Commission on outstanding premiums.....	1,335	5	1
Expenses outstanding.....	4,904	1	5
	£9,453,167	5	4
ASSETS.			
Mortgages on property within the United Kingdom.....	2,756,868	17	6
do do out of the United Kingdom.....	2,652,350	17	6
Loans on the institution's policies, within their surrender value..	527,220	10	2
Investments:—			
*Colonial government securities.....	113,204	13	1
*Railway and other bonds and debentures.....	729,033	14	4
*Debtenture stock (£303,401 4s. 8d.) and preference and other stocks (£495,687 13s. 4d.).....	790,088	18	0
Value of business premises in Edinburgh and branches, and property (yielding rental) held in connection therewith..	236,800	10	9
Value of reversions.....	49,389	12	1
Loans on municipal rates.....	842,311	15	8
Loans on security of trust funds.....	65,181	5	0
Loans on deposit with colonial and other banks.....	214,255	6	10
Temporary loan on railway debenture stock.....	28,000	0	0
Loans on personal security, combined with policies of assurance..	30,751	0	10
Premiums in course of collection at head office and agencies....	107,835	7	5
Outstanding interest (mostly since received).....	10,692	7	9
Interest accrued to 31st December, 1895.....	84,315	15	6
Office furniture at head office and branches.....	3,929	19	1
Cash on deposit account.....	100,000	0	0
Cash on hand and on current account.....	101,855	9	2
Stamps on hand.....	81	4	8
	£9,453,167	5	4

*The market value is considerably higher.

THE STANDARD LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 15TH NOVEMBER, 1895.

Manager—SPENCER C. THOMSON.

Secretary—GEORGE OLIVER.

Principal Office—Edinburgh.

Chief Agent in Canada—W. M. RAMSAY.

Head Office in Canada—Montreal.

(Established, 1825. Incorporated, 6th June, 1822. Commenced business in Canada, 1847.)

CAPITAL.

Amount of capital authorized and subscribed for £500,000 sterling.....\$2,433,333 33
 Amount paid up in cash..... 584,000 00

ASSETS IN CANADA.

Value of real estate in Canada held by the company\$ 356,359 11
 Amount secured by way of loans on real estate in Canada, by bond or mortgage, first liens 4,090,423 52
 Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals..... 355,485 84
 Bonds in deposit with the Receiver General:—

		Par Value.			Par Value.
Montreal City,	bonds	\$ 56,000 00	Town of Cornwall,	bonds	\$ 15,330 00
do Harbour	do	56,500 00	Village of Oil Springs	do	7,890 00
County of Compton	do	34,866 67	Town of Barrie	do	12,300 00
Town of Owen Sound	do	90,996 22	do Almonte	do	17,400 00
do Listowel	do	20,000 00	do Milton	do	14,000 00
City of Hamilton	do	20,000 00	do Sarnia	do	10,120 00
do Toronto	do	154,572 00	Township of Sombra	do	8,855 00
do Stratford	do	85,000 00	Counties of Leeds and Grenville	do	25,000 00
Town of Collingwood	do	66,000 00	Village of East Toronto	do	7,000 00
do Walkerton	do	14,800 00	do Lakefield	do	10,000 00
Township of Eldersiie	do	10,000 00	City of Victoria, B.C.	do	10,000 00
Town of Trenton	do	79,767 34	Town of Wingham	do	20,000 00
do Orangeville	do	11,300 00	do Brockville	do	8,500 00
County of Prince Edward	do	14,000 00	Village of Côte St. Louis	do	120,000 00
Town of Windsor	do	21,679 80	do Penetanguishene	do	5,000 00
Township of Amabel	do	12,000 00	Town of Amherstburg	do	16,147 23
Town of Peterboro'	do	3,000 00	do Napanee	do	9,531 00
Township of Artemesia	do	3,500 00	Township of Colchester South	do	14,616 20
Village of New Edinburgh	do	9,000 00	Village of Kingsville	do	7,308 10
City of Guelph	do	20,000 00	Town of Dresden	do	19,483 98
do Belleville	do	49,000 00	do Newmarket	do	8,291 01
do Halifax	do	41,000 00	Village of Midland	do	3,971 43
Town of Moncton	do	30,000 00	Town of Picton	do	26,323 44
City of St. John	do	13,900 00	Village of Glencoe	do	6,784 51
Town of New Glasgow	do	48,000 00	do Forest	do	3,864 99
do Oakville	do	10,000 00	do Morrisburg	do	16,477 10
do Dundas	do	3,500 00	Province of Quebec	do	9,000 00
do Parkdale	do	120,370 78	Town of St. Henri	do	150,000 00
do Seaforth	do	3,000 00	Village of St. Louis de Mile End	do	175,000 00
do Cobourg	do	1,000 00	Town of Côte St. Antoine	do	200,000 00
City of Charlottetown	do	10,000 00	do Beauharnois	do	30,000 00
Town of Galt	do	12,000 00	City of St. Henry	do	145,000 00
do Smith's Falls	do	16,900 00	County of Pontiac	do	114,650 00
Township of Tilbury East	do	27,839 00	Town of Ste. Cunegonde	do	150,000 00
Town of Woodstock	do	32,000 00	do Tilsonburg	do	10,000 00
Town of Mount Forest,	bonds	7,750 00	do Maisonneuve	do	45,000 00
City of Ottawa	do	56,253 32	City of Toronto R. C. School	do	23,000 00
County of Wentworth	do	2,000 00	Town of Longueuil	do	90,000 00
Town of Whitby	do	6,400 00	City of Winnipeg	do	51,742 00
Village of Yorkville	do	3,500 00	Town of Fraerville	do	40,000 00
Town of Ingersoll	do	3,000 00	Municipality of Neebing	do	10,000 00
do Harriston	do	2,400 00	Town of Amherst, N. S.	do	20,000 00
Village of Norwich	do	3,000 00	do Fort William	do	11,000 00
Township of North Crosby	do	1,500 00	do Stellarton	do	10,000 00
County of Middlesex	do	2,000 00			
do Lincoln	do	8,000 00			
Township of Thorah	do	13,000 00			
			Total		\$3,018,881 12

Carried out at par value..... 3,018,881 12

Department of Finance—Insurance Branch.

STANDARD LIFE—Continued.

* Municipal debentures in the hands of the company, viz.:

Town of—	Par Value.	Towns—Con.	Par Value.
Owen Sound	\$ 48,370 78	Chicoutimi	\$ 19,584 68
Sarnia	79,590 32	Alliston	7,540 00
Trenton	16,000 00	Port Dover	2,469 77
Mount Forest	34,000 00	Bowmanville	54,048 32
Picton	8,065 03	Ridgetown	14,009 49
Windsor	74,126 27	Prescott	3,896 11
Brampton	40,606 23	Côte St. Antoine	74,299 26
Strathroy	616 68	Farnham	10,000 00
Collingwood	54,672 92	Cookshire	27,337 82
Orillia	66,846 89	Kincardine	49,025 58
Oshawa	1,775 00	Port Hope	69,200 00
Durham	6,500 00	New Glasgow	3,000 00
Seaforth	4,000 00	Amherst	15,000 00
Listowel	20,000 00	St. Anne de Bellevue	6,000 00
St. Mary's	20,874 67	Valleyfield	28,000 00
Berlin	5,581 00	Wolfeville	15,000 00
Whitby	32,869 24	St. Jerome	16,000 00
Newmarket	26,270 27	Toronto Junction	84,800 00
Thorold	4,108 73	Almonte	600 00
Beauharnois	10,000 00	Dresden	1,221 70
Chatham	69,676 14		
Niagara Falls	72,304 49		
Mitchell	2,150 00		<u>\$1,938,303 94</u>
Lindsay	34,228 37		
Brockville	6,000 00	Township of—	
Smith's Falls	30,891 77	Colchester North	\$ 11,758 20
Richmond	10,221 33	Farnham West	10,000 00
Barrie	18,354 96	Colchester South	15,421 57
Pembroke	12,053 54	Roxton	18,000 00
Uxbridge	6,000 00	Eastnor, Lindsay and St. Edmunds	6,000 00
Lethbridge	8,000 00	Nepean	260 00
Wingham	8,000 00	Proton	1,995 41
Sorel	6,000 00	South Plantagenet	1,230 00
Oakville	5,000 00	Ellice	1,105 98
Aylmer	20,405 36	Logan	272 83
Innisfil	1,144 65	Harwich	1,181 09
Niagara	27,457 04	Gosfield	482 00
Leamington	18,752 31	Dover	15,868 41
Port Elgin	6,488 00	Maidstone	1,759 50
Perth	2,600 00	Garafraxa	1,938 23
Amherstburgh	41,631 98	Strong	544 77
Gravenhurst	6,565 17	Finch	481 67
Napanee	11,551 30	Tilbury West	8,085 44
Walkerton	23,378 16	Winchester	2,833 92
Meaford	657 31	South Grimsby	1,762 84
Lachute	20,409 32	Chatham and N. Gore	6,134 37
Goderich	5,000 00	Tilbury East	2,959 50
Essex	26,247 35	Raleigh	3,793 45
Tilbury Centre	1,000 00	Mariposa	150 00
Terrebonne	12,000 00	Enniskillen	1,022 00
Cornwall	9,317 94	Westminster	236 18
Waterloo	5,500 00	East Luther	2,871 28
Clinton	4,000 00	Oxford	13,552 34
Wiarton	12,000 00	Dundee	23,137 10
Mattawa	4,000 00	Mersea	2,394 26
Sandwich	14,026 74	Pelée	1,376 00
Simcoe	6,647 45	Ameliasburgh	15,000 00
Walkerville	30,248 70	Ascot	20,000 00
Blenheim	4,652 27	Oakland	6,700 60
Lachine	27,000 00	Marmora and Lake	2,964 98
Parry Sound	26,957 17	Brock	2,069 58
Peterboro'	1,500 00	Hawkesbury	4,272 84
Plantagenet	300 00	Aldborough	7,200 00
Tilsonburg	13,378 29	Belmont and Methuen	2,170 06
Dartmouth	10,000 00	Amabel	1,974 43
St. Henri	168,000 00	Orillia	2,182 00
Cobourg	14,600 00	East Farnham	11,352 91
Berthier	21,100 07	Laxton, Digby and Longford	5,000 00
		Somerville	2,000 00

* In addition to these there are \$107,299.35 Canadian municipal debentures held at the head office, Edinburgh, for safe keeping, and \$25,000 Province of Quebec bonds held by the Government in Newfoundland.

STANDARD LIFE—Continued.

Municipal debentures in the hands of the Company, viz. :—Continued.

	Par Value.		Par Value.
Township of—		Village of—	
West Luther.....	\$ 1,372 93	Côte St. Paul.....	\$ 15,000 00
Madoc.....	25,000 00	Rigaud.....	6,247 21
Artemesia.....	1,000 00	Forest.....	393 83
Delaware.....	665 88	Oil Springs.....	750 00
Gosfield North.....	1,276 00	Weedon Centre.....	3,164 70
Himsworth.....	1,333 21	Lac Weedon.....	5,802 09
Proton.....	12,000 00		<hr/>
Sandwich East.....	2,182 86		\$270,612 95
Sandwich West.....	1,708 20	County of—	
Russell.....	3,120 58	Hastings.....	\$ 18,000 00
Shefford.....	11,800 00	Kent.....	2,022 94
	<hr/>	York.....	2,466 76
	\$302,947 20	Lennox and Addington.....	18,400 00
		Middlesex.....	5,500 00
Village of—		Compton.....	973 33
Wellington.....	\$ 500 00	Cape Breton.....	37,000 00
Chesley.....	4,320 00	Lincoln.....	1,000 00
Yorkville.....	2,000 00		<hr/>
Essex Centre.....	6,171 00		\$ 85,363 03
Beaverton.....	1,400 00	City of—	
Kemptville.....	4,650 00	Montreal.....	\$ 83,500 00
Beamsville.....	1,740 00	Stratford.....	36,000 00
Campbellford.....	14,199 36	Bellefille.....	27,000 00
Midland.....	6,474 64	Guelph.....	3,400 00
Blenheim.....	5,240 68	Halifax.....	76,500 00
Wallaceburg.....	5,987 28	St. Thomas.....	18,894 33
Carleton Place.....	2,000 00	Victoria.....	10,000 00
Weston.....	1,867 87	Ottawa.....	42,270 43
Paisley.....	3,425 00	St. Hyacinthe.....	194,730 83
Gravenhurst.....	2,251 00	Toronto.....	548 25
Dunville.....	3,865 00	Moncton.....	4,500 00
Madoc.....	6,121 97	Windsor.....	18,093 21
Lennoxville.....	6,000 00	Kingston.....	5,200 00
Ailsa Craig.....	724 60	Sherbrooke.....	1,000 00
Glencoe.....	2,270 37		<hr/>
Kingsville.....	10,706 20		\$521,637 05
Tilbury Centre.....	1,185 92	Miscellaneous—	
Waterford.....	8,055 41	Montreal Harbour.....	\$ 9,000 06
Preston.....	8,296 20	Province of Quebec.....	3,500 00
Lucknow.....	10,000 00	St. Grégoire Thaumaturge.....	35,218 47
Megantic.....	2,668 77	Municipality of Lunenburg.....	10,000 00
London West.....	15,341 95	St. Jean Chrysostôme.....	4,095 81
Winchester.....	9,242 60	Niagara Falls and Park Railway.....	400,000 00
Bobcaygeon.....	3,000 00	Central Canada Loan and Savings Co.....	25,000 00
Parkhill.....	2,000 00	Municipality of Weedon.....	23,208 41
Arthur.....	236 60		<hr/>
Morrisburgh.....	6,212 44		\$510,022 69
Dorion.....	14,113 40	Synopsis—	
Bradford.....	1,200 00	City.....	\$521,637 05
Port Dover.....	7,348 00	County.....	85,363 03
Ste. Thérèse de Blainville.....	7,000 00	Town.....	1,938,303 94
Embro.....	3,283 01	Township.....	302,947 20
Vaudreuil.....	9,339 00	Village.....	270,612 95
Warton.....	2,000 00	Miscellaneous.....	510,022 69
Tweed.....	5,000 00		<hr/>
Point Fortune.....	2,400 00		\$3,628,886 86
Valleyfield.....	16,974 79		
Casselman.....	2,000 00		
Watford.....	1,042 06		
Georgetown.....	1,400 00		
East Toronto.....	8,000 00		
Carried out at par value.....			

Department of Finance—Insurance Branch.

STANDARD LIFE—Continued.

Cash at head office.....	13,029 58
Cash in bank, viz:—	
Bank of Montreal.....	\$ 61,660 86
Molsons Bank.....	7,770 50
Total	69,431 36
Gross premiums due and uncollected on Canadian policies in force.....	\$ 97,932 44
Deduct cost of collection, at 20 per cent	19,586 48
Net amount of outstanding premiums.....	78,345 96
Total assets in Canada.....	\$11,610,843 35

LIABILITIES IN CANADA.

Under policies issued previous to 31st March, 1878.

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$1,069,852 00
Amount of claims on policies in Canada due and unpaid.....	15,463 13
Total net liabilities to said policy-holders in Canada.....	\$1,085,315 13

Under policies issued subsequent to 31st March, 1878.

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$2,713,617 00
Deduct same on policies reinsured in other licensed companies in Canada...	21,486 00
Difference carried out.	\$2,692,131 00
Claims for death losses due and unpaid.....	22,881 00
(Of this amount \$1,000 accrued last year.)	
Total net liabilities to said policy-holders in Canada.....	\$2,715,012 00
Total net liabilities to all policy-holders in Canada.....	\$3,800,327 13

INCOME IN CANADA.

Cash received for premiums.....	\$ 549,247 15
Cash received for annuities	7,347 00
Total	\$ 556,794 15
Deduct premiums paid for reinsurance.	4,483 00
Net premium income.	\$ 552,311 15
Interest or dividends on mortgage bonds and loans.	507,809 91
Net cash for rents.....	7,948 42
All other income.	1,345 89
Total income in Canada.....	\$1,069,415 37

*Registrar General's English Table No. 1 (males) 3½ per cent, and bonuses at 4 per cent. Exact valuation as at 15th November, 1890. Estimate for 1895.

STANDARD LIFE—Continued.

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada.....	\$ 211,335 95
Cash paid for matured endowments in Canada..	17,629 33
Net amount paid on account of claims.....	\$ 228,965 28
Amount paid to annuitants.....	3,751 33
Amount paid for surrendered policies.....	9,179 11
Cash paid for surrendered bonuses.....	2,336 29
Total net amount paid to policy-holders in Canada.....	\$ 244,232 01
Cash paid for commissions, salaries and other expenses of officials in Canada	84,958 62
Taxes, licenses, fees or fines.....	2,116 89
All other expenditure in Canada, viz.:—Medical fees, \$5,100.39; law expenses, \$1,531.09; travelling expenses, \$12,269.84; advertising, \$1,323.29; printing, \$1,346.60; postage, telegrams, &c., \$2,057.02; books, stationery, &c., \$3,699.06; express, \$25.95; directors' fees, \$2,085.00; rents, \$4,163.94; furniture and repairs, \$308.50; sundries, \$93.41.....	34,004 09
Total expenditure in Canada.....	\$ 365,311 61

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	919
Amount of said policies.....	\$1,720,733 33
Number of policies become claims in Canada during the year.	105
Amount of said claims.....	239,472 92
Number of policies in force in Canada at date.....	7,189
Amount of said policies.....	\$ 14,307,011 58
Bonus additions thereon.....	877,825 11
	\$ 15,184,836 69
Amount of said policies reinsured in other licensed companies in Canada including \$646.00 bonus additions.....	56,146 00
Net amount of policies in force in Canada at 15th November, 1895....	<u>15,128,690 69</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including \$23,699.11 bonus additions).....	90	\$ 221,843 59
2. By maturity (including bonus additions \$336).....	15	17,629 33
3. By expiry.....	5	15,000 00
4. By surrender (including \$3,852.92 bonus additions).....	54	103,045 40
(For which cash value has been paid, \$9,179.11.)		
5. By surrender, \$24,500. (For which paid-up policies have been granted to amount of \$11,801.)		
Difference of amounts carried out (including bonus additions, \$1,358).....		14,057 00
6. By lapse (including \$12,042.10 bonus additions).....	440	740,552 08
Total (including bonus additions, \$41,288.13)...	<u>604</u>	<u>\$1,112,127 40</u>

Department of Finance—Insurance Branch.

STANDARD LIFE—Continued.

	No.	Amount.
Policies in force at the beginning of the year (including \$913,806.71 bonus additions).....	6,755	\$ 14,421,624 22
Bonuses added during the year.....		5,306 53
Policies issued during the year.....	1,200	2,198,633 34
Policies terminated as above (including bonus additions, \$41,288.13).....	604	1,112,127 40
Policies cancelled.....	33	94,000 00
Policies reduced.....		20,100 00
Policies not taken.....	129	214,500 00
Policies in force at date of statement (including \$877,825.11 bonus additions).....	7,189	15,184,836 69

Details of policies issued since 31st March, 1878, and bonus additions thereon.

	No.	Amount.
Policies in force at beginning of year in Canada (including \$438,494.64 bonus additions).....	5,547	\$ 11,829,129 51
Bonuses added during the year.....		4,978 60
Policies issued during the year.....	1,192	2,183,466 67
Policies terminated as above (including bonus additions, \$14,250.38).....	513	910,453 38
Policies cancelled.....	33	94,000 00
Policies reduced.....		20,100 00
Policies not taken.....	129	214,500 00
Policies in force at date of statement (including \$429,293.86 bonus additions).....	6,064	13,991,177 37

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 15TH NOVEMBER, 1895.

REVENUE ACCOUNT FOR THE YEAR ENDING 15TH NOVEMBER, 1895.

DR.				CR.
	£	s.	d.	£ s. d.
Amount of funds at the beginning of the year, 16th November, 1894	7,954,430	3	6	
Premiums (after deduction of re- assurance premiums).....	786,245	17	5	653,741 5 11
Consideration for annuities granted	68,496	3	10	
Interest and dividends.....	332,862	17	2	24,579 8 3
Fines and fees.....	1,138	5	0	
				£678,320 14 2
				49,555 1 10
				61,876 2 8
				37,976 2 3
				94,428 5 10
				25,000 0 0
				15,186 2 11
				7,880 6 4
				Special adjustment to bring rupee assets held against rupee liabilities to a sterling basis according to the rate of exchange at the date of balance, the liabilities and assets per balance sheet being corres- pondingly reduced.....
				194,613 16 0
				Amount of funds at the end of the year, 15th November, 1895, as per balance sheet.....
				7,978,336 14 11
	£9,143,173	6	11	£9,143,173 6 11

STANDARD LIFE—*Concluded.*

BALANCE SHEET ON THE 15TH NOVEMBER, 1895.

LIABILITIES.			ASSETS.		
	£	s. d.		£	s. d.
Shareholders' capital paid up.....	120,000	0 0	Mortgages on property within the United Kingdom.....	2,537,088	9 11
Assurance and annuity fund.....	7,769,882	0 0	Mortgages on property out of the United Kingdom.....	2,632,685	12 4
Reserve fund.....	80,000	0 0	Loans on the company's policies, within their surrender value.....	402,279	17 8
Balance carried forward.....	8,454	14 11	Investments:—		
Total funds, as per revenue acct.	£7,978,336	14 11	British Government securities...	29,218	10 3
Claims under policies admitted but not paid*.....	147,251	19 4	Indian and Colonial Government securities.....	300,152	5 0
Dividends to proprietors (due at and prior to 15th November) outstanding*.....	11,987	1 0	Foreign Government securities...	15,050	0 0
Annuities outstanding*.....	849	14 5	Indian and Colonial municipal bonds.....	292,335	10 10
Staff Deposit fund.....	8,093	2 2	Railway and other debentures and debenture stock.....	331,142	12 6
			Bank deposits for fixed periods...	181,451	18 3
			House property—		
			Freehold.....£435,813	14 4	
			House property—		
			Leasehold.....	20,324	17 11
				456,138	12 3
			Stocks of Scottish chartered banks	12,641	2 7
			Company's shares.....	300	0 0
			Ground rents and feu duties....	165,935	18 8
			Life rents and reversions purchased.....	126,512	11 8
			Loans upon personal security with policies of assurance, repayable by instalments.....	153,047	4 5
			Agents' balances in course of collection.....	173,706	16 9
			Premiums outstanding in course of collection.....	118,365	8 7
			Interest accrued, but not due... do due, but not paid.....	72,574	18 10
			Cash on deposit.....£ 3,590	0 0	11,994
			do on current accounts and in hand	130,174	6 9
				133,764	6 9
			Deed and receipt stamps in hand...	132	13 10
				<u>£8,146,518</u>	<u>11 10</u>
				<u>£8,146,518</u>	<u>11 10</u>

*NOTE.—These items are included in corresponding items in the revenue account.

Department of Finance—Insurance Branch.

STAR LIFE ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Chairman—WM. MEWBURN, J.P., D.L. | Secretary—H. G. HOBSON.

Principal Office—32 Moorgate Street, London, England.

Chief Agent in Canada—J. FRITH JEFFERS | Head Office in Canada—Toronto.

(Established, 1843. Commenced business in Canada, 6th November, 1868.)

CAPITAL.

Amount of capital authorized and subscribed for £100,000 stg.....	\$ 486,666 67
Amount paid up in cash, £5,000 stg.....	<u>24,333 33</u>

ASSETS IN CANADA.

Value of real estate in Canada	\$ 23,262 26
Mortgages on real estate in Canada.....	1,239,452 85
Amount of loans as above on which interest has not been paid within one year previous to statement, \$23,262.26	
Amount of loans made to Canadian policy-holders on the Company's policies assigned as collaterals.....	10,867 27
Premium obligations on Canadian policies in force.....	4,060 99
Canada 4 per cent stock in deposit with Receiver General (par value \$146,000)	153,725 83
Cash in Bank of Toronto.	18,295 77
Agents' ledger balances	7,881 49
Interest due.....	\$ 2,190 00
Interest accrued.....	<u>20,717 40</u>
Total carried out.....	<u>22,907 40</u>
Total assets in Canada.....	<u>\$ 1,480,453 86</u>

LIABILITIES IN CANADA.

*Net reserve on all outstanding risks in Canada.....	\$ 155,000 00
Total amount of claims on policies in Canada unsettled.....	Nil.
Total liabilities in Canada	<u>\$ 155,000 00</u>

INCOME IN CANADA.

Cash received for premiums.....	\$ 17,200 52
Premium obligations taken in part payment of premiums... ..	346 49
Total.....	<u>\$ 17,547 01</u>
Interest or dividends on stock.....	56,626 10
Total income in Canada.....	<u>\$ 74,173 11</u>

*Based on the Institute of Actuaries' H. M. Table with 4½ p.c. interest ; estimated by the department.

STAR LIFE—Continued.

EXPENDITURE IN CANADA.

Amount paid during the year on account of claims in Canada, viz.:—

On account of death claims (including bonus additions, \$401.50).....	\$ 2,834 83
“ “ matured endowments (including bonus additions, \$147.95).....	2,581 28
Net amount paid on account of death claims and matured endowments	5,416 11
Amount paid during the year for surrendered policies	4,200 91
Amount paid to annuitants	123 41
Premium obligations used in purchase of surrendered policies	625 87
The same voided by lapse	203 59
Total net amount paid to policy-holders in Canada	\$ 10,569 89
Cash paid for commissions, salaries and other expenses of officials.....	2,102 38
Cash paid for licenses, taxes, fees or fines	100 05
Miscellaneous payments, viz.:—	
Medical fees, \$111.33; advertising, \$351.33; postage, \$114; rent and branch office expenses, \$1,071.73; printing and stationery, \$429.44; exchange, \$10.50.....	2,088 33
Total expenditure in Canada	\$ 14,860 65

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year	\$ 4,543 96
Premium obligations received during the year.....	346 49
Total	\$ 4 890 45
Premium obligations used in purchase of surrendered policies.....	\$ 625 87
Premium obligations voided by lapse.....	203 59
Total deductions	829 46
Balance, note assets at end of year	\$ 4,060 99

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	28
Amount of said policies.....	\$ 79,326 67
Number of policies become claims in Canada during the year	7
Amount of said claims (including bonus additions, \$549.44)	5,416 11
Number of policies in force in Canada at date.....	257
Amount of said policies	\$ 612,590 94
Bonus additions thereon.....	40,751 03
Total amount in force at 31st December, 1895	653,341 97

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$401.50).....	4	\$ 2,834 83
2. By maturity (including bonus additions, \$147.95)	3	2,581 28
3. By surrender, for which cash value has been paid, \$4,826.78 (including bonus additions, \$3,610.82).....	4	43,760 82
4. By lapse (including bonus additions, \$736.57).....	2	5,603 24
Total (including bonus additions \$4,896.84)	13	\$ 54,780 17

Department of Finance—Insurance Branch.

STAR LIFE—Continued.

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$15,647.87).....	242	\$ 628,795 47
Policies issued during the year.....	28	79,326 67
Policies terminated as above (including bonus additions, \$1,896.84).....	13	54,780 17
Policies in force at date of statement (including bonus additions, \$40 751.03).....	257	653,341 97

Number of insured lives at the beginning of the year in Canada.	242
Number of new insurers during the year.....	28
Number of deaths during the year among the insured.....	13
Number of insured whose policies have been terminated during the year otherwise than by death.....	0
Number of insured lives at date of statement	257

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1895.

REVENUE ACCOUNT FOR THE YEAR ENDING 31st DECEMBER, 1895.

	£	s.	d.		£	s.	d.		£	s.	d.
Amount of funds at the beginning of the year.....	3,577,564	11	7	Claims under policies.....	238,584	5	3				
Premiums.....	£476,684	7	5	Endowments matured.....	10,013	6	0				
Less reinsurance premiums.....	7,497	14	3		248,597	11	3				
	459,186	13	2	Less reinsurance.....	2,766	17	0				
Consideration for annuities granted.....	9,842	1	7		245,830	14	3				
Interest and dividends.....	135,649	4	4	Surrenders.....	23,042	8	9				
Fees.....	227	16	5	Surrenders of bonus.....	1,440	10	3				
Fines.....	56	11	8	Annuities.....	13,689	9	10				
				Commissions.....	48,896	12	11				
				Expenses of management.....	26,314	14	5				
				Medical fees.....	4,728	17	3				
					31,043	11	8				
				Income tax.....	6,764	5	6				
				Dividends to shareholders.....	250	0	0				
				Bonus abatement of premiums..	4,834	12	8				
				Amount of funds at end of the year as per balance sheet.....	3,806,734	12	11				
	£4,182,526	18	9		£4,182,526	18	9				

Department of Finance—Insurance Branch.

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

<i>President and Chief Agent—</i> ROBERTSON MACAULAY.	|	<i>Secretary—</i> T. B. MACAULAY.
--	--	-----------------------------------

Head Office—Montreal.

(Incorporated, 1865, by Act of Province of Canada, 28 Vic., cap. 63. Amended in 1870 by 33 Vic., cap. 58, and in 1871 by 34 Vic., cap. 53, and in 1882 by 45 Vic., cap. 100, and in 1888 by 51-52 Vic., cap. 119. Commenced business in Canada, May, 1871).

CAPITAL.

Amount of joint stock capital authorized	\$1,000,000 00
Amount subscribed for.....	500,000 00
Amount paid up in cash.	62,500 00
	662,500 00

(For List of Shareholders, see Appendix).

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (no encumbrances) held by the company.....	\$ 358,597 17
Amount secured by way of loans on real estate by bond or mortgage, first liens.....	2,698,337 59
Amount of loans, secured by bonds, stocks or other marketable col- laterals (Hamilton Loan and Provident Company's stock of par value, \$1,200; market value, \$1,440).....	500 25
Amount of loans, as above, on which interest has been overdue one year or more previous to statement.....	\$ 267,742 34
Amount of loans made in cash to policy-holders on the company's policies assigned as collaterals.....	366,904 96
Policy loans under non-forfeiture agreements.....	13,576 18
Premium obligations on policies in force.....	1,157 69

SUN LIFE—Continued.

* Stocks, bonds and debentures owned by the company, viz.:—

	Par Value.	Market Value.
Montreal Loan and Mortgage Company's stock	\$ 5,475 00	\$ 7,391 25
City of Vancouver, debentures	30,000 00	37,539 00
Town of Richmond school, debentures	6,381 53	6,901 94
City of New Westminster do	226,000 00	241,820 00
Village of Wyoming do	1,100 00	1,141 25
Township of North Stukely do	6,000 00	6,288 00
Town of St. Jerome do	50,200 00	55,220 00
Parish of St. Jean Baptiste school, debentures	10,000 00	11,300 00
City of Brandon do	42,000 00	43,806 85
Village of Merritton do	6,188 06	6,274 69
do Portage du Fort do	1,500 00	1,500 00
do Granby school do	7,437 53	8,269 78
do Danville school do	2,350 00	2,373 50
Town of Sault Ste. Marie do	70,208 47	72,380 35
City of St. Catharines do	5,400 00	5,495 58
Town of Toronto Junction do	54,600 00	54,600 00
Town of Moose Jaw do	7,000 00	7,000 00
District of Burnaby do	35,000 00	42,000 00
do North Vancouver do	28,000 00	38,154 80
Municipality of Chilliwack do	9,500 00	10,640 00
do Argyle do	2,550 00	2,708 10
Town of Lethbridge do	4,500 00	4,725 00
City of Winnipeg do	54,500 00	57,583 23
do Montreal do	1,500 00	1,565 25
District of Dewdney, B.C. do	17,228 00	19,109 29
do Maple Ridge, (Dyking) B.C. do	80,000 00	89,584 00
do South Vancouver do	25,000 00	26,000 00
do North Norfolk, Man. do	5,000 00	5,515 50
do Baie de St. Paul, Que. do	10,458 27	10,458 27
Town of Regina do	22,500 00	26,375 00
do Prince Albert do	5,000 00	5,600 00
Province of New Brunswick do	10,000 00	10,430 00
do Nova Scotia do	3,500 00	3,697 75
Town of Edmonton do	12,591 73	14,030 00
Township of Richmond, B.C. do	60,000 00	62,808 00
City of Quebec do	36,000 00	36,993 60
Town of Iberville do	19,000 00	19,570 00
do Moncton do	1,500 00	1,500 00
do Sudbury do	29,548 46	30,394 96
Township of Gloucester school do	2,000 00	2,124 60
District of Spallumcheen do	3,043 64	3,561 06
do Coquitlan do	70,000 00	81,963 00
Municipality of Berthier do	5,000 00	5,082 50
do St. Scholastique do	3,000 00	3,122 85
United States of America do	100,000 00	122,375 00
Total par and market values	\$1,187,760 69	\$1,306,973 95

Carried out at market value 1,306,973 95
Cash on hand 34,609 06
Cash deposit with Government of Puerto Rico 1,220 40
Cash in banks, viz.:—

Molsons Bank, Montreal	\$ 106,201 93
Bank of Scotland, London, Eng.	11,758 98
International Bank, Valparaiso, Chili	12,281 31
Bank of Santiago, Valparaiso, Chili	29,759 15
National Bank of India, Bombay, India	18,434 26
Credit Lyonnais, Brussels, Belgium	2,625 87

Total carried out 181,061 50

Total \$4,962,238 75

* \$64,000 of which is deposited with the Receiver General, viz.:—Township of North Stukely, \$5,000; City of Vancouver, \$30,000, and City of New Westminster, \$29,000.

Department of Finance—Insurance Branch.

SUN LIFE—Continued.

OTHER ASSETS.

Interest due	\$ 56,508 38	
do accrued	82,163 00	
Total	\$ 138,671 38	
Rents due.....	\$ 649 25	
do accrued	848 55	
Total	1,497 80	
Net amount of uncollected and deferred premiums on new business, \$109,596.17; on renewals, \$153,766.43	263,362 60	
Total assets	\$5,365,770¹/₅₃	

LIABILITIES.

*Amount computed to cover the net reserve on all outstanding policies in force (including annuity reserves, \$43,716.91).....			\$4,739,256 34
Deduct net value of policies reinsured in other companies			5,240 30
Net reinsurance reserve			\$4,734,016 04
Claims for death losses reported but not proved.....	\$ 44,751 17		
do do adjusted but awaiting discharge.....	6,073 55		
do do resisted, in suit.....	10,378 00		
Total outstanding claims			61,202 72
Present value of death claims payable by instalments not yet due.....			2,688 08
Annuity claims due and unpaid.....			143 50
Amount of surrender value of bonuses unpaid.....			11,729 75
Amount of dividends to stockholders, due 2nd January, 1896.....			4,687 50
Deposit to meet maturing debentures.. ..			1,185 69
Sundry debts			13,952 24
Total liabilities—Life Department			\$4,829,605 52
Liabilities—Accident Department			220 78
Total liabilities (exclusive of capital stock)			\$4,829,826 30
Surplus, as regards policy-holders.....	\$ 535,944 23		
Capital stock paid up	62,500 00		
Surplus over all liabilities and capital	\$ 473,444 23		

INCOME DURING THE YEAR.

(Life Department.)

Gross cash received for premiums.....	\$1,265,378 15
Premium obligations taken in part payment of premiums	33 20
Premiums paid by dividends.....	21,489 52
Cash received for annuities... ..	15,725 60
Total	\$1,302,626 47
Deduct premiums paid to other companies for reinsurance.....	1,405 37
Total premium income	\$1,301,221 10
Amount received for interest	221,271 22
Amount received for rents.....	5,193 80
Total income—Life Department	\$1,527,686 12

*On the basis of the Institute of Actuaries' H. M. Table, with 4½ per cent interest.

SUN LIFE—*Continued.*

EXPENDITURE DURING THE YEAR.

(Life Department.)

Net cash paid for death claims.....	\$ 297,222 26	
Premium obligations used in payment of same.....	187 16	
Total.....	\$ 297,409 42	
Cash paid for matured endowments.....	51,713 19	
Net amount paid for death claims and matured endowments.....	\$ 349,122 61	
Cash paid to annuitants.....	4,140 60	
Cash paid for surrendered policies.....	33,952 02	
Cash paid for surrendered bonuses.....	11,237 98	
Cash dividends applied in payment of premiums.....	21,489 52	
Cash dividends paid policy-holders.....	4,307 65	
Cash paid for interest or dividends to stockholders.....	9,375 00	
Commissions, salaries, or other expenses of officials.....	348,381 62	
Taxes, licenses, &c.....	4,246 71	
All other expenses, viz.:—		
Postage and sundries, \$10,545.54; advertising, printing and stationery, \$14,802.10; rents, \$9,754.49; heating, water and light, \$898.83; medical fees, \$23,630.33; law costs, \$1,050.17; furniture, \$5,922.20.....		66,603 66
Total expenditure—Life Department.....	\$ 852,857 37	

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 1,790 58
Premium obligations received during the year.....	98 62
	\$ 1,889 20
Deduct amount of obligations used in payment of claims.....	\$ 187 16
do do transferred to policy loan account.....	544 35
Total deductions..	731 51
Balance, note assets at end of year.....	\$ 1,157 69

MISCELLANEOUS.

Number of new policies reported during the year as taken.....	4,738	
Amount of said policies.....		\$6,864,092 50
Number of policies become claims during the year.....	198	
Amount of said claims (including matured endowments).....		373,445 36
Number of policies in force at date.....	22,301	
Amount of said policies.....	\$ 34,379,232 27	
Bonus additions thereon.....	375,607 98	
Total.....	\$ 34,754,840 25	
Amount of said policies reinsured in other licensed companies.....	26,550 00	
Net amount of policies in force at 31st December, 1895.....	34,728,290 25	

Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death (including bonus additions, \$6,899.68).....	172	\$ 335,774 55
2. By maturity (including bonus additions, \$4,106.48)....	26	37,670 81
3. By expiry.....	2	27,033 33
4. By surrender (including bonus additions, \$18,109.35)..	201	340,802 81
(For which cash value has been paid, \$33,416.08.)		

Department of Finance—Insurance Branch.

SUN LIFE—Continued.

	No.	Amount.
5. By surrender, 153 policies for \$267,972.67 (including bonus additions, \$1,721). (For which paid-up policies have been granted to amount of \$2,824.11.)		
Difference of amounts carried out.....	\$	185,148 56
6. By lapse (including bonus additions, \$3,012.28).....	1,525	2,403,768 11
Total (including bonus additions, \$33,848.79).	1,926	\$ 3,330,198 17
Policies in force at beginning of year (including bonus additions, \$363,565.10).....	19,373	\$ 31,528,569 74
Policies issued during the year.....	6,411	8,823,369 02
Bonuses added during the year.....		43,319 16
Policies revived (including bonus additions, \$2,572.51).....	64	106,469 44
Policies terminated as above and by change to paid-up policies (including bonus additions, \$33,848.79).....	2,079	3,413,022 28
Policies terminated by reduction.....		218,464 51
Policies not taken	1,468	2,115,400 32
Gross policies in force at date of statement (including bonus additions, \$375,607.98).....	22,301	34,754,840 25
Number of insured lives at beginning of year (estimated).....		17,742
Number of new insurers during the year (estimated).....		6,100
Number of deaths during the year among insured.....		153
Number of insured whose policies have been terminated during the year otherwise than by death.....		3,394
Number of insured lives at date of statement (estimated).....		20,295

Statement of number of lives and amount of policies in force in Canada at 31st December, 1895, at ages grouped as under:—

	No.	Amount Insured.
Ages 5 years and under.....	331	\$ 22,716 00
Ages between 5 and 10 years.....	219	16,293 95

Claims paid during 1895 on lives:—

	No.	Amount Paid.
Ages 5 years and under.....	5	\$ 35 40
Ages between 5 and 10 years.....	None.	None.

BUSINESS DONE OUTSIDE OF CANADA.

(Included in above statement.)

LIABILITIES OUTSIDE OF CANADA.

Reserves on policies (including bonuses).....	\$ 845,107 09
Death claims outstanding.....	36,267 90
Total liability outside of Canada.....	\$ 881,374 99

INCOME OUTSIDE OF CANADA.

Premiums.....	\$ 373,355 41
Less reinsurances.....	993 78
Net premium income.....	\$ 372,361 63
Annuities.....	10,450 60
Net income outside of Canada.....	\$ 382,812 23

SUN LIFE—*Concluded.*

EXPENDITURE OUTSIDE CANADA.

Death claims paid during the year.....	\$ 70,937 64
Paid for matured endowments.	12,923 31
Profits on matured endowments	1,243 68
Paid for surrendered policies and bonuses.....	10,118 36
Annuities.....	939 20
Medical fees.....	8,631 00
Total.....	\$ 104,793 19

MISCELLANEOUS.

Number of policies reported during the year as taken, outside of Canada.....	1,230
Amount of said policies.....	\$2,543 002 44
Number of policies become claims during the year.....	45
Amount of said claims.	105,741 67
Number of policies in force at date.....	4,156
Amount of said policies.....	\$ 9,035,669 37
Bonus additions thereon.....	69,690 58
Total.....	\$ 9,105,359 95
Amount of said policies reinsured.....	15,000 00
Net amount of policies in force at 31st December, 1895.....	9,090,359 95

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$66 900.40).....	3,461	\$7 586,583 73
Policies issued during the year.....	1,544	3,358 642 10
Revived (including bonus additions, \$2,056.51).....	7	16,053 44
Bonuses added during the year.....		7,007 36
Total.....	5,012	\$10,968,286 63

	No.	Amount.
Policies terminated by death (including bonus additions, \$2,000.58).....	45	\$ 107,742 25
Policies cancelled by surrender (including bonus additions \$1,795.65).....	21	42,740 98
Policies cancelled by paid-up policies (including bonus additions, \$668.00).....	27	67,419 67
Policies terminated by maturity (including bonus additions, \$1,121.28).....	6	10,124 61
Policies terminated by expiry.....	1	23,533 33
Policies terminated by lapse (including bonus additions, \$688.18).....	370	682,483 01
Policies not taken.....	386	744,908 32
Policies terminated by reduction.....		183,974 51
Total.....	856	\$1,862,926 68
Policies in force at end of year (including bonus additions, \$69,690.58).....	4,156	\$9,105,359 95

Department of Finance—Insurance Branch.

THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—HON. GEO. W. ROSS.
Secretary—JAMES G. BEGG.

Manager and Chief Agent—
HENRY SUTHERLAND.

Head Office—Toronto.

(Incorporated 19th April, 1884, by 47 Vic., cap. 97. Commenced business in Canada, 1st April, 1886.)

CAPITAL.

Amount of guarantee capital authorized.....	\$1,000,000 00
Amount subscribed for.....	100,000 00
Amount paid up in cash.....	60,000 00

(For List of Guarantors, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens	\$ 102,250 00
Amount of loans made to policy-holders on the company's policies assigned as collaterals.....	17,158 90
Debentures owned by the company, viz. :—	

	Par value	Market value.
Town of Whitby debentures.....	\$ 14,563 93	\$ 15,335 71
do Brampton do	12,345 14	13,614 45
City of St. Catharines do	3,000 00	3,129 00
Welland County do	6,890 00	7,073 72
St. Mary's do	1,750 78	1,903 07
Port Arthur do	3,250 00	3,520 47
Napanee do	8,000 00	8,844 80
Toronto do	390 00	420 46
Township of York do	29,593 92	32,568 60
Burk's Falls do	2,000 00	2,426 20
Town of Lethbridge do	8,571 43	8,941 70
do Milton do	4,956 90	5,379 95
Fort Erie do	9,046 60	9,575 52
Pembroke do	18,781 65	19,878 11
Waterford do	2,997 45	3,094 76
Machar Township do	1,604 91	1,836 94
North Toronto do	9,796 00	10,305 93
Palmerston do	10,000 00	10,994 00
Himsworth Township do	1,141 25	1,242 53
Bowmanville do	10,490 67	11,255 98
Central Canada Loan Co.....	20,000 00	20,140 00
Hastings' Loan and Investment Society.....	19,466 66	19,778 12
	\$ 198,547 29	\$ 211,260 02

Carried out at market value.....	211,260 02
Cash at head office.....	78 85
Cash in banks, viz. :—	
Imperial Bank.....	\$ 30,664 67
Central Canada Loan and Savings Co.....	5,375 68
	36,040 35
Agents' ledger balances.....	4,594 91
Office furniture.....	827 00
	372,210 03

Total \$ 372,210 03

THE TEMPERANCE AND GENERAL LIFE—Continued.

OTHER ASSETS.

Interest due	None.
Interest accrued	\$ 4,651 69
Total carried out.....	\$ 4,651 69
Net amount of uncollected and deferred premiums on new business, \$12,100.61: on renewals, \$33,693.07.....	45,793 68
Gross assets.....	<u>\$ 422,655 40</u>

LIABILITIES.

*Amount computed to cover the net present value of all policies in force....	\$ 334,544 98
Deduct value of policies reinsured in other companies.....	465 10
Net reinsurance reserve.....	\$ 334,079 88
Claims for death losses:—	
Unadjusted but not resisted.....	\$ 1,000 00
†Resisted, in suit.....	2,000 00
	<u>3,000 00</u>
Premiums paid in advance.....	691 50
Medical fees.....	1,293 00
Allotted surplus.....	6,004 56
Total liabilities.....	<u>\$ 345,068 94</u>
Surplus on policy-holders' account.....	\$ 77,586 46
Capital stock paid up.....	60,000 00
Surplus above all liabilities and capital.....	<u>\$ 17,586 46</u>

INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 142,306 88
Premiums paid by dividends.....	1,218 05
Total.....	\$ 143,524 93
Deduct premiums paid to other companies.....	1,076 61
Total premium income.....	\$ 142,448 32
Amount received for interest.....	15,722 00
Total income.....	<u>\$ 158,170 32</u>

EXPENDITURE DURING THE YEAR.

Cash paid for death losses.....	\$ 34,314 85
Less received from other companies for reinsured death claims.....	Nil
Net amount paid for death claims	\$ 34,314 85
(Of this amount \$2,000 accrued in 1894.)	
Cash paid for surrendered policies.....	6,963 50
Cash dividends applied in payment of premiums.....	1,218 05
Cash paid to stockholders for interest or dividends (5 per cent).	3,000 00
Commissions, salaries and other expenses of officials and agents.....	40,880 04
Taxes, licenses, fees or fines.....	928 44

* Reserve based on H. M. Mortality Table, Institute of Actuaries' G. B., with 4½ p. c. interest.

† McCormack case, in which the judgment of the trial judge, subsequently confirmed by the Queen's Bench Divisional Court, was in favour of the company. An appeal by the claimant to the Court of Appeal has also been dismissed.

Department of Finance—Insurance Branch.

THE TEMPERANCE AND GENERAL LIFE—*Concluded.*

Miscellaneous payments, viz.:—

Medical fees, \$5,211.50; advertising, \$1,266.98; printing and stationery, \$1,526.85; postage, expressage, telegrams, exchange, &c., \$1,676.39; travelling expenses, \$2,239.47; rents, \$1,468; sundry expenses, \$699.09; solicitors' charges, \$456.21.....	\$ 14,544 49
Total expenses.. .. .	\$ 101,849 37

MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year as taken in Canada	1,220	
Amount of said policies.....		\$1,477,000 00
Amount of said policies reinsured in other licensed companies in Canada.....		12,000 00
Number of said polices become claims during the year.....	28	
Amount of said claims.....		33,500 00
Amount of said claims reinsured in other licensed companies in Canada.....		Nil.
Number of policies in force in Canada at date.....	5,016	
Amount of said policies.....		\$6,051,680 51
Amount of said policies reinsured in other licensed companies in Canada.....		58,000 00
Net amount in force at 31st December, 1895.....		5,993,680 51

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	28	\$ 33,500 00
2. By surrender.....	66	77,064 00
(For which cash value has been paid, \$6,963.50.)		
3. By surrender, \$114,500. (For which paid-up policies have been issued to amount of \$9,536)		
Difference of amounts carried out.....		104,964 00
4. By lapse	912	1,052,500 00
5. Reduction on twenty-three policies.....		47,500 00
Total	1,006	\$1,315,528 00

	No.	Amount.
Policies in force at beginning of year.....	4,793	\$5,877,958 51
Policies issued during the year.....	1,225	1,483,000 00
Terminated as above.....	1,006	1,315,528 00
Policies not taken.....	5	6,000 00
Policies in force at date of statement.....	5,016	6,051,680 51

Number of insured lives at beginning of year.....	4,519
Number of new insurers during the year.....	1,067
Number of deaths during the year among the insured.....	26
Number of insurers whose policies have been terminated during the year otherwise than by death.....	814
Number of insured lives at date of statement.....	4,746

THE TRAVELERS INSURANCE COMPANY.

LIFE DEPARTMENT.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—JAMES G. BATTERSON. | *Secretary*—RODNEY DENNIS.
Principal Office—Hartford, Conn., U.S.
Chief Agent in Canada—F. F. PARKINS. | *Head Office in Canada*—Montreal, P.Q.
(Incorporated, 17th June, 1863. Commenced business in Canada, 1st July, 1865.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....\$1,000,000 00

ASSETS IN CANADA.

Bonds, stocks and debentures in deposit with the Receiver General, viz.:—

	Par value.	Market value.	
Montreal Corporation school bonds.....	\$ 13,000 00		} 859,150 00
do Harbour bonds.....	35,000 00		
do 4 per cent loan of 1885.....	4,500 00		
St. Thomas debentures.....	30,000 00	33,900 00	
Paris, Ont. do.....	8,000 00	8,960 00	
Coaticook do.....	25,000 00	27,000 00	
Sherbrooke do.....	30,000 00	32,400 00	
Parkdale do.....	10,000 00	12,100 00	
Canadian Pacific Railway bonds.....	50,000 00	53,750 00	
City of Quebec debentures.....	50,000 00	50,500 00	
Province of Manitoba debentures.....	74,946 67	84,689 73	
City of Winnipeg do.....	75,000 00	79,750 00	
Port Hope, Ont. do.....	60,000 00	61,200 00	
Guelph, Ont. do.....	73,000 00	81,760 00	
Brantford, Ont. do.....	55,000 00	55,000 00	
Vancouver, B.C. do.....	10,000 00	11,100 00	
St. Hyacinthe, Que. do.....	10,000 00	10,350 00	
Stratford, Ont. do.....	10,500 00	11,287 50	
Hull, Que. do.....	10,000 00	10,100 00	
Sault Ste. Marie, Ont. do.....	50,000 00	50,000 00	
Toronto do.....	50,000 00	50,500 00	
Victoria, B.C. do.....	12,500 00	13,875 00	
Province of Quebec do.....	48,666 67	50,126 67	
Port Arthur do.....	43,000 00	43,430 00	
Iberville, P.Q. do.....	10,000 00	10,300 00	
Total par and market values.....	\$ 848,113 34	\$ 901,228 90	
Carried out at market value.....			\$ 901,228 90
Real estate in Canada owned (improved property, Stanstead, Que.)....			2,711 77
*Amount of loans made to Canadian policy-holders on the Company's policies assigned as collaterals.....			88,948 91
Interest accrued.....			15,746 42
Gross premiums due and uncollected on Canadian policies in force.....	\$ 23,476 29		
†Gross deferred premiums on same.....	18,090 31		
Total outstanding and deferred premiums.....	\$ 41,566 60		
Deduct cost of collection at 20 per cent.....	8,313 32		
Net outstanding and deferred premiums.....			33,253 28
Total assets in Canada.....			\$1,041,889 28

*Of which \$62,503.91 is on policies issued since 31st March, 1878.

†Of this amount \$16,906.20 belongs to policies issued since 31st March, 1878.

Department of Finance—Insurance Branch.

TRAVELERS—Continued.

LIABILITIES IN CANADA.

Under policies issued previous to 31st March, 1878.

*Amount computed to cover the net reserve on all outstanding policies in Canada	\$ 441,484 00
Claims for death losses.....	None.
Total liabilities in respect of said policies in Canada.....	\$ 441,484 00

Under policies issued subsequent to the 31st March, 1878.

Amount computed to cover the net present value of all Canadian policies in force	\$ 763,277 00
Deduct value of said policies reinsured	Nil.
Net reinsurance reserve	\$ 763,277 00
Claims for death losses unadjusted but not resisted	3,000 00
Total net liabilities in respect of said policies in Canada...	\$ 766,277 00
Total net liabilities to all policy-holders in Canada	\$ 1,207,761 00

INCOME IN CANADA.

Cash received for premiums ..	\$ 147,105 46
Cash received for annuities	1,200 00
Total.....	\$ 148,305 46
Deduct amount for reinsurance	2,131 86
Net premium income	\$ 146,173 60
Interest or dividends on stocks, &c	39,177 46
Interest on loans on Canadian policies.....	5,339 88
Total income in Canada.....	\$ 190,690 94

EXPENDITURE IN CANADA.

Amount paid on account of claims in Canada, viz. :	
On account of death claims.....	\$ 66,132 00
On account of matured endowments.....	33,423 00
Net amount paid on account of claims.....	\$ 99,555 00
(Of this amount \$1,150 death claims, accrued in previous years)	
Cash paid to annuitants	221 21
Amount paid for surrendered policies	31,129 93
Total net amount paid to policy-holders in Canada	\$ 130,906 14
Cash paid for commissions, &c.....	18,160 21
Amount paid for licenses, taxes, &c.	1,183 42
All other expenditure, viz.:—Express charges, rents, travelling and advertising expenses, \$1,248.97; surgeons' fees, \$1,246; exchange, \$172.48	2,667 45
Total expenditure in Canada	\$ 152,917 22

*Reserve at $4\frac{1}{2}$ per cent, Institute of Actuaries' H. M. Table.

TRAVELERS—Continued.

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	218	
Amount of said policies		\$ 916,380 00
Number of policies become claims in Canada during the year....	60	
Amount of said claims..		101,405 00
Number of policies in force in Canada at date.....	2,928	
Amount of said policies	\$ 5,548,061 00	
Amount of said policies reinsured.....	2,900 00	
Total net amount in force at 31st December, 1895.....		<u>5,546,061 00</u>

	No.	Amount.
1. By death..	35	\$ 67,982 00
2. By maturity.....	25	33,423 00
3. By expiry.	12	36,000 00
4. By surrender	54	89,666 00
(For which cash has been paid, \$31,129.93, and paid-up policies have been granted to amount of \$7,654.)		
5. By change and decrease.....	11	32,550 00
6. Not taken.....	40	114,000 00
7. By transfer.....	5	17,000 00
8. By lapse.....	120	389,038 00
Total:.....	302	<u>\$ 779,659 00</u>

	No.	Amount.
Policies in force at beginning of year in Canada.....	2,966	\$ 323,560 00
Policies issued during the year.....	264	1,003,160 00
Policies terminated as above.....	302	779,659 00
Policies in force at date of statement	2,928	<u>5,548,061 00</u>

DETAILS OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada	1,994	\$ 4,253,848 00
Policies issued during the year	264	1,003,160 00
Policies terminated as above.....	244	691,843 00
Policies in force at date of statement.....	2,014	<u>4,565,165 00</u>

Number of insured lives No return.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Life Department.

INCOME DURING THE YEAR 1895.

Cash received for premiums, less reinsurance.....	\$ 2,283,659 29
Cash received from interest.....	661,854 24
Cash received for rents.....	65,908 64
From dividends and surrender values on reinsurance.....	8,232 35
Profit on sales of real estate.....	8,850 43
Sundry	363 73
Total income.....	<u>\$ 3,028,868 68</u>

Department of Finance—Insurance Branch.

TRAVELERS—*Concluded.*

DISBURSEMENTS DURING THE YEAR 1895.

Amount paid for losses and matured endowments.....	\$ 719,408 05
Amount paid to annuitants.....	9,147 05
Cash paid for surrendered policies	273,745 68
Surrender values applied to pay running premiums.	7,816 25
Interest or dividends paid stockholders.....	100,000 00
Commissions to agents.....	274,539 89
Salaries and allowances to managers and agents.....	47,416 29
Medical examiners' fees.....	20,187 70
Salaries of officers and office employees.....	62,610 86
Taxes licenses and insurance department fees.....	52,630 65
Rent	17,156 77
All other expenditure.....	218,543 65
Total disbursements.....	\$ 1,803,202 84

ASSETS.

Cost value of real estate, exclusive of all encumbrances.....	\$ 2,126,038 53
Loans on mortgaged real estate.....	5,030,290 17
Loans secured by pledge of bonds, stocks or other collaterals.....	668,563 11
Loans to policy-holders on the company's policies assigned as collateral	758,419 31
Cost value of bonds and stocks owned.....	6,545,626 46
Cash on hand and in banks.	1,124,595 80
Suspense account.....	4 079 21
Agents' ledger balances and bills receivable.....	56,589 49
Total net or ledger assets.....	\$16,294,202 08
Deduct depreciation from cost of assets to bring same to market value	719,238 77
Total net or ledger assets, less depreciation.....	\$15,574,963 31

OTHER ASSETS.

Interest accrued but not yet due.....	161,377 36
Net amount of uncollected and deferred premiums.	545,043 30
Total assets as per books of the company.....	\$16,281,383 97
Deduct items not admitted.	40,668 70
Total assets, less items not admitted.....	\$16,240,715 27

LIABILITIES.

Net reinsurance reserve (Actuaries' Table of Mortality, 4 per cent)..	\$14,431,110 00
Present value of amounts not yet due on matured instalment policies	330,890 00
Total policy claims.....	97,538 61
Premiums paid in advance.....	14,977 62
Total liabilities.....	\$14,874,516 23
Gross surplus on policy-holders' account.....	\$ 1,366,199 04

EXHIBIT OF POLICIES

Life.

Number of new policies issued during the year.....	4,863
Amount of said policies.....	\$15,094,072 00
Number of policies terminated during the year.....	4,180
Amount of said policies.....	14,295,779 00
Number of policies in force at date.....	32,250
Amount of said policies.	87,355,158 00

THE UNION MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1895.

President—FRED. E. RICHARDS. | *Secretary*—J. FRANK LANG.

Principal Office—Portland, Maine.

Attorney and Chief Agent in Canada—HENRI E. MORIN.

Head Office in Canada—Montreal.

(Incorporated, 17th July, 1848; license issued in Canada, 19th October, 1868.)

NO CAPITAL.

ASSETS IN CANADA.

*Premium obligations on Canadian policies in force.....	\$	10,376 32
Bonds deposited with the Receiver General, viz. :—		
Province of Ontario.....	\$	380,279 28
Montreal Harbour 4 per cent bonds.....		30,000 00
Province of New Brunswick 4 per cent bonds.....		100,000 00
Carried out at market value.....		510,279 28
Cash in banks in Canada, viz. :		
Dominion Bank, Toronto.....	\$	11,403 98
Bank of Montreal, Montreal.....		840 28
do Winnipeg.....		203 31
Bank of British North America, St. John, N.B.....		1,286 05
do do Halifax, N.S.....		703 04
do do Vancouver, B.C.....		393 08
Merchants' Bank of Halifax, Charlottetown, P.E.I.....		217 09
Quebec Bank, Quebec.....		897 25
Total cash in banks in Canada.....		15,941 08
Bills receivable.....		200 00
Agents' ledger balance in Canada.....		335 66
Interest due.....	\$	186 36
do accrued.....		2,066 11
Total carried out.....		2,252 47
Gross premiums due and uncollected on Canadian policies in force.....	\$	12,803 70
Gross deferred premiums on some.....		8,521 69
Total outstanding and deferred premiums.....	\$	21,325 39
Deduct cost of collection at 20 per cent.....		4,265 08
†Net outstanding and deferred premiums.....		17,060 31
Forborne premiums.....		122 64
Total assets in Canada.....	\$	556,570 76

*Of this amount \$7,952 belongs to policies issued since 31st March, 1878.

†Of this amount \$16,191.14 belongs to policies issued since 31st March, 1878.

Department of Finance—Insurance Branch.

UNION MUTUAL LIFE—Continued.

LIABILITIES IN CANADA.

(Under policies issued previous to 31st March, 1878.)

* Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$ 333,500 00
Claims for death losses—adjusted but not due.....	\$ 6,441 00
do unadjusted but not resisted (accrued prior to 1895).....	500 00
do for matured endowments—due and unpaid (\$2,514.48 of which accrued prior to 1895).....	2,720 94
Total.....	9,661 94
Dividends or bonuses to Canadian policy-holders due and unpaid.	64 73
Total net liabilities in respect of said policies in Canada. \$	343,226 67

(Under policies issued subsequent to 31st March, 1878.)

* Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$ 457,000 00
Deduct reserve on policies reinsured in other licensed companies in Canada. .	361 00
Net reinsurance reserve	\$ 456,639 00
Claims for death losses:—	
Adjusted but not due:.....	\$ 4,181 91
Unadjusted but not resisted.....	3,601 25
Total claims for death losses.....	7,783 16
Claims for matured endowment due and unpaid (accrued prior to 1895).....	136 90
Dividends or bonuses to Canadian policy-holders—due and unpaid.....	233 27
Total net liabilities in respect of said policies in Canada. \$	464,852 33
Total liabilities in Canada.....	\$ 808,079 00

INCOME IN CANADA.

Gross cash received for premiums during the year on life policies in Canada..	\$ 109,362 55
Premium obligations and policy loans taken during the year in part payment of premiums in Canada.....	9,568 09
Premiums paid by dividends.....	4,474 22
Total.....	\$ 123,404 86
Deduct amount paid for premiums on policies reinsured in other licensed companies in Canada.....	233 99
Total net premium income in Canada	\$ 123,170 87
Interest or dividends on stock.....	21,446 81
All other income (interest on premium notes, discount on endowments, &c.).....	1,188 72
Total income in Canada	\$ 145,806 40

* Based on American Experience Table, 4½ per cent.

UNION MUTUAL LIFE—Continued.

EXPENDITURE IN CANADA.

Cash paid for death losses (of which \$5,126.48 accrued previous to 1895)	\$46,634 48
Premium obligations used in payment of same	1,153 00
Total	\$ 47,787 48
Cash paid for matured and discounted endowments (of which \$66.20 accrued in previous years).....	\$18,335 01
Premium obligations used in payment of same.....	168 00
Total	18,503 01
Total death claims and matured and discounted endowments	\$ 66,290 49
Cash paid for matured instalment policies.....	50 00
Cash paid for surrendered policies.....	4,185 65
Premium obligations voided by lapse.....	1,852 05
Cash dividends paid to Canadian policy-holders.....	38 94
Cash dividends applied in payment of premiums in Canada.....	4,316 45
Premium obligations used in payment of dividends to policy-holders.....	155 00
Total paid to policy-holders in Canada	\$ 76,888 58
Commissions, salaries and other expenses of officials in Canada.....	23,710 88
Taxes, licenses, fees or fines in Canada.....	1,855 49
Miscellaneous payments, viz. :—	
Rent, \$812.75; advertising, \$285; printing, etc., \$140.50; exchange, etc., \$240.98; medical fees, \$1,836; legal expenses, \$25; sundry expenses, \$162.55.....	3,552 78
Total expenditure in Canada	\$ 106,007 73

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 9,273 00
Loans on policies on hand.....	2,778 36
Premium obligations received during the year (including restored loans on policies, \$47.42).....	9,615 51
Total	\$ 21,666 87
Deductions during the year, viz. :—	
Amount of obligations used in payment of claims.....	\$ 1,321 00
do used in payment of dividends to policy-holders ..	155 00
do voided by lapse.....	1,852 05
do redeemed in cash.....	7,962 50
Total deductions	11,290 55
Balance—note assets at end of year	\$ 10,376 32

Department of Finance—Insurance Branch.

UNION MUTUAL LIFE—Continued.

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	389	
Amount of said policies.....		\$ 621,000 00
Amount of said policies reinsured in other licensed companies in Canada		10,000 00
Number of policies become claims in Canada during the year.....	58	
Amount of said claims.....		75,983 52
Number of policies in force in Canada at date.....	2,878	
Amount of said policies.....		\$4,593,264 00
Bonus additions.....		67,370 59
Total		\$4,660,634 59
Deduct policies reinsured in other licensed companies in Canada.....		15,000 00
Net amount in force 31st December, 1895		<u>4,645,634 59</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$1,115.25).....	38	\$ 57,880 25
2. By maturity and discount (including bonus additions, \$479.73)	20	18,103 27
3. By expiry.....	80	113,178 00
4. By surrender (including bonus additions, \$1,990.79).. (For which cash value has been paid \$4,185.65.)	12	26,890 79
5. By surrender, \$37,000. (For which paid up policies have been granted to amount of \$5,679.)		
Difference of amounts carried out		31,321 00
6. By lapse.....	151	355,500 00
Total (including bonus additions, \$3,585.77)....	301	<u>\$ 602,873 31</u>

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$70,783.52).....	2,762	\$4,667,586 52
Policies issued during the year.....	484	745,179 00
Bonuses added during the year.....		13,776 17
Policies terminated as above and by change to paid-up policies (including bonus additions, \$3,585.77).....	314	608,552 31
Policies decreased		7,251 46
Policies not taken.....	54	136,500 00
Policy contract.....		70 00
Mortuary dividend.....		13,533 33
Policies in force at date of statement (including bonus addi- tions, \$67,370.59).....	2,878	<u>4,660,634 59</u>

UNION MUTUAL LIFE—Continued.

Details of Policies issued since 31st March, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$59,970.62)	2,195	\$3,757,459 62
Policies issued during the year	483	744,754 00
Bonuses added during the year		12,912 82
Policies terminated as above and by change to paid-up policies (including bonus additions, \$2,393.95).....	275	555,930 48
Policies not taken	54	136 500 00
Policies decreased		6,713 47
Policy contract.....		70 00
Mortuary dividend		13,533 33
Policies in force at date of statement (including bonus additions, \$56,886.16).....	<u>2,349</u>	<u>3,802,379 16</u>

^ No return of number of insured lives.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

INCOME.

Total premium income	\$1,040,240 77
Cash received for interest and dividends.....	263,153 59
Cash received for rents	23,115 87
Cash received as discount on claims paid in advance.....	579 00
Profit on sales of real estate.....	25,983 17
Miscellaneous	635 98
Total income.....	<u>\$1,353,713 38</u>

DISBURSEMENTS.

Total amount paid for losses and matured and discounted endowments.. \$	628,038 76
Cash paid to annuitants.....	406 59
Cash paid for surrendered policies.....	41,203 21
Premium and collateral loan notes voided by lapse.....	12,127 94
Surrender values applied in payment of premiums.....	3,742 61
Surrender values applied to purchase paid-up insurance and annuities.	21,704 88
Cash dividends paid to policy-holders, \$5,126.35; same applied in payment of premiums, \$8,479.01; applied to purchase paid-up additions and annuities, \$17,466.94.	31,072 30
Commission to agents	174,066 80
Salaries and allowances to managers and agents.....	74,053 47
Medical examiners' fees.....	26,604 55
Salaries of officers and office employees.....	54,445 48
Taxes, licenses and insurance department fees.....	29,719 60
Rent	16,530 67
Commuting commissions.....	2,787 72
General expenses.....	60,162 82
Total disbursements	<u>\$1,176,667 40</u>

Department of Finance—Insurance Branch.

UNION MUTUAL LIFE—*Concluded*

ASSETS.

Value of real estate, exclusive of all encumbrances.....	\$ 799,151 39
Loans on bonds and mortgages (first liens) on real estate.....	1,394,808 33
Loans secured by pledge of bonds, stocks or other collaterals...	653,557 96
Cash loans on company's policies assigned as collaterals.....	17,850 00
Premium notes, loans or liens on policies in force.....	244,227 85
Cost value of bonds and stocks owned.....	3,252,264 63
Cash on hand and in banks.....	94,980 68
Bills receivable.....	8,856 20
Agents' and other ledger balances	6,965 53
Cash in transit (since received).....	836 41
Total net or ledger assets.....	\$6,473,498 98

OTHER ASSETS.

Interest and rents due and accrued.....	77 349 84
Market value of bonds and stocks over cost	71,755 75
Forborne premiums to be deducted in settlement of policy claims.....	64' 44
Net amount of uncollected and deferred premiums.....	174,145 04
Total assets.....	\$6,797,391 05
Less items not admitted.....	15,821 73
Total assets, less items not admitted	\$6,781,569 32

LIABILITIES.

Net reinsurance reserve, Actuaries' Table of Mortality, 4 per cent interest	\$6,261 473 00
Present value of amounts not yet due on matured Instalment Policies.....	1,924 10
Total policy claims.....	93,908 53
Premiums paid in advance.....	605 89
Unpaid dividends due to policy-holders.....	3,235 72
Contingent reserve.....	130 26
Unpaid bills.....	1,000 00
Total liabilities.....	\$6,362,277 50
Gross surplus on policy-holders' account	\$ 435,113 55
Surplus accumulated on Deferred Dividend Policies.....	\$ 155 900 00

EXHIBIT OF POLICIES.

Number of new policies issued during the year	4,990
Amount of said policies.....	\$7,888,208 00
Number of policies terminated	3,710
Amount of said policies	7,473,000 01
Number of policies in force.....	20,916
Amount of said policies.....	\$36,932,148 08

THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF
NEW YORK.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—GEO. H. BURFORD.

Secretary—C. P. FRALEIGH

Principal Office—

261-263 Broadway, New York City.

Attorney and Chief Agent in Canada—

LEWIS A. STEWART.

Head Office in Canada—Toronto, Ont.

(Incorporated, February, 1850. License issued in Canada, 8th August, 1873.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....\$ 440,000 00

ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals and premium obligations on Canadian policies in force.....\$ 3,639 01

Interest accrued on policy loans..... 105 78

Stocks and bonds, in deposit with the Receiver General, viz. :—

	Par value.	Market value.
United States 4 per cent registered bonds.....	\$ 40,000 00	\$ 44,000 00
District of Columbia 3-65 registered bonds.....	60,000 00	66,500 00
Province of New Brunswick debentures.....	20,000 00	20,600 00
Total.....	\$ 120,000 00	\$ 131,100 00

Total value of stocks and bonds carried out at market value..... 131,100 00

Gross premiums due and uncollected on Canadian policies in force..... \$ 4,876 09

Gross deferred premiums on same..... 5,199 46

Total outstanding and deferred premiums..... \$ 10,075 55

Deduct cost of collection at 20 per cent..... 2,015 11

Net outstanding and deferred premiums..... 8,060 44

Total assets in Canada.....\$ 142,905 23

LIABILITIES IN CANADA.

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....\$ 144,951 00

Claims for death losses, unadjusted, but not resisted..... 4,000 00

Total liabilities in Canada.....\$ 148,951 00

* Based on Institute of Actuaries' H. M. Table, with interest at 4½ per cent. Estimated by deducting 8 per cent from Actuaries' 4 per cent reserve.

Department of Finance—Insurance Branch.

UNITED STATES LIFE—*Continued.*

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	\$ 43,769 66
Amount received for interest on bonds.....	4,590 00
Interest on policy loans.....	106 96
Total income in Canada during the year.....	\$ 48,466 62

EXPENDITURE IN CANADA.

Amount paid during the year on account of death claims in Canada (of which \$3,000 accrued in 1894).....	\$ 11,300 00
Cash paid for matured endowments.....	1,150 00
Cash paid for surrendered policies.....	966 79
Total net amount paid to policy-holders in Canada.....	\$ 13,416 79
Cash paid for salaries, commissions and other expenses of officials in Canada.....	6,633 34
Cash paid for licenses, taxes, fees or fines in Canada.....	1,172 85
Cash paid for rents, postage, printing, office expenses, &c.....	3,136 37
Total expenditure.....	\$ 24,359 35

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	70	
Amount of said policies.....		\$ 123,000 00
Number of policies become claims in Canada during the year.....	10	
Amount of said claims.....		13,450 00
Number of policies in force in Canada at date.....	782	
Amount of said policies.....		1,487,280 00

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	8	\$ 12,300 00
2. By maturity.....	2	1,150 00
3. By expiry.....	16	33,500 00
4. By surrender (for which cash value has been paid, \$966.79).....	2	4,000 00
5. By surrender \$7,000 (for which paid up policies have been granted to amount of \$870). Difference of amounts carried out.....		6,130 00
6. By lapse (not including \$1,820 bonus additions).....	124	264,940 00
Total.....	152	\$ 322,020 00

	No.	Amount.
Policies in force at beginning of year in Canada.....	826	\$ 1,602,430 00
Policies issued during the year in Canada.....	108	206,870 00
Policies terminated as above.....	152	322,020 00
Policies in force in Canada at date of statement.....	782	1,487,280 00

Number of insured lives—No return.

UNITED STATES LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

INCOME DURING THE YEAR.

Total premium income.	\$1,149,111 72
Received for interest and dividends	322,363 98
Received for rent	12,614 92
Balance, profit and loss account, less debits	3,741 03
Total income.	\$1,187,831 65

DISBURSEMENTS DURING THE YEAR.

Total amount paid for losses and matured endowments.	\$ 606,312 94
Cash paid to annuitants.	2,503 80
Premium notes voided by lapse	7,802 33
Cash dividends paid policy-holders.	13,340 00
Cash dividends applied to pay running premiums.	5,315 50
Cash dividends applied to purchase paid-up additions and annuities.	11,725 35
Surrender values paid in cash.	58,377 73
Surrender values applied to pay running premiums.	91 15
Surrender values applied to purchase paid-up insurance and annuities.	59,344 10
Cash paid stockholders for interest.	30,800 00
Cash paid for salaries and allowances to managers and agents.	69,739 08
Cash paid commissions to agents.	155,325 76
Medical examiners' fees.	16,361 50
Salaries of officers and office employees.	55,451 86
Taxes, licenses and fees.	22,865 66
Rent.	25,185 08
General expenses.	68,748 93
Total disbursements.	\$1,209,290 77

ASSETS.

Cost value of real estate less encumbrances.	\$ 228,404 30
Loans on bonds and mortgages (first liens) on real estate	4,639,650 00
Loans secured by pledge of bonds, stocks or other marketable collaterals	75,145 58
Loans made in cash to policy-holders on the company's policies assigned as collaterals	307,536 39
Cost value of bonds and stocks owned.	1,633,290 51
Cash on hand and in banks.	133,128 11
Bills receivable.	10,349 48
Agents' balances.	15,523 27
Total net or ledger assets.	\$7,043,027 64

OTHER ASSETS.

Interest due and accrued.	84,534 66
Market value of real estate over cost.	13,295 70
Market value of stocks and bonds over cost	29,944 07
Net amount of uncollected and deferred premiums	206,461 28
Total assets	\$7,377,263 35

Department of Finance—Insurance Branch.

UNITED STATES LIFE—*Concluded.*

LIABILITIES.

*Net reinsurance reserve.....	\$6,632,693 00
Total unsettled claims.....	104,938 33
Commissions due to agents on premium notes when paid.....	495 00
Premiums paid in advance.....	3,085 68
Liability on policies cancelled, upon which a surrender value may be demanded.....	3,220 00
Other liabilities.....	5,621 59
Total liabilities.....	\$6,750,053 60
Capital stock paid up....	440,000 00
Gross divisible surplus.	187,209 75

EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	2,378
Amount of said policies.....	\$ 5,644,696 00
Number of policies terminated during the year.....	3,638
Amount of said policies.....	9,592,967 00
Number of policies in force at date.	17,510
Amount of said policies.....	38,872,579 00

*Computed according to the Actuaries' Table of Mortality, with 4 per cent interest.

Department of Finance—Insurance Branch.

STATEMENTS

OF

ACCIDENT GUARANTEE, PLATE GLASS

AND

STEAM BOILER

INSURANCE COMPANIES.

Department of Finance—Insurance Branch.

LIST OF COMPANIES

BY WHICH THE BUSINESS OF ACCIDENT, GUARANTEE, PLATE GLASS AND STEAM BOILER INSURANCE WAS TRANSACTED IN THE DOMINION, DURING THE YEAR ENDING 31st DECEMBER, 1895.

ACCIDENT.

The Canada Accident Assurance Company.
The Canadian Railway Accident Insurance Company.
The Employers' Liability Assurance Corporation (Limited).
The London Guarantee and Accident Company (Limited).
The Manufacturers' Guarantee and Accident Insurance Company.
The Norwich and London Accident Insurance Association.
The Ocean Accident and Guarantee Corporation (Limited).
The Ontario Accident Insurance Company.
The Sun Life Assurance Company of Canada.
The Travelers Insurance Company.

GUARANTEE.

The American Surety Company of New York.
The Employers' Liability Assurance Corporation (Limited).
The Guarantee Company of North America.
The London Guarantee and Accident Company (Limited).

PLATE GLASS INSURANCE.

The Canada Accident Assurance Company.
Corneille, Quesnel & Sharpe (Metropolitan Plate Glass Insurance Company).
The Dominion Plate Glass Insurance Company.
The Lloyds Plate Glass Insurance Company.
Mongenais, Boivin & Co.
The Steam Boiler and Plate Glass Insurance Company of Canada.

STEAM BOILER INSURANCE.

The Boiler Inspection and Insurance Company of Canada (formerly the Canadian Steam Users' Insurance Association).
The Steam Boiler and Plate Glass Insurance Company of Canada.

BURGLARY GUARANTEE.

The Dominion Burglary Guarantee Company (Limited).

CREDIT INDEMNITY.

The Canadian and European Export Credit System Company.

SICKNESS INSURANCE.

The Ocean Accident and Guarantee Corporation (Limited).

Department of Finance—Insurance Branch.

THE CANADA ACCIDENT ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—R. WILSON SMITH. | *Secretary and Chief Agent*—T. H. HUDSON.

Head Office—Montreal.

(Incorporated, 23rd June, 1887, by 50-51 Vic., cap. 106. Commenced business in Canada, 10th September, 1888.)

CAPITAL.

Amount of capital authorized	\$500,000 00
do subscribed for	103,300 00
do paid up in cash.....	<u>32,490 00</u>

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures in deposit with Receiver General, viz. :—

	Par value.	Market value.
Town of Whitby	\$ 10,302 02	\$ 10,450 00
City of St. Catharines	12,000 00	12,600 00
Province of New Brunswick bonds	5,000 00	5,075 00
	<u>\$ 27,302 02</u>	<u>\$ 28,125 00</u>

Carried out at market value	\$ 28,125 00
Canada 3½ per cent inscribed stock, par value, \$37,960, market value..	40,237 60
Cash on hand at head office.	1,334 21
Cash in Bank of Commerce	15,141 72
Interest collected by Palatine Ins. Co. (since received)	895 00
Interest accrued and unpaid on stocks, &c.....	126 25
Agents' balances.....	3,519 44
Net premiums in course of collection (commissions deducted).....	5,710 11
Office furniture.....	681 48
Plate Glass Trust deposit.....	100 00
Total assets.....	<u>\$ 95,870 81</u>

LIABILITIES.

(1.) *Liabilities in Canada.*

For Accident Risks.

Net amount of losses claimed but not adjusted.	\$ 3,381 27
Net amount of losses reported or supposed but not claimed.....	6,613 75
Net amount of losses adjusted but not due (accrued in previous years).....	3,000 00
Net amount of loss resisted, in suit.....	<u>2,750 00</u>

Total net amount of unsettled claims for accident losses..\$ 15,745 02

THE CANADA ACCIDENT—*Continued.**For Plate Glass Losses.*

Net amount of losses reported or supposed but not claimed.....	\$1,181 04
Total net amount of unsettled claims for Plate Glass losses.	\$ 1,181 04
Reserve of unearned premiums for all outstanding accident risks.....	23,238 70
Reserve of unearned premiums for all outstanding plate glass risks....	8,926 45
Due and accrued for miscellaneous expenses.....	497 09
Total liabilities in Canada.....	\$ 49,588 30

(2.) Liabilities in other Countries.

Net amount of accident losses claimed but not adjusted (\$450 of which accrued in previous years).....	\$ 600 00
Net amount of accident losses reported or supposed but not claimed.....	475 00
Total net amount of accident losses unsettled	\$ 1,075 00
Reserve of unearned premiums on all outstanding accident risks.....	7,612 95
Total liabilities in other countries	\$ 8,687 95
Total amount of liabilities in all countries (except capital stock).	\$ 58,276 25
Capital stock paid up	\$ 32,490 00
Surplus beyond all liabilities and capital stock paid up	\$ 5,104 56

INCOME.

<i>Accident Risks—</i>	In Canada.	In other countries.
Gross cash received for premiums.....	\$61,981 94	\$16,690 75
Deduct reinsurance, rebate, abatement and return premiums..	3,911 02	1,869 46
Net cash received for said premiums.....	\$58,070 92	\$14,821 29
<i>Plate Glass Risks—</i>		
Gross cash received for premiums.....	\$ 6,697 46	
Deduct reinsurance, rebate, &c.....	232 18	
Net cash received for said premiums.....	\$ 6,465 28	
Total net cash received for premiums in all countries.....	\$ 79,357 49	
Received for interest.....		2,619 52
Received from Palatine Insurance Co.....		24,333 33
Total income.....		\$ 106,310 34

EXPENDITURE.

<i>Accident Risks—</i>	In Canada.	In other countries.
Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$10,974.28).....	\$19,012 58	\$ 1,571 06
Amount paid for losses occurring during the year	\$30,158 80	\$ 8,648 13
Deduct reinsurance	1,524 64	
Net amount paid during the year for said losses.....	\$28,634 16	\$ 8,648 13
Total net amount paid during the year for accident losses	\$47,646 74	\$10,219 19

Department of Finance—Insurance Branch.

THE CANADA ACCIDENT—*Continued.*

Plate Glass Risks—

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$973.60)	\$ 768 60
Amount paid for losses occurring during the year	<u>2,729 51</u>
Total net amount paid during the year for plate glass losses	<u>\$ 3,498 11</u>
Total net amount paid during the year for accident and plate glass losses	\$ 61,364 04
Paid or allowed for commission or brokerage.....	23,068 53
Salaries, fees and all other charges of officials.....	8,152 71
Paid for taxes.....	<u>1,362 29</u>
Miscellaneous payments, viz.—Printing and stationery, \$1,087.47; advertising, \$778.34; postage and exchange, \$994.26; elevator inspection, \$105.50; rent, \$920.50; general expenses, \$1,060.74...	<u>4,946 81</u>
Total expenditure	<u><u>\$ 98,894 38</u></u>

CASH ACCOUNT.

	<i>Dr.</i>	
1894. Dec. 31. To balance on hand and in banks.....		\$ 5,926 86
1895. Dec. 31. To Income as above.....		106,310 34
To sundry receipts.....		<u>4,028 11</u>
		<u><u>\$ 116,265 31</u></u>
	<i>Cr.</i>	
1895. Dec. 31. By Expenditure as above..		\$ 98,894 38
Cash with the Palatine Insurance Co. (since paid) ..		895 00
Balance in hand and in bank		<u>16,475 93</u>
		<u><u>\$ 116,265 31</u></u>

THE CANADA ACCIDENT—Concluded.

RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES.			TOTAL IN ALL COUNTRIES.		
	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.	No.	Amount.	Premiums thereon.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
<i>Accident Risks.</i>									
Gross policies in force at date of last statement.....	3743	13,303,565	51,949 71	87	4,226,116	16,491 89	4630	17,589,681	68,441 60
Taken during the year—new and renewed.....	3710	10,147,764	59,181 15	993	4,611,500	16,089 82	4703	14,759,264	75,270 98
Total.....	7453	23,511,329	111,139 87	1880	8,837,616	32,581 71	9333	32,348,945	143,712 58
Deduct terminated.....	3947	13,408,315	63,021 02	1053	5,019,616	17,355 81	5000	18,427,931	80,376 83
Gross in force at end of year.....	3506	10,103,014	48,109 85	827	3,818,000	15,225 90	4333	13,921,014	63,335 75
Deduct reinsured.....		354,750	1,632 45					354,750	1,632 45
Net in force at 31st December, 1895.....	3506	9,748,264	46,477 40	827	3,818,000	15,225 90	4333	13,566,264	61,703 30
<i>Plate Glass Risks.</i>									
Gross policies in force at date of last statement.....	1411		18,961 39				1411		18,961 39
Taken during the year.....	487		6,245 00				487		6,245 00
Total.....	1898		25,206 39				1898		25,206 39
Deduct terminated.....	506		6,395 56				506		6,395 56
Gross and net in force at 31st December, 1895.....	1392		18,810 83				1392		18,810 83

Total number of policies in force at date..... 5,725
 Total net amount in force (accident).....\$ 13,566,264 00
 Total premiums (accident and plate glass)..... 80,514 13

Department of Finance—Insurance Branch.

THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

<p><i>President</i>—J. W. McRAE. <i>Chief Agent</i>—A. A. HENDERSON. (Incorporated, July 23, 1894, by 57-58 Vic., cap. 118.)</p>	|	<p><i>Secretary</i>—J. P. DICKSON. <i>Head Office</i>—Ottawa, Ont. Commenced business in Canada, 27th August, 1895.)</p>
--	--	---

CAPITAL.

Amount of capital authorized	\$	500,000 00
do subscribed for		162,600 00
do paid up in cash		32,500 00
		32,500 00

(For List of Shareholders, see Appendix.)

ASSETS.

Dominion of Canada 3½ per cent stock deposited with the Receiver General, par value	\$	20,000 00
Cash on hand at head office		350 97
Cash in Merchants' Bank of Canada		6,239 62
Interest accrued and unpaid on stocks		233 33
Agents' balances		114 24
Office furniture		848 35
Outstanding premiums		6,469 09
		34,255 60

LIABILITIES.

Reserve of unearned premiums for all outstanding accident risks	\$	7,311 28
Due and accrued for miscellaneous expenses		8 23
		7,319 51

INCOME.

Gross cash received for accident premiums	\$	2,661 89
Received for interest on stocks, &c.		157 30
		2,819 19
Received for calls on capital		32,520 00
		35,339 19

EXPENDITURE.

Paid for accident losses occurring during the year	\$	730 24
Commission or brokerage and salaries, fees and all other charges of officials		3,705 30
Miscellaneous expenses, viz.:— Organization expenses, \$3,350.47; office furniture, \$848.35; agents' advances, \$114.24.		4,313 06
		8,748 60

THE CANADIAN RAILWAY ACCIDENT—*Concluded.*

CASH ACCOUNT.

1895		1895.	
Dec. 31. To income as above.....	\$35,339 19	Dec. 31. By expenditure as above.....	\$ 8,748 60
		Investments.....	20,000 00
		Balance in hand and in banks	
		at this date.....	6,590 59
	\$35,339 19		\$35,339 19

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Polices taken during the year.	744	\$ 890,400	\$ 9,386 06
Deduct terminated	24	39,600	292 00
Gross and net in force at 31st Dec., 1895.	720	\$ 851,400	\$ 9,094 06
Total number of policies in force at date.	720		
Total net amount in force.....			\$ 851,400 00
Total premiums thereon.....			9,094 06

Department of Finance—Insurance Branch.

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—LORD CLAUD HAMILTON. | Secretary—S. STANLEY BROWN.

Chief Agent in Canada—F. STANCLIFFE.

Principal Office—London, England. | Head Office in Canada—Montreal.

(Incorporated 25th October, 1880. Licensed for Accident and Guarantee business in Canada, 24th October, 1894, and commenced such business in 1895.)

CAPITAL.

Amount of joint stock capital.....	£	1,000,000
Amount subscribed for.....		750,000
Amount paid up in cash.....		150,000

ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver General, viz. :—

	Par value.
Canada 4 per cent reduced stock.....	\$ 39,420 00
Canada 4 per cent 1910-35 stock.....	12,896 67
Province of Quebec bonds.....	24,333 33
Total.....	\$ 76,650 00

Carried out at par value.....	\$	76,650 00
Cash at head office.....		200 00
Cash in Bank of Montreal.....		3,528 05
Agents' balances.....		6,180 98
Office furniture (say).....		300 00
Total assets in Canada.....	\$	86,859 03

LIABILITIES IN CANADA.

For Accident Losses in Canada—

Net amount of losses in Canada adjusted but not due (estimated)....	\$	488 15
do do reported or supposed but not claimed (estimated).....		2,500 00

Total net amount of unsettled claims for accident losses in Canada....	\$	2,988 15
Reserve of unearned premiums upon all unexpired accident risks in Canada.....		9,428 29
Reserve of unearned premiums upon all unexpired guarantee risks in Canada.....		1,917 27
Total liabilities in Canada.....	\$	14,333 71

EMPLOYERS' LIABILITY—*Continued.*

INCOME IN CANADA.

For Accident Risks in Canada—

Gross cash received for premiums.....	\$ 10,358 78
Deduct cancellations and reinsurance.....	467 90

Net cash received for said premiums\$ 9,890 88

For Guarantee Risks in Canada—

Gross cash received for premiums.....	\$ 2,456 81
Deduct reinsurance, rebate, abatement and return premiums.....	70 00

Net cash received for said premiums..... 2,386 81

Total income in Canada..\$ 12,277 69

EXPENDITURE IN CANADA.

Net amount paid for accident losses occurring during the year	\$ 2,866 46
Commission or brokerage in Canada.....	3,428 48
Salaries, fees and all other charges of officials in Canada.....	966 00
Taxes in Canada.....	939 52

Miscellaneous payments, viz.:—

Travelling expenses, \$65.70; postage, telegrams, &c., \$280.03; charges, \$52.29; advertising, \$14.00; rent, \$400; printing and stationery, \$905.97.....	1,717 99
--	----------

Total expenditure in Canada\$ 9,918 45

RISKS AND PREMIUMS.

Accident Risks in Canada—

Policies taken during the year	671	\$ 1,687,083	\$ 15,843 94
Deduct terminated.....	31	94,500	718 68
Gross in force at end of year.....	640	\$ 1,592,583	\$ 15,125 26
Deduct reinsured		10,000	40 00
Net in force at 31st December, 1895.....	640	\$ 1,582,583	\$ 15,085 26

Guarantee Risks in Canada—

*Taken during the year	170	\$ 530,000	\$ 3,152 63
Deduct terminated.....	4	20,000	85 00
Gross and net in force at 31st December, 1895.....	166	\$ 510,000	\$ 3,067 63

Total number of policies in force in Canada at date.....	806
Total net amount in force.....	\$2,092,583 00
Total premiums thereon	18,152 89

*This includes 5 collective policies covering 91 extra risks.

Department of Finance—Insurance Branch.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED) —Concluded.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST MARCH, 1896.

REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's account	154,401	5	1	Charges against revenue of the year—			
Less dividend declared 16th May, 1895	11,250	0	0	Directors' and auditors' fees	2,605	0	0
	<u>£143,151</u>	<u>5</u>	<u>1</u>	Salaries and house expenses	7,579	9	1
Revenue of the year—				Rent and rates	2,012	12	11
Premiums, less bonus and returns to the assured and reinsurance	309,009	11	3	Taxes (home and foreign)	5,033	0	2
Interest	11,045	18	11	Advertising	2,367	0	10
Transfer fees	23	10	0	Books and stationery	3,472	9	11
Profit on exchange	69	6	8	Legal costs and professional fees	1,066	15	0
Realized profits on investments	10	17	10	Branch and agency office charges	2,886	0	9
				Postage and parcels	245	17	3
				Travelling (inspection, &c.)	3,098	17	1
				Total expenses	<u>£ 30,367</u>	<u>3</u>	<u>0</u>
				Commission and losses paid and outstanding	257,165	13	10
				Depreciation of furniture and repairs of buildings	1,041	17	6
				Bad debts	264	2	5
				Balance of this year's account	174,471	13	0
					<u>£463,310</u>	<u>9</u>	<u>9</u>
					<u>£463,310</u>	<u>9</u>	<u>9</u>

BALANCE SHEET.

	£	s.	d.		£	s.	d.
Shareholders' capital—75,000 shares, £10 each, £750,000				Investments at cost—			
Capital called up—75,000 shares, £2 per share	150,000	0	0	Bank of Ireland stock	5,586	0	9
Special reserve (being premium on new issue of shares)	25,000	0	0	Indian and Colonial Government securities	31,306	1	1
Outstanding liabilities, including losses and commission	90,632	18	2	Foreign Government securities	77,541	6	7
Branch and agency balances	102	19	3	Foreign and Colonial municipal securities	65,510	1	6
Amounts due to other companies	5,100	0	6	Railway and other debentures and debenture stocks	106,547	12	6
Balance of revenue account	174,471	13	0	Railway and other preference and ordinary stocks	27,544	0	3
				Loan on securities	5,000	0	0
				Fixed deposit	34	12	5
				Branch and agency balances	83,829	16	2
				Amounts due from other companies	552	4	6
				Outstanding premiums	18,652	3	11
				Interest accrued	3,553	10	6
				Furniture, fittings, &c.	2,532	1	2
				Cash at bankers'	17,091	13	5
				Cash in hand	26	6	2
					<u>£445,307</u>	<u>10</u>	<u>11</u>
					<u>£445,307</u>	<u>10</u>	<u>11</u>

THE LONDON GUARANTEE AND ACCIDENT COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

<p><i>Principal Office</i>— 61 Moorgate St., London, England.</p> <p><i>Head Office in Canada</i>— Cor. King and Yonge Sts., Toronto.</p> <p>(Established, A.D. 1869. Commenced business in Canada, July, 1880.)</p>	<p>| <i>Secretary</i>—E. G. LAUGHTON ANDERSON.</p> <p>| <i>Chief Agent in Canada</i>— A. I. HUBBARD.</p>
--	--

CAPITAL.

Amount of joint stock capital authorized.....	£250,000	sterling.
Amount subscribed for.....	150,000	do
Amount paid up in cash.....	75,000	do

ASSETS IN CANADA.

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....		\$	600	00
Stocks and bonds in deposit with Receiver General, viz. :—				
	Par value.	Market		
Canada inscribed stock.....	\$ 53,533 33	\$ 56,745 32		
City of Toronto debentures.....	19,466 67	19,466 66		
Total par and market value.....	\$ 73,000 00	\$ 76,211 98		
Carried out at market value.....			76,211	98
Cash at head office.....			687	61
Cash in Bank of Hamilton, Toronto.....			4,125	22
Cash in hands of agents in Canada.....			12,109	09
Office furniture.....			1,000	00
Total assets in Canada.....		\$	94,733	90

LIABILITIES IN CANADA.

<i>For Guarantee losses in Canada—</i>				
Net amount claimed but not adjusted.....		\$	2,281	61
Total net amount of guarantee losses unsettled.....		\$	2,281	61
<i>For Accident losses in Canada—</i>				
Net amount claimed but not adjusted.....		\$	1,270	71
do reported or supposed but not claimed.....			5,535	00
Total net amount of accident losses unsettled.....		\$	6,805	71
Total net amount of unsettled claims for losses in Canada.....		\$	9,087	32
Reserve of unearned premiums for all outstanding risks in Canada :—				
Guarantee.....		\$	18,826	25
Accident.....			35,821	38
Total reserve.....			54,647	63
Total liabilities in Canada.....		\$	63,734	95

Department of Finance—Insurance Branch.

LONDON GUARANTEE AND ACCIDENT—*Continued.*

INCOME IN CANADA.

Gross cash received for guarantee premiums.....	\$ 37,554 70
Deduct rebate, abatement and return premiums.....	1,013 43
Net cash received for said premiums.....	\$ 36,541 27
Gross cash received for accident premiums.....	\$ 80,498 14
Deduct rebate, abatement and return premiums.....	1,512 12
Net cash received for said premiums.....	\$ 78,986 02
Total net cash received for premiums in Canada.....	\$ 115,527 29
Interest on deposit received direct in England.....	2,822 63
Interest on bank deposits.....	99 68
Total income in Canada.....	\$ 118,449 60

EXPENDITURE IN CANADA.

For Guarantee Risks in Canada.

Amount paid during the year for guarantee losses occurring in previous years (which losses were estimated in last statement at \$5,709.04).....	\$ 4,302 69
Less recoveries.....	265 00
Net amount paid during the year for the said losses.....	\$ 4,037 69
Amount paid for guarantee losses occurring during the year.....	\$ 3,105 44
Less recoveries.....	935 84
Net amount paid during the year for said losses.....	2,169 60
Total net amount paid during the year for guarantee losses..	\$ 6,207 29

For Accident Risks in Canada.

Amount paid during the year for accident losses occurring in previous years (which losses were estimated in the last statement at \$10,673 51).....	\$ 12,604 83
Total amount paid for accident losses occurring during the year.....	\$ 26,596 93
Less received for reinsurances.....	Nil.
Net amount paid during the year for said losses.....	26,596 93
Total net amount paid during the year for accident losses..	\$ 39,201 76

Total net amount paid during the year for guarantee and accident losses.....	\$ 45,409 05
Paid for commission or brokerage in Canada.....	24,903 01
Paid for salaries, fees and other charges of officials in Canada.....	9,540 43
Paid for taxes in Canada.....	1,383 28
Miscellaneous payments, viz.:—Law costs, \$3,940.50; medical fees, \$153; printing and stationery, \$1,178.18; travelling expenses, \$1,962.88; postages and telegrams, \$923.81; rent, \$1,193.30; agency charges, \$160.34; sundry expenses, \$1,612.70; advertis- ing, \$559.11.....	11,683 82
Total expenditure in Canada.....	\$ 92,919 59

LONDON GUARANTEE AND ACCIDENT—Continued.

RISKS AND PREMIUMS.

<i>Guarantee Risks in Canada.</i>		No.	Amount.	Premiums.
Gross policies in force at date of last statement.....		4,915	\$ 5,073,683	\$ 36,359 36
Taken during the year—new.....		1,154	1,096,140	7,473 81
do do renewed.....		4,568	4,791,640	31,127 11
Total.....		10,637	\$ 10,961,463	\$ 74,960 28
Deduct terminated.....		5,196	5,384,133	37,307 79
Gross and net in force at 31st Dec., 1895.		<u>5,441</u>	<u>\$ 5,577,330</u>	<u>\$ 37,652 49</u>

<i>Accident Risks in Canada.</i>		No.	Amount.	Premiums.
Gross policies in force at date of last statement.....		5,540	\$ 15,959,866	\$ 68,084 37
Taken during the year—new.....		3,771	10,285,819	41,911 71
do do renewed.....		2,296	7,177,064	31,223 94
Total.....		11,607	\$ 33,422,749	\$ 141,220 02
Deduct terminated.....		5,588	16,065,866	69,577 25
Gross and net in force at 31st Dec., 1895.		<u>6,019</u>	<u>\$ 17,356,883</u>	<u>\$ 71,642 77</u>

Total number of policies in force in Canada at date.....	11,460
Total net amount in force.....	\$22,934,213 00
Total premiums thereon.....	<u>109,295 26</u>

LONDON GUARANTEE AND ACCIDENT COMPANY—Continued.
 GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

REVENUE ACCOUNT (for the year ending 31st December, 1895.)

	£	s.	d.		£	s.	d.
EXPENDITURE.				INCOME.			
To Claims, balance of account and costs and expenses <i>re</i> settlements	67,991	13	6	By Premiums, less bonus and rebates to assured and reassurances..	162,727	18	2
Charges:—Branch and agency commission, including reserves				Interest.....	8,707	4	2
<i>re</i> balances, policy stamps.....	37,903	5	9	Profit and loss.....	224	19	5
Income and other taxes, home and foreign.....	3,878	4	10				
Advertising, agency extension, printing and stationery.....	7,017	13	5				
Rent, salaries and general law charges, directors', auditors',							
medical and other fees.....	17,187	3	1				
Postages, receipt stamps and miscellaneous charges.....	2,710	14	9				
Reserve fund.....	5,000	0	0				
Interim dividend paid September, 1895.....	£	3,125	0				
Balance as per balance sheet.....	26,846	6	5				
	29,971	6	5				
	<hr/>				£171,660	1	9
	<hr/>				<hr/>		

LONDON GUARANTEE AND ACCIDENT COMPANY—Concluded.

BALANCE SHEET, AS ON 31ST DECEMBER, 1895.

	£	s.	d.
To Capital :— 50,000 shares of £5 each	250,000		
of which are subscribed :—			
25,000 ordinary shares of £2 paid.	50,000		
5,000 5 per cent preferential shares fully paid.	25,000		
Unclaimed dividends.	75,000	0	0
Sundry creditors.	216	1	6
Reserve for claims under investigation.	4,249	11	3
Reserve	39,925	2	1
Revenue account, including provision for current policies :—	92,000	0	0
Balance from last year, after payment of divi-			
dend, 1894	67,441	12	1
Add balance of account for the year ending this			
date	26,846	6	5
	<hr/>		
	94,287	18	6

	£	s.	d.
By Investment :—At cost.			
Less sinking fund.			
£5,812 2 ² / ₃ per cent consols.	5,812	11	6
£1,500 Metropolitan 3 per cent stock, 1941.	1,563	15	0
£2,000 India 3 ¹ / ₂ per cent stock.	2,041	2	0
Rs. 18,000 India 3 ¹ / ₂ per cent enfaced paper and loan certificates	1,606	17	6
£4,500 Bombay & Baroda Ry. Guaranteed 5 per cent stock.	5,622	14	4
£1,320 Gt. Indian Peninsula Ry. Guaranteed 5 per cent stock	2,204	0	6
£2,000 Nizams Guaranteed State Ry. 5 per cent stock.	2,479	4	0
£2,200 Gt. Western Ry. Guaranteed 5 per cent stock.	2,972	0	5
£4,500 L. & North-western R. Guaranteed 4 per cent stock.	4,761	6	0
£4,500 North-eastern Ry. Guaranteed 4 per cent stock	4,711	11	8
200 £20 shares 3 ¹ / ₂ per cent. Shortlands & Nunhead Railway, guaranteed by L. C. & D. Railway	3,976	7	6
£5,000 Baltimore and Ohio 6 per cent sterling bonds, 1910.	5,885	17	8
£13,000 Baltimore and Ohio 4 ¹ / ₂ per cent terminal gold bonds, 1934.	2,707	14	0
\$25,000 Chicago & North-western 7 per cent con. gold bonds.	5,857	6	4
£5,000 Illinois Central 3 ¹ / ₂ per cent sterling bonds.	4,697	2	3
\$25,000 Illinois Central 3 ¹ / ₂ per cent first mortgage gold bonds	5,057	12	0
\$8,000 Long Island Ry. 5 per cent first consolidated mortgage gold bonds.	1,906	14	11
\$25,000 Manhattan Ry. consolidated 4 per cent gold bonds, 1930.	5,029	9	4
\$39,500 New York Central & H. R. Ry. 4 per cent extended gold certificates, 1905.	8,055	19	5
£4,400 Pennsylvania Railway 6 per cent sterling general mort- gage bonds, 1910	5,334	0	0
£11,000 Canada 4 per cent stock	10,327	16	1
£5,000 Cape of Good Hope 4 per cent inscribed stock.	4,779	10	4
£3,000 Hong Kong 3 ¹ / ₂ per cent inscribed stock	3,039	15	0
£3,000 Jamaica 4 per cent inscribed stock	3,132	19	8
£4,000 Natal 3 ¹ / ₂ per cent inscribed stock	3,903	19	3
£2,300 New South Wales 5 per cent bonds.	2,350	0	0
£2,700 New South Wales 3 ¹ / ₂ per cent inscribed stock.	2,717	8	0
£2,000 Queensland 4 per cent bonds.	1,786	2	8
£3,000 Queensland 3 ¹ / ₂ per cent inscribed stock	2,960	5	6
£5,500 Victoria 4 ¹ / ₂ per cent bonds.	5,556	15	10
£4,500 Victoria 4 per cent bonds.	4,500	0	0
£2,000 Victoria 3 ¹ / ₂ per cent inscribed stock.	1,988	10	6
£10,800 Australian Municipal bonds	10,948	11	8
\$37,500 City of Chicago 4 per cent gold bonds, 1914.	7,861	10	0
\$25,000 Jersey City 5 per cent assessment gold bonds.	5,444	19	7
£4,000 City of Toronto 3 ¹ / ₂ per cent debentures	3,620	0	0
£4,000 City of Hamilton 4 per cent debentures.	4,191	3	11
£2,760 Norway 3 ¹ / ₂ per cent bonds	2,620	9	5

Department of Finance—Insurance Branch

£200,000 United States 4 per cent registered bonds, 1907.....	46,274	11	4
Birmingham Canal navigations, 3½ per cent debenture.....	5,000	0	0
£2,000 Bass & Co., limited, 4½ per cent debenture stock.....	2,391	18	8
£800 City of London Brewery Co. 5 per cent preference stock.....	1,082	7	0
£2,000 Combe & Co., limited, 4 per cent debenture stock.....	2,082	10	9
£3,000 Courage & Co., limited, 4 per cent debenture stock.....	3,198	3	8
£4,000 Inrd., Coope & Co., limited, 4½ per cent debenture stock.....	4,731	17	0
£2,000 Reid & Co., limited, 4 per cent debenture stock.....	2,059	2	9
£3,000 Truman, Hanbury & Co., ltd., 4 per c. debenture stock.....	3,140	5	9
£4,000 Eastern Telegraph 4 per cent debenture stock.....	4,415	2	1
£3,000 Bank of New Zealand Guaranteed 4 per cent stock.....	3,062	13	6
English, Scottish and Australian Bank, limited, 4 per cent debenture stock.....	575	0	0
English, Scottish and Australian Bank, limited, 4½ per cent inscribed deposit stock.....	1,145	0	0
Loans on mortgage.....	2,850	0	0
Freehold property.....	2,300	0	0
Fixed deposits with banks:—			
Australian Deposit and Mortgage Bank.....	1,500	0	0
English, Scottish and Australian, limited.....	557	0	0
National Bank of Australasia.....	4,000	0	0
Norwke Credit Bank.....	291	0	0
Standard Bank of South Africa.....	4,000	0	0
Interest accrued due.....	2,278	9	7
	<u>£200,546</u>	<u>6</u>	<u>4</u>
(Certain of the above investments are deposited in connection with government business in England, and others abroad under foreign or colonial state laws.)			
By Branch and agents' balances.....	£ 35,432	19	9
Less reserve for commission, &c.....	10,314	0	0
	<u>25,118</u>	<u>19</u>	<u>9</u>
By Sundry accounts.....	608	13	0
Cash at London bankers.....	£ 5,818	0	6
Cash at banks, at home and abroad.....	2,807	13	8
Cash in hands of trustees.....	10,598	8	6
Cash on hand at head office and branches.....	176	11	7
	<u>19,400</u>	<u>14</u>	<u>3</u>
	<u>£305,674</u>	<u>13</u>	<u>4</u>

THE MANUFACTURERS' GUARANTEE AND ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—GEO. GOODERHAM. | *General Manager*—J. F. JUNKIN.
Principal Office—Toronto, Ont.

(Incorporated 23rd June, 1887, by 50-51 Vic., cap. 105; amended in 1893 by 56 Vic., cap. 80. Commenced business in Canada, 5th November, 1887.)

Amount of joint stock capital authorized... ..	\$1,000,000 00
Amount subscribed for.....	118,700 00
Amount paid up in cash	<u>47,480 00</u>

(For List of Stockholders, see Appendix.)

ASSETS.

Loans secured by mortgages on which not more than one year's interest is due, constituting a first lien on real estate.....	\$ 5,382 36
Loans, as above, on which more than one year's interest is due and for which judgment has not been obtained—first liens.....	8,000 00
Interest due and unpaid on said loans.....	\$ 774 91
Interest accrued and unpaid on said loans.....	<u>217 83</u>
Total interest due and accrued	992 74

Stocks and bonds deposited with Receiver General, viz.:—

	Par value.	Market value.
Canadian Government bonds.....	\$ 20,000 00	\$ 20,900 00
Carried out at market value.....		20,900 00
Cash on hand at head office.....		1,998 39
Cash in Traders' Bank		19,760 65
Interest accrued and unpaid on stock, etc.....		131 50
Premiums uncollected.....		12,584 11
Due from agents		72 22
Fire premium paid for mortgagor		6 50
Office furniture.....		<u>487 80</u>
Total assets.....		<u>\$ 70,316 27</u>

LIABILITIES.

Claims for accident losses, viz.:—

Claimed but not adjusted	\$ 4,843 55
Reported or supposed but not claimed.....	<u>356 44</u>
Total net amount of unsettled claims for accident losses.....	\$ 5,199 99
Reserve of unearned premiums for all outstanding risks.....	<u>37,563 71</u>
Total liabilities.....	<u>\$ 42,763 70</u>
Capital stock paid up in cash and notes.....	<u>\$ 47,480 00</u>

Department of Finance—Insurance Branch.

MANUFACTURERS' GUARANTEE AND ACCIDENT—*Continued.*

INCOME.

Gross cash received for premiums.....	\$ 85,097 37
Deduct reinsurance, rebate, abatement and return premiums	4,048 47
Total net cash received for premiums.....	\$ 81,048 90
Cash received for interest on bonds and mortgages.....	1,230 84
Total.....	\$ 82,279 74
Received for calls on capital.....	23,740 00
Total income.....	\$ 106,019 74

EXPENDITURE.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$6,542.56)	\$ 6,542 56
Amount paid for losses during the year.	47,762 65
Net amount paid for accident losses.....	\$ 54,305 21
Commission or brokerage.....	19,490 77
Salaries, fees and all other charges of officials.....	8,536 79
Taxes and rent.....	1,833 41
Miscellaneous payments, viz. :—	
Sundry expenses, \$509.89; printing and advertising, \$2,116.74; law costs, \$704.11; office furniture, \$42; travelling expenses, \$1,031.22; postage, telegraph, exchange and express, \$614.16; light, \$43.83.....	5,061 95
Total expenditure ...	\$ 89,228 13

CASH ACCOUNT.

1894.	<i>Dr.</i>	
Dec. 31.—To balance in hand and in banks.....	\$	4,528 65
1895.		
Dec. 31.—To income as above.....	106,019 74	
Advances repaid by agents.....	485 34	
	\$	111,033 73
1895.	<i>Cr.</i>	
Dec. 31.—By expenditure as above.....	\$	89,228 13
Advanced to agents	46 56	
Balance in hand and in banks this date.....	21,759 04	
	\$	111,033 73

MANUFACTURERS' GUARANTEE AND ACCIDENT—*Concluded.*

MISCELLANEOUS.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	2,830	\$ 6,986,500	\$ 70,071 98
Taken during the year—new	1,543	4,841,000	21,290 07
do renewed	1,238	3,489,750	15,612 97
do employers' liability	515	4,868,500	40,139 63
Total	6,126	\$ 20,185,750	\$ 147,114 65
Deduct terminated	2,830	6,986,500	70,071 98
Gross in force at end of year	3,296	\$ 13,199,250	\$ 77,042 67
Deduct reinsured		467,500	1,915 25
Net in force at 31st December, 1895	3,296	\$ 12,731,750	\$ 75,127 42
Total number of policies in force at date	3,296		
Total amount in force			\$12,731,750 00
Total premiums thereon			75,127 42

Department of Finance—Insurance Branch.

THE NORWICH AND LONDON ACCIDENT INSURANCE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—HENRY S. PATTESON. | *Secretary*—C. R. GILMAN.

Principal Office—Norwich, England.

Chief Agents in Canada— | *Head Office in Canada*--
SCOTT & WALMSLEY. | 32 Church St., Toronto.

(Established, 1st September, 1856. Commenced business in Canada, 1st July, 1883.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for. £200,000	\$	973,333 33
Amount of capital paid up in cash		100,000 486,666 66
		486,666 66

ASSETS IN CANADA.

Stocks in deposit with Receiver General, viz. :—

	Par value.	Market value.
Canada 4 per cent stock	\$ 58,400 00	\$ 63,656 00
Carried out at market value		\$ 63,656 00
Cash in banks viz. :—		
Molsons Bank, current account	\$ 1,026 91	
do special account.....		6,348 00
Total.....		7,374 91
Agents' balances.....		451 62
Total assets in Canada		\$ 71,482 53

LIABILITIES IN CANADA.

Net amount of losses in Canada, claimed but not adjusted.....	\$	185 00
Reserve of unearned premiums for all outstanding risks in Canada		1,457 40
Total liabilities in Canada		\$ 1,642 40

INCOME IN CANADA.

Gross cash received for accident premiums.....	\$	3,452 33
Deduct cancelled policies and return premiums		451 20
Net cash received for premiums.....		\$ 3,001 13
Interest on bank deposit		391 89
Total income in Canada.....		\$ 3,393 02

NORWICH AND LONDON—Continued.

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$40).....	\$ 40 00
Amount paid for losses occurring during the year.....	1,609 00
Total net amount paid during the year for accident losses in Canada..	1,649 00
Commission or brokerage, salaries, fees and other charges of officials..	1,174 62
Taxes.....	207 23
All other payments, viz.:—Postage and telegrams, \$30.78; investigation of claims, \$18.80; printing and stationery, &c., \$74.30.....	123 88
Total expenditure in Canada.....	\$ 3,154 73

RISKS AND PREMIUMS.

<i>For Accident Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	214	\$ 577,500	\$ 2,609 51
Policies taken during the year, new.....	122	307,500	1,429 25
do do renewed.....	155	439,000	1,958 50
Total.....	491	\$ 1,324,000	\$ 5,997 26
Deduct terminated.....	249	675,500	3,082 46
Gross and net in force at end of year.....	242	\$ 648,500	\$ 2,914 80
Number of policies in force at date	242		
Total amount in force			\$ 648,500 00
Premiums thereon.....			2,914 80

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST AUGUST, 1895.

The statement of accounts for the year ending 31st of August last, shows that the premiums have amounted to the sum of £88,024 8s. 0d., as against £83,542 19s. 3s. for the preceding year, and that including the interest on the invested funds, the total income of the association was £95,061 2s. 10d.

The claims during the year amounted to £47,080 19s. 2d., as against \$43,413 17s. 0d. in the previous year.

The directors have as usual set aside one-third of the premiums for the year, to cover the unexpired risks on current policies, and after making this provision there remains an unappropriated balance of £26,710 4s. 6d., out of which they recommend that a further dividend of ten shillings per share (free of income tax), be paid to the shareholders, making with the interim payment last June, a dividend of fifteen shillings per share. The total assets of the association now amount to the sum of £216,573 14s. 6s.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST AUGUST, 1895.

	£	s.	d.		£	s.	d.
Insurance fund, 31st August, 1894....	103,748	7	11	Claims.....	47,080	19	2
Premiums (less reassurances).....	88,024	8	0	Commission.....	9,961	1	9
Interest, &c.....	7,036	14	10	Expenses.....	16,599	15	10
				Abatement to policy-holders.....	4,116	9	6
				Dividend to shareholders.....	15,000	0	0
				Insurance fund, 31st August, 1895..	106,051	4	6
	£198,809	10	9		£198,809	10	9

Department of Finance—Insurance Branch.

NORWICH AND LONDON—*Concluded.*

BALANCE SHEET AT 31ST AUGUST, 1895.

	£	s.	d.		£	s.	d.
Paid-up capital.....	100,000	0	0	India and colonial securities.. . . .	56,043	15	6
Insurance fund—				Railway and other debenture stocks and bonds.....	46,066	6	8
General reserve.	£ 50,000	0	0	Railway guaranteed and preference stocks.....	78,075	8	8
Reserve for unexpired risks.....	29,341	0	0	Mortgages on real estate.....	9,000	0	0
Balance.....	26,710	4	6	Freehold property.....	3,010	0	0
				Agents' balances.....	9,433	7	9
Outstanding claims.....	106,051	4	6	Cash at bankers.....	14,926	2	11
Suspense account.....	10,596	0	0	Cash in hand.....	28	13	0
	<u>£216,573</u>	<u>14</u>	<u>6</u>		<u>£216,573</u>	<u>14</u>	<u>6</u>

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

STATEMENT FOR THE FOUR MONTHS ENDING 31ST DECEMBER, 1895.

President—THOMAS HEWITT, ESQ.

Secretary—RICHARD J. PAULL.

Principal Office—London, Eng.

Chief Agent in Canada—
FRANCIS F. ROLLAND.

Head Office in Canada—Montreal.

(Incorporated under the Companies Acts 1862 and 1867. Commenced business in Canada, 1st September, 1895.)

CAPITAL.

Amount of joint stock capital authorized.....	£	400,000
Amount subscribed for.....		263,720
Amount paid up in cash.....		100,000

ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver General, viz. :—

	Par Value.	Market Value.	
Canada 4 per cent inscribed stock.....	\$ 9,733 33	\$ 10,305 16	
Province of Quebec 5 per cent bonds.....	14,600 00	15,366 62	
do 4 per cent bonds.....	12,166 67	12,300 50	
South Australian 4 per cent bonds.....	45,746 66	46,032 82	
Total.....	\$ 82,246 66	\$ 84,005 10	
Carried out at market value.....		\$ 84,005 10	
Cash in Bank of Montreal, Montreal.....		1,024 75	
Cash in hands of agents in Canada.....		2,993 25	
Bills receivable in Canada held by the company.....		446 60	
Office furniture.....		500 00	
Total assets in Canada.....		\$ 88,969 70	

LIABILITIES IN CANADA.

For Accident Losses in Canada.

Net amount of losses due and yet unpaid.....	\$ 54 43
do claimed but not adjusted.....	504 17
do reported or supposed but not claimed.....	157 30
Total net amount of unsettled accident losses.....	\$ 715 90
Reserve of unearned premiums for all outstanding accident risks in Canada.....	9,934 12
Total amount of all liabilities in Canada.....	\$ 10,650 02

Department of Finance—Insurance Branch.

OCEAN ACCIDENT AND GUARANTEE—Continued.

INCOME IN CANADA.

Gross cash received for accident premiums.....	\$ 8,886 61
Deduct reinsurance, rebate, abatement and return premiums.....	84 00
Net cash actually received for said premiums.....	\$ 8,802 61
<i>(Bills and notes received during the four months for premiums and remaining unpaid, \$446.60.)</i>	
Total income in Canada.....	\$ 8,802 61

EXPENDITURE IN CANADA.

Total amount paid for accident losses occurring during the four months..	991 51
Commission or brokerage.....	2,664 78
Salaries, fees and all other charges of officials.....	287 50
Miscellaneous payments, viz.:—	
Legal expenses, \$141.79; printing and stationery, \$1,052.38;	
travelling expenses, \$184.85; advertising, \$60.38; rent,	
\$225.00; office furniture and fittings, \$675.72; telegraphing,	
\$19.53; sundry expenses, \$51.80.....	2,411 45
Total expenditure in Canada.....	\$ 6,355 24

RISKS AND PREMIUMS.

Accident Risks in Canada.

Policies taken during the four months.....	464	\$ 2,411,000	\$ 17,236 44
Deduct terminated.....	15	92,500	975 00
Gross and net in force at end of year.....	<u>449</u>	<u>\$ 2,318,500</u>	<u>\$ 16,261 44</u>
Total number of policies in force in Canada at date.....	449		
Total net amount in force.....	\$ 2,318,500 00		
Total premiums thereon.....	16,261 44		

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

The gross revenue of the corporation for the year amounted to £201,565 18s. 10d., compared with £136,891 9s. 5d. for the previous year.

The premiums on new proposals for the year amounted to £88,992 0s. 0d., as against £50,304 11s. 8d. for 1894, and the income from the investments was £9,000 8s. 7d., as against £8,518 2s. 1d.

The claims paid during the year, inclusive of medical fees, &c., and payment of the outstanding liabilities of the Imperial Union Accident Assurance Company amounted to £92,948 0s. 8d., against £56,091 11s. 4d. for the year 1894, being 48 per cent of the premium income.

Having to provide certain deposits in connection with business abroad in accordance with Foreign and Colonial State Laws, the board found it more advantageous, having regard to the low value of money, to borrow £40,000 from the bank, as appears in the balance sheet, in lieu of selling securities in the then depressed state of the money market. This loan has already been considerably reduced out of revenue.

After debiting all charges and expenses, there remains a credit balance on the year's working of £40,118 1s. 8d., against £35,256 4s. 11d. This balance has been carried to balance of Revenue and Suspense Account, which increases that reserve from £22,855 15s. 4d. to £62,973 17s. 0d.

Department of Finance—Insurance Branch.

OCEAN ACCIDENT AND GUARANTEE—*Concluded.*

BALANCE OF REVENUE AND SUSPENSE ACCOUNT, 31ST DECEMBER, 1895.

(Including liability for unexpired risks).

	£	s.	d.		£	s.	d.
To dividend paid March, 1895				By balance from 1894.....	35,147	8	8
	£7,291	13	4	Transfer from Revenue Acct....	40,118	1	8
Dividend paid Sept., 1895.....	5,000	0	0				
		12,291	13				
			4				
Balance		62,973	17				
			0				
	£	75,265	10		£	75,265	10
			4				4

RESERVE FUND, 31ST DECEMBER, 1895.

	£	s.	d.		£	s.	d.
To balance.....	100,000	0	0	By balance from 1894.....	100,000	0	0
	£	100,000	0		£	100,000	0
			0				0

THE ONTARIO ACCIDENT INSURANCE COMPANY.

STATEMENT OF BUSINESS FOR THE PERIOD FROM 17TH OCTOBER TO 31ST DECEMBER, 1895.

President—LARRATT W. SMITH.
Principal Office—Toronto.

Secretary—FRANCIS J. LIGHTBOURN.
Agent—ARTHUR L. EASTMURE.

(Incorporated 22nd July, 1895, by 58-59 Vic., cap. 83. Commenced business in Canada, 17th October, 1895.)

CAPITAL.

Amount of capital authorized.....	\$ 500,000 00
Amount subscribed for	101,000 00
Amount paid up in cash	27 015 00

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures in deposit with Receiver General, viz. :—

	Par Value.	Market Value.
City of Brantford bonds.....	\$ 5,000 00	\$ 5,100 00
City of St. John, N.B. (school), bonds.....	5,000 00	5,112 50
Town of Woodstock, Ont., bonds.....	5,000 00	5,075 00
Province of New Brunswick, bonds.....	7,500 00	7,880 25
Total.....	\$ 22,500 00	\$ 23,167 75
Carried out at market value.....		\$ 23,167 75
Cash in hand at head office.....		968 75
Cash in banks.....		2,430 68
Agents' balances.....		937 90
Total assets.....		\$ 27,505 08

LIABILITIES.

Reserve of unearned premiums for all outstanding accident risks....	\$ 1,568 57
Amount due to other companies for reinsurances.....	95 38
Total liabilities.....	\$ 1,663 95

INCOME.

Gross cash received for premiums.....	\$ 1,136 50
Deduct reinsurance, rebate, abatement and return premiums.....	176 50
Net cash received for premiums.....	\$ 960 00
Interest on bonds.....	350 00
Total.....	\$ 1,310 00
Received for calls on capital.....	27,015 00
Total income.....	\$ 28,325 00

Department of Finance—Insurance Branch.

ONTARIO ACCIDENT—*Concluded.*

EXPENDITURE.

Paid for losses occurring during the year.....	\$	39 17
Commission or brokerage.....		430 26
Taxes.....		105 00
Preliminary expenses.....		951 02
	\$	<u>1,525 45</u>

CASH ACCOUNT.

1895.		1895.			
Dec. 31. To income as above	\$	23,325 00	Dec. 31. By Expenditure as above.....	\$	1,525 45
			Investments during the year		23,400 12
			Balance in hand and in		
			bank.....		3,399 43
	\$	<u>23,325 00</u>		\$	<u>23,325 00</u>

RISKS AND PREMIUMS.

<i>Accident Risks.</i>	No.	Amount.	Premiums thereon.
Policies taken during the year	169	\$ 407,500 00	\$ 2,074 40
Deduct terminated.....	3	12,000 00	16 75
Gross in force at end of year.....	166	\$ 395,500 00	\$ 2,057 65
Deduct reinsured		63,500 00	265 00
Net in force at 31st December, 1895.....	166	\$ 332,000 00	\$ 1,792 65
Total number of policies in force at date.....	166		
Total net amount in force.....		\$ 332,000 00	
Total premiums thereon.....			<u>1,792 65</u>

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

ACCIDENT DEPARTMENT.

(For Assets, see Life Statement.)

LIABILITIES.

Unearned premiums.....	\$	220 78
------------------------	----	--------

INCOME.

Gross cash received for accident premiums on combined policies.....	\$	367 97
Net cash premium income.....	\$	367 97

DISBURSEMENTS.

Claims paid during the year	\$	89 30
Expenses.....		183 98
Total accident disbursements	\$	273 28

MISCELLANEOUS.

Number of policies in force at the end of the year (combined).....		46
Amount payable at death.....	\$	15,000 00
Annual premiums on amount in force.....		367 97

Department of Finance—Insurance Branch.

THE TRAVELERS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

ACCIDENT DEPARTMENT—CANADIAN BUSINESS.

(For Assets, see Life Statement.)

LIABILITIES IN CANADA.

Amount of claims on accident policies in Canada unadjusted but not resisted	\$ 12,500 00
Amount of claims on accident policies in Canada, resisted, in suit (accrued in previous years)	5,000 00
Amount of reserve on all outstanding accident risks in Canada	51,024 80
Special reserve on ten premium accident policies	23,517 00
Total liabilities in Canada..	\$ 92,041 80

INCOME IN CANADA.

Total premiums received during the year on accident policies in Canada. \$ 114,018 21

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$2,000)	\$ 1,150 00
Amount paid for losses occurring during the year	42,460 17
Total amount paid for accident losses in Canada.....	\$ 43,610 17
Paid for commissions, salaries and other expenses of official in Canada.	32,702 74
Paid for taxes in Canada	602 01
Miscellaneous expenses, viz. :-	
Rents and salaries, \$5,121.32; surgeons' fees, \$483.50; legal expenses, \$1,290.05; exchange, \$196.03; postage, \$578.42; first surgical aid, \$188.50.....	7,857 82
Total expenditure in Canada	\$ 84,772 74

RISKS AND PREMIUMS.

<i>Accident Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	4,989	\$ 13,959,588	\$ 81,482 12
Taken during the year	7,589	19,679,001	115,945 59
Total	12,578	\$ 33,638,589	\$ 197,427 71
Deduct terminated	5,762	15,332,420	95,378 11
Gross and net in force 31st December, 1895.....	6,816	\$ 18,306,169	\$ 102,049 60
Ten premium accident policies in force 31st December, 1895.....	141	459,082	6,579 05
Number of policies in force in Canada at date.....			6,957
Amount in force			\$18,765,251 00
Premiums thereon			108,628 65

TRAVELERS—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

(Accident Department.)

INCOME DURING THE YEAR 1895.

Total premium income	\$2,643,726 87
Cash received for interest	132,476 18
Profit and loss	1,325 72
Total income	<u>\$2,777,528 77</u>

DISBURSEMENTS DURING THE YEAR 1895.

Net amount paid for losses and matured endowments	\$1,242,287 54
Commissions to agents	708,724 34
Salaries and allowances to managers and agents	138,768 82
Medical examiners' fees	20,704 72
Salaries of officers and office employees	81,834 53
Taxes, licenses and insurance department fees	44,696 32
Rent	29,615 80
All other expenditures	188,942 48
Total disbursements	<u>\$2,455,574 55</u>

ASSETS.

Cost value of bonds and stocks owned	\$2,887,897 92
Cash on hand and in banks	373,685 70
Agents' ledger balances	2,507 92
Suspense account	555,272 59
Total	<u>\$3,819,364 13</u>
Deduct depreciation from cost of bonds and stock to bring same to market value	106,573 52
Total net or ledger assets less depreciation	<u>\$3,712,790 61</u>

OTHER ASSETS.

Accrued interest	29,494 99
Total assets	<u>\$3,742,285 60</u>
Less items not admitted	557,780 51
Total assets, less items not admitted	<u>\$3,184,505 09</u>

LIABILITIES.

Net reinsurance reserve (being 50 per cent of premiums received on policies in force)	\$1,241,692 94
Total policy claims	637,765 43
Due on account of salaries, rents and office expenses	10,000 00
Total liabilities	<u>\$1,889,458 37</u>
Gross surplus on policy-holders' account	<u>\$1,295,046 72</u>

Department of Finance—Insurance Branch.

TRAVELERS—*Concluded.*

EXHIBIT OF POLICIES.

Accident.

	Amount.	Premiums thereon.
New policies issued....	\$432,501,959	\$2,143,386 17
Policies terminated.....	366,593,383	1,855,727 39
Policies in force at 31st December, 1895.....	<u>286,552,216</u>	<u>1,523,421 49</u>

Employers' Liability.

	Amount.	Premiums thereon.
New policies issued.....	\$60,699,141	\$ 534,918 50
Policies terminated.....	43,214,667	472,626 65
Net in force at 31st December, 1895.....	<u>57,425,060</u>	<u>467,885 87</u>

THE AMERICAN SURETY COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—WM. L. TRENHOLME.

Secretary—WM. E. KEYS.

Principal Office—160 Broadway, New York.

Chief Agent in Canada—ALEXANDER DIXON.

Head Office in Canada—Toronto.

(Incorporated, 14th April, 1884. Commenced business in Canada, July, 1887.)

CAPITAL.

Amount of joint stock capital authorized, subscribed for and paid-up
in cash\$2,500,000 00

ASSETS IN CANADA.

United States registered 4 per cent bonds in deposit with Receiver
General: par value, \$50,000; market value.....\$ 55,500 00
Outstanding premiums..... Nil

Total assets in Canada.....\$ 55,500 00

LIABILITIES IN CANADA.

Reserve of unearned premiums for all outstanding risks in Canada.....\$ 3,201 85

Total income in Canada....\$ 3,201 85

INCOME IN CANADA.

Gross cash received for premiums\$ 6,403 69

Total income in Canada\$ 6,403 69

EXPENDITURE IN CANADA.

Net amount paid on guarantee losses in Canada occurring during the
year..... Nil

Commission and brokerage.....\$ 531 47

Taxes in Canada (registration fees)..... 130 00

Miscellaneous payments, viz.:—
Printing, \$21.50; duties and express, &c., \$71.08; postage and
telegrams, \$28.14; sundries, \$34.52..... 155 24

Total expenditure in Canada.....\$ 816 71

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	533	\$ 630,560	\$ 3,386 15
Taken during the year—new and renewed ...	496	592,640	6,403 69
Total.....	1029	\$ 1,223,200	\$ 9,789 84
Deduct terminated.....	442	513,197	4,951 12
Gross and net in force at 31st Dec., 1895... 587	587	\$ 710,003	\$ 4,838 72

Total number of policies in force in Canada at date..... 587

Total net amount in force.....\$ 710,003 00

Total premiums thereon..... 4,838 72

Department of Finance—Insurance Branch.

AMERICAN SURETY COMPANY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

ASSETS.

Cost value of real estate unencumbered.....	\$3,152,175 52
Loans on bonds and mortgages, first liens.....	15,000 00
Loans secured by pledge of bonds, stocks, or other marketable collaterals	26,000 00
Cost value of stocks and bonds owned.....	1,345,895 61
Cash on hand and in bank.....	84,407 44
Bills and accounts receivable.....	72,561 26
	<hr/>
Total net or ledger assets.....	\$4,696,039 83

OTHER ASSETS.

Outstanding interest.....	42,444 89
Market value of bonds and stocks over cost.....	85,540 63
Net amount of outstanding premiums.....	151,902 56
	<hr/>
Total assets.....	\$4,975,927 91

LIABILITIES.

Net amount of unpaid losses.....	\$ 224,269 09
Total unearned premiums.....	568,999 06
Sundry liabilities.....	114,137 02
	<hr/>
Total liabilities, except paid-up capital.....	\$ 907,405 17
	<hr/>
Joint stock capital paid-up in cash.....	\$2,500,000 00
	<hr/>
Surplus beyond all liabilities and capital.....	\$1,568,522 74

INCOME.

Net cash received for premiums.....	\$1,013,342 95
Received for interest and dividends.....	45,922 20
Received for rents.....	11,345 40
Other income.....	24,409 00
	<hr/>
Total income.....	\$1,095,019 55

EXPENDITURE.

Net amount paid for losses.....	\$ 264,332 37
Dividends paid stockholders.....	180,000 00
Commission or brokerage.....	40,290 09
Salaries, fees and other charges of officers and employees.....	311,771 37
Taxes.....	35,988 65
All other expenditure.....	116,154 22
	<hr/>
Total expenditure.....	\$ 948,536 70

RISKS AND PREMIUMS.

Amount of surety risks written or renewed during the year.....	\$106,504,133 00
Premiums thereon.....	708,659 44
Amount of risks expired and terminated.....	95,684,184 00
Premiums thereon.....	674,915 60
Amount in force at end of year.....	91,661,584 00
Premiums thereon.....	572,743 20
	<hr/>

THE GUARANTEE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President and Chief Agent—
EDWARD RAWLINGS.

Secretary and Treasurer—
ROBERT KERR.

*Head Office—*Dominion Square, Montreal.

(Incorporated, 2nd August, 1851, by Act of the Legislature of the late Province of Canada, 14-15 Vic., cap. 36, ; amended in 1873 by 36 Vic., cap. 22; and in 1880 by 43 Vic., cap. 71; and in 1881 by 44 Vic., cap. 57. Commenced business in Canada, April, 1872. Commenced business in United States, January, 1881.)

CAPITAL.

Amount of capital authorized	\$1,000,000 00
Amount subscribed for.....	668,600 00
Amount paid up in cash.....	304,600 00

(For List of Stockholders, see Appendix.)

ASSETS.

Value of real estate (less encumbrances) held by the Company.....	\$ 35,099 54
Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate.....	16,780 00
Stocks and bonds held by the Company, viz. :—	

	Par value.	Market value.
Montreal corporation bonds	\$ 10,500 00	\$ 11,025 00
do do stock	44,000 00	56,337 00
do Harbour bonds.....	95,500 00	103,925 00
City of Toronto bonds.....	10,000 00	10,800 00
Louisville, Evansville and St. Louis Ry. general mortgage gold bonds.....	9,150 00	.....
Victoria, B.C., waterworks bonds.....	10,000 00	11,000 00
Lake Champlain and St. Lawrence Junction Ry. bonds..	5,000 00	4,750 00
Province of Quebec.....	1,000 00	1,100 00
Canada stock.....	2,399 67	2,447 66
Montreal Board of Trade bonds.....	2,500 00	2,500 00
Canada Southern Railway bonds.....	10,000 00	10,500 00
United States Government registered bonds.....	100,000 00	110,400 00
City of Richmond, Virginia, bonds.....	16,000 00	16,140 00
City of Brooklyn, N. Y., bonds.....	110,000 00	106,700 00
United States Guarantee Co., stock.....	149,100 00	149,100 00
Philadelphia Bourse stock.....	200 00	200 00
Montreal Telegraph Co., stock.....	34,000 00	55,080 00
Western Union Tel. Co., stock.....	20,000 00	17,000 00
Bell Telephone Co., stock.....	22,000 00	34,540 00
Bank of Montreal, stock.....	4,000 00	8,720 00
Merchants' Bank of Canada, stock.....	7,600 00	12,540 00
Montreal Gas Company, Stock	5,000 00	10,000 00

Total par and market values.....	\$ 667,949 67	\$ 734,804 66
----------------------------------	---------------	---------------

Carried out at market value.....	734,804 66
Cash on hand at head office.....	681 45

Department of Finance—Insurance Branch.

GUARANTEE COMPANY—Continued.

Cash in banks, viz.:

Bank of Montreal, Montreal	\$ 8,943 39
Quebec Bank, Montreal	10,000 00
Canadian Bank of Commerce	10,000 00
Bank of Montreal, Chicago	17,211 20
Cuyler, Morgan & Co., New York	6,087 71
Bank of Kentucky, Louisville, Ky	1,193 23
Bank of Buffalo, Buffalo, N. Y.	99 26
St. Louis National Bank, St. Louis, Mo.	76 93
Continental Bank, St. Louis, Mo.	939 71
Fourth National Bank, Nashville, Tenn.	484 86
Atlanta National Bank, Atlanta, Ga.	1,075 79
Philadelphia Trust Safe Deposit and Insurance Co., Phil., Pa.	953 00
Tradesmen's National Bank, Pittsburg, Pa.	201 26

Total	\$ 57,266 34
Interest accrued and unpaid on stocks.....	8,456 90
Agents' balances	9,645 65
Office furniture and fixtures, including safes at head office and branches..	5,106 39
Total assets.....	\$ 867,840 93

LIABILITIES.

(1.) *Liabilities in Canada.*

Net amount of losses claimed but not adjusted.....	\$ 3,971 12
Total amount of unsettled claims for losses in Canada.....	\$ 3,971 12
Reserve of unearned premiums for all outstanding risks in Canada.....	15,381 28
Due and accrued for salaries, reinsurance, rent, agency and other miscellaneous expenses, including commission for collecting outstanding premiums	5,718 72
Total liabilities in Canada.....	\$ 25,071 12

(2.) *Liabilities in other Countries.*

Net amount of losses claimed but not adjusted.....	\$ 14,634 20
Net amount of losses resisted and in suit	85,000 00
Total amount of unsettled claims for guarantee losses (\$62,500 of which accrued in previous years).....	\$ 99,634 20
Total reserve of unearned premiums for all outstanding risks.....	89,469 53
Due and accrued for salaries, reinsurance, rent, agency and other miscellaneous expenses, including commission for collecting outstanding premiums....	2,579 24
Total liabilities in other countries.....	\$ 191,682 97
Total liabilities (except capital stock) in all countries.....	\$ 216,754 09
Capital stock paid up in cash.....	\$ 304,600 00
Surplus beyond all liabilities and paid up capital stock.	\$ 346,486 84

GUARANTEE COMPANY—Continued.

INCOME.

<i>For Guarantee Risks.</i>	In Canada.	In other Countries.
Gross cash received for premiums	\$ 33,554 04	\$ 226,061 02
Deduct reinsurance, rebate, abatement and return premiums.....	2,507 28	52,910 53
Net cash received for said premiums.....	<u>\$ 31,046 76</u>	<u>\$ 173,150 49</u>
Total net cash received for premiums in all countries.....	\$ 204,197 25	
Received for interest on bonds and mortgages.....	33,107 66	
Rent.....	352 37	
Total income.....	<u>\$ 237,657 28</u>	

EXPENDITURE.

<i>For Guarantee Risks.</i>	In Canada.	In other Countries.
Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$19,989.49).....	\$ 336 42	\$ 13,998 46
Deduct savings and salvage and reinsurance.....	308 49	6,110 89
Net amount paid for said losses.....	<u>\$ 27 93</u>	<u>\$ 7,887 57</u>
Net amount paid for losses occurring during the year.....	\$ 5,570 68	\$ 51,179 46
Deduct reinsurance and savings and salvage.....	253 00	18,754 70
Net amount paid during the year for said losses.....	<u>\$ 5,317 68</u>	<u>\$ 32,424 76</u>
Total net amount paid during the year for guarantee losses.....	<u>\$ 5,345 61</u>	<u>\$ 40,312 33</u>
Total net amount paid during the year for losses in all countries.....	\$ 45,657 94	
Amount of dividends paid during the year at 6 per cent.	18,276 00	
Commission or brokerage.....	2,955 13	
Salaries, fees and all other charges of officials	59,646 36	
Taxes (state, national and municipal).....	6,742 34	
Miscellaneous payments, viz.:—Advertising, \$3,188.97; rent, \$8,102.40; sundry office charges, postage, parcels and telegrams, \$3,834.24; printing and stationery, \$3,650.55; inspection and revision department (outside), \$34,612.59; law charges, \$2,426.16; office furniture, \$338.50	61,153 41	
Total expenditure.....	<u>\$ 194,431 18</u>	

CASH ACCOUNT.

Dr.

Dec. 31, 1894—	
To balance in hand and in banks, as at this date	\$ 79,081 38
Dec. 31, 1895—	
To income as above.....	237,657 28
Received from realization of investments.....	3,700 00
Returned by Accident Co	23,200 00
	<u>\$ 343,638 66</u>

Department of Finance—Insurance Branch.

GUARANTEE COMPANY—*Concluded.*

Cr.

Dec. 31, 1895—

By expenditure during the year as above.....	\$ 194,431 18
Investments during the year	89,071 42
Commercial National Bank, Nashville, balance written off.....	2,188 27
Balance in hand and in banks this date.....	57,947 79
	<u>\$ 343,638 66</u>

RISKS AND PREMIUMS.

<i>For Guarantee Risks.</i>	<i>In Canada.</i>		<i>In other Countries.</i>		<i>Total in all Countries.</i>	
	<i>Amount.</i>	<i>Premiums thereon.</i>	<i>Amount.</i>	<i>Premiums thereon.</i>	<i>Amount.</i>	<i>Premiums thereon.</i>
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement.....	6,632,792	40,518 23	44,764,205	224,355 47	51,416,997	264,873 70
Taken during the year—new.....	556,100	2,301 27	8,926,750	39,896 44	9,482,850	42,197 71
do renewed.....	5,398,750	30,657 97	38,387,290	186,615 06	43,786,040	217,273 03
Total.....	<u>12,607,642</u>	<u>73,477 47</u>	<u>92,078,245</u>	<u>450,866 97</u>	<u>104,685,887</u>	<u>524,344 44</u>
Deduct terminated, including renewed	7,336,414	41,599 92	49,451,735	237,140 81	56,788,149	278,740 73
Gross in force at date.....	5,271,228	31,877 55	42,626,510	213,726 16	47,897,738	245,603 71
Deduct reinsured.....	181,500	1,115 00	6,987,210	34,787 09	7,168,710	35,902 09
Net in force, 31st Dec., 1895.	<u>5,089,728</u>	<u>30,762 55</u>	<u>35,639,300</u>	<u>178,939 07</u>	<u>40,729,028</u>	<u>209,701 62</u>
Total net amount in force.....	\$ 40,729,028 00					
Total net premiums thereon.....	<u>209,701 62</u>					

THE DOMINION PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President and Chief Agent—A. RAMSAY. | *Secretary*—E. DOWSLEY.
Principal Office—Montreal.

(Incorporated, 22nd May, 1888, 51 Vic., cap. 95. Commenced business in Canada, 14th Dec. 1888, by taking over the plate glass business of A. Ramsay.)

CAPITAL.

Amount of joint stock capital authorized.....	\$	50,000 00
Amount subscribed for.....		25,000 00
Amount paid up in cash.....		<u>10,000 00</u>

(For List of Stockholders, see Appendix.)

ASSETS.

Stocks and bonds deposited with the Receiver General, viz.:—

	Par value.	Market value.
Province of Quebec 5 per cent bonds.....	\$ 5,000 00	\$ 5,500 00
Montreal Protestant school board bonds.....	11,000 00	10,847 00
Total	<u>\$16,000 00</u>	<u>\$16,347 00</u>
Carried out at market value.....		\$ 16,347 00
Cash on hand at head office.....		2,622 52
Cash deposited with secretary of Insurance Association.....		100 00
Agents' balances.....		1,506 49
Office furniture and fixtures.....		400 00
Total assets.....		<u>\$ 20,976 01</u>

LIABILITIES.

Reserve of unearned premiums for all outstanding plate glass risks....	\$	12,776 36
Total liabilities.....		<u>\$ 12,776 36</u>
Capital stock paid up in cash.....		<u>\$ 10,000 00</u>

INCOME.

Gross cash received for premiums.....	\$	9,580 89
Deduct reinsurance, rebate, abatement and return premiums.....		690 28
Net cash received for premiums.....		<u>\$ 8,890 61</u>
Received for interest on bonds		690 00
Total income.....		<u>\$ 9,580 61</u>

Department of Finance—Insurance Branch.

DOMINION PLATE GLASS—*Concluded.*

EXPENDITURE.

Amount paid for plate glass losses occurring during the year.....	\$ 4,775 92	
Deduct savings and salvage.....	119 07	
Net amount paid for plate glass losses.....	\$	4,656 85
Amount of dividends paid during the year.....		1,750 00
Paid for commission or brokerage.....		2,162 37
Salaries, fees and all other charges of officials in Canada.....		1,149 35
Taxes		246 92
Sundry expenditure.....		473 22
Total expenditure.....	\$	10,438 71

CASH ACCOUNT.

1894.		1895.	
Dec. 31—To balance in hand and in banks		Dec. 31—By expenditure as above.....	\$10,438 71
at this date.....	\$ 3,580 62	Balance in hand and in banks <small>W.I.W.</small>	
1895.		at this date.....	\$ 2,722 52
Dec. 31—To income as above.....	9,580 61		
	<u>\$13,161 23</u>		<u>\$13,161 23</u>

RISKS AND PREMIUMS.

	No.	Premiums thereon.
Policies in force at date of last statement.....	1,832	\$26,123 03
Taken during the year—new.....	416	4,961 31
Taken during the year—renewed.....	482	3,999 37
Total.....	<u>2,730</u>	<u>\$35,083 71</u>
Deduct terminated.....	865	10,313 29
Gross and net in force 31st December, 1895.....	<u>1,865</u>	<u>\$24,770 42</u>
Total number of policies in force.....	1,865	
Total premiums on policies in force.....		<u>\$ 24,770 42</u>

LLOYDS PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—WILLIAM T. WOODS. | *Secretary*—CHAS. E. W. CHAMBERS.

Principal Office—63 William Street, New York.

Head Office in Canada— | *Chief Agents in Canada*—
Toronto. | EASTMURE & LIGHTBOURN.

(Incorporated, August, 1882. Commenced business in Canada, 12th July, 1886.)

CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash.....\$ 250,000 00

ASSETS IN CANADA.

Bonds on deposit with Receiver General, viz.:—

	Par value.
Canada 4 per cent stock.....	\$ 10,000 00
City of Ottawa bonds.....	6,000 00
Total par value.....	<u>\$ 16,000 00</u>

Carried out at market value.....	\$ 17,182 50
Premiums in course of collection.....	2,432 79
Total assets in Canada.....	<u>\$ 19,615 29</u>

LIABILITIES IN CANADA.

Amount of plate glass losses in Canada claimed but not adjusted.....	\$ 443 68
Reserve of unearned premiums for all outstanding risks in Canada.....	19,225 41
Total liabilities in Canada.....	<u>\$ 19,669 09</u>

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 15,012 95
Deduct rebate and return premiums.....	499 38
Net cash received for premiums.....	\$ 14,513 57
Received for interest and dividends.....	670 00
Total income in Canada.....	<u>\$ 15,183 57</u>

Department of Finance—Insurance Branch.

LLOYDS PLATE GLASS—Continued.

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated at \$97)	\$ 97 00	
Amount paid for losses occurring during the year	\$ 6,366 78	
Deduct savings and salvage	968 52	
Net amount paid during the year for said losses	\$ 5,398 26	
Net amount paid during the year for plate glass losses	\$ 5,495 26	
Commission or brokerage	5,655 51	
Taxes	252 38	
Miscellaneous payments, viz.:—		
Advertising, \$84.50; travelling expenses, \$35; sundries, \$55.36...	174 86	
Total expenditure in Canada	\$ 11,578 01	

RISKS AND PREMIUMS.

<i>Plate Glass Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement	\$ 31,938 83	\$ 31,938 83
Policies taken during the year—new and renewed	14,798 14	14,798 14
Total	\$ 46,736 97	\$ 46,736 97
Deduct terminated	11,156 43	11,156 43
Gross and net in force 31st December, 1895	\$ 35,580 54	\$ 35,580 54
Total number of policies in force in Canada at date	No return.	
Total net amount in force	do	
Total premiums thereon	\$ 35,580 54	\$ 35,580 54

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

ASSETS.

Cost value of real estate unencumbered	\$ 245,763 18
Loans on mortgage, first liens on real estate	18,000 00
Cost value of stocks and bonds held by the company	324,536 70
Cash on hand and in banks	19,542 48
Total net on ledger assets	\$ 607,842 36
Gross premiums in course of collection	47,920 24
Rents due	2,012 16
Market value of real estate over cost	19,236 82
Total assets as per books of company	\$ 677,011 58
Deduct depreciation from above assets to bring same to market value ..	43,229 20
Total net assets	\$ 633,782 38

LLOYDS PLATE GLASS—*Concluded.*

LIABILITIES.

Net amount of unpaid losses.....	\$	3,644	89
Unearned premiums.....		202,572	42
Due and accrued for agency expenses, plate glass, glazing, &c.....		20,802	91
		<hr/>	
Total liabilities, except capital stock.....	\$	227,020	22
		<hr/>	
Capital stock paid up in cash.....	\$	250,000	00
Surplus beyond all liabilities.....		156,762	16
		<hr/>	

INCOME.

Net cash received for premiums.....	\$	592,184	05
Interest and dividends.....		12,260	66
Rents.....		12,890	90
Income from all other sources.....		1,480	16
		<hr/>	
Total cash income.....	\$	418,815	77
		<hr/>	

EXPENDITURE.

Net amount paid for losses..	\$	144,420	21
Dividends to stockholders.....		50,000	00
Paid for commissions to agents.....		111,625	22
Salaries and travelling expenses of agents &c.....		775	81
Salaries of officers and office employees.....		43,924	56
Taxes.....		13,670	19
Rent.....		2,743	38
All other expenditure.....		20,258	58
		<hr/>	
Total cash expenditure.....	\$	387,417	95
		<hr/>	

RISKS AND PREMIUMS.

	Amount.
Plate glass risks, written or renewed during 1895.....	\$ 14,883,828 00
Premiums thereon.....	424,698 07
Amount of risks terminated during the year.....	14,368,634 00
Premiums thereon.....	429,803 62
Net amount in force at end of the year 1895.....	14,927,057 00
Premiums thereon.....	403,001 54
	<hr/>

Department of Finance—Insurance Branch.

PLATE GLASS INSURANCE BUSINESS OF MONGENAIS, BOIVIN & CO.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1895.

Principal Office—338 St. Paul Street, Montreal.

(*License issued 14th October, 1886.*)

ASSETS, PLATE GLASS INSURANCE.

Stock and bonds in deposit with Receiver General, viz. :—

	Par value.	Cost value.
Canada 4 per cent stock.....	\$ 5,000 00	\$ 5,200 00
Town of Sault Ste. Marie bonds.....	8,567 25	8,567 25
Total.....	\$ 13,567 25	\$ 13,767 25

Carried out at market value\$ 13,767 25

LIABILITIES, PLATE GLASS INSURANCE.

Reserve of unearned premiums for all plate glass risks in Canada.....\$ 18,464 03

INCOME PLATE GLASS INSURANCE.

Total net cash received for premiums.....	\$ 17,258 66
Interest and dividends and all other sources.....	1,056 72
Total income.....	\$ 18,315 38

EXPENDITURE, PLATE GLASS INSURANCE.

Amount paid for losses occurring during the year.....	\$ 10,384 57
Deduct savings and salvage.....	973 06
Net amount paid during the year for said losses.....	\$ 9,411 51
Commission or brokerage.....	1,972 11
Taxes.....	278 45
Total expenditure.....	\$ 11,662 07

RISKS AND PREMIUMS.

<i>Plate Glass Risks.</i>	No.	Premiums thereon.
Gross policies in force at date of last statement.....	2,816	\$ 35,405 01
Taken during the year—new.....	695	9,041 69
do do renewed.....	1,320	8,216 97
Total.....	4,831	\$ 52,663 67
Deduct terminated.....	1,916	16,776 60
Gross and net in force, 31st December, 1895.....	2,915	\$ 35,887 07
Total number of policies in force.....	2,915	
Total premiums on policies in force.....		\$ 35,887 07

PLATE GLASS INSURANCE BUSINESS OF C. C. CORNEILLE AND
C. A. SHARPE.

Doing business under the name of the Metropolitan Plate Glass Insurance Company.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Principal Office—1,641 Notre Dame Street, Montreal.

(Commenced business 1st May, 1894.)

ASSETS—PLATE GLASS INSURANCE.

Bonds in deposit with the Receiver General:—

	Par value.	Market value.	
Montreal Harbour bonds.....	\$ 5,000 00	\$ 5,013 00	
Montreal corporation bonds.....	600 00	630 00	
Total par and market value.....	<u>\$ 5,600 00</u>	<u>\$ 5,643 00</u>	
Carried out at market value.....			\$ 5,643 00
Cash on hand and in banks.....			263 71
Plate glass deposit.....			100 00
Premiums unpaid.....			210 82
Balance of C. A. Sharpe's account.....			739 13
Total assets.....			<u>\$ 6,956 66</u>

LIABILITIES—PLATE GLASS INSURANCE.

Reserve of unearned premiums for plate glass risks in Canada.....	\$ 1,507 86
Money borrowed.....	4,000 00
Sundries.....	4 00
Total liabilities.....	<u>\$ 5,511 86</u>

INCOME.

Total cash received for premiums.....	\$ 1,701 93
Deduct reinsurance, rebate, abatement and return premiums.....	193 76
Net cash received for premiums.....	\$ 1,508 17
Received for interest.....	224 00
Received for calls on capital.....	1,996 65
Total cash income.....	<u>\$ 3,728 82</u>

EXPENDITURE.

Amount paid for plate glass losses occurring during the year.....	\$ 790 15
Deduct savings and salvage.....	191 86
Net amount paid for losses.....	\$ 598 29
Commission or brokerage.....	125 39
Interest, &c.....	305 99
Sundry expenses.....	285 15
Total expenditure.....	<u>\$ 1,314 82</u>

Department of Finance—Insurance Branch.

CORNEILLE & SHARPE PLATE GLASS—*Concluded.*

CASH ACCOUNT.

<p>1894. Dec. 31.—To balance in hand and in banks at this date.....\$ 1,039 05</p> <p>1895. Dec. 31.—To income, as above..... 3,728 82</p>	<p style="text-align: center;">1895.</p> <p>Dec. 31.—By expenditure as above..... \$ 1,314 82</p> <p style="padding-left: 20px;">Borrowed money returned. 2,350 21</p> <p style="padding-left: 20px;">Investments..... 100 00</p> <p style="padding-left: 20px;">Balance of C. A. Sharpe's account..... 739 13</p> <p style="padding-left: 20px;">Balance on hand and in banks..... 263 71</p>
<p>\$ 4,767 87</p>	<p>\$ 4,767 87</p>

MISCELLANEOUS.

<i>Plate Glass Risks.</i>	No.	Premiums charged thereon.
Policies in force at date of last statement.....	214	\$ 1,787 75
Taken during the year—new.....	160	1,201 46
do renewed.....	38	160 61
Total.....	412	\$ 3,149 82
Deduct terminated.....	97	490 41
Gross and net in force at end of year.....	315	\$ 2,659 41

Department of Finance—Insurance Branch.

BOILER INSPECTION AND INSURANCE CO.—Continued.

LIABILITIES.

Reserve of unearned premiums on all outstanding risks in Canada.....	\$ 30,958 43
Due for sundry small accounts for printing, advertising, &c., about....	300 00
Dividends declared but not yet due.....	2,702 70
Total liabilities	\$ 33,961 13.
Capital stock paid-up in cash.....	45,045 00
Surplus beyond liabilities and capital stock.....	\$ 26,948 23

INCOME.

Gross premiums received in cash.....	\$ 28,142 74
Gross cash received on bills or notes taken for premiums.....	15 00
Gross cash received for premiums.....	\$ 28,157 74
Deduct reinsurance, rebate, abatement and return premiums.....	1,698 05
Net cash received for premiums.....	\$ 26,459 69
Received for interest on bonds, &c.....	4,558 73
Income from special service department.....	396 80
Total income	\$ 31,415 22

EXPENDITURE.

Amount of dividends paid during the year at 6 per cent.....	\$ 2,702 70
Commission or brokerage.....	2,394 29
Salaries, fees and all other charges of officials.....	11,416 36
Taxes.....	622 15
Miscellaneous payments:—	
General expenses, including rent, stationery, printing, postage, agency expenses, &c., \$2,033.71; travelling expenses, \$2,689.34; advertising, \$943.45; special inspections, \$305.55; vote of shareholders to president and directors, \$1,925; boiler insurance business of the Steam Boiler and Plate Glass Insurance Co., \$2,500.....	10,397 05
Total expenditure.....	\$ 27,532 55

CASH ACCOUNT.

1894.	<i>Dr.</i>	
Dec. 31.—To balance on hand and in banks at this date.....		\$ 16,547 63
1895.		
Dec. 31.—To income as above.....		31,415 22
Received from realization of investments.....		682 12
		\$ 48,644 97
1895.	<i>Cr.</i>	
Dec. 31.—By expenditure during the year as above.....		\$ 27,532 55
By investments during the year.....		4,800 00
Balance in hand and in banks this date.....		16,312 42
		\$ 48,644 97

Department of Finance—Insurance Branch.

THE STEAM BOILER AND PLATE GLASS INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

<i>President—</i> E. JONES PARKE, Q.C.	|	<i>Secretary and Chief Agent—</i> ALEXANDER PURDOM.
---	--	--

Principal Office—London, Ont.

(Incorporated, 31st July, 1891, 54-55 Vic., cap. 118. Amended by 57-58 Vic., cap. 125.
Commenced business in Canada, 27th July, 1893.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed for	200,000 00
Amount paid up in cash.....	40,100 00

(For List of Shareholders, see Appendix.)

ASSETS.

Stock owned by the company, viz.:—	
Huron and Erie debenture deposited with Receiver General.....	\$ 20,000 00
Cash on hand at head office	90 66
Cash in banks, viz.:—	
Bank of Toronto.....	\$ 96 03
Dominion S. and I. Society.....	2,645 69
	2,741 72
Agents' balances	2,224 47
Deposit plate glass assurance.....	100 00
	25,156 85

LIABILITIES.

Reserve of unearned premiums on plate glass risks.....	\$ 3,655 28
Money borrowed.....	3,008 84
Interest thereon due and unpaid.....	180 53
	6,844 65

INCOME.

Gross cash received for steam boiler premiums.....	\$ 2,390 62
Gross cash received for plate glass premiums.....	2,457 62
	4,848 24
Received for interest on bonds.....	1,694 13
Boiler Inspection and Insurance Co. for reinsurance of risks.....	2,500 00
	9,042 37

STEAM BOILER AND PLATE GLASS—*Concluded.*

EXPENDITURE.

Amount paid for plate glass losses.....	\$	1,110 42
Amount of dividends paid during the year at 50 per cent.....		20,050 00
Commission or brokerage.....		1,081 42
Salaries, fees and all other charges of officials.....		2,178 31
Taxes.....		100 00
Miscellaneous payments, viz. :—		
Travelling expenses, \$908.50 ; postage, etc., \$131.96 ; returned premiums, \$611.27 ; sundries, \$1,379.72.....		3,031 45
Total expenditure.....	\$	27,551 60

RISKS AND PREMIUMS.

<i>Steam Boiler Risks in Canada.</i>		Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	120	\$ 361,700 00	\$ 5,376 45
Taken during the year—new and renewed.....	73	191,700 00	2,614 50
Total.....	193	\$ 553,400 00	\$ 7,990 95
Deduct terminated.....	48	117,800 00	1,148 00
Gross in force at end of year.....	145	\$ 435,600 00	\$ 6,842 95
Deduct reinsured.....	145	435,600 00	6,842 95
 <i>Plate Glass Risks in Canada.</i>			
Gross policies in force at date of last statement.....	308		\$ 4,270 53
Taken during the year.....	267		2,734 00
Total.....	575		\$ 7,004 53
Deduct terminated.....	45		700 97
Gross and net in force 31st Dec., 1895.....	530		\$ 6,303 56
Total number of policies in force at date.....	530		
Total premiums thereon.....			\$ 6 303 56

Department of Finance—Insurance Branch.

THE DOMINION BURGLARY GUARANTEE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—SAMUEL FINLEY.
Head Office—Montreal.

Secretary—WILLIAM J. KIRBY.
General Manager and Chief Agent—
JOHN A. GROSE.

(Incorporated, 26th April, 1893, 56 Vic., cap. 78. Commenced business in Canada, 6th June, 1893.)

CAPITAL.

Amount authorized and subscribed for	\$ 200,000 00
Amount paid up in cash.....	<u>60,000 00</u>

(For List of Shareholders, see Appendix.)

ASSETS.

*Stocks and bonds held by the company:—

	Par value.	Market value.
Montreal Protestant school bonds—4 per cent.	\$ 28,000 00	\$ 28,000 00
Carried out at market value.....		\$ 28,000 00
Fire alarm plant		9,612 92
Loans.		19,902 87
Cash on hand at head office.....		690 00
Cash in Molsons Bank.....		3,832 60
Agents' balances.....		1,074 51
Office furniture.....		900 00
Sundry debtors.....		380 85
Total assets.....		<u>\$ 56,393 75</u>

LIABILITIES (BURGLARY GUARANTEE).

Net amount of losses claimed but not adjusted.....	\$ 560 48
Net amount of losses resisted, in suit (accrued in 1894).....	800 00
Reserve of unearned premiums	7,379 90
Due and accrued for advertising, rent and sundry expenses	430 72
Total liabilities (excluding capital stock).....	<u>\$ 9,171 10</u>
Capital stock paid up in cash.....	<u>\$ 60,000 00</u>

*Deposited with Receiver General.

THE DOMINION BURGLARY GUARANTEE—*Concluded.*

INCOME.

For Burglary Guarantee Risks.

Gross cash received for premiums	\$ 15,119 28
Deduct reinsurance, rebate, abatement and return premiums	170 03
Net cash received for said premiums	<u>\$ 14,949 25</u>
Total net cash received for premiums	\$ 14,949 25
Received for interest on bonds and mortgages	1,112 87
Total	<u>\$ 16,062 12</u>
Received for calls on capital	15,343 75
Total income	<u><u>\$ 31,405 87</u></u>

EXPENDITURE.

For Burglary Guarantee Risks.

Amount paid for losses occurring in previous years (which losses were estimated in last statement at \$885.11)	\$ 875 15
Amount paid for losses occurring during the year	2,040 18
Total net amount paid during the year for burglary guarantee losses	\$ 2,915 33
Commission or brokerage	2,260 05
Salaries, fees and all other charges of officials	2,669 98
Taxes	830 41
Miscellaneous payments, viz.:—Travelling expenses, \$61.50; office furniture, \$5.25; stationery, \$108.55; advertising, \$785.92; rent, \$609.17; legal expenses, \$688.70; auditors' fees, \$150; sundries, \$797; expenses in connection with claims, \$669.08	3,875 17
Total expenditure	<u><u>\$ 12,550 94</u></u>

CASH ACCOUNT.

1894.	DR.	1895.	CR.
Dec. 31.—To balance in hand and in banks this date	\$ 1,150 01	Dec. 31.—By expenditure during the year as above	\$ 12,550 94
1895.		By borrowed money returned	3,000 00
Dec. 31.—To income as above	31,405 87	Sundry payments	12,589 25
Other receipts	97 91	Balance on hand and in banks this date	4,522 60
Loan returned	9 00		
	<u>\$ 32,662 79</u>		<u>\$ 32,662 79</u>

RISKS AND PREMIUMS IN CANADA.

<i>Burglary Guarantee Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at beginning of the year	1,450	\$ 1,990,450	\$ 17,848 82
Policies taken during the year—new	407	493,253	3,791 36
do do renewed	931	1,387,600	12,365 23
Total	2,788	\$ 3,871,303	\$ 34,035 41
Deduct terminated	1,608	2,201,826	13,275 60
Gross and net in force at 31st Dec., 1895	<u>1,180</u>	<u>\$ 1,669,477</u>	<u>\$ 14,759 81</u>
Total number of policies in force at date	1,180		
Total net amount in force			\$1,669,477 00
Total premiums thereon			<u>14,759 81</u>

Department of Finance—Insurance Branch.

THE CANADIAN AND EUROPEAN EXPORT CREDIT SYSTEM COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—EDWARD SCHICKHAUS. | *Secretary*—WM. A. F. FIEDLER.

Principal Office—Newark, N.J.

Chief Agent in Canada—THOMAS CHRISTIE. | *Head Office in Canada*—Toronto.

(Incorporated, Dec. 8th, 1891. Commenced business in Canada, Jan. 20th, 1893.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 400,000 00
Amount paid up in cash.....	<u>100,000 00</u>

ASSETS IN CANADA.

Stocks, bonds or debentures deposited with the Receiver General, viz.:—

	Par value.
Canada bonds.....	\$ 30,000 00
Province of New Brunswick bonds.....	<u>70,000 00</u>
Total.....	<u>\$ 100,000 00</u>

Carried out at market value.....	\$ 102,739 05
----------------------------------	---------------

*Total assets in Canada.....	<u>\$ 102,739 05</u>
------------------------------	----------------------

LIABILITIES IN CANADA.

Total liabilities in Canada.....	<u>\$ Nil.</u>
----------------------------------	----------------

INCOME IN CANADA.

Interest on bonds.....	\$ 4,000 00
------------------------	-------------

Total income in Canada.....	<u>\$ 4,000 00</u>
-----------------------------	--------------------

EXPENDITURE IN CANADA.

Amount paid for losses during the year.....	\$ 4,871 09
Salaries.....	70 00
Taxes.....	100 00
All other payments, viz.:—Legal expenses, \$30; insurance department, \$10.23; travelling expenses \$958.50; legal advertising \$162.65	<u>1,161 38</u>

Total expenditure in Canada.....	<u>\$ 6,202 47</u>
----------------------------------	--------------------

Number of policies in force at date... None.

Total amount in force.....	Nil.
----------------------------	------

*Additional assets to the amount of \$23,432.56 are held in the United States for the benefit of Canadian subscribers.

STATEMENTS
OF
INSURANCE COMPANIES
WHICH DO LIFE INSURANCE BUSINESS UPON THE
ASSESSMENT PLAN.

List of Assessment Companies registered, at 31st December, 1895, in the Office of the Superintendent of Insurance, under the Insurance Act:—

The Grand Council of the Catholic Mutual Benefit Association of Canada.
The Colonial Mutual Life Association.
The Commercial Travellers' Mutual Benefit Society.
The Home Life Association of Canada.
The Provincial Provident Institution.
The Canadian Order of the Woodmen of the World.

List of Assessment Companies licensed under the Insurance Act:—

The Covenant Mutual Benefit Life Association of Illinois.
The Massachusetts Benefit Life Association.
The Mutual Reserve Fund Life Association.

Department of Finance—Insurance Branch.

THE GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT
ASSOCIATION OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—OLIVER K. FRASER. | Secretary—SAMUEL R. BROWN.
Principal Office—London, Ont.

(Organized, 10th February, 1880; incorporated in Ontario January 18th, 1890;
registered in Ontario 22nd August, 1892; incorporated in Dominion of
Canada under 56 Vic., cap. 90, assented to 1st April, 1893, and
registered in the Dominion 27th December, 1894.)

ASSETS.

Cash in banks (including \$1,480.23 interest accrued in 1895) viz.:—

Canadian Bank of Commerce, London, Ont.	\$ 8,968 29
Merchants' Bank of Canada do	14,025 33
Bank of British North America do	8,350 04
Bank of Toronto do	10,424 59
Bank of Montreal do	6,339 82

Total \$ 48,108 07

Cash in Grand Treasurer's hands 3,139 19

Balance of loan 2,000 00

Total \$ 53,247 26

OTHER ASSETS.

Mortuary assessments due and uncollected on policies in force	\$ 12,098 74
Per capita tax, initiation tax and supplies	4,970 17

Total outstanding 17,068 91

Supplies on hand 475 00

Office furniture and safe 260 00

Total assets \$ 71,051 17

LIABILITIES.

Claims for death losses adjusted but not due	\$ 16,000 00
do unadjusted but not resisted (\$200 of which accrued in 1893)	8,650 00

Total amount of unsettled claims \$ 24,650 00

Due on account of general expenses, supplies, &c. 48 00

Due on account of loans 2,000 00

Total \$ 26,698 00

INCOME.

Gross amounts paid by members to the Association or its agents with-
out deduction for commissions, or other expenses, as follows:—

Membership fees—Initiation tax	\$ 555 50
Annual dues—Per capita tax	10,433 30
Supplies and "the additional"	1,617 65
Assessments	153,938 63

Total paid by members \$ 166,545 08

CATHOLIC MUTUAL BENEFIT ASSOCIATION—*Concluded.*

Interest.....	\$ 1,480 23
Total income.....	\$ 168,025 31

EXPENDITURE.

Cash paid for death losses (\$17,000 of which accrued in 1894).....	\$ 148,307 57
Salaries and other expenses of officials.....	1,879 35
Taxes, licenses, fees or fines.....	96 14
Miscellaneous payments:—	
Solicitor's salary and expenses, including law costs.....	\$ 579 91
On account of loan and interest.....	5,235 63
Expenses of meetings of the Trustee Board.....	261 60
Supplies bought.....	1,991 88
Expenses of deputies organizing branches.....	388 47
Clerk hire.....	800 00
Official Journal.....	556 02
Postage, telegrams and expenses.....	393 30
Premium for guarantee bonds for secretary and treasurer.....	80 00
Advertising.....	9 58
	<u>10,296 39</u>
Total expenditure.....	\$ 160,579 45

MISCELLANEOUS.

Number of new policies reported during the year as taken in	
Canada.....	1,463
Amount of said policies.....	\$ 1,971,500 00
Number of policies become claims during the year.....	89
Amount of said claims.....	156,000 00
Number of policies in force in Canada at date.....	10,403
Net amount in force at 31st December, 1895.....	<u>16,166,500 00</u>

Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death.....	89	\$ 156,000 00
2. By surrender (resigned).....	118	176,500 00
3. By lapse.....	904	1,362,500 00
Total.....	<u>1,111</u>	<u>\$1,695,000 00</u>

	No.	Amount.
Policies in force at beginning of year.....	10,051	\$15,890,000 00
Issued during the year.....	1,463	1,971,500 00
Terminated as above.....	1,111	1,695,000 00
In force at date of statement.....	<u>10,403</u>	<u>16,166,500 00</u>

Number of insured lives at beginning of year.....	10,051
New insurers during the year.....	1,463
Deaths during the year among the insured.....	89
Insured whose policies have been terminated during the year	
otherwise than by death.....	1,022
Insured lives at date of statement.....	<u>10,403</u>

Department of Finance—Insurance Branch.

THE COLONIAL MUTUAL LIFE ASSOCIATION.

President—F. P. BUCK, Esq.
Secretary—EDWARD A. BAYNES.

General Manager and Chief Agent—
 JOHN F. MATHIESON.
Principal Office—Montreal.

(Incorporated, 23rd July, 1894. Registered to do business in Canada, 29th
 October, 1894. Commenced business in Canada, 2nd January, 1895.)

CAPITAL.

Amount of capital authorized.....	\$	100,000 00
Amount subscribed for		37,050 00
Amount paid up in cash.....		8,617 50
		145,667 50

(For List of Guarantors see Appendix.)

ASSETS.

Cash at head office.....	\$	231 80
Cash in banks.....		2,021 38
Advances to agents.....		5,058 77
		7,311 95

OTHER ASSETS.

Assessments due and uncollected on policies in force.....	\$	3,026 12
Short date notes for premiums.....		3,647 72
		6,673 84
Deduct cost of collection at 20 per cent.....		1,334 77
		5,339 07
Net outstanding assessments		5,339 07
Furniture.....		276 73
		12,927 75

LIABILITIES.

Dividends to stockholders due and unpaid.....	\$	412 29
Due on account of loans.....		4,262 51
		4,674 80

INCOME DURING THE YEAR.

Gross amounts paid by the members to the association or its agents without deduction for commissions or other expenses, as follows:—		
Cash received for membership fees.....	\$	447 00
Cash received for assessments.....		11,028 08
		11,475 08
Deduct premiums paid to other companies for reinsurance.....		512 39
		10,962 69
Net premium income.....		10,962 69
Amount received for interest.....		149 51
		11,112 20
Total		11,112 20
Received for calls on capital.....		8,617 50
		19,729 70
Total income during the year		19,729 70

COLONIAL MUTUAL—*Concluded.*

EXPENDITURE DURING THE YEAR.

Cash paid for death losses.....	\$	1,000	00
Medical examiners' fees.....		1,293	32
Commissions, salaries and other expenses of officials.....		8,322	31
Taxes, licenses, fees or fines.....		100	92
Miscellaneous expenditure, viz.:—Advertising, \$536.80; legal expenses, \$704.93; travelling expenses, \$1,557.41; printing, stationery, postage and exchange, \$1,195.34; office furniture, \$368.98; general expense, \$1,600.25.....		5,963	71
Total expenditure during the year.....	\$	16,680	26

MISCELLANEOUS.

Number of policies reported during the year as taken.....	570
Amount of said policies	\$ 786,750 00
Amount of said policies reinsured in other licensed companies.....	23,000 00
Number of policies become claims during the year.	1
Amount of said claim.....	1,000 00
Number of policies in force at date.....	564
Amount of said policies	\$ 779,750 00
Amount of said policies reinsured in other licensed companies in Canada.....	23,000 00
Net amount in force at 31st December, 1895.....	755,750 00

Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death.....	1 \$	1,000 00
2. By lapse.....	5	6,000 00
Total.....	6 \$	7,000 00

	No.	Amount.
Policies issued during the year.	597 \$	824,250 00
Policies terminated as above.....	6	7,000 00
Policies "not taken"	27	37,500 00
Policies in force at date of statement.	564	779,750 00

Number of new insurers during the year.....	592
Number of deaths during the year among the insured... ..	1
Number of insured whose policies have been terminated during the year otherwise than by death.....	32
Number of insured lives at date of statement.	561

Department of Finance—Insurance Branch.

THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—THOMAS DUNNET.

| *Sec. and Chief Agent*—WM. G. H. LOWE.

Principal Office—Toronto.

(Organized, 1881; incorporated, 27th January, 1882, under the provisions of the Revised Statutes of Ontario (1877), chap. 167; commenced business in Canada, July, 1881.)

ASSETS.

Amount secured by way of loans on real estate by bond or mortgage (first liens).....	\$	15,000 00
Bracebridge debentures		8,413 61
Cash at head office.....		80 63
Cash in Dominion Bank.....		10,045 08
Office furniture.....		574 08
Total	\$	34,113 40

OTHER ASSETS.

Interest due.....	\$	137 50
do accrued.....		189 59
Total carried out.....		327 08
Total assets.....	\$	34,440 48

LIABILITIES.

Claims for death losses.....		Nil.
------------------------------	--	------

INCOME.

Gross amount paid by members to the Society or its agents, without deduction for commissions or other expenses, as follows:—		
Membership fees	\$	390 00
Annual dues		3,460 00
For medical examiners' fees.....		262 00
Assessments		19,389 10
Total paid by members.....	\$	23,501 10
Interest.....		1,293 73
Total income	\$	24,794 83

THE COMMERCIAL TRAVELLERS'—*Concluded.*

EXPENDITURE.

Cash paid for death losses	\$ 10,000 00
Commissions and fees retained by or paid to agents	305 00
Salaries and other expenses of officials	2,120 00
Medical examiners' fees.....	262 00
Taxes.....	86 84
Miscellaneous payments:—Printing and stationery, \$171.36; postage, \$382.82; advertising, \$95.80; petty expenses, \$74.40; law expenses, \$14; rent, \$300; telephone, \$45; medical director, \$9.80; furni- ture, \$5.70.....	1,098 88
Total expenditure	<u>\$ 13,872 72</u>

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	209
Amount of said policies.....	\$ 209,000 00
Number of policies become claims during the year.....	10
Amount of said claims.....	10,000 00
Number of policies in force in Canada at date	2,208
Amount of said policies	<u>2,208,000 00</u>

Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death.....	10	\$ 10,000 00
2. By lapse.....	64	64,000 00
Total.....	<u>74</u>	<u>\$ 74,000 00</u>

	No.	Amount.
Policies in force at beginning of year	2,073	\$2,073,000 00
Policies issued during the year	209	209,000 00
Policies terminated as above	74	74,000 00
Policies in force at date of statement.....	<u>2,208</u>	<u>2,208,000 00</u>

Number of insured lives at beginning of year.....	1,740
Number of new insurers during the year	127
Number of deaths during the year among the insured.....	10
Number of insured whose policies have been terminated other- wise than by death	64
Number of insured lives at date of statement.....	<u>1,793</u>

Department of Finance—Insurance Branch.

CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Head Consul Commander—C. C. HODGINS. | Head Clerk and Chief Agent—
W. C. FITZGERALD.

Head Office—London, Ont.

(Incorporated, 1st April, 1893, by 56 Vic., Cap. 92. Commenced business, 6th July, 1893.)

ASSETS.

Cash on hand in Canadian Bank of Commerce—

Insurance fund.....	\$ 7,233 94
Emergency fund.....	2,049 18
Expense fund.....	51 98

\$ 9,335 10
210 00

Agents' ledger balances.....

Total ledger assets.....\$ 9,545 10

OTHER ASSETS.

Assessments due and unpaid on membership in force.....	\$ 2,133 80
Annual dues in process of collection.....	2,198 00

Total due from members..... 4,331 80

Supplies on hand..... 410 00

Total assets.....\$ 14,286 90

LIABILITIES.

Claims for death losses unadjusted but not resisted.....	\$ 8,800 00
Due on account of general expenses.....	466 00
Due on account of loans (discounted notes).....	1,922 48
Office salaries, &c., unpaid.....	726 00

Total.....\$ 11,914 48

INCOME.

Gross amounts paid by members to the association or its agents, without deduction for commissions or other expenses, as follows:—

Membership fees (estimated).....	\$ 6,666 00
Annual dues.....	2,549 00
Medical examiners' fees (estimated).....	1,711 00
Assessments for emergency fund.....	929 04
do insurance fund.....	15,015 89
Cash received for certificate fees.....	325 00

Total paid by members.....\$ 26,595 93

Cash received for supplies..... 16 81

Sundries..... 63 70

Fines..... 36 30

Total income.....\$ 26,712 74

WOODMEN OF THE WORLD—*Concluded.*

EXPENDITURE.

Cash paid for death losses (\$200 of which accrued in previous years)..\$	10,300 00
Medical examiners' fees (estimated)	1,111 00
Commissions and fees retained by agents (estimated)	6,666 00
Commissions, salaries, and other expenses of officials.....	1,987 51
Taxes, licenses, fees or fines.....	77 00
Miscellaneous expenditure, viz.:—Printing and stationery, \$464.78; advertising, \$29.51; postage, \$177.88; postal cards for assessments, \$143.19; telephones, telegrams and express charges, \$17.20; guarantee bonds, \$38.37; supplies, not including printing matter, \$92.80; Head Camp expenses, \$338.34; sundries, \$183.47; execu- tive committee, \$126.60; special committee, \$33.35; head mana- gers, \$21.85.....	1,667 34
Total expenditure	<u>\$ 21,808 85</u>

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	1,111
Amount of said policies.....	\$1,626,500 00
Number of policies become claims in Canada during the year.....	9
Amount of said claims.....	18,900 00
Number of policies in force in Canada at date.....	2,198
Net amount in force, 31st December, 1895	<u>3,421,100 00</u>

Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death	9	\$ 18,900 00
2. By lapse	135	204,000 00
Total	144	<u>\$ 222,900 00</u>

	No.	Amount.
Policies in force at beginning of year.....	1,231	\$2,017,500 00
Policies issued during the year	1,111	1,626,500 00
Policies terminated as above	144	222,900 00
Policies in force at date of statement.....	2,198	<u>3,421,100 00</u>

Number of insured lives at beginning of year	1,231
Number of new insurers during the year	1,111
Number of deaths during the year among the insured.....	9
Number of insured whose policies have been terminated during the year otherwise than by death	135
Number of insured lives at date of statement	<u>2,198</u>

Department of Finance—Insurance Branch.

THE COVENANT MUTUAL BENEFIT ASSOCIATION OF ILLINOIS.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—A. W. BERGGREN.
Principal Office—Galesburg, Ill.

Secretary—W. H. SMOLLINGER.
Head Office in Canada—Toronto.

Chief Agent in Canada—A. H. HOOVER.

(Incorporated, 9th January, 1877. License issued in Canada, 20th September, 1890.)

ASSETS IN CANADA.

Securities in deposit with the Receiver General, viz.:—

	Par value.	Market value.
Canada 3 per cent stock.....	\$ 53,533 33	\$ 51,735 56
Carried out at market value.....		\$ 51,735 56
Cash in Molsons Bank, Toronto		7,860 73
Interest accrued.....		778 36
Net amount due from members in Canada.....		21,122 54
Total assets in Canada.....		\$ 81,497 19

LIABILITIES IN CANADA.

Claims for death losses, adjusted but not due.....	\$ 5,333 33
do do unadjusted but not resisted (accrued in previous year).....	2,500 00
Resisted, in suit (\$5,000 accrued in previous year).....	7,000 00
Total.....	\$ 14,833 33

INCOME IN CANADA.

Gross amounts paid by members in Canada to the association or its agents, without deduction for commission or other expenses, as follows:—

Assessments	\$ 63,367 64
Total paid by members in Canada	\$ 63,367 64
Interest.....	1,578 11
Total income in Canada.....	\$ 64,945 75

EXPENDITURE IN CANADA.

Cash paid for death losses (of which \$9,750 accrued in 1894).....	\$ 47,636 67
Medical examiners' fees.....	1,432 50
Commissions and fees retained by or paid to agents.....	8,072 29
Taxes, licenses, fees or fines in Canada.....	269 91
Commissions, salaries and other expenditure of officials in Canada	4,975 00
Miscellaneous expenditure:—	
Printing and stationery, \$347.35; advertising, \$51.00; postage, \$193.55; legal, \$321.35; office expenses, \$677.48.....	1,590 73
Total expenditure in Canada.....	\$ 63,977 0

COVENANT MUTUAL BENEFIT ASSOCIATION—*Continued.*

MISCELLANEOUS.

Number of new and renewed certificates reported during the year as taken in Canada.....	614	
Amount of said certificates.....		\$ 958,375 00
Number of certificates become claims in Canada during the year...	24	
Amount of said claims.....		48,750 00
Number of certificates in force in Canada at 31st December, 1895.	2,254	
Amount of said certificates.....		<u>4,123,000 00</u>

Number and amount of certificates terminated during the year
in Canada:—

	No.	Amount.
1. By death.....	24	\$ 48,750 00
2. By reduction in amount.....		25,750 00
3. By removal.....	18	35,500 00
4. By surrender.....	27	56,250 00
5. By lapse.....	773	1,105,875 00
Total.....	<u>842</u>	<u>\$1,272,125 00</u>

	No.	Amount.
Certificates in force in Canada at beginning of year.....	2,482	\$1,436,750 00
Certificates issued and renewed during the year....	614	958,375 00
Certificates terminated as above.....	842	1,272,125 00
Certificates in force in Canada at date of statement.....	<u>2,254</u>	<u>4,123,000 00</u>

Number of insured lives... ..No return.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER 1895.

INCOME DURING THE YEAR.

Total paid by members for assessments.....	\$1,646,390 71
Interest.....	17,101 36
Total income.....	<u>\$1,663,492 07</u>

DISBURSEMENTS DURING THE YEAR.

Losses and claims.....	\$1,145,321 44
Advance deposits.....	49,624 14
Surrendered certificates.....	887 88
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	189,904 37
Salaries of managers and agents not paid by commissions.....	13,869 25
Salaries of officers.....	23,100 00
Salaries and other compensation of office employees.....	31,945 34
Medical examiners' fees.....	34,345 85
Rent.....	13,285 47
Taxes, fees, &c.....	5,779 51
Advertising and printing.....	13,271 44
All other expenditures.....	38,147 08
Total disbursements.....	<u>\$1,559,481 77</u>

Department of Finance—Insurance Branch.

COVENANT MUTUAL BENEFIT ASSOCIATION—*Concluded.*

INVESTED ASSETS.

Cost value of bonds and stocks owned.....	\$ 545,269 43
Agents' ledger balances secured.....	74,681 37
Cash in office.....	13,879 20
Cash in bank.....	114,129 39
	<u>747,959 39</u>
Total net or invested assets.....	\$ 747,959 39
Deduct depreciation of assets so as to bring same to market value.....	51,044 62
	<u>696,914 77</u>
Total net or invested assets, less depreciation.	\$ 696,914 77

NON-INVESTED ASSETS.

Interest due and accrued.....	5,218 50
Books, postage stamps, furniture and fixtures, &c.....	10,324 69
Mailing machine, type, galleys, &c.....	6,926 25
Medical, law and insurance books.....	2,916 38
Market value of bonds and stocks over cost.....	2,940 75
	<u>725,241 34</u>
Gross assets.....	\$ 725,241 34

LIABILITIES.

Advance assessments.....	\$ 9,605 73
	<u>9,605 73</u>
Total liabilities.....	\$ 9,605 73

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due, for losses paid prior to 31st December, 1895.....	\$ 268,479 44
Mortuary assessments not yet called.....	444,910 00
	<u>713,389 44</u>
Total due from members.....	\$ 713,389 44

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (18 claims).....	\$ 28,875 00
Losses in process of adjustment (130 claims).....	268,035 00
Losses reported (44 claims).....	99,000 00
Losses resisted (14 claims).....	49,000 00
	<u>444,910 00</u>
Total contingent mortuary liabilities.....	\$ 444,910 00

EXHIBIT OF CERTIFICATES OR POLICIES.

	No.	Amount.
Policies or certificates written during the year, 1895.....	12,663	\$20,019,500 00
Policies or certificates which have ceased to be in force during 1895.....	13,730	25,649,125 00
Total policies or certificates in force on 31st December, 1895.....	44,255	<u>92,810,750 00</u>

THE HOME LIFE ASSOCIATION OF CANADA.

STATEMENT OF BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—Hon. RICHARD HARCOURT, M.P.P. | *Chief Agent*—A. J. PATTISON.
Vice President—JOHN FIRSTBROOK. | *Principal Office*—TORONTO.

(Incorporated 16th May, 1890, by 53 Vic., cap. 46. Commenced business in
 Canada, 12th May, 1892.)

CAPITAL.

Amount of guarantee capital authorized	\$ 100,000 00
Amount subscribed for	72,800 00
Amount paid up in cash	19,311 78

(For list of Guarantors see Appendix.)

ASSETS.

Cash at head office—General account	\$ 2,000 00
Cash in Dominion Bank:—	
Mortuary account	\$ 1,448 82
Reserve and Emergency account	3,581 98
Total	5,030 80
Agents' ledger balances	738 64
Total ledger assets	\$ 7,769 44

OTHER ASSETS.

Due from members for claims not yet assessed	2,000 00
Assessments due and uncollected on policies in force	1,106 92
Office furniture	181 20
Miscellaneous	175 62
Total assets	\$ 11,233 18

LIABILITIES.

Claims for death losses adjusted but not due	\$ 2,000 00
Assessments paid in advance	595 99
Dominion Bank expense account	5,105 11
Total	\$ 7,701 10

INCOME.

Gross amounts paid by members to the Association or its agents, without deduction for commissions or other expenses, as follows:—	
Assessments	\$ 15,683 40
Deduct premiums paid to other companies for reinsurance	971 56
Total paid by members	\$ 14,711 84
Received for calls on capital	\$ 6,254 77
Less capital returned	1,375 00
Total income	4,879 77
Total income	\$ 19,591 61

Department of Finance—Insurance Branch.

HOME LIFE ASSOCIATION—*Concluded.*

EXPENDITURE.

Cash paid for death losses (\$4,900 of which accrued in 1894).....	\$ 6,900 00
Medical examiners' fees.....	1,553 28
Commissions and fees retained by or paid to agents.	9,486 23
Cash paid to stockholders for interest on advance payments of capital.	328 00
Miscellaneous payments, viz.:—Expense account, \$535.50; official expense advance, \$150; postage, \$496.10; salaries of clerks, \$662.18; office furniture, \$56.50; advertising, \$177.78; printing and stationery, \$636.88; travelling expenses, \$40.35; legal expenses, \$78; auditors' fees, \$50; agents' and other accounts, \$300.81; interest, \$36.41; telegrams, telephone and express, \$36.98; assessments refunded on applications refused, \$58.63; books and miscellaneous expenses, \$52.59; rent, \$307.50.....	3,676 21
Total expenditure..	\$ 21,943 72

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	593	
Amount of said policies.....		\$ 775,500 00
Amount of said policies reinsured in other licensed companies in Canada		89,500 00
Number of policies become claims in Canada during the year... ..	5	
Amount of said claims.....		5,000 00
Number of policies in force in Canada at date.....	973	
Amount of said policies.....		\$ 1,229,000 00
Amount of said policies reinsured.....		89,500 00
Net amount in force 31st December, 1895.....		1,139,509 00

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	5	\$ 5,000 00
2. By lapse.....	303	376,000 00
Total.....	308	\$ 381,000 00

	No.	Amount.
Policies in force at beginning of year.....	718	\$ 873,500 00
Policies issued during the year.....	593	775,500 00
Policies terminated as above.....	308	381,000 00
Policies not taken.....	30	39,000 00
Policies in force at date of statement.....	973	1,249,000 00

Number of insured lives at the beginning of the year.....	679
Number of new insurers during the year.....	567
Number of deaths during the year among the insured.....	5
Number of insured whose policies have been terminated during the year otherwise than by death.....	308
Number of insured lives at date of statement.....	933

THE MASSACHUSETTS BENEFIT LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—G. A. LITCHFIELD. | *Secretary*—E. S. LITCHFIELD.
Principal Office—Boston, Mass.
Chief Agent in Canada.—T. E. P. SUTTON. | *Head Office in Canada*—Toronto.
(Incorporated, 8th February, 1878. Commenced business in Canada, 8th
November, 1891.)

ASSETS IN CANADA.

Value of real estate (less encumbrances) in Canada held by the association.....	\$ 14,400 00
Amount secured by way of loans on real estate in Canada, first liens...	13,839 26
Amount of loans as above on which interest has not been paid within one year previous to statement.....	\$ 3,864 26
<hr/>	
Bonds in deposit with the Receiver General, par value, viz.:	
United States 4 per cent bonds.....	\$ 100,000 00
Carried out at par value.....	100,000 00
Cash at head office in Canada.....	17 06
Cash in Dominion Bank.....	14,623 54
Interest due.....	\$ 1,188 83
do accrued.....	292 17
<hr/>	
Total carried out.....	1,481 00
Rents due.....	\$ 125 00
do accrued.....	15 62
<hr/>	
Total carried out.....	140 62
Mortuary assessments due and unpaid on membership in force in Canada.....	39,086 77
Office furniture.....	513 00
Agents' balances in Canada.....	440 87
<hr/>	
Total assets in Canada.....	\$ 184,542 12

LIABILITIES IN CANADA.

Claims for death losses adjusted but not due.....	\$ 10,250 00
Claims for death losses unadjusted but not resisted.....	35,150 00
Claims for death losses resisted, in suit.....	1,000 00
Claims for death losses resisted, not in suit.....	1,000 00
<hr/>	
Total unsettled claims for death losses in Canada.....	\$ 47,400 00
Claims for total disability unadjusted but not resisted.....	\$ 3,750 00
Claims for total disability resisted, in suit.....	Nil.
<hr/>	
Total unsettled disability claims.....	3,750 00
<hr/>	
Total.....	\$ 51,150 00

Department of Finance—Insurance Branch.

MASSACHUSETTS BENEFIT—Continued.

INCOME IN CANADA.

Gross amounts paid by members to the association or its agents without deduction for commission or other expenses, as follows:—

Membership fees.....	Nil.
Annual dues.....	\$ 6,349 40
Assessments	152,333 55
<hr/>	
Total paid by members in Canada.....	\$ 158,682 95
Interest on mortgages.....	1,076 78
<hr/>	
Total income in Canada.....	\$ 159,759 73

EXPENDITURE IN CANADA.

Net amount paid for death and disability claims in Canada (\$41,721.16 of which accrued in previous years).....	\$ 112,020 02
Cash paid for disability claims (\$6,242 of which accrued in previous years).....	16,267 00
Medical examiners' fees.....	884 00
Commissions and fees retained by or paid to agents	4,746 38
Cash paid for commissions, salaries and other expenses of officials in Canada	3,090 00
Cash paid for licenses, taxes, fees or fines.....	190 24
Miscellaneous payments, viz.:—Postage, \$357.27; office expenses, \$1,060.99; printing, \$196.30; agency account \$190.84; travelling expenses, \$298.50; interest and discount, \$187.77; taxes, \$615; law costs, \$1,742.26; office furniture, \$26.10	4,675 03
<hr/>	
Total expenditure in Canada... ..	\$ 141,872 67

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	306
Amount of said policies.....	\$ 441,400 00
Number of policies become claims in Canada during the year... ..	74
Amount of said claims.....	114,650 00
Number of policies in force in Canada at 31st December, 1895... ..	4,291
Amount of said policies	7,533,240 00

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	74	\$ 114,650 00
2. By surrender (for which cash value has been paid, \$16,267).....	33	54,650 00
3. By reduction.....		12,955 00
4. By lapse.....	429	655,900 00
<hr/>		
Total.....	536	\$ 838,155 00

MASSACHUSETTS BENEFIT—Continued.

	No.	Amount.
Policies in force at beginning of year.....	4,578	\$7,923,495 00
Policies issued during the year including revived.....	309	447,900 00
Policies terminated as above.....	536	838,155 00
Policies in force at date of statement.....	4,291	7,533,240 00

Number of insured lives.—No return.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

INCOME DURING THE YEAR 1895.

Gross membership fees.....	\$ 258,179 43
Annual dues, gross.....	237,535 79
Assessments.....	2,206,761 46
Total paid by members.....	\$2,702,476 68
Interest.....	28,654 06
Cash received from all other sources.....	1,708 78
Total income....	\$2,732,839 52

DISBURSEMENTS DURING THE YEAR.

Losses and claims.....	\$1,703,958 34
Advance payments returned to rejected applicants.....	424,269 14
Commissions to agents on account of fees and dues.....	325,310 97
Commissions and costs for collecting assessments.....	3,704 42
Salaries of officers.....	27,775 00
Salaries of office employees.....	28,112 87
Medical examiners' fees.....	58,814 41
Rent.....	4,254 84
Taxes.....	9,206 79
Advertising and printing.....	44,019 32
Sundry.....	181,973 54
Total disbursements.....	\$2,811,399 64

NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of encumbrances.....	\$ 198,430 72
Loans on mortgages, first liens.....	221,901 69
Loans on collaterals.....	27,653 12
Cost value of bonds and stocks owned.....	324,904 50
Agents' ledger balances.....	78,671 64
Cash in office.....	10,476 11
Cash in banks, on emergency or reserve fund account.....	220,276 17
Total net or invested assets.....	\$1,082,313 77

NON-INVESTED ASSETS.

Interest accrued.....	4,899 39
Market value of bonds and stocks over cost.....	16,059 25
Market value of real estate over cost and encumbrances.....	10,319 28
Premiums in hands of foreign department and in process of transmission.....	37,958 91
Machinery and stock in printing department.....	13,860 33
Gross assets.....	\$1,165,410 93

Department of Finance—Insurance Branch.

MASSACHUSETTS BENEFIT—*Concluded.*

LIABILITIES.

Nil.

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments	\$ 675,000 00
Net amount due from members.....	<u>\$ 675,000 00</u>

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (102 claims).....	\$ 359,083 13
do in process of adjustment (35 claims).....	82,531 94
do reported (30 claims).....	76,300 00
do resisted (7 claims).....	29,000 00
Total contingent mortuary liabilities.....	<u>\$ 546,915 07</u>

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Policies or certificates written during the year 1895.....	19,613	\$ 20,121,350 00
Number and amount which have ceased to be in force during 1895.....	7,553	14,442,025 00
Policies or certificates in force December 31st, 1895.....	<u>51,940</u>	<u>112,568,780 00</u>

THE MUTUAL RESERVE FUND LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—FREDERICK A. BURNHAM. | Secretary—CHARLES W. CAMP.
 Principal Office—Broadway, New York.
 Chief Agent in Canada— | Head Office in Canada—Montreal.
 D. Z. BESSETTE. |

(Incorporated pursuant to Chap. 267 Laws of New York, 1875. Re-incorporated under Chap. 175, Laws of New York, passed 2nd April, 1883. Commenced business in Canada, April, 1884.)

ASSETS IN CANADA.

Bonds in deposit with Receiver General, viz.:—

	Par value.	Market value.
Province of Quebec bonds.....	\$ 50,000 00	\$ 55,000 00
Canada 3 per cent sterling bonds.....	52,325 57	52,325 57
Total par and market values.....	\$ 102,325 57	\$ 107,325 57

Carried out at market value.....\$ 107,325 57

Cash in banks in Canada, viz.:—

Canadian Bank of Commerce, Winnipeg, Man.....	\$ 2,071 24	
Bank of New Brunswick, St. John, N.B.....	600 84	
Molson's Bank, Montreal, Quebec.....	5,778 80	
Ontario Bank, Toronto, Ont.....	10,906 53	
Union Bank, Halifax, N.S.....	947 52	
		20,304 93

On deposit with bonded collectors in Canada..... 27,456 71

Interest accrued..... 416 67

Mortuary assessments due and unpaid on membership in force in Canada..... Nil.

“ “ called and not yet due..... \$ 108,561 66

Annual and expense dues in process of collection..... 12,712 16

Total due from members in Canada..... \$ 121,273 22

Deduct estimated cost of collection..... 12,127 32

Net amount due from members in Canada..... 109 145 90

Total assets in Canada.....\$ 264,649 78

LIABILITIES IN CANADA.

*Amount computed to cover the net present value of all Canadian policies in force..... \$ 58,346 40

Claims for death losses—adjusted but not due..... \$ 14,000 00

“ “ unadjusted but not resisted..... 59,300 00

“ “ resisted, in suit..... 6,000 00

79,300 00

Total.....\$ 137,646 40

*Actuaries' Table of Mortality, interest 4 per cent; computed as renewable term insurance for 60 days.

Department of Finance—Insurance Branch.

MUTUAL RESERVE FUND—Continued.

INCOME IN CANADA.

Gross amounts paid by members in Canada to the Association or its agents, without deduction for commission or other expenses, as follows:—

Membership fees.....	\$ 29,488 00
Annual dues	58,613 49
Medical examiners' fees.....	6,393 00
Assessments	228,694 88
Total paid by members in Canada	\$ 323,189 37
Interest	4,108 86
Total income in Canada.....	\$ 327,298 23

DISBURSEMENTS IN CANADA.

Amount paid during the year on death claims in Canada.....	\$ 163,793 20
Medical examiners' fees.....	6,393 00
Commissions and fees retained by or paid to agents.....	64,097 16
Cash paid for salaries and all other expenses of officials in Canada.....	4,544 00
Cash paid for licenses or taxes.....	2,545 03
Paid for collecting assessments.....	3,458 96
Investigating and adjusting death claims (approximate)	3,528 10
Total disbursements in Canada.....	\$ 248,359 45

MISCELLANEOUS.

Number of new certificates reported during the year as taken in Canada	1,638	
Amount of said certificates		\$3,686,000 00
Number of certificates become claims in Canada during the year	77	
Amount of said certificates		200,000 00
Number of certificates in force in Canada at 31st Dec., 1895... ..	9,645	
Amount of said certificates		22,971,025 00

Number and amount of certificates terminated during the year in Canada:—

	No.	Amount.
1. By death	77	\$ 200,000 00
2. By expiry.....	910	2,458,500 00
Total	987	\$2,658,500 00

	No.	Amount.
Certificates in force at beginning of year in Canada	8,994	\$21,943,525 00
Certificates issued during the year.....	2,131	5,175,000 00
Certificates terminated as above.....	987	2,658,500 00
Certificates not taken.....	493	1,489,000 00
Certificates in force at date of statement.....	9,645	22,971,025 00

MUTUAL RESERVE FUND—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

INCOME.

Gross membership fees	\$ 328,740 92
Annual dues, gross	788,287 59
Assessments, mortuary	4,072,439 44
Medical examiners' fees paid by applicants	68,726 00
Total paid by members.....	\$5 258,193 95
Interest.....	143,544 01
Rent.....	154,084 26
Fees for alterations in policies.....	1,140 78
Special deposits.....	18,318 56
Total income	\$5,575,281 56

DISBURSEMENTS.

Death losses paid.....	\$4,084,074 92
Advanced payments returned to rejected applicants	1,628 29
Cash dividends to policy-holders.....	9,972 64
Commissions to agents.....	491,728 70
Salaries of managers and agents not paid by commissions.....	76,968 41
Medical examinations paid by home office and by members.....	81,431 84
Salaries of officers.....	142,455 01
Rents.....	244,634 71
Taxes	35,957 64
Advertising and printing.....	140,602 82
Salaries, &c., of office employees.....	225,619 40
Commissions paid to banks and collectors, for collecting \$4,072,439.44 in assessments... ..	66,973 26
Cost of investigating and adjusting \$4,084,074.92 of death claims....	87,976 95
Miscellaneous payments.....	164,084 62
Total disbursements	\$5,854,109 21

NET OR INVESTED ASSETS.

Cost value of real estate, exclusive of encumbrances	\$ 526,657 92
Loans on bond and mortgage (first liens) on real estate.....	1,844,200 00
Cost value of stocks and bonds owned.	262,617 83
Cash in banks on reserve or emergency fund account.....	606,152 07
Cash in office.....	632 94
Cash on deposit in collecting banks and with bonded collectors.....	245,741 14
Other cash deposits.....	125,210 99
Agents' balances.....	314,462 59
Furniture and fixtures.....	41,640 77
Total net or invested assets.....	\$3,967,316 25

NON-INVESTED ASSETS.

Interest due and accrued	20,450 09
Rents due and accrued	7,027 03
Market value of bonds and stocks over cost	13,333 23
Market value of real estate over cost.....	8,631 46
Death losses paid in anticipation of assessment.....	112,758 67
Total assets.....	\$4,129,516 73

Department of Finance—Insurance Branch.

MUTUAL RESERVE FUND—*Concluded.*

LIABILITIES.

Advance assessments and dues.....	\$ 142,594 04
Bond obligations outstanding.....	314,396 24
	<u>456,990 28</u>
Total actual liabilities	\$ 456,990 28

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$1,458,914 90
Mortuary assessments due and unpaid	72,680 99
Annual and expense dues in process of collection.	170,838 65
	<u>\$1,702,434 54</u>
Deduct estimated cost of collection.....	170,243 45
	<u>\$1,532,191 09</u>

CONTINGENT MORTUARY LIABILITIES.

Losses approved but not yet due (99 claims).....	\$ 337,450 00
Losses reported and in process of adjustment (118 claims).....	425,939 22
Losses resisted by the Association (14 claims).....	74,760 00
*Net present value of all policies in force on 31st December, 1895.....	784,059 00
	<u>\$1,622,208 22</u>

EXHIBIT OF CERTIFICATES.

Total business of 1895.

Certificates written during 1895.....	23,526	\$ 59,738,790 00
Certificates which have ceased to be in force during 1895..	13,715	44,415,525 00
Total in force 31st December, 1895.....	<u>105,878</u>	<u>308,659,371 00</u>

*Actuaries' Table of Mortality, with 4 per cent interest ; computed as renewable term insurance for 60 days.

THE PROVINCIAL PROVIDENT INSTITUTION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

President—GEO. K. MORTON.

| *Secretary and Chief Agent*—E. S. MILLER.

Principal Office—St. Thomas.

(Incorporated, 1st February, 1884, under the provisions of the Revised Statutes of Ontario (1887), Chap. 167. Commenced business in Canada, 19th April, 1884.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (unencumbered) held by the company.....	\$ 7,506 10
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	20,200 00
Stocks, bonds or debentures, viz.:—	
	Market value.
Belmont public school bonds.....	\$ 739 29
Red Deer do do.....	2,850 00
Canada Coal and Railway Co. bonds.....	8,700 00
Winnipeg city debentures.....	35,000 00
Willowdale school debentures.....	500 00
	\$47,789 29
Carried out at market value.....	47,789 29
Cash at head office.....	18 20
Cash in banks, viz.:—	
Molsons Bank.....	\$ 1,048 61
Southern Loan and Savings Company.....	12,027 89
Elgin Loan and Savings Company (Account A).....	188 65
do do (Account B).....	11,089 05
Atlas Loan Company (Account A).....	5,780 27
do (Account B).....	23,171 16
Total cash in banks.....	53,305 63
Bills receivable.....	810 91
Agents' ledger balances.....	2,516 17
Total.....	\$ 132,146 30

OTHER ASSETS.

Interest due.....	\$ 1,261 97
do accrued.....	897 43
Total carried out.....	2,159 40
Rents due.....	180 00
Mortuary assessments due and unpaid on membership in force.....	\$ 528 67
Due from members for claims not yet assessed.....	18,913 01
Annual dues in process of collection.....	376 00
Net amount due from members.....	19,817 68
Fixtures and office furniture.....	1,975 39
Total assets.....	\$ 156,278 77

Department of Finance—Insurance Branch.

PROVINCIAL PROVIDENT—Continued.

LIABILITIES.

Claims for death losses unadjusted but not resisted	\$ 25,000 00
do resisted—in suit.....	2,000 00
Claims for disability losses resisted and in suit.....	500 00
<hr/>	
Total net amount due on account of claims	\$ 27,500 00
Assessments paid in advance.....	208 68
Due to agents, and open accounts	2,373 67
Estimated accounts outstanding.....	1,000 00
<hr/>	
Total.....	\$ 31,082 35
<hr/>	
Amount of reserve fund.....	\$ 95,642 95
Amount of emergency fund.....	19,455 50
Amount of annuity fund.....	5,226 46
<hr/>	
Total.....	\$ 120,324 91
<hr/>	

INCOME DURING THE YEAR.

Gross amounts paid by members to the Association or its agents, with- out deduction for commissions or other expenses, as follows:—	
Membership fees	\$ 16,457 00
Annual dues	27,195 25
Reinstatement fees.....	52 52
Medical examiners' fees.....	1,344 00
Assessments	111,532 83
For changing certificates.....	71 50
Contributions to emergency fund	1,227 64
<hr/>	
Total paid by members.....	\$ 157,880 74
Interest	4,696 86
Rent.....	85 00
<hr/>	
Total.....	\$ 162,662 60
<hr/>	

EXPENDITURE DURING THE YEAR.

Cash paid for death losses.....	\$ 82,000 00
Cash paid for annuity claims.....	1,700 00
Cash paid for disability claims.....	10,950 00
Medical examiners' fees.....	2,715 00
Commissions and fees retained by or paid to agents	21,014 84
Cash paid for salaries and other expenses of officials.....	15,924 75
Taxes	442 51
Sundry expenditure, viz.:—Fuel and light, \$139.27; postage, \$1,544.69; rent, \$580.00; stationery, \$448.92; printing and advertising, \$3,375.93; officers' bonds, \$72; legal expenses, investigating claims, &c., \$1,478 34; travelling expenses, \$609.81; express, telegrams, &c., \$317.52; exchange, \$65.80	8,632 28
<hr/>	
Total expenditure	\$ 143,379 38
<hr/>	

PROVINCIAL PROVIDENT—*Concluded.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	1,386	
Amount of said policies		\$ 2,407,000 00
Number of policies become claims during the year	61	
Amount of said claims (including disability and annuity claims).....		101,650 00
Number of policies in force at date.....	7,950	
Net amount in force, 31st December, 1895		<u>13,062,250 00</u>

Number and amount of policies terminated during the year :—

	No.	Amount.
1. By death	51	\$ 89,000 00
2. By maturity (annuities on four old policies).....		1,700 00
3. By disability	10	20,500 00
On which disability claims have been paid, \$10,950.		
4. By lapse.....	1,152	1 847,500 00
Total	1,213	<u>\$ 1,958,700 00</u>

	No.	Amount.
Policies in force at beginning of year.....	7,770	\$12,600,950 00
Policies revived during the year	7	13,000 00
Policies issued during the year	1,386	2,407,000 00
Policies terminated as above.....	1,213	1,958,700 00
Policies in force at date of statement	7,950	<u>13,062,250 00</u>

Number of insured lives at beginning of year.....	7,569
Number of new insurers during the year	1,345
Number of deaths during the year among the insured... ..	48
Number of insured whose policies have been terminated dur- ing the year otherwise than by death.....	1,059
Number of insured lives at date of statement	<u>7,807</u>

Department of Finance—Insurance Branch.

APPENDIX

—

LIST OF SHAREHOLDERS

Department of Finance—Insurance Branch.

THE BOILER INSPECTION AND INSURANCE COMPANY.

LIST OF STOCKHOLDERS—(As at 31st December, 1895).

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		/\$	\$
Aylesworth, W. R.	Deseronto	1,000	450
Bate, T. B.	St. Catharines	5,000	2,250
Bell, John	Belleville	2,000	900
Benny, Robert	Montreal	2,000	900
Blaikie, John L.	Toronto	2,400	1,080
Campbell, C. S.	Montreal	16,700	7,515
Carter, R. C.	Kingston	2,600	1,170
Crawford, Robt	do	1,000	450
Carruthers, J. B.	do	1,000	450
Davies, Thomas	Toronto	1,000	450
Gildersleeve, Lucretia	Kingston	1,000	450
McMurrich, George	Toronto	3,200	1,440
McMurrich, J. P.	Ann Arbor, Mich	900	405
McMurrich, W. Barclay	Toronto	2,000	900
McMurrich, W. B., and Geo., trustees	do	900	405
McMurrich and Rathbun, trustees	do	900	405
McNeill, Mrs. E. A.	Napanee	1,000	450
McMurrich, J. Bryce	Oswego, N. Y.	1,200	540
Rathbun, Mrs. Bunella	Deseronto	23,400	10,530
Rathbun, F. S.	do	1,000	450
Rathbun, E. W.	do	10,000	4,500
Rathbun, E. W., in trust	do	500	225
Rathbun, E. W., in trust	do	2,000	900
Rathbun, E. W., in trust	do	500	225
Rathbun, E. W., in trust	do	500	225
Rathbun, E. Walker	do	11,900	5,355
Wilkes, Mrs. Isabella A.	Brantford	1,000	450
Wilkison, W. H.	Napanee	3,500	1,575
	Totals	\$100,100	\$45,045

BRITISH AMERICA ASSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at December 31st, 1895).

Name.	Address.	Number of Shares.	Amount.
			\$
Adams, John, in trust.....	Toronto.....	10	500
Agar, Miss Florence.....	do.....	5	250
Aid Savings and Loan Co.....	do.....	9	450
Alger, Mrs. Fanny.....	do.....	24	1,200
Ames, A. E.....	do.....	57	2,850
Armour, Robt.....	Hamilton.....	35	1,750
Bain, John.....	Toronto.....	33	1,650
Baines, W. J. and A. R. Boswell, in trust.....	do.....	2	100
Bell, Alf. J.....	Halifax, N.S.....	4	200
Bezley, Mrs. E. A., and Mrs. S. M. Wood, executors.....	Toronto.....	11	550
Biggar, Miss S. M.....	Mohawk.....	2	100
Birmie, Mrs. Grace I.....	Toronto.....	14	700
Bond, John M.....	Guelph.....	20	1,000
Booth, Mrs. Fanny V.....	Toronto.....	20	1,000
Boucher, J. G.....	Port Rowan.....	10	500
Bower, Mrs. Sarah E.....	Toronto.....	20	1,000
Boyd, Mrs. Mary H.....	do.....	73	3,650
Bradshaw, Thos., in trust.....	do.....	10	500
Burnacombe, Miss Victoria C.....	Bowmanville.....	10	500
Brown, Mrs. Mary E.....	Toronto.....	18	900
Browne, Rev. Geo.....	Claremont.....	20	1,000
Buntin, Est. of Alex.....	Montreal.....	427	21,350
Burton, Rev. Geo. W.....	Toronto.....	20	1,000
Cameron, Miss Margaret D.....	Kingston.....	19	950
Campbell, J. Lorne.....	Toronto.....	10	500
Canada Life Assurance Co.....	Hamilton.....	519	25,950
Carey, J. P.....	do.....	1	50
Carpenter, E. R.....	Collingwood.....	10	500
Carr, Mrs. Elizabeth.....	Toronto.....	9	450
Cartwright, John R.....	do.....	9	450
Cathcart, R.....	do.....	1	50
Cayley, John.....	Toronto.....	2	100
Chaffee, Mrs. Mary F.....	Providence, R. I.....	50	2,500
Clark, Andrew.....	Bullock's Corners.....	20	1,000
Clark, James.....	do.....	28	1,400
Clark, Daniel, M.D.....	Toronto.....	88	4,400
Colby, Alf. F.....	do.....	15	750
Confederation Life Association, in trust.....	do.....	400	20,000
Courtney, J. M. and Mary E. S.....	Ottawa.....	6	300
Cox, Mrs. Annie S.....	Paris.....	26	1,300
Cox, Geo. A., in trust.....	Toronto.....	691	34,550
Cox, Geo. A.....	do.....	150	7,500
Cox, F. G., mgr., and E. R. Wood, sec'y, in trust.....	do.....	82	4,100
Dexter, Geo. J.....	Dallas, Texas.....	10	500
DeGex, L. M.....	Strathroy.....	20	1,000
Dickson, Mrs. Marion E. W.....	Belleville.....	40	2,000
Dunlop, H. C.....	Goderich.....	18	900
Dupuis, Mrs. Annie J.....	Kingston.....	10	500
Dunnet, Thos.....	Toronto.....	20	1,000
Elliott, Christopher.....	do.....	16	800
Ferrah, Miss Maggie.....	Oakville.....	1	50
Ferrah, Miss Mary.....	do.....	2	100
Fitzgerald, E. G.....	Toronto.....	47	2,350
Fitzgerald, E. G., in trust.....	do.....	6	300
Fitton, Mrs. A. S. R.....	Orillia.....	15	750
Gamble, C. and H. D., in trust.....	Toronto.....	15	750
Gamble, Geo.....	do.....	4	200
Gamble, Mrs. Matilda.....	do.....	18	900
Gardiner, Samuel.....	do.....	1	50
Garret, H. A.....	Niagara.....	75	3,750
Gearing, S. B.....	Brighton.....	4	200
Gearing, S. B., in trust.....	do.....	10	500
George, Mrs. Margaret M.....	Toronto.....	50	2,500
Gibbs, Mrs. Matilda L.....	New York.....	20	1,000

Department of Finance—Insurance Branch.

BRITISH AMERICA ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Number of Shares.	Amount.
			\$
Gibson, Rev. John.....	Norwood.....	30	1,500
Gilkison, R. M.	Toronto.....	22	1,100
Gilmour, Thos.....	Brockville.....	50	2,500
Goad, Chas. F.....	Toronto.....	20	1,000
Gosling, F. J., agt., and D. S. Cassels, acct., in trust.....	do.....	479	23,950
Gowan, James R.....	Barrie.....	54	2,700
Grindlay, Wm., mgr., and D. Simpson, acct., in trust.....	Toronto.....	103	5,150
Gunn, Geo. C.....	London.....	3	150
Hamilton, Clark, and R. V. Rogers, jr., trustees.....	Kingston.....	7	350
Hamilton, J. M., and Jno. H. Sharp, exors.....	Toronto.....	120	6,000
Hammond, L. D.....	Chicago.....	15	750
Harris, Arthur B.....	Clarkson.....	13	650
Harris, Miss Lucy L.....	Toronto.....	21	1,050
Henderson, John.....	Ottawa.....	70	3,500
Henderson, Jos., in trust.....	Toronto.....	8	400
Henderson, Jos.....	do.....	4	200
Heribel, Louis Emile.....	St. Hyacinthe, Que.....	10	500
Hewson, Mrs. Fanny B.....	Niagara Falls, Ont.....	20	1,000
Hill, Miss H. M.....	Toronto.....	30	1,500
Home Savings and Loan Co., Ltd., in trust.....	do.....	318	15,900
Horton, Wm.....	Rochester, N. Y.....	40	2,000
Hoskin, John, Q.C.....	Toronto.....	75	3,750
Hoskin, Mrs. Mary A.....	do.....	13	650
Hyman, Ely.....	Churchville.....	5	250
Irving, Geo., and Jos. Walker.....	Toronto.....	5	250
Irving, L. Homfray.....	do.....	15	750
Jackes, Joseph.....	do.....	77	3,850
Jackes, Price.....	do.....	37	1,850
Jaffray, Robt.....	do.....	75	3,750
Jennings, B., asst. cashier, in trust.....	do.....	331	16,550
Jefferson, Mrs. Louisa A.....	Paris.....	10	500
Kay, J. Bryce, and Colin F. Gordon, in trust.....	Toronto.....	30	1,500
Kemp, J. C., mgr., and Jno. Aird, asst. mgr., in trust.....	do.....	136	6,800
Kemp, J. C., mgr., and H. W. Fitton, acct., in trust.....	do.....	303	15,150
Kenny, James J.....	do.....	55	2,750
Kent Testimonial Fund.....	do.....	3	150
Kent, Miss Myra.....	do.....	40	2,000
Kinghorn, G. M.....	Montreal.....	181	9,050
Kinghorn, G. M., in trust.....	do.....	30	1,500
Kirkpatrick, A. S. and G. W., executors.....	Toronto.....	19	950
Lamb, Daniel and A. V. Delaporte, trustees.....	do.....	55	2,750
Lauder, John C.....	do.....	75	3,750
Lavis, Chas.....	Belleville.....	60	3,000
Laird, Alex., and Wm. Gray, agts. Canadian Bank of Commerce, New York, in trust.....	New York.....	630	31,500
Leckie, Mrs. Sarah.....	Bullock's Corners.....	10	500
Lee, Walter S.....	Toronto.....	9	450
Lee, Walter S., in trust.....	do.....	6	300
Leslie, Wm.....	do.....	2	100
Lester, Thos. W.....	Hamilton.....	22	1,100
Long, Thos., and Bro.....	Collingwood.....	50	2,500
Long, Thos.....	Toronto.....	150	7,500
McArthur, Margaret.....	do.....	50	2,500
McCallum, Samuel.....	Bolton.....	15	750
McCallum, Wm.....	do.....	30	1,500
McCallum, J. Finlay.....	Milton.....	5	250
McDonald, Mrs. Janet.....	London, Eng.....	10	500
McKay, Geo.....	do.....	2	100
McKinnon, S. F.....	Toronto.....	100	5,000
Macauley, Miss Charlotte I.....	Kingston.....	15	750

BRITISH AMERICA ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Number of Shares.	Amount.
			\$
Macdonald, Mrs. Catherine..	Toronto	50	2,500
MacKerchar, Donald.....	Minneapolis	1	50
Macpherson, R.....	Kingston	5	250
Maddison, Mrs. Esther A.....	Toronto	10	500
Magee, Mrs. Elizabeth.....	do	6	300
Marks, Thos.....	Port Arthur	20	1,000
Marling, Thos. W. B.....	Montreal	1	50
Martin, T. E.....	Niagara Falls, Ont	30	1,500
Maughan, N.....	Toronto	10	500
Meadows, Mrs. E. M.....	Wexford, Ireland	18	900
Meadows, J.....	do	8	400
Miller, D., mgr. in trust.....	Toronto	320	16,000
Milne, Mrs. E.....	do	60	3,000
Moore, Hugh, estate of.....	Hamilton	52	2,600
Moran, W. J.....	Toronto	14	700
Morrison, John.....	do	20	1,000
Morrison, John.....	Montreal	66	3,300
Mountain, Rev. J. J. S.....	Cornwall	104	5,200
Myers, Augustus.....	Toronto	160	8,000
Naismith, John, administrator.....	Lotusville	44	2,200
Niven, J. K., & Co.....	Toronto	14	700
Northcote, H.....	do	1	50
O'Flynn, F. W. & H. H.....	Madoc	140	7,000
O'Hara, R.....	Chatham	40	2,000
O'Hara, J.....	Toronto	100	5,000
O'Hara, Miss M.....	do	11	550
O'Hara, H., & Co.....	do	25	1,250
Osborne, J. K., in trust.....	do	177	8,850
Osborne, J. K.....	do	300	15,000
Osborne, J. W.....	do	50	2,500
Paterson, Miss H. M.....	do	8	400
Paterson, Miss M. L.....	do	20	1,000
Paterson, Rev. T. W.....	Deer Park	63	3,150
Paterson, J. A.....	Toronto	9	450
Pellatt, H. M.....	do	50	2,500
Perry, R. D.....	do	50	2,500
Peters, Miss K. W.....	London, Ont	21	1,050
Peters, Mrs. M. H.....	do	23	1,150
Potts, J. McC, M.D.....	Chicago	20	1,000
Potts, Mrs. J. V.....	do	20	1,000
Pottenger, J.....	Hamilton	20	1,000
Proctor, J. A., R. D. Perry and C. Peter, executors of A. M. Smith estate.....	Toronto	75	3,750
Raikes, W.....	Barrie	60	3,000
Ramsay, A. G., and W. F. Burton.....	Hamilton	10	500
Ramsay, W.....	Toronto	10	500
Redway, Mrs. E. R.....	do	7	350
Reid, G. P., mgr., and C. A. Denison, acct. in trust.....	do	40	2,000
Reid, Mrs. M. A. H.....	do	4	200
Ridout, J. D., estate of.....	do	60	3,000
Robertson, W. J., executor.....	St. Catharines	25	1,250
Robertson, W. J.....	do	18	900
Roberts, Miss S.....	Walkerton	8	400
Robson, Ed.....	do	2	100
Ross, Wm.....	Toronto	5	250
Ross, Hon. A. M.....	do	40	2,000
Rowse, Mrs. Elizabeth.....	do	10	500
Scholefield, Mrs. E. M.....	do	4	200
Scott, Ann.....	do	8	400
Scott, John.....	Toronto	20	1,000
Simpson, Benj. M.....	Philadelphia	15	750
Sinclair, Mrs. Catherine, executrix.....	Toronto	11	550
Snizel, H.....	do	10	500
Smith, Alex.....	do	36	1,800

Department of Finance—Insurance Branch.

BRITISH AMERICA ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Number of Shares.	Amount.
			\$
Smith, G. B.	Toronto	40	2,000
Smith, Miss J.	do	24	1,200
Smith, Mrs. J. M., executrix	Montreal	5	250
Smith, W. H., mgr. in trust	Toronto	318	15,900
Sproule, Miss E. J.	Springfield-on-the-Credit	4	200
Stewart, J., and J. Duncan, executors in trust	Toronto	52	2,600
Stewart, Miss J.	do	10	500
Stewart, Miss M.	do	10	500
Stewart, John.	do	4	200
Strathy, H. S., genl. mgr. in trust.	do	63	3,150
Sutherland, Rev. A., D.D.	do	26	1,300
Swan, R.	do	2	100
Taylor, Maria, and A. G.	Ottawa	10	500
Thompson, R.	Toronto	358	17,900
Tilley, Mrs. E. M.	London, Ont.	3	150
Tomlinson, R. H., mgr. in trust.	Toronto	42	2,100
Wardrop, J., executors of estate.	do	150	7,500
Warren, C. D.	do	1	50
Watson, Mrs. S., in trust.	do	40	2,000
Webb, A. E.	do	20	1,000
Weir, Jas.	do	8	400
Western Assurance Co.	Toronto	3,337	166,850
White, Fred., executor, and Susan A. (Baron- ess) Macdonald, executrix.	Ottawa	42	2,100
Whiton, John M.	New York	11	550
Wigham, Cuthbert, administrator.	Toronto	30	1,500
Wilgress, Geo	Cobourg	16	800
Wills, Alex	Toronto	28	1,400
Wills, Miss Wilhelmina M	do	4	200
Wilson, John	do	8	400
Wood, Peter	Brantford	60	3,000
Wood, Hon. S. C.	Toronto	50	2,500
Wolfe, Miss M. E.	Petrollea	20	1,000
		15,000	\$750,000

CANADA ACCIDENT ASSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1895.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
The Palatine Insurance Company	Manchester, England	98,300	29,490
R. Wilson Smith	Montreal, P.Q.	4,000	1,200
Thomas H. Hudson	do	1,000	300
Hon. A. Desjardins	do	1,000	300
S. H. Ewing	do	1,000	300
J. P. Cleghorn	do	1,000	300
J. J. Kenny	Toronto	1,000	300
Hon. S. C. Woods	do	1,000	300
	Total	\$108,300	\$32,490

Department of Finance—Insurance Branch.

CANADA LIFE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1895.)

Name.	Residence.	Subscribed capital.	Paid up in Cash.
		\$	\$
Allan, Andrew	Montreal	2,000	250
Austin, James	Dominion Bank, Toronto	12,000	1,500
Becher, Mrs. Caroline	Care of Messrs. Denison & Macklem, Toronto	6,800	850
Bedells, Mrs. Clara Louisa	6 St. James Avenue, Toronto	2,800	350
Billings, W. L., M.D., estate of the late	Care of John Billings, Esq., Hamilton	8,400	1,050
Black, Mrs. O. A.	Care of Charles Black, Esq., Hamilton	1,200	150
Brown, Adam	Hamilton	2,400	300
Bruce, Alexander, Q.C.	do	4,000	500
Burton, Joseph S.	Reigate, Surrey, England—Address W. F. Burton, Esq., Hamilton	3,200	400
Burton, Hon. Mr. Justice	Toronto	7,600	950
Burton, W. F.	Hamilton	400	50
Burton, Mrs. M. R.	Care of W. F. Burton, Esq., Hamilton	800	100
Cameron, Mrs. E. M. DeB.	17 Wilcock street, Toronto	16,800	2,100
Campbell, C. S.	11 Hospital street, Montreal	2,000	250
Cathcart, Rev. Nassau	Trinity Vicarage, Guernsey, England	12,000	1,500
Cawthra, Mrs. Anna C.	Care of Henry Cawthra, Esq., 211 College street, Toronto	16,000	2,000
Central Canada Loan and Savings Company	Toronto	26,400	3,300
Cooke, William	72 Grenville street, Toronto	800	100
Cowcher, Mrs. Mary, estate of the late	Care of Hon. Mr. Justice Burton, Toronto	2,000	250
Cox, Edward W.	Toronto	28,400	3,550
Cox, Geo. A.	do	71,200	8,900
Cox, Mrs. Margaret	Care of George A. Cox, Esq., Toronto	24,000	3,000
Cronbie, A. M., as manager and on behalf of the Canadian Bank of Commerce	Montreal	33,200	4,150
Durnford, Lieut.-Col. Chas. Day	Army and Navy Club, Pall Mall, London, England	34,800	4,350
Evans, John D.	Hamilton	400	50
Ewart, J. B., estate of the late	Care of R. H. Bethune, Esq., Dominion Bank, Toronto	10,000	1,250
Ewing, Mrs. Jane R.	60 Bay street South, Hamilton	12,000	1,500
Ferrie, Campbell	Hamilton	1,200	150
Ferrie, Mrs. Emily	do	4,000	500
Findlay, W. F., and W. R. Macdonald	do Address W. F. Findlay, Esq., Hamilton	3,200	400
Finlay, Wm., estate of the late	Address W. F. Finlay, Esq., 17 Duke street, Edinburgh, Scotland	8,000	1,000
Finlay, Mrs. Catherine	16 Belgrave Crescent, Edinburgh, Scotland	8,000	1,000
Forbes, Alexander McKenzie, estate of the late	Address Messrs. McIntosh & Hyde, 157 St. James street, Montreal	800	100
Gates, F. W.	Hamilton	4,000	500
Gates, F. W., and Adam Brown	Hamilton. Address F. W. Gates, Esq., Hamilton	7,200	900
Gibson, Wm., M.P.	Beamsville	400	50
Gillman, Mrs. Maude	Portsmouth, England, care of A. W. Hooper, Esq., Montreal	400	50
Glassco, Mrs. M. F.	Care of G. F. Glassco, Esq., Hamilton	2,400	300
Grasett, F. LeM., M.D.	Simcoe Street, Toronto	4,800	600
Grasett, Lieut.-Col. H. J.	Police Headquarters, Toronto	1,600	200
Gzowski, Col. Sir Casimer S., K.C.M.G., A.D.C. to the Queen.	Toronto	20,800	2,600

CANADA LIFE ASSURANCE CO.—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Subscribed capital.	Paid up in Cash.
		\$	\$
Hamilton, Mrs. Helena	Care of J. W. Hamilton, Esq., Bank of British North America, London	4,400	550
Hatch, Mrs. Bessie, estate of the late.....	Care of Messrs. Kingsmill, Symons, Saunders & Torrance, Toronto.	4,000	500
Henderson & Small (James Henderson and John T. Small).....	Toronto	12,000	1,500
Hendrie, John S.....	Hamilton	800	100
Hendrie, Wm	do	15,200	1,900
Hendrie, Wm., jun.....	do	1,200	150
Hills, R.....	do	1,600	200
Hodgins, Mrs. Anna.....	Care of Frank E. Hodgins, Esq., Dale Avenue, Rosedale, Toronto	1,200	150
Hooper, Angus W.....	Montreal	400	50
Hooper, Mrs. Catherine.....	Care of A. W. Hooper, Esq., Montreal	800	100
Hooper, George R.	Care of A. W. Hooper, Esq., Montreal	400	50
Howland, Hon. Sir W. P.....	Toronto	400	50
Innes, The Very Rev. G. M.....	Dean of Huron, London.....	800	100
Kerr, Mrs. Margaret A., estate of late.....	Care Dr. Kevr, Galt.....	8,000	1,000
Kidd, D.....	Hamilton	400	50
Kirkpatrick, The Hon. Geo. A.....	Toronto	400	50
Leggat, Matthew.....	Hamilton	8,000	1,000
Macadam, Mrs. H. E., estate of the late.....	Care of P. H. Macadam, Esq., Messrs. Grindlay & Co., 55 Parliament street, Westminster, London, England	2,400	300
Macklem, Mrs. Charlotte.....	Care of R. O. Macklem, Esq., Toronto	1,200	150
Macklem, O. R.....	Toronto	1,200	150
Macklem, O. R., G. T. Denison and C. E. Fleming.....	Address O. R. Macklem, Esq., Toronto	1,200	150
McCarthy, D'Alton, Q.C.....	Toronto	1,600	200
McConkey, B. R. (Guelph), and J. H. Plum- mer (Toronto).....	Care of J. H. Plummer, Esq., Bank of Commerce, Toronto.....	20,000	2,500
Macdonald, Walter Ross, and W. F. Findlay.	Hamilton. Address W. R. Mac- donald, Esq., Hamilton.....	2,800	350
MacInnes, Hon. Donald.....	Hamilton	400	50
Mackay, Miss Mary.....	93 German street, Montreal.....	800	100
Macpherson, Mrs. S. E. M.....	Care of M. Macpherson, Esq., "Inglewood," Christchurch, New Zealand	5,200	650
McLaren, Henry.....	Hamilton	32,000	4,000
McLaren, W. P. trustees of the will of the late	Care of Henry McLaren, Esq., Hamilton	32,000	4,000
Martin, Edward, Q.C., executor of the late Mrs. W. G. Dickenson	do	2,000	250
Merritt, Nehemiah.....	42 Cecil street, Toronto.....	800	100
Merritt, Charles, executors of the estate of the late.....	Care of John Holden, Esq., St. John, N.B.....	26,000	3,250
Miller, Daniel.....	Manager Merchants' Bank, Toronto	12,000	1,500
Mills, James H.....	Hamilton	16,000	2,000
Moore, E. Jackson.....	do	1,200	150
Moore, Mrs. Mary.....	Care of G. F. Glassco, Esq., Hamilton	1,200	150
Osborne, Mrs. E., and W. R. Macdonald, executrix and executor of the late James Osborne	Address W. R. Macdonald, Esq., Hamilton	4,000	500

Department of Finance—Insurance Branch.

CANADA LIFE ASSURANCE CO.—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Subscribed capital.	Paid up in Cash.
		\$	\$
Osler, E. B., and J. Henderson (Toronto), executors of the late A. T. Todd	Address Messrs. Henderson & Small, Toronto	15,600	1,950
Osler, E. B.	Toronto	2,800	350
Perrin, Mrs. H.	Rocklands, Stillorgan, near Dublin, Ireland.	4,400	550
Plumb, T. S., estate of the late.	Care of Wallace Nesbitt, Esq., Q.C., Toronto.	800	100
Plummer, Jas. H.	Toronto	13,200	1,650
Porteous, Rev. John.	Galt.	400	50
Ramsay, A. G.	Hamilton	5,200	650
Ramsay, Miss Lily.	Hamilton	400	50
Ramsay, A. G., F. W. Gates (Hamilton), and Byron E. Walker (Toronto), trustees.		160,000	20,000
Richardson, Mrs. Elizabeth G.	P.O. Box 179, Brooklyn, N. Y.	3,200	400
Ritchie, Thomas W., estate of the late.	Care of W. F. Ritchie, Esq., Montreal.	800	100
Robinson, Christopher, Q.C.	Toronto	6,000	750
Robinson, Mrs. L. A. E.	Care of W. A. Robinson, Esq., Hamilton	1,200	150
Rutherford, Mrs. Mary.	21 Marokkauer gasse, Vienna, Austria.	11,200	1,400
Sconce, Jas.	Bengal Staff Corps		
Richard Juson Kerr	Bowdon, Cheshire, England	8,000	1,000
John Thomson.	Manchester, Eng.		
Sharp, Samuel, estate of the late.	Address Mrs. M. Sharp, Crosbie House, Avenue Road West, Leamington, Warwickshire, Eng	8,000	1,000
Stark, John, & Co.	Toronto	2,400	300
Stephens, Miss Jessie Isabella	Address J. H. Durham, Esq., 43-46 Threadneedle street, London, E. C., England	1,200	150
Steven, H. S.	Asst. Cashier Bank of Hamilton, Hamilton	800	100
Strathy, H. H. (Barrie), and H. J. Grasett (Toronto).	Address H. J. Grasett, Esq., 66 St. Patrick street, Toronto	2,800	350
Street, James C., estate of the late	Address Messrs. Cobb & Smith, Solicitors, Salisbury, England.	16,000	2,000
Stuart, John	Hamilton	23,200	2,900
Thomas, F. Wolfertan.	Montreal	4,000	500
Thomson, Mrs. Eliza, trustees of.	Address Mrs. Eliza Thomson, Beech Bank, Bowdon, Cheshire, England	8,000	1,000
Toronto General Trusts Company.	Toronto	30,000	3,750
Torrance, Rev. Edward F.	Peterborough	2,400	300
Usher, Thomas S.	Brantford	3,200	400
Usher, Arthur L.	P.O. Box 706, Brantford	3,200	400
Walker, Byron E.	Toronto	20,000	2,500
Wilkie, D. R.	Toronto	1,200	150
Young, Miss E. M.	Care of George A. Young, Esq., Hamilton	3,600	450
Young, Geo. A.	Hamilton	400	50
Young, John C.	95 Pitcher street, Detroit, Michigan, U.S.A.	4,000	500
		\$1,000,000	\$125,000

CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

STOCK LIST—(As at 31st December, 1895.)

Name.	Address.	Number of Shares.	Amount Paid.
			\$
Anderson, W.	Ottawa	20	400
Aris, E. C.	Schrieber	3	60
Arthurs, J.	Ottawa	5	100
Austin, E. C.	Kamloops	5	100
Aris, E. C.	Schrieber	2	40
Bronson, E. H.	Ottawa	50	1,000
Birkett, T.	do	5	100
Blencoe, G.	Toronto Junction	1	20
Belfry, J.	St. Thomas	1	20
Bilbe, A. H.	Schreiber	3	60
Brackenbury, G. B.	Aylmer	2	40
Bertrand, J. E.	Winnipeg	5	100
Bellefeuille, P.	Montreal	5	100
Barr, A. J.	Ottawa	20	400
Bryce, J. M.	Prince Albert	2	40
Broker, H.	Prescott	4	80
Boisvert, V.	Ottawa	20	400
Botterell, R.	do	2	40
Becker, R. C.	Medicine Hat	2	40
Booth, J. R.	Ottawa	5	100
Bronson, W. G.	do	50	1,000
Bartlett, J. R.	Fairville	5	100
Bullis, E.	Ottawa	2	40
Bolduc, A.	Quebec	5	100
Boyd, A.	Smith's Falls	1	20
Borbridge, W.	Ottawa	5	100
Bayly, A.	do	10	200
Booth, C. J.	do	10	200
Barr, D.	Prescott	1	20
Carson, S.	Schreiber	5	100
Collinson, J.	St. Thomas	2	40
Calder, L.	Gretna	1	20
Cross, J.	Webbwood	10	200
Cloutier, C.	Quebec	1	20
Cloutier, J.	do	1	20
Clendenning, H.	Ottawa	5	100
Corbett, D.	Schreiber	5	100
Corrigan, M.	Ottawa	20	400
Charrier, M.	do	2	40
Cardell, J.	Canmore	5	100
Cody, M.	Ottawa	1	20
Carr, J.	Carleton	1	20
Carey, C.	Canmore	5	100
Clark, J.	Ottawa	1	20
Cole, J. F.	do	1	20
Crannell, L.	do	10	200
Clark, S. H.	St. John	5	100
Cram, R. H.	Ottawa	5	100
Cameron, D.	North Bay	10	200
Church, Mrs. S. H.	Chelsea	5	100
Casey, M.	St. Thomas	5	100
Carson, S.	Schreiber	5	100
Collinson, J.	St. Thomas	3	60
Dudley, J. M.	Carleton	10	200
Dobson, J.	Winnipeg	5	100
Dolman, J.	Ottawa	2	40
Doherty, M.	do	2	40
Downey, T.	Chapleau	5	100
Dickson, R.	Ottawa	1	20
Dutill, W. L.	Montreal	5	100
Doyle, M.	Havelock	2	40
Dionne, C. P.	Quebec	1	20
Daniels, F. C.	Prescott	1	20
Davis, C.	Henderson	1	20
Donaldson, M.	Ottawa	5	100

Department of Finance—Insurance Branch.

CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY—Continued.

STOCK LIST—Continued.

Name.	Address.	Number of Shares.	Amount Paid.
			\$
Eddy, E. B.	Hull	5	100
Ellis, W.	Prescott	1	20
Elliott, C. E. W. A.	Quebec	10	200
Edey, E. B.	North Bay	5	100
Egan, H. K.	Ottawa	15	300
Elliott, J. B.	Carleton	10	200
Ferguson, A.	Ottawa	25	500
Flint, R. H.	Toronto Junction	1	20
Fahey, J.	Winnipeg	5	100
Fraser, R. H.	Ottawa	1	20
Flegg, W.	do	5	100
Fairbairn, W. J.	do	5	100
Fraser, D. J.	do	1	20
Fleck, A. W.	do	5	100
Fulcher, N.	North Bay	10	200
Fixter, W.	Schreiber	5	100
Gagnon, J. H.	Quebec	1	20
Gowling, J.	St. Thomas	5	100
Gariepy, A.	Quebec	5	100
Gosselin, D.	Ottawa	1	20
Gallagher, J.	Carleton	1	20
Green, M.	Canmore	3	60
Gadman, J. G.	Toronto	5	100
Grant, A.	Montreal	5	100
Gadbois, N.	Ottawa	5	100
Griffith, W. H.	Carleton	1	20
Gaffney, M.	Ottawa	1	20
Henderson, A. A.	do	50	1,000
Hedge, W.	Schreiber	5	100
Hymers, H.	Carleton	1	20
Harfin, C. H.	St. Thomas	1	20
Hill, W. R.	Toronto	5	100
Hibbard, J. A.	Ottawa	20	400
Henault, H.	do	1	20
Hawley, G.	Carleton	1	20
Hesse, A. S.	Farnham	1	20
Helme, J.	Smith's Falls	5	100
Holtby, W.	Ottawa	2	40
Harris, J. E.	Montreal	10	200
Harris, L. C.	do	5	100
Hall, T.	St. Thomas	5	100
Johnson, I.	Ottawa	5	100
Johnson, M. B.	St. Thomas	5	100
Jenkins, J. W.	Kamloops	5	100
Johnson, M. B.	St. Thomas	5	100
Kerr, J. S.	Winnipeg	2	40
Kenna, E.	Hintonburg	1	20
Kelly, D.	Ottawa	20	400
King, W.	do	5	100
Kennedy, T.	do	10	200
Kenny, T.	do	30	600
Lewis, C. H.	Schreiber	2	40
Lowry, T.	St. Thomas	5	100
Landers, R.	Field	5	100
Landers, J. D.	Winnipeg	5	100
Lescarbeau, J. A.	St. Stanislas	20	400
Lewis, C. H.	Schreiber	8	160
Larondeau, F.	Ottawa	5	100
Lalunière, C.	Hochelaga	5	100
Lepage, J. F.	Quebec	1	20
Lamereaux, C. E.	Fairville	5	100
Lumsden, G. L.	Smith's Falls	2	40
Lemieux, D. J.	Ottawa	1	20
Lyons, J. P.	North Bay	10	200
Lowry, J.	St. Thomas	5	100

CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY—Continued.

STOCK LIST—Continued.

Name.	Address.	Number of Shares.	Amount.
			\$
Lowry, T.	St. Thomas	5	100
May, G. S.	Ottawa	10	200
Muir, J. A.	Schreiber	5	100
Moore, G.	Chapleau	2	40
Mills, G.	Toronto	15	300
Mathieson, A.	Canmore	3	60
Maloney, J.	Ottawa	5	100
Milligan, J. B.	Winnipeg	2	40
Moriarity, T.	Smith's Falls	2	40
Morris, J. B.	Ottawa	5	100
Millen, G. H.	Hull	10	200
Mills, G.	Toronto	5	100
Mereweather, G. R.	Hull	5	100
Manchester, D. G.	Sault Ste. Marie	10	200
McRae, J. W.	Ottawa	50	1,000
McIntosh, J.	Rat Portage	5	100
McGillivray, W.	Ottawa	20	400
McLeod, H.	Rat Portage	5	100
McLeod, A. A.	do	5	100
McCluskey, J.	North Bay	5	100
McCullough, W.	Rat Portage	5	100
McIntosh, S.	Winnipeg	5	100
McDonnell, E.	Ottawa	1	20
MacFarlane, A.	Winnipeg	2	40
McCluskey, J.	Brownville	3	60
McKenna, T.	St. John	5	100
MacDonald, G. E.	Vancouver	1	20
MacLaren, D.	Ottawa	50	1,000
McKay, T. M.	do	10	200
McInich, J. M.	Woodstock	1	20
McIlvenna, J.	North Bay	5	100
McCormack, J.	Hochelaga	1	20
McGuire, E. E.	Rat Portage	3	60
MacLaren, Alex.	Ottawa	50	1,000
MacLaren, Albert	Buckingham	50	1,000
McNab, Allan	Vancouver	5	100
Newman, T.	Schreiber	5	100
Orr, R.	Ottawa	10	200
Orniston, J. A.	Field	3	60
O'Leary, C.	Ottawa	1	20
O'Neill, T.	do	3	60
O'Doherty, J. P.	do	2	40
Pumple, J.	do	1	20
Pumple, E.	Prescott	1	20
Pearson, J. T.	Smith's Falls	1	20
Pennefather, F. R.	Canmore	2	40
Phelan, J.	Manitou	5	100
Preston, R.	Smith's Falls	1	20
Pitts, W.	Brandon	2	40
Pope, C.	Rat Portage	5	100
Pullar, W.	do	5	100
Prenter, W.	Ottawa	10	200
Perley, G. H.	do	10	200
Prenter, E.	do	5	100
Preston, R. H.	Newboro'	50	1,000
Powell, H.	Prescott	5	100
Reece, T.	Winnipeg	5	100
Rousseau, A.	Quebec	7	140
Rathwell, J. A.	Chapleau	5	100
Rollin, L.	Three Rivers	1	20
Russell, G. H.	Chapleau	5	100
Rutherford, W.	Toronto Junction	1	20
Rowe, F.	Ottawa	5	100
Ryan, J.	do	5	100
Robb, G. W.	do	1	20

Department of Finance—Insurance Branch.

CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY—*Concluded.*

STOCK LIST—*Concluded.*

Name.	Address.	Number of Shares.	Amount.
			\$
Robillard, J. E. A.	Ottawa	1	20
Roy, P.	do	1	20
Rothwell, G. W.	McAdam	1	20
Ross, L. L.	Smith's Falls	5	100
Robinson, R. R.	Ottawa	10	200
Rogers, S. M.	do	10	200
Roach, W. J.	Sault Ste. Marie	5	100
Stringer, W. W.	St. Thomas	1	20
Stockdale, J.	North Bay	5	100
Sexsmith, S.	Schreiber	5	100
Shotton, J.	North Bay	1	20
St. Denis, N.	Montreal	5	100
St. Mars, E.	Ottawa	1	20
Sims, C.	do	1	20
Steacy, C. E.	do	1	20
Spencer, G.	Smith's Falls	1	20
Sparks, N. C.	Ottawa	10	200
Spencer, J.	do	5	100
Stagg, H.	do	5	100
Swanson, W.	do	1	20
Smith, C. J.	do	10	200
Spaulding, M. J.	McAdam	1	20
Smith, W. B.	St. John	5	100
Schofield, I.	Montreal	5	100
Scott, W.	Ottawa	20	400
Shannon, R. C.	Renfrew	1	20
Smith, J.	Toronto	5	100
Salsbury, E. J.	Smith's Falls	10	200
Stewart, J. M.	Vancouver	5	100
Stringer, W. W.	St. Thomas	4	80
Sexsmith, S.	Schreiber	5	100
Spencer, Mrs. C.	Ottawa	5	100
Thomas, W. H.	North Bay	10	200
Tomkins, J. D.	Gretna	5	100
Trecartin, D. M.	McAdam	2	40
Thebarge, C.	Ottawa	5	100
Taylor, W. J.	do	1	20
Whitwam, S.	St. Thomas	10	200
White, E. C.	Schreiber	5	100
Wright, A. E.	Ottawa	2	40
Wallace, J.	Aylmer	10	200
Walsh, F.	St. Thomas	5	100
Wilson, J.	Carleton	5	100
West, A.	Schreiber	3	60
Wood, J. A.	Prescott	1	20
Wright, H. P.	Ottawa	10	200
Wells, J.	Montreal	5	100
Walker, J. H.	Canmore	3	60
Wood, W. H.	Ottawa	5	100
White, C. T.	Winnipeg	5	100
Wight, J.	Webbwood	5	100
Whitwam, S.	St. Thomas	10	200
Wright, A. E.	Ottawa	3	60
Young, A. G.	do	1	20
Yull, R. F.	do	5	100
		1,626	\$32,520

THE COLONIAL MUTUAL LIFE ASSOCIATION.

LIST OF GUARANTORS—(As on 31st December, 1895.)

Name.	Residence.	Amount Subscribed for.	Amount paid up in Cash.
		§ cts.	§ cts.
Aylsworth, M. B.	Toronto	700 00	225 00
Baynes, Donald, M.D.	London, Eng	1,000 00	140 00
Baynes, E. A., B.C.L.	Montreal.	150 00	17 50
Baynes, O'Hara N. P.	do	250 00	60 00
Blue, Walter	Sherbrooke	600 00	125 00
Blyth, John.	Montreal.	1,200 00	250 00
Boswell, E. D.	Riviere du Loup	500 00	120 00
Buck, F. P.	Sherbrooke	1,750 00	325 00
Buck, Howard P.	Ottawa	450 00	212 50
Buxton, D. W.	London, Eng	500 00	126 00
Chisholm, C. J.	Montreal	1,750 00	275 00
Cochrane, M. H., Hon	Hillhurst	600 00	125 00
Corby, Harry	Belleville	200 00	105 00
Costigan, W. T.	Montreal	300 00	62 50
D'Oyly, M. H.	London, Eng	250 00	60 00
Dunn, T. H.	Quebec	1,300 00	350 00
Finnie, J. T., M.D.	Montreal.	1,000 00	215 00
Farwell, Wm	Sherbrooke.	1,250 00	300 00
Elliott, J. E., M.D	Toronto	200 00	80 00
Ewing, A. S.	Montreal	1,300 00	350 00
Garneau, Hon. P	Quebec	1,300 00	350 00
Gilmour, E. H.	Stanbridge.	700 00	225 00
Gossip, W. H.	Cookshire.	1,200 00	
Greenshields, R. A. E.	Montreal	300 00	62 50
Greenshields, J. N.	do	300 00	62 50
Houghton, C. F.	do	300 00	300 00
Huckvale, Walter.	Lethbridge.	600 00	125 00
King, Chas	Sherbrooke	2,000 00	575 00
Kirkpatrick, Hon. G. A.	Toronto	200 00	
Marchand, Hon. F. G.	St. Johns	250 00	60 00
Mathieson, J. F.	Montreal.	500 00	20 00
McCaskill, D. A.	do	1,000 00	240 00
Orwin, A. W.	London, Eng	500 00	120 00
O'Brian, J. B.	Toronto	150 00	55 00
Payne, J. B.	Granby	1,250 00	
Pope, J. H.	Cookshire.	1,450 00	500 00
Pope, R. H., M.P.	do	1,450 00	450 00
Ross, J. H.	Toronto	1,200 00	
Ross, A. W., M.P.	do	300 00	
Ryan, Hugh.	do	250 00	250 00
Slack, G. F., M.D.	Farnham.	1,200 00	150 00
Spohn, P. H., M.D.	Penetanguishene	200 00	105 00
Spragge, E. W., M.D	Toronto	500 00	310 00
Trimble, Thomas	Montreal.	1,200 00	250 00
Tuck, T. J.	Sherbrooke.	750 00	275 00
Turnbull, Thos. T.	Montreal.	1,750 00	325 00
Wylie, Thos., M.D.	Toronto	150 00	55 00
Paton, W. E.	Sherbrooke.	300 00	110 00
Stearns, I. H.	Montreal.	600 00	125 00
		\$37,050 00	\$8,617 50

Department of Finance—Insurance Branch.

THE CONFEDERATION LIFE ASSOCIATION.

LIST OF SHAREHOLDERS—(31st December, 1895.)

Name.	Address.	Amount Subscribed for.	Amount paid up in Cash.
		\$	\$
B. Homer Dixon	Toronto	20,000	2,000
Mrs. E. Wadsworth	Weston	8,000	800
W. T. Mason, estate	(A. J. Mason Mrs. Mary L. Mason.) Executors, Toronto.	10,000	1,000
Hon. James Young		Galt	20,000	2,000
J. Herbert Mason	Toronto	40,000	4,000
William Elliot, estate	do	20,000	2,000
Mrs. Isabella Louisa Hooper	do	10,000	1,000
Sir W. H. Hingston, M.D.	Montreal	10,000	1,000
Archibald W. Stevenson	do	6,000	600
A. McL. Howard	Toronto	5,000	500
Sir W. P. Howland, C.B.	do	5,000	500
J. S. McLean, estate	Halifax, N.S.	4,000	400
Edward H. Wilmot	Fredericton, N.B.	8,000	800
Hon. I. Burpee, estate	St. John, N.B.	10,000	1,000
William W. Turnbull	do	4,000	400
Samuel Nordheimer	Toronto	10,000	1,000
Archibald F. Randolph	Fredericton, N.B.	5,000	500
James L. Dunn, estate	St. John, N.B.	4,000	400
Andrew Allen	Montreal	4,000	400
E. Goff Penney	do	4,000	400
H. J. Johnston	do	36,000	3,600
George Mitchell	Halifax, N.S.	4,000	400
The Home Savings and Loan Co., in trust	Toronto	7,500	750
Mrs. Charlotte E. Macdonald	do	2,000	200
Joseph O. Gravel, in trust	Montreal	5,000	500
Mrs. Rebecca A. Starr	Halifax, N.S.	10,000	1,000
Miss Sarah J. Franklin	Toronto	40,000	4,000
Mrs. Agnes M. Cameron	Montreal	10,000	1,000
J. K. Macdonald, in trust	Toronto	32,700	3,270
Mrs. Fanny Sibbald	do	8,000	800
Wm. Oldright, M.D.	do	5,000	500
William Macdonald, in trust	do	7,000	700
Mrs. S. B. Bowly	Birmingham, Eng.	14,000	1,400
Mrs. Julia Cherriman	London, Eng.	62,000	6,200
Mrs. Helena G. Wellington	Toronto	23,600	2,360
Mrs. Frances Gibbs	do	27,400	2,740
Swan Bros.	do	16,200	1,620
Henry Swan	do	3,800	380
B. Jennings, in trust	do	5,000	500
Robert Beatty & Co.	do	4,200	420
Rev. Nassau Cathcart	Guernsey, Channel Islands, G.B.	6,000	600
Miss Marion Sharpe	Southsea, Eng.	2,000	200
J. S. Meredith, Manager in trust	Montreal	22,000	2,200
Mrs. Mary Jane Jones	New Brunswick	4,000	400
Ralph K. Burgess	Toronto	2,000	200
Wm. A. Sims	do	12,500	1,250
Caroline E. Macdonald, in trust	do	24,000	2,400
W. H. Smith, in trust	do	20,000	2,000
Rev. Clarence W. Ball, estate	do	5,000	500
Louisa A. Ball	do	5,000	500
Florence S. Ball	do	5,000	500
Reginald L. Ball, estate	do	5,000	500
C. M. Gripton	Brantford	47,500	4,750
Hugh J. Macdonald	Winnipeg	19,000	1,900
J. K. Macdonald	Toronto	9,800	980
J. C. Kemp, Manager, and John Aird, Asst. Manager, in trust	do	32,500	3,250
Mrs. Jemima Hague	do	5,000	500
George A. Cox	do	21,600	2,160
Mrs. Catherine Ryan	do	10,000	1,000
Donald B. Macdonald	do	2,500	250
Frederick Wyld	do	18,500	1,850
F. J. Joseph, estate	do	4,000	400
W. A. Mittleberger	St. Catharines	2,500	250

THE CONFEDERATION LIFE ASSOCIATION—*Concluded.*LIST OF SHAREHOLDERS—(31st December, 1895)—*Concluded.*

Name.	Address.	Amount Subscribed for.	Amount paid up in Cash.
		\$	\$
J. F. Kirk, Manager in trust.....	Toronto.....	50,000	5,000
Miss May Kate Caulfield.....	do	1,000	100
Wm. Grigg Patterson.....	Ottawa.....	2,500	250
Alex. J. Russell Snow.....	Toronto	800	80
Mrs. Catherine Barnhart.....	do	5,000	500
Edward Hooper.....	do	50,000	5,000
Miss Elizabeth Ruthven	do	400	40
The Toronto General Trust Co., in trust...	do	10,000	1,000
W. H. Cawthra.....	do	10,000	1,000
George Cook, in trust.....	Waterloo.....	5,000	500
Letitia Ann Jones.....	Toronto.....	3,500	350
Alfred Myres and Wm. Macdonald, in trust.	do	13,000	1,500
F. J. Gosling, Agent, and D. S. Cassels, Accountant, in trust.....	do	10,000	1,000
Elvaretta J. Gripton.....	Brantford.....	16,000	1,600
W. Wedd, jr., Accountant, in trust.....	Toronto.....	5,000	500
		\$1,000,000	\$100,000

Department of Finance—Insurance Branch.

DOMINION BURGLARY GUARANTEE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1895).

Name.	Residence.	Amount Subscribed for.	Amount paid up in Cash.
		\$	\$
Bickerdike, Robert.....	Montreal.....	5,000	1,500
Brown, Lyman.....	New York.....	10,000	3,000
Drake, Walter.....	Montreal.....	2,500	750
Drummond, Hon. G. A.....	do.....	5,000	1,500
Evans, F. W.....	do.....	2,500	750
Eveleigh, J.....	do.....	5,000	1,500
Ewing A. S.....	do.....	10,000	3,000
Elliot, Jas., & H. Markland Molson, in trust.	do.....	5,000	1,500
Fairman, F.....	do.....	5,000	1,500
Finley, Samuel.....	do.....	5,000	1,500
Finley, Samuel, in trust.....	do.....	5,000	1,500
Fortier, J. M.....	do.....	5,000	1,500
Gault, A. F.....	do.....	5,000	1,500
Gemmill, J. A.....	Ottawa.....	1,000	300
Good, Brent.....	New York.....	10,000	3,000
Graham, Hugh.....	Montreal.....	5,000	1,500
Greenshields, J. N.....	do.....	5,000	1,500
Greenshields, R. A. E.....	do.....	5,000	1,500
Grose, J. A.....	do.....	10,000	3,150
Grose, William T.....	do.....	5,000	1,500
Hanson, Edwin.....	do.....	5,000	1,500
Hagar, W. C.....	do.....	1,200	360
Henshaw, H. H.....	do.....	1,300	390
Howard, Capt. A. L.....	Brownsburg, P.Q.....	5,000	1,500
Jordan, Thomas.....	Montreal.....	5,000	1,500
Locker, George R.....	do.....	5,000	1,500
Moseley, Miss Mary R.....	St. Hyacinthe.....	5,000	1,500
McRae, J. W.....	Ottawa.....	5,000	1,500
Ogilvie, Hon. A. W.....	Montreal.....	10,000	3,000
Routh, J. H.....	do.....	1,000	300
Sims, A. Haig.....	do.....	10,000	3,000
Smith, R. Wilson.....	do.....	2,500	750
Strachan, W.....	do.....	5,000	1,500
Tooke, B.....	do.....	5,000	1,500
Torrance, John.....	do.....	5,000	1,500
Wait, estate late George.....	do.....	2,500	750
Whiting, W. J.....	New York.....	15,000	4,500
		\$200,000	\$60,000

THE DOMINION LIFE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1895.)

Name.	Residence.	Amount	Amount
		Subscribed for.	Paid up in Cash.
		\$	\$
Alexander, Robt.	Galt	500	125
Boles, William	Stratford	800	200
Bean, David	Waterloo	1,000	250
Bechtel, Byron E.	do	200	50
Bowman, Israel D.	Perlin	500	125
Bowman, N. S.	Conestogo	5,000	1,250
Bauman, A. F., M.D.	Waterloo	2,000	500
Boyd, J. C.	Simcoe	700	175
Braun, Rev. C. F.	North Amherst, Ohio	2,000	500
Brandon, Rev. W. J.	Moncton	600	150
Bricker, Jacob	Waterloo	5,000	1,250
Bricker, Simon B.	do	5,000	1,250
Bruce, Wm. M., L.D.S.	Listowel	2,000	500
Buckberrough, Daniel	Waterloo	1,000	250
Beckberrough, Miss Helen P.	do	500	125
Bowman, Daniel L.	Toronto	1,000	
Cargill, Henry, M.P.	Cargill	10,000	2,500
Carscadden, Thos., M.A.	Galt	500	125
Casson, Rev. Wesley	Seaforth	1,000	250
Clemens, Miss Cornelia	Preston	200	50
Clemens, Louis Edwin	Berlin	200	50
Colquhoun, Frederick	Waterloo	5,000	1,250
Conrad, Jacob	do	5,000	1,250
Elliott, Mrs. Jennie H.	Albion	1,000	250
Eby, Rev. Elias	Morrison	1,000	250
Elsley, William	Winterbourne	1,000	250
Fleming, C. A.	Owen Sound	500	125
Fink, Paul	Waterloo	1,000	250
Forbes, Geo. D.	Hespeler	5,000	1,250
Froehlich, Conrad	Waterloo	1,000	250
Goodale, John	Milverton	2,500	625
Gowdy, Thos.	Guelph	6,000	1,500
Gray, Wm. M.	Seaforth	2,000	500
Harrison, W. S., M.D.	Brantford	1,000	250
Hawke, John	Toronto	3,000	100
Hamilton, Rev. A. M., M.A.	Winterbourne	2,000	500
Hespeler, Jacob	Waterloo	1,000	250
Hill, Alexander	Guelph	2,000	500
Hilliard, Arthur J.	Waterloo	200	50
Hilliard, John	Albion	1,000	250
Hilliard, Thos.	Waterloo	10,000	2,500
Hughes, F. G., L.D.S.	Galt	5,000	1,250
Hughes, J. B.	Waterloo	2,000	500
Hutchison, Miss Eliz. (Mrs. Connell)	Midland	600	150
Hilliard, Mrs. Catharine	Waterloo	400	100
Hibner, D.	Berlin	400	
Hope, James	Ottawa	2,000	500
Innes, James, M.P.	Guelph	4,000	1,000
Kumpf, Christian	Waterloo	5,000	1,250
Lackner, H. G., M.D.	Berlin	1,000	250
Larkworthy, Geo.	Stratford	2,000	500
Lockie, James S.	Waterloo	600	150
Lockhart, R. J., M.D.	Hespeler	1,000	250
McArthur, J. A., M.D.	Berlin	1,000	250
McGiverin, Thos.	Galt	200	50
McGowan, John	Alma	1,000	250
McMullin, James, M.P.	Mount Forest	3,000	750
Mackay, Hugh M., M.D., estate	Woodstock	2,000	500
Melvin, Robert	Guelph	1,000	250
Merner, Hon. Samuel	New Hamburg	5,000	1,250
Moore, Mrs. J. D.	St. Mary's	5,000	1,250
Moore, H. P.	Acton	1,000	250
Moyer, P. E. H., B.A.	Berlin	1,000	250
Mulloy, Nelson, M.D.	Preston	1,000	250
Mulloy, Chas. W.	Lucan	1,000	250

Department of Finance—Insurance Branch.

THE DOMINION LIFE ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Noecker, Chas. T., M.D.	Waterloo	2,000	500
Oberholtzer, Owen	Bloomington	2,000	500
Ortwein, Rev. John W.	Listowel	1,000	250
Parke, Wm. T., M.D.	do	5,000	1,250
Pasmore, W. J., M.D.	Conestoga	2,000	500
Pasmore, W. J.	Milverton	2,000	500
Peine, Louis	New Hamburg	2,500	625
Petrie, William	Winterbourne	1,000	250
Ratz, Jacob	New Hamburg	5,000	1,250
Ratz, John, Estate of	Elmira	5,000	1,250
Roos, Miss Emma R.	Waterloo	1,000	250
Roos, Peter H.	do	1,500	375
Sauder, Jeremiah	Preston	400	100
Sauder, Miss Tillie	do	400	100
Schmidt, George, M.B.	New Hamburg	500	125
Sims, Peter H.	Waterloo	5,000	1,250
Shuh, John	do	10,000	2,500
Snider, William	do	10,000	2,500
Snyder, Simon	do	10,000	2,500
Smith, William	Winterbourne	1,000	250
Sauder, Wm. Louis	Preston	200	50
Tisdale, Mrs. Sarah A.	Simcoe	2,000	500
Trow, James	Stratford	10,000	2,500
Umbach, Rev. H. L.	Napierville, Ill.	1,000	250
Vandusen, Whiteford	Tara	5,000	1,250
Wells, Walter, L.D.S.	Waterloo	15,000	3,750
Whaley, Thomas	Huntsville	1,000	250
Wing, Rev. M. L.	Berlin	1,000	250
Winter, Charles A.	Preston	1,000	250
Youngs, John	Woodstock	6,000	1,500
Pepper, Rev. John, B.A.	Holland Centre	200	50
Saunders, Miss Angeline (Mrs. Brown)	Pre-ston	200	50
McCall, Alexander	Simcoe	3,000	750
Watson, Miss Phoebe	Doon	300	75
Zimmermann, Henry	Waterloo	1,000	250
Young, William	do	8,300	2,075
Wells, Mrs. Rosina	do	2,000	500
	Total	\$261,600	\$64,400

DOMINION PLATE GLASS INSURANCE COMPANY.

LIST OF STOCKHOLDERS—(As at 31st December, 1895).

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Ramsay, A.	Montreal	1,000	400
Ramsay, A. F.	do	1,000	400
Denoon, Wm.	do	1,000	400
Gilman, E. W.	do	1,000	400
Gilman, Hon. F. E.	do	1,000	400
Meredith, H. V., in trust	do	20,000	8,000
	Total	\$25,000	\$10,000

FEDERAL LIFE ASSURANCE COMPANY.
LIST OF SHAREHOLDERS—(As at 31st December, 1895.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Aikins, John.....	Brampton.....	10,000	1,300
Aikins, M. H.....	Burnhamthorp.....	10,000	1,300
Austin, W. H.....	Trenton.....	10,000	1,300
Agar, Amos.....	Brampton.....	6,000	780
Atherton, A. B.....	Toronto.....	1,000	130
Blanshard, Mrs. Mary.....	Appleby.....	10,000	1,300
Bowes, J. W.....	Boyne.....	10,000	1,300
Beatty, J. H.....	Thorold.....	17,000	2,210
Burkholder, J. G. Y.....	Hamilton.....	10,000	
Brock, T., estate of.....	Paris.....	1,000	130
Birks, Wm.....	Woodham.....	2,000	260
Bingham, S. G.....	Hamilton.....	3,000	390
Brenton, John.....	Belleville.....	2,000	260
Broddy, Robert.....	Brampton.....	2,000	260
Baird, H. P.....	Woodstock, N.B.....	1,000	130
Bain, A. R.....	Toronto.....	2,000	260
Boyd, John.....	St. John, N.B.....	1,000	100
Burns, A.....	Hamilton.....	10,000	1,300
Burns, A., in trust.....	do.....	2,300	299
Burns, R.....	Niagara Falls, Ont.....	3,000	390
Bicknell, James.....	Hamilton.....	2,000	260
Benford, Mrs. L. A. F.....	Hyderville, Vt.....	1,600	208
Crawford, H. T.....	Toronto.....	15,500	
Coleman, F.....	Hamilton.....	3,500	455
Cummins, Mrs. R. A.....	Brampton.....	5,000	650
Crossley, H. T.....	St. Thomas.....	3,000	390
Cornish, G. H.....	Port Elgin.....	1,000	65
Cobb, Thomas.....	Toronto.....	1,000	130
Clement, E., estate of.....	Parkdale.....	3,000	390
Colling, Thomas.....	St. George.....	2,500	325
Chown, Edwin.....	Kingston.....	5,000	650
Clark, R. B.....	Napanee.....	2,500	325
Calloway, Mrs. E. H.....	Hyderville, Vt.....	1,600	208
Campbell, Mrs. E. H.....	Castleton.....	1,000	130
Dexter, David.....	Hamilton.....	21,000	2,730
Dexter, David, in trust.....	do.....	12,500	1,625
Delong, A. M.....	Renfrew, Ont.....	3,000	390
Douglas, George.....	Montreal.....	5,000	175
Dexter, Mrs. I.....	Hamilton.....	10,000	1,300
Downer, W. H. N.....	Glenavey, Ireland.....	2,000	107
Drysdale, Wm.....	Montreal.....	2,000	260
Dawson, H. W.....	Brampton.....	2,000	260
Dever, James and Patrick.....	Fredericton, N.B.....	1,000	130
Evans, W. A.....	Milton.....	1,000	
Edgecombe, F. B.....	Fredericton, N.B.....	1,000	130
Fillman, Peter.....	Barton.....	10,000	
Forster, William.....	Brampton.....	5,000	650
Fleming, D. G.....	Chatham.....	2,000	260
Fairfield, B. C.....	St. Catharines.....	5,070	500
Forlong, Wm.....	Lachute.....	5,000	650
Foster, George E.....	Ottawa.....	2,600	260
Freeman, J. A.....	Brantford.....	3,000	390
Farr, Dina.....	Holyoke.....	2,500	325
Galbraith, Mrs. C.....	Toronto.....	5,000	650
Gundy, James.....	Brantford.....	2,000	260
Griffith, Thomas.....	Brockville.....	2,500	325
Goodwin, James.....	Grimmsby.....	5,000	650
Gibson, J. M.....	Hamilton.....	2,000	260
Hamilton Investment Company.....	do.....	10,000	1,000
Haslett, T. C.....	do.....	23,500	1,955
Hanger (R.) Slate Works.....	Hyderville, Vt.....	200	26
Harris, James.....	Guelph.....	5,000	650
Holtby, Thomas.....	Brampton.....	5,000	650
Hanson, C. A.....	Montreal.....	3,000	390
Hall, F. A.....	Perth.....	10,000	1,300
Hansford, Wm., estate of.....	Toronto.....	10,000	1,300
Hayden, John.....	Cobourg.....	2,500	325
Hanson, W.....	Montreal.....	2,500	325
Hanger, Mrs. H.....	Hyderville, Vt.....	1,600	208
Hewitt, W. J.....	Leeds, Eng.....	4,000	520

Department of Finance—Insurance Branch.

FEDERAL LIFE ASSURANCE COMPANY—*Concluded.*
LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Hunter, Wm.	Hamilton	3,000	390
Irwin, James	Prescott	5,000	650
Isaac, Richard	Salmon Point	500	65
Jarvis, R. H.	Toronto	9,000	120
Johnson, Mrs. P. F.	Deloraine, Man.	500	65
Kenny, S. M.	Hamilton	7,000	91
Kearns, W. C.	Burlington	5,000	650
Kerns, Wm.	do	20,000	2,600
Kettlewell, Wm.	Paris, Ont.	5,000	650
Kinghorn, Wm., in trust	Douglas, N.B.	1,000	130
Lund, Wm.	Woodstock	5,000	650
Land, J. H.	Hamilton	10,000	
Laing, Christiana	Burlington	5,000	650
Leitch, R. H.	Castleton	1,000	130
Laidlaw & Co., R.	Toronto	10,000	1,300
Might, Samuel	Prescott	10,000	1,300
Manley, J. G.	Deer Park	1,000	130
Metcalfe, C. W.	Holyoke	2,500	325
McCallum, J. W.	Toronto	1,000	130
McDonald, H. S.	Brockville	2,500	325
McCraney, Wm.	Vancouver, B.C.	5,000	650
McIntyre, C. E.	Chatham	2,000	260
McLeod, F.	St. John, N.B.	2,000	260
Niehans, Chas.	Toronto	5,000	650
Potts, John	do	15,000	1,950
Potts, Margaret	do	5,000	650
Potts, John (in trust)	do	2,500	325
Patrick, Wm., estate of	Brockville	10,000	1,300
Pitceathly & Kelso	Belleville	2,000	260
Raw, Robt., jun.	Hamilton	10,000	
Roberts, W. and McGillivray, D. (in trust)	do	10,000	1,300
Russ, A. E.	Niagara Falls, S.	17,000	2,210
Russ, Mrs. E. C.	do	3,000	390
Ross, J. S.	Brantford	2,000	260
Reynar, A. H.	Toronto	2,500	325
Richardson, J. E.	Granby	10,000	1,300
Scott, J. G.	Galt	10,000	1,300
Sutherland, Henry	Parkdale	8,000	1,040
Scott, George	St. Thomas	10,000	1,300
Sutherland, D. G. (estate)	Toronto	10,000	1,300
Shepherd, W. W.	Muncey	1,000	130
Scott, John	St. Mary's	1,000	130
Smoke, S. C.	Toronto	2,000	260
Sharp, L. N.	Minneapolis	1,000	130
Stephens, Henry	Hamilton	2,000	260
Sutherland, A.	Toronto	2,000	260
Strachan, Mrs. E. S.	Hamilton	5,000	650
Teskey, Luke	Toronto	2,000	260
Temple, Thomas	Fredericton, N.B.	2,000	260
Turnbull, W. W.	St. John, N.B.	1,000	130
VanWart, G. W.	Woodstock, N.B.	1,000	100
VanWart, J. A.	Fredericton, N.B.	2,000	260
Wakefield, John	Dundas	9,500	1,235
Wilson, T. H., estate of	Hamilton	10,000	1,300
Williams, Wm.	Mitchell	6,000	780
Wilmot, Austin	Milton	10,000	1,300
Willoughby, N. R.	Listowel	10,000	1,300
Woolverton, A.	Hamilton	9,000	1,170
Watson, W. C.	Brantford	8,000	1,040
Wakefield, Daniel	Washington	1,000	130
Wright, Mrs. Mary	St. Thomas	6,000	780
Warden, R. H.	Montreal	2,500	325
Whiting, Richard	Kingston	10,000	1,300
Wood, Josiah	Sackville	2,000	260
Young, Fred	Hamilton	1,000	25
Young, E. R.	Toronto	1,000	130
Zimmerman, Adam	Hamilton	3,000	390
Total		\$ 700,000	\$ 80,197

THE GREAT WEST LIFE ASSURANCE CO.

LIST OF SHAREHOLDERS—(As at 31st December, 1895).

Name.	Residence.	No. of Shares.	Amount Subscribed.	Amount Paid up in Cash.
			\$	\$
Aikins, J. A. M., and Culver, W. H.	Winnipeg	70	7,000	1,750
Aikins, J. S.	do	20	2,000	500
Alexander, H. B.	Calgary	10	1,000	250
Allen, Rev. James.	Hamilton	10	1,000	250
Alloway, W. F.	Winnipeg.	25	2,500	625
Anderson, J. B.	Carberry	4	400	100
Anderson, J. W.	Victoria, B.C.	2	200	50
Anderson, J. E.	Winnipeg	10	1,000	250
Ashdown, J. H.	do	150	15,000	3,750
Ashdown, Mrs. M. J.	Portage la Prairie.	5	500	125
Baker, E. Crow.	Victoria.	20	2,000	500
Barber, Henry	Toronto	5	500	125
Barber, S.	Calgary	5	500	125
Barclay, E. J., in trust.	Brandon.	20	2,000	500
Baskerville, C. A.	Winnipeg.	20	2,000	500
Bawlf, N.	do	10	1,000	250
Beck, H. H., in trust.	do	3	300	75
Beck, G. S., M.D.	Port Arthur	20	2,000	500
Bertrand, S. A. D.	Winnipeg	40	4,000	1,000
Bois-eau, A. F., the estate of.	Brandon.	30	3,000	750
Bond, J. M.	Guelph, Ont.	5	500	125
Blanchard, R. J., M.D.	Winnipeg	50	5,000	1,250
Bright, A.	do	10	1,000	250
Brock, J. H.	do	56	5,600	1,400
Brock, W. R.	Toronto	50	5,000	1,250
Burns, Adam.	Halifax, N.S.	20	2,000	500
Byrnes, Henry	Winnipeg	10	1,000	250
Cain, J.	Viriden	20	2,000	500
Cameron, A.	Oak Lake.	10	1,000	250
Carscaden, J. D.	Vancouver	20	2,000	500
Carscaden, Mrs. C. E.	do	20	2,000	500
Campbell, Charles.	Montreal, Que.	50	5,000	1,250
Campbell, H. M.	Portage la Prairie.	10	1,000	250
Campbell, Mrs. M.	do	10	1,000	250
Campbell, P.	Carman	20	2,000	500
Campbell, Isaac, Q.C.	Winnipeg	10	1,000	250
Campbell, R. J.	do	10	1,000	250
Cass, Edward	do	4	400	100
Champion, H. T.	do	20	2,000	500
Chown, H. H., M.D.	do	50	5,000	1,250
Clark, Samuel P.	do	16	1,600	400
Clark, W. J.	Port Arthur	20	2,000	500
Cowan, James.	Portage la Prairie.	20	2,000	500
Cross, A. E.	Calgary	4	400	100
Cross, W.	Winnipeg.	10	1,000	250
Clayton, F. W.	Portage la Prairie.	10	1,000	250
Crowe, Herbert.	Winnipeg.	20	2,000	500
Crowe, Geo. R.	do	20	2,000	500
Dancer, Chas. H.	Portage la Prairie.	5	500	125
Dick, Miss M.	Winnipeg.	40	4,000	1,000
Donald, W. A.	Pilot Mound	20	2,000	500
Drewry, E. L.	Winnipeg.	20	2,000	500
Duffin, S.	do	10	1,000	250
Dunsford, Mrs. J.	Morden	2	200	50
Elliott, Ellen	New Westminster.	25	2,500	625
Erb, L. E.	Victoria	10	1,000	250
Ewart, John H.	Toronto	5	500	125
Ewen, A.	New Westminster.	25	2,500	625
Forin, J. A.	do	5	500	125
Fairley, W. A.	Carberry	5	500	125
Farrell, Edward, M.D.	Halifax	10	1,000	250
Fergusson, A. D.	Regina	4	400	100
Fletcher, Mrs. Annie.	Woodstock, Ont.	10	1,000	250
Finley, F. G., M.D.	Montreal	10	1,000	250

Department of Finance—Insurance Branch.

THE GREAT WEST LIFE ASSURANCE CO.—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of Shares.	Amount	Amount
			Subscribed.	Paid up in Cash.
			\$	\$
Flunmeifeit, Alfred C.	Victoria	20	2,000	500
Forsyth, George	Winnipeg	30	3,000	750
Frame, J. F.	Virdeu.	20	2,000	500
Fraser, A. C.	Brandon	10	1,000	250
Fraser, J. M.	Pilot Mound	5	500	125
Fraser, Donald	Winnipeg	10	1,000	250
Fraser, A. W.	Ottawa	10	1,000	250
Freer, Mrs. Ann.	Winnipeg	5	500	125
Fullerton, William	Manitou	20	2,000	500
Fyshe, Thomas	Halifax, N.S.	10	1,000	250
Galbraith, R. L. T.	Fort Steele, B.C.	4	400	100
Galletly, A. J. C.	Victoria	2	200	50
Galt, G. F.	Winnipeg	20	2,000	500
Garland, Wm. (in trust)	Portage la Prairie	20	2,000	500
Girvin, J. A.	Winnipeg	50	5,000	1,250
Gordon, J. C.	do	5	500	125
Graham, H. C.	Hayfield, Man.	10	1,000	250
Halstead, Wm.	Portage La Prairie	10	1,000	250
Hall, Miss E. E.	Victoria	5	500	125
Hall, J. D.	Vancouver	5	500	125
Hay, C.	Portage La Prairie	10	1,000	250
Hamilton, L. A.	Winnipeg	5	500	125
Henderson, F. G. A.	Brandon	15	1,500	375
Henderson, H. E.	do	5	500	125
Henderson, J. B.	Carberry	10	1,000	250
Henry, Miss Jane	Don, Ont.	10	1,000	250
Henry, James	do	10	1,000	250
Henry, John	do	20	2,000	500
Henry, William	Wexford, Ont.	10	1,000	250
Hespeler, William	Winnipeg	50	5,000	1,250
Hillier, G.	Virdeu.	20	2,000	500
Hogg, W. D.	Ottawa	20	2,000	500
Hogg, Rev. J.	Winnipeg	20	2,000	500
Hogg, Rev. J. (in trust)	do	60	6,000	1,500
Holland, C. A.	Victoria	30	3,000	750
Housser, J. H.	Winnipeg	70	7,000	1,750
Housser, J. W.	do	10	1,000	250
Howitt, H., M.D.	Guelph, Ont	10	1,000	250
Hurtley, T.	Winnipeg	20	2,000	500
Hutchings, E. F.	do	20	2,000	500
Inkster, Colin	do	10	1,000	250
Irving, John	Victoria	20	2,000	500
Jardine, A.	Winnipeg	5	500	125
Jardine, Mrs. A.	do	5	500	125
Johnston, W.	Brandon	2	200	50
Keddy, John	do	10	1,000	250
Kelly, A.	do	20	2,000	500
Kelty, Miss Minnie	Moosejaw	1	100	25
Kenny, J. J.	Toronto	20	2,000	500
Kerr, Robert	Winnipeg	5	500	125
Langley, Charles	Toronto	5	500	125
Little, J. W.	London, Ont.	10	1,000	250
Logan, John A.	McGregor	5	500	125
Logan, R.	Seaforth, Ont.	20	2,000	500
Logan, Wm.	Carberry	20	2,000	500
Long, A. J.	Winnipeg	5	500	125
Manning, R. F.	do	10	1,000	250
Marani, Cesare J.	Toronto	60	6,000	1,500
Marlatt & Housser.	Portage La Prairie	10	1,000	250
Marsh, D. W.	Calgary	20	2,000	500
Marsh, G. W.	Beulah.	5	500	125
Marsh, G. T.	Regina	48	4,800	1,200
Marvin, E. B.	Victoria	20	2,000	500
Martin, Robert	Vancouver	20	2,000	500
Mason, J. H.	Toronto	200	20,000	5,000

THE GREAT WEST LIFE ASSURANCE CO.—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Mathewson, F. H. (in trust)	Winnipeg	1	100	25
Maxwell, John S.	Brandon	5	500	125
Meredith, H.	do	40	4,000	1,000
Metcalf, T. H.	Portage la Prairie.	10	1,000	250
Millar, T. B.	do	20	2,000	500
Milroy, T. M., M.D.	do	50	5,000	1,250
Mitchell, W. J.	Toronto	10	1,000	250
Morse, Frank M., in trust.	Winnipeg	4	400	100
Morton, Ed.	Carberry.	5	500	125
Mudge, H. J.	Montreal	20	2,000	500
Mundie, J.	Winnipeg.	8	800	200
Mutt.ebury, G. A.	do	20	2,000	500
Macdonald, Alexander.	do	50	5,000	1,250
Macdonald, Alexander, in trust.	do	40	4,000	1,000
Macdonald, Mrs. Annie.	do	10	1,000	250
Macdonald, H. J., Q.C.	do	100	10,000	2,500
Macdonald, W. A.	Brandon	5	500	125
McBride, T. J.	Winnipeg.	100	10,000	2,500
McCleneghen, A. V.	do	10	1,000	250
McDiarmid, John, M.D.	Brandon	10	1,000	250
McDonald, Donald H.	Fort Qu'Appelle	5	500	125
McDonald, W. A.	Winnipeg	4	400	100
McIntyre, P. C.	do	40	4,000	1,000
MacKenzie, Kenneth.	do	10	1,000	250
McLaren, J. B.	Morden	2	200	50
McLenaghan, James.	Portage la Prairie.	30	3,000	750
McLeod, John.	do	4	400	100
McMillan, Hon. D. H.	Winnipeg	20	2,000	500
McNaughton, R. D., in trust.	Moosomin	5	500	125
McNee, Mrs. J.	Windsor, Ont.	40	4,000	1,000
McPhillips, L. G.	Vancouver.	10	1,000	250
McQuaker, Wm.	Winnipeg	20	2,000	500
Nairn, Stephen	do	10	1,000	250
Nanton, A. M.	do	20	2,000	500
Nation, F.	Brandon	10	1,000	250
O'Connor, D.	Ottawa	10	1,000	250
Paddon, J. A.	Regina	5	500	125
Parsons, S. R.	Winnipeg.	20	2,000	500
Patton, F. L.	do	5	500	125
Peterson, C. W.	Brandon	10	1,000	250
Phillips, F.	Portage la Prairie.	10	1,000	250
Purdon, W. F.	Winnipeg.	5	500	125
Quinn, John.	Brandon.	1	100	25
Reid, Hayter	Regina	10	1,000	250
Rice, G. S.	do	4	400	100
Richard, J. A.	Winnipeg.	10	1,000	250
Richardson, A. K.	Portage la Prairie.	10	1,000	250
Riley, R. T.	Winnipeg.	20	2,000	500
Robinson, J.	do	5	500	125
Robinson, T. W.	Moosejaw	10	1,000	250
Robson, D.	New Westminster.	5	500	125
Robson, Hon. John, estate of.	Victoria	20	2,000	500
Rogers, R. A.	Winnipeg.	5	500	125
Rogers, W. G.	Carberry.	2	200	50
Rowand, Rev. W. L. H.	Rapid City.	6	600	150
Russell, J.	Winnipeg	5	500	125
Sayward, J. A.	Victoria	20	2,000	500
Scarth, W. B.	Winnipeg.	25	2,500	625
Sherk, Miss J.	do	2	200	50
Shirriff, Mrs. Christina	Brandon	5	500	125
Smith, T. D.	Winnipeg.	10	1,000	250
Smyth, J. C.	do	10	1,000	250
Smyth, S. M.	Brandon.	20	2,000	500
Spencer, John P., estate of.	Winnipeg	10	1,000	250
Spera, A. E.	do	10	1,000	250

Department of Finance—Insurance Branch.

GREAT WEST LIFE ASSURANCE CO.—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Sprague, D. E.	Winnipeg	10	1,000	250
Stewart, Mrs. C. R.	do	20	2,000	500
Stewart, R.	do	10	1,000	250
Stickle, T. D.	Carberry	10	1,000	250
Stidston, R.	Portage la Prairie	20	2,000	500
Smith, R. Wilson	Montreal	50	5,000	1,250
Thornton, R. S., M.D.	Deloraine	5	500	125
Thomson, Robert	Hamilton	5	500	125
Unsworth, W. B.	Portage la Prairie	10	1,000	250
Vernon, Hon. F. G.	Victoria	50	5,000	1,250
Waddell, Mrs. E. M.	Winnipeg	20	2,000	500
West, Thomas	Toronto	10	1,000	250
Wheeler, C. H.	Winnipeg	10	1,000	250
Whimster, Peter	Portage la Prairie	40	4,000	1,000
White, William	Ottawa	10	1,000	250
Whitelaw, A.	Brandon	5	500	125
Whyte, Wm.	Winnipeg	5	500	125
Wickson, Arthur	do	30	3,000	750
Williams, A.	Vancouver	20	2,000	500
Wilson, D. H., M.D.	do	20	2,000	500
Wilson, R. R.	Winnipeg	10	1,000	250
Wilson, W. F.	Brandon	20	2,000	500
Wilkie, D. R.	Toronto	20	2,000	500
Worth, Arthur	do	40	4,000	1,000
	Total	4,000	\$400,000	\$100,000

GUARANTEE COMPANY OF NORTH AMERICA.

LIST OF SHAREHOLDERS—(As at 31st December, 1895.)

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Buchanan, W. J.	Montreal	40	2,000	2,000
Clouston, E. S.	do	25	1,250	1,250
Cassils, John	do	25	1,250	1,250
Dixon, B. Homer	Toronto	100	5,000	5,000
Gilroy, Mrs. B.	Winnipeg	75	3,750	750
Girdwood, G. P., M.D., in trust	Montreal	34	1,700	340
Gibb, Jas. D., estate	do	30	1,500	1,500
Gunn, Geo. C.	London, Ont.	10	500	100
Gunn, Wm. A.	do	10	500	100
Gundry, Mrs. M. A.	Toronto	75	3,750	750
Hague, George	Montreal	20	1,000	1,000
Hall, Benjamin, estate of	do	80	4,000	4,000
Hamilton, John	Quebec	50	2,500	2,500
Kerr, Robert	Montreal	10	500	500
Morrice, D.	do	60	3,000	600
Macfie, R. C.	London, Ont.	20	1,000	200
MacDougall, H. S.	Montreal	350	17,500	3,500
McCulloch, Ferdinand, estate	do	30	1,500	300
Mackintosh, J. C.	Halifax, N.S.	6	300	60
MacDougall Bros., special	Montreal	1,342	67,100	17,020
Nelles, R. Campbell, and Robert Craïck, M.D., executors	do	210	10,500	10,500
O'Brien, James	do	50	2,500	500
Ross, Jas. G., estate of	Quebec	120	6,000	1,200
Riddell, Alex. F.	Montreal	10	500	100
Ramsay, William	Toronto	60	3,000	3,000
Rawlings, Edward	Montreal	5,454	272,700	89,220
Rawlings, Edward, in trust for—				
Rawlings, Miss A. L.	do	6	300	300
Rawlings, Miss E. M.	do	5	250	250
Rawlings, Miss K. N. B.	do	5	250	250
Rawlings, George W.	do	5	250	250
Rawlings, H. E. A.	do	5	250	250
Rawlings, W. T.	do	5	250	250
Shaughnessy, Thos	do	25	1,250	1,250
Smith, Larratt W.	Toronto	100	5,000	5,000
Stayner, Mrs. H. R.	do	280	14,000	10,800
Strickland, Mrs. C. C.	Lakefield, Ont.	30	1,500	300
Torrance, Mrs. M. W.	Montreal	711	35,550	8,110
Torrance, John	do	20	1,000	200
Thomson, Geo. H.	Quebec	60	3,000	3,000
Waddell, Mrs. M. C.	Montreal	14	700	700
Walker, James R.	do	6	300	60
Walker, Kenneth McL.	do	44	2,200	440
Wethall, Wm. J.	do	170	8,500	8,500
Wethall, Mrs. E.	do	20	1,000	1,000
Wainwright, Wm	do	50	2,500	1,500
Arnes, G. R. W.	Philadelphia, Pa.	600	30,000	10,000
Arnond, W. C. de	do	100	5,000	1,000
Atkins, Edw. F.	Boston, Mass.	100	5,000	5,000
Burrough, H. N., estate of	Philadelphia, Pa.	50	2,500	2,500
Bullions, Mrs. L. C.	Troy, N. Y.	5	250	250
Barrett, Thos. L.	Louisville, Ky.	25	1,250	1,250
Caldwell, Miss Mary	Pittsburg, Pa.	5	250	250
Clark, C. P.	Syracuse, N. Y.	30	1,500	1,500
Commegys, B. B.	Philadelphia, Pa.	20	1,000	1,000
Citizens' Insurance Co.	Pittsburg, Pa.	5	250	250
Cuyler, Thomas de Witt	Philadelphia, Pa.	20	1,000	1,000
Cannon, H. W.	New York, N. Y.	50	2,500	2,500
Chafee, Mrs. M. F.	Boston, Mass.	5	250	250
Chafee, Miss Alice	do	5	250	250
Chafee, Z.	Providence, R. I.	5	250	250
Collins, Alfred M., estate of	Philadelphia, Pa.	50	2,500	2,500
Cooley, Theo.	Nashville, Tenn.	50	2,500	2,500

Department of Finance—Insurance Branch.

GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Drumm, Ross W	Pittsburg, Pa	10	500	500
Dougherty, John	New York, N. Y.	100	5,000	1,000
Dohrman, Mrs. E	Pittsburg, Pa	20	1,000	1,000
Dickson, Mrs. S. H.	Allegheny City, Pa	6	300	300
Day, Thomas P	Pittsburg, Pa	8	400	400
Erringer, J. L	Philadelphia, Pa	50	2,500	500
Gregerson, Mrs. M. E.	Boston, Mass	5	250	250
Gibbs, Edwd. N.	Norwich, Conn	40	2,000	2,000
Garrison, Abraham, estate of.	Pittsburg, Pa	40	2,000	2,000
Gorman, George J.	do	10	500	500
Gregerson, G. W	Boston, Mass	10	500	100
Granberry, W. L.	Nashville, Tenn.	10	500	500
Hartshorne, Charles	Philadelphia, Pa	50	2,500	2,500
Humphrey, A. P	Louisville, Ky	10	500	500
Howell, J. T.	Nashville, Tenn.	10	500	500
Jesup, M. K.	New York, N. Y.	200	10,000	2,000
Jones, Hon. J. Russell.	Chicago, Ill.	20	1,000	1,000
Keech, W. H.	Pittsburg, Pa	15	750	750
Luce, Mrs. E. T.	Boston, Mass	20	1,000	1,000
Lloyd, D. McK	Pittsburg, Pa	10	500	500
Loutrel, Cyrus F.	New York, N. Y.	50	2,500	2,500
Moss, J. O.	Sandusky, O.	50	2,500	2,500
Merrill, C. L.	Pittsburg, Pa	10	500	500
Metzger, W. E.	Nashville, Tenn.	10	500	500
Morris, Geo. W	Louisville, Ky	10	500	500
Marks, Albert D	Nashville, Tenn.	10	500	500
Messler, Thomas D., estate of.	Pittsburg, Pa	42	2,100	2,100
Messler, Remseva V.	do	14	700	700
Minturn, Mrs. S. S.	New York, N. Y.	200	10,000	10,000
McCoy, Mrs. Mary E.	Allegheny City, Pa.	20	1,000	1,000
Newcomb, H. V.	New York, N. Y.	400	20,000	4,000
Noël, Miss Mamie F.	Nashville, Tenn.	10	500	500
Pennsylvania Co., for insurance on lives and granting annuities, &c.—Trustees under will of Jos. W. Drexel, deceased	Philadelphia, Pa	200	10,000	10,000
Paton, John	New York, N. Y.	50	2,500	2,500
Pell, Alfred	do	40	2,000	2,000
Pulsford, J. E.	do	120	6,000	6,000
Quarier, Cushman	Louisville, Ky	10	500	500
Rolph, W. T.	do	10	500	500
Smith, Hon. J. Gregory, estate of.	St. Albans, Vt.	100	5,000	5,000
Sabine, Mrs. J. Lee	Philadelphia, Pa	120	6,000	6,000
Sabine, A. F.	do	60	3,000	600
Stahlman, E. B	Nashville, Tenn.	20	1,000	1,000
Schoonmaker, James M.	Pittsburg, Pa	20	1,000	1,000
Stites, John	Louisville, Ky	10	500	500
Thaw, Wm. Minor	Pittsburg, Pa	5	250	250
Thaw, Elizabeth B	do	5	250	250
Thompson, W. R.	do	20	1,000	1,000
Walton, Samuel B.	do	20	1,000	1,000
Winslow, Gen. E. T.	New York, N. Y.	100	5,000	1,000
Willock, James H.	Pittsburg, Pa	10	500	500
Total		13,372	\$668,600	\$304,600

HOME LIFE ASSOCIATION OF CANADA.

GUARANTEE FUND—(As at 31st December, 1895.)

Name.	Residence.	Amount	Amount
		Subscribed for.	Paid up in Cash.
		\$	\$ cts.
Apted, E.	Toronto	100	10 00
Apted, W. H.	do	100	10 00
Austin, C.	Simcoe	500	100 00
Anderson, E. E.	Grimsby	100	
Bentley, L., M.D.	Toronto	100	5 00
Barber, H. W.	do	300	60 00
Carscadden, Thos.	Galt	3,000	
Coady, R. T.	Toronto	500	
Cleland, G. S., M.D.	do	500	100 00
Davis, Mrs. E.	do	5,000	1,600 00
Dickson, G.	do	500	145 00
Dransfield, E. R.	Galt	1,000	200 00
Draisey, N.	Toronto	4,000	1,800 00
Firstbrook, J.	do	5,000	2,090 00
Firstbrook, W. A.	do	5,000	2,500 00
Goldsmith, P. D., M.D.	Peterboro.	2,000	400 00
Gorman, S. R.	Belleville.	1,000	100 00
Harcourt, F. W.	Toronto	1,000	100 00
Hillock, John	do	1,000	225 00
Harvey, W. H.	do	1,000	
Howarth, A. H.	do	7,500	1,541 00
Harcourt, Hon. R.	do	1,000	200 00
Harrison, W. T., M.D.	Keene	1,000	
Harrison, C. W.	Grimsby	1,000	200 00
King, J. D.	Toronto	500	100 00
Kirkland, Thos.	do	1,000	200 00
King, J. S., M.D.	do	2,000	392 36
King, J. S.	do	2,000	433 00
Laidlaw, A.	Galt	1,000	200 00
McKenzie, Wm.	Toronto	2,000	400 00
McLean, G.	Napanee	1,000	200 00
McDonald, A. F.	do	1,000	200 00
Ogden, Albert	do	1,000	200 00
Pattison, A. J.	do	5,000	3,929 42
Rowland, A. E.	do	1,000	200 00
Roaf, J. R.	do	1,000	160 00
Scott, Wm.	do	1,000	200 00
Stevenson, H. M.	do	2,000	400 00
Somers, G. T.	Beeton	1,000	200 00
Sheppard, L. C.	Toronto	100	20 00
Scott, J. H.	Galt	3,500	200 00
Turnbull, Robt.	do	2,500	500 00
Tomlinson, J.	Toronto	2,000	400 00
	Totals	\$72,800	\$19,311 78

Department of Finance—Insurance Branch.

THE LONDON LIFE INSURANCE COMPANY.

LIST OF STOCKHOLDERS—(As at 31st December, 1895).

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Bullen, W. F.	London	16,000	3,200
Bowman, W.	do	16,500	3,300
Blinn, H. W.	do	1,100	220
Durand Estate	do	2,200	440
Elliott Estate	do	6,000	1,200
Emery, A. S.	do	18,000	3,600
Green, Thos.; estate	do	1,100	220
Gibbons, Geo. C.	do	12,200	2,440
Greenless, A., in trust	do	8,900	1,780
Jeffery, A. A.	do	61,500	12,300
Jeffery, A. O.	do	57,600	11,520
Jeffery, J. E.	do	6,300	1,260
Johnston, John	do	2,200	440
Milne, Jas.	do	1,000	200
Milne, Mrs. E.	do	200	40
Mills, John	do	2,000	400
Moffat, Col. Jas., estate	do	1,100	220
Magee, J., in trust	do	3,900	780
McClary, John	do	7,000	1,400
Richter, J. G.	do	18,500	3,700
Smallman, T. H.	do	4,700	940
Webb, Wm.	do	2,000	400
	Totals	\$250,000	\$50,000

MANUFACTURERS GUARANTEE AND ACCIDENT INSURANCE
COMPANY.

LIST OF STOCKHOLDERS—(As at 31st December, 1895).

Name.	Address.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
McKinnon, S. F.	Toronto	100	10,000	4,000
Armstrong, J. B., estate	Guelph	20	2,000	800
Warren, C. D.	Toronto	50	5,000	2,000
Patterson, R. L.	do	50	5,000	2,000
Crean, Robt.	do	20	2,000	800
Bell, Wm.	Guelph	50	5,000	2,000
Boomer, H. C.	Toronto	10	1,000	400
Archer, Robt.	Montreal	20	2,000	800
Macdonald, Sir John A., estate	Ottawa	20	2,000	800
Allan, A. A.	Toronto	10	1,000	400
Thornton, I.	New Richmond, P.Q.	10	1,000	400
Lowndes, Hy.	Toronto	20	2,000	800
Flett, Jno.	do	50	5,000	2,000
Trees, Samuel	do	50	5,000	2,000
Manning, Alex	do	50	5,000	2,000
Riordan, Chas.	Merritton	50	5,000	2,000
Blackstock, T. G.	Toronto	70	7,000	2,800
Barber, Jas.	Georgetown	20	2,000	800
Youngs, John, estate	Woodstock	30	3,000	1,200
Mann, D. D.	Winnipeg	100	10,000	4,000
Gooderham, Geo., in trust.	Toronto	75	7,500	3,000
Gooderham, Geo.	do	222	22,200	8,880
Gooderham, A. E.	do	50	5,000	2,000
Ross, J. F. W., M.D	do	40	4,000	1,600
		1,187	118,700	47,480

Department of Finance—Insurance Branch.

MANUFACTURERS' LIFE INSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1895).

Name.	Residence.	No. of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
Archer, Robert.....	Montreal.....	50	\$ 5,000	\$ 1,000
Akers, John.....	Toronto.....	50	5,000	1,000
Ball, William.....	Chatham.....	10	1,000	200
Bond, J. M.....	Guelph.....	10	1,000	200
Blackstock, T. G.....	Toronto.....	50	5,000	1,000
Bell, John.....	Belleville.....	15	1,500	300
Boswell, A. R.....	Toronto.....	2	200	40
Brodie, R. T.....	Hespeler.....	20	2,000	400
Brace, William.....	Brockville.....	25	2,500	500
Cleghorn, E. A.....	London.....	10	1,000	1,000
Crean, R.....	Toronto.....	100	10,000	2,000
Christie, William.....	do.....	1	100	20
Clarke, John.....	Peterboro'.....	10	1,000	200
Comstock, W. H.....	Brockville.....	50	5,000	1,000
Dailey, Mrs. M. E.....	Iowa U.S.....	1	100	20
Dobson, John.....	Lindsay.....	1	100	20
Davie, Hon. T.....	Victoria, B.C.....	100	10,000	2,000
Flett, John.....	Toronto.....	50	5,000	1,000
Gault, A. F.....	Montreal.....	50	5,000	1,000
Grenier, J.....	do.....	10	1,000	200
Godfrey, Henry.....	Toronto.....	1	100	20
Gravel, J. O.....	Montreal.....	50	5,000	1,000
Gonthier, Rev. T. D. C.....	Ottawa.....	5	500	100
Gooderham, G. P., account.....	Toronto.....	2,241	224,100	44,820
Gooderham, G. P., in trust.....	do.....	1,155	115,500	23,100
Hay, R., estate of.....	do.....	100	10,000	2,000
Harris Estate.....	Brantford.....	50	5,000	1,000
Halliday, J. T. J.....	Peterboro'.....	50	5,000	1,000
Hamilton, W.....	do.....	10	1,000	200
Hingston, W. F.....	Montreal.....	50	5,000	1,000
Hill, W. H.....	Peterboro'.....	10	1,000	200
Ireland, G. E.....	Kingston.....	2	200	40
Jarvis Estate.....	Chatham.....	10	1,000	1,000
Junkin, J. F.....	Toronto.....	35	3,500	700
Lennox, E. J.....	do.....	100	10,000	2,000
Lowndes, Henry.....	do.....	50	5,000	1,000
McLennan, R. R.....	Alexandria.....	250	25,000	5,000
McGaw, Thomas.....	Toronto.....	50	5,000	1,000
May, S. C.....	do.....	100	10,000	2,000
McKinnon, S. F.....	do.....	250	25,000	5,000
Mann, D. D.....	Winnipeg.....	100	10,000	2,000
Manning, W. H.....	Peterboro'.....	25	2,500	500
Matthews, W. E.....	Ottawa.....	10	1,000	200
Mills, James.....	Guelph.....	100	10,000	2,000
MacPherson, Sir D. L.....	Toronto.....	50	5,000	1,000
Mallory, G. J.....	Brockville.....	50	5,000	1,000
Nicholl, William.....	Brantford.....	20	2,000	400
Nichols, William.....	Ottawa.....	5	500	100
Nicholls, May A.....	Peterboro'.....	10	1,000	200
O'Hara, R.....	Chatham.....	19	1,900	1,900
Ouimet, Hon. J. A.....	Ottawa.....	50	5,000	1,000
Phillips, F. J.....	Toronto.....	1	100	20
Patterson, R. L.....	do.....	100	10,000	2,000
Rolph, F.....	do.....	1	100	20
Rowse, O. C.....	Peterboro'.....	20	2,000	400
Ross, Dr. J. F. W.....	Toronto.....	50	5,000	1,000
Robinson, J. O.....	England.....	50	5,000	1,000
Storey, W. H.....	Acton.....	50	5,000	1,000
Stevens, A. J.....	Chatham.....	10	1,000	200
Strachan, W.....	Montreal.....	50	5,000	1,000
Shepherd, H. L.....	Brockville.....	5	500	100
Tilley, Sir S. L.....	Fredericton, N.B.....	10	1,000	200
Tupper, Sir Charles Hibbert.....	Ottawa.....	20	2,000	400
Warren, C. D.....	Toronto.....	100	10,000	2,000
Walsh, William.....	Peterboro'.....	10	1,000	200
Walkey, W. H.....	do.....	10	1,000	200
Yeung, M.....	Galt.....	50	5,000	1,000
Youngs, John, estate of.....	Woodstock.....	50	5,000	1,000
Totals.....		6,210	\$ 621,000	\$ 127,320

MERCANTILE FIRE INSURANCE COMPANY.

LIST OF STOCKHOLDERS—(As at 31st December, 1895).

Name.	Address.	Subscribed Capital.	Amount Paid up in Cash.
		\$	\$
I. E. Bowman.....	Waterloo.....	12,000	2,400
J. B. Snider.....	Conestogo.....	10,000	2,000
E. W. B. Snider.....	St. Jacobs.....	6,000	1,200
John Shuh.....	Waterloo.....	2,000	400
John B. Snider.....	do.....	2,000	400
I. D. Bowman.....	Berlin.....	1,000	200
Thomas Hilliard.....	Waterloo.....	1,000	200
George Moore.....	do.....	5,000	1,000
Simon Snyder.....	do.....	5,000	1,000
Emily M. Martin.....	do.....	3,000	600
Wm. Young.....	do.....	17,600	3,520
Jacob Bricker.....	do.....	2,000	400
Wm. Snider.....	do.....	2,500	500
G. Randall.....	do.....	1,000	200
Wm. Oelschlager.....	Berlin.....	5,000	1,000
Charles Hendry.....	Waterloo.....	5,500	1,100
Robert Melvin.....	Guelph.....	7,000	1,400
James Innes.....	do.....	4,000	800
A. B. Petrie.....	do.....	3,000	600
T. J. Day.....	do.....	1,000	200
A. J. Wilkes.....	Brantford.....	3,000	600
James Trow.....	Stratford.....	5,000	1,000
G. W. Wright.....	Berlin.....	2,000	400
P. Lautenschlager.....	do.....	2,000	400
T. Ballantyne.....	Stratford.....	1,000	200
John A. Scott.....	do.....	1,600	200
Fredk. Schneider.....	Berlin.....	1,000	200
D. S. Bowlby.....	do.....	10,000	2,000
James Livingston.....	Baden.....	2,000	400
Wm. Hunter.....	Guelph.....	2,000	400
C. Kumpf.....	Waterloo.....	1,000	200
Wm. Stuebing.....	do.....	500	100
F. Colquhoun.....	do.....	3,500	700
Wm. Morton.....	Wellesley.....	500	100
E. Erb.....	Halifax.....	1,000	200
T. A. Gale.....	Waterloo.....	1,000	200
A. Durand & G. D. Cameron, executors.....	London.....	500	100
Paul Fink.....	Waterloo.....	1,000	200
J. S. Bowman.....	Listowel.....	500	100
J. H. Webb.....	Waterloo.....	7,000	1,400
J. W. Scott.....	Listowel.....	1,000	200
Violet A. Towner.....	Toronto.....	1,000	200
Hugo Kranz.....	Berlin.....	1,000	200
W. G. Hay.....	Listowel.....	1,000	200
Wm. Cameron.....	Pt. Elgin.....	500	100
James Lockie.....	Waterloo.....	5,000	500
L. Breithaupt.....	Berlin.....	1,200	240
F. G. Allanby.....	Galt.....	4,000	800
Jno. Seoon.....	Guelph.....	500	100
Jno. N. Zinkann.....	Lisbon.....	500	100
Wm. Caw.....	Parkhill.....	1,000	200
Henry Hough.....	Toronto.....	1,000	200
Jno. Gibbs.....	Parkhill.....	2,000	400
Mrs. Ann Fletcher.....	Rockwood.....	3,200	640
J. G. Reiner.....	Wellesley.....	2,000	400
Moses Springer.....	Berlin.....	1,500	300
J. Ladelia Colquhoun.....	Waterloo.....	2,000	400
D. Stirton.....	Guelph.....	3,000	600
Heien C. Cook.....	Baltimore, U.S.....	1,500	300
Mrs. Sarah Fowke.....	Guelph.....	1,000	200
G. A. Fowke.....	do.....	500	100
J. Buchanan.....	Galt.....	3,000	600
J. W. Butler.....	London.....	2,500	500
P. E. Shantz.....	Preston.....	5,000	1,000
H. J. Grasett.....	Waterloo.....	2,500	500

Department of Finance—Insurance Branch.

MERCANTILE FIRE INSURANCE COMPANY—*Concluded.*

LIST OF STOCKHOLDERS—*Concluded.*

Name.	Address.	Subscribed Capital.	Amount Paid up in Cash.
		\$	\$
Mrs. Jane Halsted.....	Mt. Forest.....	5,000	1,000
D. Buckberrough.....	Waterloo.....	1,000	200
Katie C. Burt.....	Listowel.....	500	100
Hy. Winger.....	Elmira.....	1,000	200
W. H. Hill.....	Peterboro.....	1,000	200
L. Peine.....	New Hamburg.....	3,000	600
Hugh McCullough, jr.....	Galt.....	1,000	200
Simon B. Bricker.....	Waterloo.....	500	100
R. Jaffray.....	Galt.....	1,000	200
Totals.....		\$ 200,000	\$ 40,000

NORTH AMERICAN LIFE ASSURANCE COMPANY.

LIST OF GUARANTORS—(As at 31st December, 1895).

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Allan, Hon. G. W.	Toronto	2,000	400
Belcher, Joseph S., trustee.	Halifax, N.S.	2,000	400
Blaikie, J. L.	Toronto	12,000	2,400
Blaikie, J. L., in trust.	do	17,000	3,400
Braine, Ann.	Halifax, N.S.	2,500	500
Burns, John	Toronto	2,000	400
Blake, Hon. Edward	do	10,000	2,000
Burpee, Hon. Isaac, executors estate of.	St. John, N.B.	5,000	1,000
Carruthers, J. B.	Kingston	4,000	800
Cartwright, Sir R. J., M.P.	do	2,000	400
Carlyle, James, M.D.	Toronto	6,000	1,200
Davies, Hon. L. H., Q.C.	Charlottetown, P.E.I.	7,000	1,400
Fudger, Harris Henry	Toronto	11,800	2,360
Gordon, William	do	2,000	400
Gormley, Margaret.	do	5,000	1,000
Gurney, Edward	do	2,000	400
Gorman, Hon. James	Barrie	7,000	1,400
Hewett, Rev. Wm. J.	Lancaster, Ont.	1,700	340
Jarvis, Amelius, in trust.	Toronto	10,000	2,000
do	do	2,000	400
Jones, Hon. A. G.	Halifax, N.S.	2,000	400
Kerr, J. K., Q.C., in trust	Toronto	2,000	400
Lake, J. N.	do	2,000	400
Lovitt, Catharine M.	Yarmouth, N.S.	3,400	680
do Israel M.	do	3,300	660
do William L.	do	3,300	660
Manning, Alexander	Toronto	5,000	1,000
Morison, J.	do	7,000	1,400
Mowat, Hon. O., M.P. P.	do	2,000	400
Macdonald, Hon. D. A.	Montreal	10,000	2,000
McCabe, William, F.I.A.	Toronto	21,500	4,300
do do in trust	do	18,000	3,600
McKay, Hugh	Montreal	2,000	400
McLennan, Hugh	do	2,000	400
McCrae, D.	Guelph	2,000	400
McRitchie, Rev. Geo.	Almonte, Ont.	5,000	1,000
Proudfoot, Hon. Vice-Chancellor	Toronto	10,000	2,000
Robertson, Andrew	Montreal	10,000	2,000
Scott, James	Toronto	10,000	2,000
Smith, Dr. L. W.	do	10,000	2,000
Smith, J. W. Y.	Dorchester, N.B.	7,000	1,400
Smith, Hon. Frank, Senator	Toronto	2,000	400
Taylor, Mrs. Margaret, in trust	do	12,500	2,500
Thorburn, Dr.	do	10,000	2,000
Thompson, Mrs. Mary	Sarnia	15,000	3,000
Wellington, W. E., in trust.	Toronto	5,000	1,000
Willett, Annie	Yarmouth, N.S.	5,000	1,000
Totals		\$300,000	\$60,000

Department of Finance—Insurance Branch.

THE ONTARIO ACCIDENT INSURANCE COMPANY.

LIST OF STOCKHOLDERS—(As at 31st December, 1895).

Name.	Address.	Amount	Amount
		Subscribed for.	Paid up in Cash.
		\$	\$
Jarvis, Lt.-Col. R. E. C.	Toronto	1,700	510
Muntz & Beatty	do	500	150
Boeckh, E. C.	do	500	150
Douglas, W. J.	do	500	150
Toronto Lithographing Co.	do	500	150
Smith, Dr. Larratt W.	do	2,500	750
Lightbourn, Mrs. A. S.	do	250	75
Lightbourn, Miss L. A.	do	150	45
Lightbourn, Miss E. L.	do	150	45
King, J. S.	do	250	75
Brown, Richard.	do	500	150
Cassels, D. S.	do	250	75
Buchan, J. L.	do	250	75
McCormack, R. L. M.	do	250	75
Gibson, R. E.	do	500	150
Cox, E. W.	do	250	75
Stimson, G. A.	do	250	75
Clarkson, E. R. C.	do	500	150
Cross, W. H.	do	500	150
Thomas, A. W.	do	750	225
Winlow, R. C.	do	250	75
Wright, Joseph	do	250	75
Smith, C. C.	do	250	75
Forster, A. I.	do	250	75
Cox, F. G.	do	250	75
Blackburn, H. M.	do	250	75
Briggs, S. E.	do	250	75
Lawrence, J. W.	do	250	75
Hamilton, W. B.	do	250	75
Firstbrook, John	do	250	75
Simpson, Joseph	do	250	75
Muntz & Beatty (in trust).	do	250	75
McBride, R. H.	do	250	75
Robertson, Thomas	do	250	75
Osler, B. B., Q.C.	do	500	150
Fensom, John	do	500	150
Fensom, G. H.	do	250	75
Pearson, W. H.	do	2,500	750
Shenstone, J. N.	do	2,500	750
Rogers, Elias	do	250	75
Smith, J. E. B.	do	250	75
Smith, Professor Goldwin.	do	2,500	750
Hudson, R. S.	do	500	150
Dixon, B. Homer	do	1,000	300
Mdme. Rocheleau de la Sablière	do	250	75
M. Charles de la Sablière	do	1,750	525
Smith, J. F., Q.C.	do	1,000	300
Hammond, H. C.	do	500	150
Brock, W. R.	do	1,000	300
Cosgrave, L. J.	do	500	150
Wickett, S. R.	do	250	75
Davies, William	do	5,000	1,500
Davies, Mrs. W.	do	2,500	750
Alexander, D. W.	do	250	75
Marshall, Noel	do	250	75
White, Arthur	do	250	75
Saulter, James	do	250	75
Gordon, Mrs. C. F.	do	500	150
King, J. D.	do	250	75
Playfair, J. S.	do	500	150
Foy, John	do	250	75
Robinson, C., Q.C.	do	1,000	300
Dundas, Miss L.	do	250	75
Allen, A. W.	do	150	45
Goulding, H.	do	500	150

THE ONTARIO ACCIDENT INSURANCE COMPANY—Continued.

LIST OF STOCKHOLDERS—Continued.

Names.	Address.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	1\$
Caldecott, S	Toronto	50	15
McKenzie, William	do	2,500	750
Weston, G. H.	do	250	75
Weston, E. O.	do	250	75
Jackes, Joseph	do	500	150
Heintzman, Theodore	do	1,000	300
Davis, W. J.	do	250	75
Henderson, W. R.	do	250	75
Beardmore, W. D.	do	1,000	300
Davies, Robert H.	do	1,000	300
Langlois, Herbert	do	1,000	300
O'Brien, A. H.	do	50	15
Dusseau, L. V.	do	500	150
Douglas, G. H.	do	500	100
Crehman, A.	do	250	25
Miller, D.	do	250	25
Huchison, H.	do	250	25
Lightbourn, E. T.	do	1,000	100
Henderson, R. B.	do	150	45
Watlington, J. H.	do	150	45
Fleming, F. A.	do	250	50
Taylor, J. McP.	do	250	25
Wood, S. G.	do	250	50
Hamilton, W. M.	do	250	75
Scott, J. C.	do	250	75
Merson, G. O.	do	250	25
Eastmure, A. L.	do	2,500	750
Russell, F. J.	do	250	75
Rolph, Smith & Co.	do	750	225
Mason, J. Herbert.	do	2,500	750
Hebden, E. F.	do	250	25
Foy, J. J., Q.C.	do	250	75
Blackley, W.	do	250	75
McDougall, Judge.	do	250	75
Greer, John.	do	1,000	300
Brush, Seely B.	do	150	45
Ross, Frederick J.	do	250	75
Lightbourn, F. J.	do	1,000	100
Renfrew, A. E.	do	250	75
Gibbs, Malcolm	do	250	75
Davidson, John	Guelph	250	75
Plow, George S.	Montreal	1,000	100
Bell, John	Hamilton	500	75
Wilcox, C. S.	do	250	75
Steedman, J. P.	do	250	75
Wolfkill, R. F.	do	250	75
Edwards, T. S.	Iroquois	150	15
Macpherson, A.	Markdale	150	45
Wood, R. Shaw	London	2,500	750
Wood, Robert	do	1,250	375
Ingersoll Packing Co.	Ingersoll	250	75
Henderson, Mrs. E. G.	St. John, N. B.	250	75
Smith, F. C.	do	100	30
Cornwall, Ira	do	150	45
Thorne, R. Ward	do	150	45
Skinner, Hon. C. N.	do	500	150
Woolverton, Dr. A.	Hamilton	250	75
Stewart, T. J.	do	250	75
Coburn, H. P.	do	250	75
Ambrose, Walter.	do	500	150
Ambrose, R. S.	do	500	150
Ambrose, H. S.	do	250	75
White, A. W.	do	250	75
Bethune, Kenneth	do	250	75
Neill, A. T.	do	500	150
Leitch & Turnbull	do	250	75
Bond, E. L.	Montreal	1,000	300
Brook, J. H.	Winnipeg, Man.	1,000	300
Aikins, J. A. H., Q.C.	do	500	150

Department of Finance—Insurance Branch.

THE ONTARIO ACCIDENT INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Amount subscribed for.	Amount paid up in Cash.
Culver, W. H., Q.C.	Winnipeg, Man.	\$ 500	\$ 150
Campbell, A. McT.	do	250	75
Mills & Cunningham.	Kingston	250	75
Fyshe, Thomas.	Halifax, N.S.	500	150
Smith, John M.	do	500	150
Curry, Dr. M. A.	do	250	75
Kenny, T. E., M.P.	do	500	150
Roberts, Frank	do	250	75
Davis, T. G.	Napanee, Ont.	150	45
Grant, John.	Brockville	1,000	300
Gill, John M.	do	500	150
Sangster, G. R.	Moncton, N.B.	500	150
Robertson, J. F.	St. John, N. B.	500	150
Bourke, Thomas L.	do	500	150
McLaughlan, D. J.	do	250	75
Blair, Hon. A. G.	do	500	150
Trueman, C. D.	do	150	45
Finn, M. A.	do	250	75
McLellan, J. Verner.	do	100	30
Milligan, R.	do	250	75
Banfield, John J.	Vancouver, B.C.	500	150
Downie, William	do	500	150
Hammersley & Hamilton.	do	250	75
Johnston, J. I.	do	250	75
Coulthard, W. B.	Fredericton, N. B.	250	75
McMurray, Thomas.	Yarmouth, N.S.	500	150
Graves, F. T.	Ottawa	250	75
Morris, W. D.	do	250	75
Spittal, Alex.	do	250	75
Stephens, A. J.	do	250	75
Wallace, E.	do	250	75
Williams, W. L.	St. John, N. B.	250	75
Addy, Dr. G. A. B.	do	150	45
Tilden, J. H.	Hamilton	500	150
Green, F. W.	Halifax, N.S.	100	10
Wadland, Henry	Woodstock, Ont.	250	75
McDonald, James.	Edmonton, Alberta.	150	30
Peine, Louis.	New Hamburg, Ont.	150	15
Chadwick, C. W.	Rat Portage, Ont.	100	30
Coulthard, Dr. G. E.	Fredericton, N. B.	500	75
Stone, Alfred.	Guelph, Ont.	250	75
Beer, George F.	Charlottetown	250	75
Beer, Dr. F. D.	do	150	45
Beer, Lemuel L.	do	200	60
Beer, E. H.	do	200	60
Rex, Albert E.	Montreal	150	45
Rex, Alfred.	do	150	45
McDonald, Thomas G.	do	150	45
Smith, C. A.	do	250	75
Beckit, Oliver G.	Ste. Anne de Bellevue.	500	150
Wilson, J. M.	Toronto	250	75
Blachford, A. W.	do	250	75
Oldright, William.	do	250	75
Maloney, Richard.	do	250	75
Langtry, A. G. W.	do	250	75
Locke, James T.	do	250	75
Nairn, Alex. M.	do	250	75
Wilson, F. A.	do	250	75
Darrell, Henry F.	do	250	75
Muntz, R. G.	do	250	75
Lindsay, George L.	do	250	75
Grantham, J. S.	do	150	45
Ireland, J. H.	do	2,500	750
Weatherhead, G. H.	Brockville.	500	150
Butler, Thomas P.	Montreal	500	150
Clark, Cyrus N.	do	150	45
Harding, John.	Kamloops, B. C.	250	75
		\$101,000	\$27,015

QUEBEC FIRE ASSURANCE COMPANY.

LIST OF STOCKHOLDERS—(Up to 31st December, 1895.)

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Anderson, Mrs. E. G.	Quebec	12	540	240
Alleyn, Hon. C., estate of, J. A. Charlebois and C. W. A. Lindsay, executors	do	18	810	360
Angers, Hon. A. R.	Ottawa	10	450	200
Ahern, Mrs. Amelia V.	Quebec	15	675	300
Andrews, Mrs. F. H., Jr.	do	1	45	20
Audette, Mrs. Mary Grace Stuart	Ottawa	5	225	100
Brodie, Robt.	Quebec	70	3,150	1,400
Brodie, E. K.	do	8	360	160
Beaubien, Hon. Louis	Montreal	18	810	360
Brown, W. P., executrix of the late	England	60	2,700	1,200
Brousseau, Mrs. M. M. D.	Quebec	10	450	200
Bilodeau, Louis	do	32	1,440	640
Brodie, W.	do	70	3,150	1,400
Bittner, Dlle Emilie	do	6	270	120
Brodie, Jas., in trust	do	7	315	140
Brodie, Arthur D.	do	7	315	140
Brodie, Mrs. Lily	do	6	270	120
Brown, Ida Mary	do	5	225	100
Bélanger, P. E. Emilie, in trust	do	16	720	320
Brodie, Thos., executors of the late	do	64	2,880	1,280
Brown, John, in trust	do	5	225	100
Brown, John	do	10	450	200
Budden, Heber	do	2	90	40
Champion, C. P.	do	4	180	80
Crawford, Mrs. Margaret	Brampton, Ont.	13	585	260
Clapham, Mrs. Leonora	Quebec	34	1,530	680
Campbell, W. N., executor and attorney	do	1	45	20
Casgrain, P. B.	do	52	2,340	1,040
Clapham, J. Greaves, estate of the late	do	200	9,000	4,000
Carrier, Mme. Henriette, héritiers	do	6	270	120
Collège Ste. Anne	St. Anne de la Pocatiere	10	450	200
Cary, Miss Elizabeth Rebecca, estate of, Mary Ann H. Leggatt and Gordon Jos. Leggatt, executors of	Windsor, Ont.	46	2,070	920
Cazeau, Dlle M. A.	Quebec	2	90	40
Campbell, Mrs. Isabella Jane	do	10	450	200
Corporation du Précieux Sang, St. Hyacinthe	St. Hyacinthe, Que	2	90	40
Campbell, W. D., usufructuary	Quebec	2	90	40
Corporation Archi-Episcopale, F. M.	do	15	675	300
Caisse d'Economie, N. D.	do	116	5,220	2,320
Campbell, Mrs. Edith A. Simons	do	3	135	60
Connolly, Miss Margaret S.	do	20	900	400
Cannon, Miss Matilda	do	15	675	300
Davis, Louis, tutor	Montreal	17	765	340
Dugal, Dlls Emélie, Caroline and Cécile	Quebec	4	180	80
Donohue, Miss Ellen heirs	do	36	1,620	720
De Bonne, E. M., heirs of the late	Beauport, Que.	10	450	200
Dean, A. L.	do	26	1,170	520
De Foy, François, executors of the late	Quebec	14	630	280
Dickson, James, estate of the late	Montreal	20	900	400
De Blois, E. J., estate of	Quebec	6	270	120
De Blois, Hon. P. A.	do	8	360	160
Davies, W. H. A., executrix of the late	Montreal	2	90	40
Douglasse, Mrs. Charlotte, heirs	Quebec	4	180	80
Derousselle, Alexis, executor of the late	Beauport, Que.	1	45	20
D'Eschambault, Dlle Lætitia F.	Quebec	10	450	200
Dupont, William, heirs	do	11	495	220
Derousselle, Alexis, <i>et al.</i> , F. X. Gosselin, attorney	do	1	45	20
Dumais, L. V., curateur	Fraserville, Que.	12	540	240
Dean, Elizabeth Marion	Quebec	17	765	340
Dean, George	Chatham, N.B.	17	765	340
Dynes, Joseph	Quebec	3	135	60
Drum, Isaac, estate of	do	1	45	20

Department of Finance—Insurance Branch.

QUEBEC FIRE ASSURANCE COMPANY—Continued.

LIST OF STOCKHOLDERS—Continued.

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Drum, William, executors of the estate	Quebec	5	225	100
Dean, W. R.	do	50	2,250	1,000
Doucet, Marie Louise	do	20	900	400
Davidson, Thomas	do	18	810	360
Dolbel, Alf. W.	Gaspé	7	315	140
Dunn, Stuart H.	Quebec	50	2,250	1,000
Dunn, Logie H., estate of the late	do	40	1,800	800
Dawson, John Thomas	do	20	900	400
Drummond, Mde Chas. R. T., widow	Montreal	3	135	60
Dumoulin, P. B.	Quebec	3	135	60
Fabrique, St. Roch	do	16	720	320
Frémont, Jules J. Taschereau	do	12	540	240
Fraser, Kenneth G.	do	2	90	40
Fraser, Miss Jane, in trust	do	20	900	400
Glackemeyer, Mde S. J.	do	1	45	20
Grant, Mrs. T. H.	England	2	90	40
Goodwin, Mrs. Emma	do	18	810	360
Gale, Mrs. B.	Quebec	4	180	80
Gtbb, James	do	42	1,890	840
George, Miss Elizabeth, estate of, W. N. Campbell, executors	do	10	450	200
Gibb & Ross	do	30	1,350	600
Gingras, J. E., executrix of the late	do	2	90	40
Gravel, J. A.	Montreal	14	630	280
Gourdeau, François, estate of	Quebec	20	900	400
Garneau, Hon. Pierre	do	47	2,115	940
Gourdeau, Mde Felix	do	8	360	160
Gourdeau, Mde Napoléon	do	6	270	120
Grenier, J. O.	do	2	90	40
Heigham, Mrs. Grace Charlotte	England	20	900	400
Healey, Miss Annie	Quebec	3	135	60
Heath, Miss Emilie	Ile Verte	6	270	120
Huot, Philippe	Quebec	38	1,710	760
Hall, H. E.	do	2	90	40
Hossack, G. C.	do	10	450	200
Hunt, James, executors of the late	do	76	3,420	1,520
Hamel, Théophile, executrix of the late	do	10	450	200
Hamel, Abraham, estate of	do	4	180	80
Hardy, A. P.	Ste. Anne de la Pérade	6	270	120
Hardy, M. G.	Champlain	12	540	240
Hardy, Phidime	do	6	270	120
Hardy, Joseph L.	Grondines	20	900	400
Hardy, N. Siméon, Jos. L. Hardy and D. Arcand, executors-test. of estate	Quebec	136	6,120	2,720
Hudon, Théophile, heirs	do	22	990	440
Herring, William	do	100	4,500	2,000
Hamilton, Robt.	do	16	720	320
Hunt, Arthur F.	do	22	990	440
Hunt, Mrs. Herbert F.	do	14	630	280
Hunt, Fredk. F.	do	16	720	320
Holt, John H.	do	114	5,130	2,280
Hunt, Miss Caroline E.	do	15	675	300
Healey, Miss Louisa	do	1	45	20
Irish Protestant Benevolent Society	do	12	540	240
Joseph, Montefiore	do	1	45	20
Joseph, Andrew C.	do	10	450	200
Jones, Edwin	do	86	3,870	1,720
Jones, G. E. Allen	do	42	1,890	840
Jourdain, A.	do	30	1,350	600
Johnston, Frank	do	2	90	40
Kerr & Molson, trustees	Montreal	8	360	160
Langevin, Napoleon	Quebec	30	1,350	600
La Banque du Peuple	do	152	6,840	3,040
Louis, Joseph	do	50	2,250	1,000
Langevin, Ed. J.	Ottawa	6	270	120

QUEBEC FIRE ASSURANCE COMPANY—Continued.

LIST OF STOCKHOLDERS—Continued.

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Le Boutillier, Philippe	Gaspé	3	135	60
Le Boutillier, Horatio	do	6	270	120
Lambly, W. H.	Inverness	8	360	160
Lelièvre, S., executors of the late	Quebec	6	270	120
Logie, Mrs. Sarah, heirs of	do	4	180	80
Langevin, Sir H. L., C.B., K.C.M.G.	do	78	3,510	1,560
LeMoine, Alexandre, heirs of	do	10	450	200
Lacroix, Edouard	do	73	3,285	1,460
Lindsay, Hamilton	Kingston	42	1,890	840
Lepine, Louis	Quebec	5	225	100
Leonard, B.	do	5	225	100
Légaré, J. A.	do	2	90	40
Laurie, Archibald	do	8	360	160
Letarte, Victor, tuteur	do	8	360	160
Lachance, Numa	do	2	90	40
Larue, Louise A., in trust	do	6	270	120
Messire le Curé de Notre Dame de Québec	do	40	1,800	800
Mailloux, J. A.	do	4	180	80
Mathieu, Delle Zoé	Grondines	10	450	200
Mathieu, Delle Adelaïde	do	10	450	200
Machin, Miss H. J.	Quebec	4	180	80
Molson, John, tutor	Montreal	8	360	160
Montizambert, Mrs. S., heirs	Quebec	8	360	160
Moore, Mrs. Widow Samuel	Jersey City, N.J.	8	360	160
McLimont, Mrs. Sarah E., in trust	Quebec	20	900	400
McLimont, Robert	do	2	90	40
McLimont, Miss Christina	do	2	90	40
McLimont, Miss Helena	do	2	90	40
McLimont, William	do	2	90	40
McLimont, J. C.	do	12	540	240
Morgan, Terence, legatees	Ireland	30	1,350	600
Monier, Mad. Malvina	Quebec	6	270	120
Marcotte, Mad. Cecile	do	6	270	120
Molson, William, executors of the late	Montreal	26	1,170	520
Mitchell, Robert, exec. en usufruit	England	1	45	20
McLimont, Miss Anna F., en usufruit	Ottawa	20	900	400
Marois, Mgr. C. A.	Quebec	11	495	220
Molson, Jos. D., tutor	Montreal	6	270	120
Molson, Alex., tutor	do	8	360	80
Molson, John Esdale	do	8	360	160
Maclaren, W. M., en usufruit	Quebec	10	450	200
Miller, Mrs. Elizabeth Auld	do	6	270	120
Macnider & Co., Jas.	do	14	630	280
Norris, Mrs. Widow Thomas	do	23	1,035	460
Norris, Thomas Henry	do	2	90	40
Norris, Miss Charlotte	do	2	90	40
Norris, M. L.	do	1	45	20
Norris, Miss Helena	do	1	45	20
Nightingale, Mrs. Martha D.	Mobile, Ala.	5	225	100
Ostell, Mrs. M. E.	Montreal	6	270	120
Oliver, Frederick, heirs of	Quebec	4	180	80
Phillips, Miss M. C.	do	14	630	280
Perreault, Mde. M. S.	Montreal	8	360	160
Pelletier, Hon. C. A. P.	Quebec	18	810	360
Pozer, Miss M. M.	do	10	450	200
Poston, William, executors of the late	do	28	1,260	560
Paquet, Mad. Reine	Montreal	6	270	120
Paradis, L. L., estate of	Quebec	4	180	80
Paupalon, Thomas	do	2	90	40
Prévost, Mad. Jos. Ed.	do	2	90	40
Quebec Bank	do	58	2,610	1,160
Rousseau, David	do	8	360	160
Renfrew, George R.	do	150	6,750	3,000
Robitaille, Dr. Olivier	do	22	990	440
Russell, Mrs. Horatio A.	do	8	360	160

Department of Finance—Insurance Branch.

QUEBEC FIRE ASSURANCE COMPANY—*Concluded.*

LIST OF STOCKHOLDERS—*Concluded.*

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Robertson, Mrs. Charles.....	Hamilton.....	5	225	100
Rinfret, Mrs. Ferd. Rémi.....	Quebec.....	1	45	20
Simons, Wm. Thomas.....	do.....	5	225	100
Société Ecclesiastique de St. Joseph.....	do.....	4	180	80
Simons, William.....	do.....	138	6,210	2,760
Stevenson, Mrs. A. C., executrix and tutrix.....	do.....	4	180	80
Shaw, Samuel J.....	do.....	50	2,250	1,000
Scott, W. W., executors of the late.....	do.....	12	540	240
Simons, John.....	do.....	163	7,335	3,260
Simons, Archibald.....	do.....	4	180	80
Samson, C. I., M.D.....	do.....	10	450	200
Shaw, John.....	do.....	1	45	20
Simons, Miss Mary.....	do.....	6	270	120
Sharples, H. H.....	do.....	8	360	160
Savard, Mde. Ve. Edmond.....	do.....	21	945	420
Scott, A. E.....	do.....	2	90	40
Stuart, Maj.-Gen. E. A.....	England.....	44	1,980	880
Stuart, Rev. Jas.....	do.....	44	1,980	880
Stuart, Gustavus G.....	Quebec.....	6	270	120
Stuart, Gustavus G., curator.....	do.....	21	945	420
Stuart, Alma.....	do.....	5	225	100
Samson, Mde. A.....	do.....	2	90	40
Têtu, Mgr. H.....	do.....	8	360	160
Têtu, Vital, heirs of.....	do.....	84	3,780	1,680
Tessier, Hon. U. J., estate of.....	do.....	4	180	80
Tessier, Cyrille.....	do.....	6	270	120
Tessier, Félix.....	do.....	12	540	240
Turcotte, Madame Nazaire.....	do.....	12	540	240
Thomson, Andrew.....	do.....	34	1,530	680
Tourangeau, Mde. V. A. J.....	do.....	2	90	40
Turner, R.....	do.....	86	3,870	1,720
Turner, R. Ernest.....	do.....	11	495	220
Turner, Miss Effie.....	do.....	8	360	160
Turner, R., in trust.....	do.....	4	180	80
Verret, Barth.....	do.....	11	495	220
Valin, Mlle. P. V.....	do.....	10	450	200
Vallée, Prudent, estate of.....	do.....	42	1,890	840
Vocelle, Madame Ve. Olivier.....	do.....	6	270	120
Whitehead, Morley W.....	do.....	2	90	40
Withall, W. J.....	Montreal.....	172	7,740	3,440
Wallace, Mrs. S. A. P.....	Quebec.....	9	405	180
Whitehead, Joseph.....	do.....	107	4,815	2,140
Wade, Mrs. Margaret.....	do.....	3	135	60
Wilson, Mrs. Florence A.....	do.....	10	450	200
Whitehead, Alfred B.....	do.....	2	90	40
Young, D. D., executors of the late.....	do.....	46	2,070	920
Yule, William, executors of the late.....	Montreal.....	20	900	400
Young, Herman.....	Quebec.....	3	135	60
		5,000	\$225,000	\$99,920

THE STEAM BOILER AND PLATE GLASS INSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1895.)

Name.	Residence.	Number of Shares.	Amount subscribed for.	Amount paid up in Cash.
			\$	\$
Peter Bertwistle.....	London, Ont.....	50	5,000	5,000
John McNee.....	do.....	250	25,000	5,000
John Ferguson.....	do.....	250	25,000	5,000
Samuel Wright.....	do.....	50	5,000	5,000
Denis Mason.....	do.....	10	1,000	1,000
David Mills.....	do.....	5	500	100
John Morison.....	Toronto, Ont.....	5	500	50
F. A. Fitzgerald.....	London, Ont.....	5	500	50
E. Jones Parke.....	do.....	5	500	50
Alexander Purdom.....	do.....	368	36,800	8,800
T. H. Purdom.....	do.....	1,002	100,200	10,050
		2,000	\$200,000	\$40,100

Department of Finance—Insurance Branch.

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

LIST OF SHAREHOLDERS—(As at 31st December, 1895.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$ cts.
Abbott, Albert.....	Belleville.....	4,000	500 00
Abbott, Edwin.....	do.....	2,500	312 50
Alexander, Charles.....	Montreal.....	10,000	1,250 00
Anderson, Robert.....	do.....	39,000	4,875 00
Allan, Mrs. A. S.....	do.....	300	37 50
Brodie, A. W.....	Hespeler, Ont.....	1,000	125 00
Bell, John, Q.C.....	Belleville.....	1,100	137 50
Buntin, Alexander, estate of.....	Montreal.....	20,000	2,500 00
Burland, G. B.....	do.....	2,000	250 00
Black, Rev. J. R.....	Kingston.....	3,500	437 50
Blackader, Mrs. R. L.....	Montreal.....	400	50 00
Bryson, Miss M. H.....	do.....	2,000	250 00
Cameron, J. H.....	do.....	1,000	125 00
Campbell, F. W., M.D.....	do.....	2,000	250 00
Cassils, Charles.....	do.....	2,500	312 50
Coulson, D.....	Toronto.....	1,000	125 00
Cox, Geo. A.....	do.....	4,000	500 00
Cushing, Mrs. L. M.....	Montreal.....	1,300	162 50
Cushing, Mrs. L. M., in trust.....	do.....	300	37 50
Cross, Selkirk.....	do.....	3,500	437 50
Cathcart, Rev. N.....	Guernsey, C. I.....	2,400	300 00
Clerghorn, J. P.....	Montreal.....	2,500	312 50
Dougherty, C. B.....	Ottawa.....	2,000	250 00
Delisle, A. M., estate late.....	Montreal.....	4,000	500 00
Ewing, S. H.....	do.....	5,000	625 00
Fair, Robert, in trust for Miss McC. Fair.....	Peterborough.....	2,000	250 00
Filgate, Samuel.....	Montreal.....	1,000	125 00
Forster, Rev. Lawson.....	London, Eng.....	1,300	162 50
Fairbairn, Miss Jane R.....	Peterboro.....	1,500	187 50
Franklin, Miss S. J.....	Streetsville, Ont.....	2,500	312 50
Fry, Mrs. Laura A.....	Montreal.....	800	100 00
Garland, C. S.....	do.....	1,500	187 50
Gilroy, Mrs. Beatrice.....	Winnipeg.....	8,500	1,062 50
Greene, E. K.....	Montreal.....	5,000	625 00
Gunter, J. B.....	Fredericton.....	100	12 50
Gault, Mrs. E. J., in trust.....	Montreal.....	1,200	150 00
Gault, Miss E. M.....	do.....	400	50 00
Gault, Miss M. F.....	do.....	400	50 00
Gault, C. Ernest.....	do.....	400	50 00
Gault, Leslie H.....	do.....	400	50 00
Gault, P. R.....	do.....	400	50 00
Gilmour, J. H.....	Brockville.....	2,000	250 00
Hamilton, Alexander.....	Montreal.....	5,000	625 00
Hall, Miss J. A.....	Ottawa.....	500	62 50
Hill, W. H.....	Peterborough.....	3,300	412 50
Hingston, W. H., M.D.....	Montreal.....	1,000	125 00
Hendershot, E. W.....	St. John, N.B.....	1,500	187 50
Hendershot, Mrs. A. M.....	do.....	4,000	500 00
Hewton, Mrs. R.....	Maple Grove, Que.....	1,900	237 50
Ibbotson, Mrs. F. L.....	Montreal.....	400	50 00
Little, James.....	Belleville.....	2,000	250 00
Magee, C.....	Ottawa.....	2,000	250 00
Macaulay, R.....	Montreal.....	81,900	10,237 50
Macaulay, T. B.....	do.....	9,100	1,137 50
Macaulay, Mrs. H. M. L.....	do.....	3,300	412 50
Macpherson, Alex.....	do.....	2,500	312 50
Manning, W. H.....	Peterboro.....	5,500	687 50
Marling, J. W.....	Montreal.....	1,500	187 50
Meyer, H. W. C., Q.C.....	Wingham, Ont.....	1,400	175 00
Miller, Miss E. T.....	Montreal.....	1,900	237 50
Miller, Miss M. L.....	do.....	1,900	237 50
Miller, Miss J. G.....	do.....	1,900	237 50
McGill, Chas.....	Peterborough.....	10,000	1,250 00
Miller, Mrs. Elizabeth.....	Montreal.....	1,100	137 50
Miller, W. S.....	do.....	200	25 00

THE SUN LIFE ASSURANCE COMPANY OF CANADA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Millar, W. T.	Montreal.	100	12 50
McCarthy, D. & J.	Sorel	5,000	625 00
McFarlane, David.	Montreal.	5,000	625 00
McKenzie, Murdock.	do	32,500	4,062 50
McDonald, Kenneth.	Ottawa	1,000	125 00
Ogilvie, Hon. A. W.	Montreal	15,000	1,875 00
Procter, C. D., estate late.	do	500	62 50
Reekie, R. J., estate late.	do	10,000	1,250 00
Robertson, Henry	do	2,000	250 00
Robertson, estate late Mrs. Margaret.	do	1,000	125 00
Roger, Miss Isabella	Peterborough.	1,500	187 50
Roger, Miss R. H.	do	2,000	250 00
Ryan, John.	Brockville	2,500	312 50
Ryan, Mrs. M. J.	do	10,000	1,250 00
Ross, Rev. D., D.D.	Kingston	2,000	250 00
Ross, Mrs. C. C.	Montreal	900	112 50
Ross, W. G.	do	800	100 00
Ross, J. G.	do	800	100 00
Ross, Hon. J. G., estate late.	Quebec	20,000	2,500 00
Ridout, G. L.	Sherbrooke	2,600	325 00
Stevenson, J., estate late.	Montreal.	1,000	125 00
Stevenson, James, estate late.	Quebec	900	112 50
Stevenson, Miss J. E.	do	900	112 50
Stevenson, Miss Agnes S.	do	900	112 50
Smith, R. Wilson	Montreal	2,000	250 00
Strachan, William	do	16,000	2,000 00
Strong, Mrs. A. W.	do	2,300	287 50
Tasker, James	do	15,000	1,875 00
Thayer, Ira B.	do	1,000	125 00
Warden, Rev. R. H., D. D.	do	9,100	1,137 50
Wilson, John	do	2,500	312 50
Waldie, John	Toronto	10,000	1,250 00
Wilkes, Alfred J.	Brantford.	7,000	875 00
Williams, Miss J. A. C.	Montreal	500	62 50
Withall, W. J.	do	20,000	2,500 00
Wilkins, George, M.D.	do	1,000	125 00
Workman, Thomas, in trust.	Ottawa	2,800	360 00
Wright, Archibald	Montreal.	500	62 50
Whyte, Mrs. G. A.	Kamsack, N.W.T.	1,700	212 50
	Total.	\$500,000	\$62,500 00

Department of Finance—Insurance Branch.

THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY.

LIST OF GUARANTORS—(As at 31st December, 1895).

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Annis, Rev. J. W.	Chatham	1,000	600
Ault, Wellington	Barrie	200	120
Ashton, Rev. Robt.	Brantford	500	300
Bell, John	Belleville	1,000	600
Bruce, Rev. Geo.	St. John, N.B.	100	60
Browlby, W. H., Q.C.	Berlin	10,000	6,000
Bowlby, D. S., Dr.	do	1,500	900
Burton, P. H.	Toronto	2,000	1,200
Burton, Wm.	Humber	1,000	600
Biggar, J. Lyons	Belleville	2,000	1,200
Caswell, Thomas	Toronto	2,000	1,200
Cockburn, Rev. E.	Uxbridge	500	300
Campbell, Rev. Isaac	Ottawa	500	300
Cox, Geo. A.	Toronto	10,400	6,240
Cook, Louisa	do	500	300
Denison, G. T., in trust.	do	1,100	660
Ewing, C. E.	Cobourg	500	300
Farmer, R. D.	Ancaster	1,000	600
Fife, J. A., Dr.	Peterborough	2,000	1,200
Fife, E. J.	do	2,000	1,200
Fife, Isaac H.	Lang.	500	300
Flett, John	Toronto	6,500	3,900
Henderson, Rev. Andrew	Atwood	1,000	600
Jones, W. C., estate of.	Paris	100	60
Lyman, John	Syracuse, N. Y.	2,000	1,200
Lawrie, Garvin	Woodbridge	1,000	600
McIntyre, W. T.	Toronto	1,500	900
McLean, Robert	do	2,000	1,200
Moss, Delilah H.	Bluevale	500	300
McGillivray, J. A.	Toronto	200	120
Nattress, Dr. W.	do	2,000	1,200
Nattress, Thomas	Humber	400	240
Nattress, John	Woodbridge	1,000	600
Nichol, W., Dr.	Brantford	1,000	600
Nichol, Adam	London	500	300
O'Hara, Henry	Toronto	2,000	1,200
O'Hara, B. B.	do	4,000	2,400
O'Hara, H. R.	do	2,100	1,260
Philip, D. L., Dr.	Brantford	500	300
Pellatt, H. M.	Toronto	800	480
Ross, Hon. Geo. W.	do	2,000	1,200
Robertson, J. A., Dr.	Stratford	2,500	1,500
Sutherland, H.	Toronto	4,200	2,520
Snyder, Frederick	Berlin	1,000	600
Strathy, H. H.	Barrie	500	300
Strathy, H. S., Genl. Mgr., in trust.	Toronto	5,000	3,000
Thornton, Isabella	New Richmond, Que.	1,000	600
Taylor, Wm.	Toronto	1,000	600
Wilkes, Geo. H.	Brantford	2,000	1,200
Wilkes, A. J., Q.C.	do	4,000	2,400
Watterworth, Wm.	Ingersoll	2,000	1,200
Williams, J. A., Dr.	do	500	300
Williams, Joseph	Goderich	3,000	1,800
Wolverton, Rev. Newton	Woodstock	1,000	600
Warnock, Mrs. M.	Goderich	900	540
Totals		\$100,000	\$60,000

WESTERN ASSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1895).

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Alexander, Jas.	Toronto	1,400	700
Alexander, Miss J. E.	Woodstock	1,200	600
Arnoldi, Mrs. Agnes	Toronto	440	220
Armstrong, Thomas	do	2,320	1,160
Agar, Miss Florence	do	240	120
Adamson, Henry	Katrina	1,320	660
Allison, Mrs. Mary	London	800	400
Armstrong, Mrs. Elizabeth	Toronto	600	300
Acheson, Mrs. Agnes C.	do	400	200
Adams, Jno., in trust	do	520	260
Austin, Jas., in trust	do	30,440	15,220
Ames, A. E.	do	2,000	1,000
Baird, Hugh N.	do	1,600	800
Beaty, Robt.	do	6,000	3,000
Beaty, Mrs. Sarah	do	2,000	1,000
Benson, T. M., & McCaul, G. L., trustees	Port Hope	3,400	1,700
Bilton, estate late Wm	Toronto	600	300
Blain, Executor estate Mrs. Eliz. H.	do	9,000	4,500
Brown, Robt. S.	do	2,000	1,000
Browne, Eliza	do	2,400	1,200
Brown, Geo. T.	do	800	400
Brock, W. R.	do	1,280	640
Bassett, Thos.	Bowmanville	2,000	1,000
Boswell, Mrs. Charlett	Calgary	8,720	4,360
Bourne, T. Percy	St. John, N. B.	560	280
Brown, Wm	Owen Sound	8,000	4,000
Bean, Miss M. A.	Oshawa	720	360
Betley, Executor estate Mrs. Diana E.	Toronto	6,000	3,000
Burns, Geo. Ferrier	do	2,000	1,000
Barker, Samuel	Hamilton	6,640	3,320
Baldwin, Robt.	Toronto	320	160
Baines, Mrs. R. J. Ella	do	280	140
Bassett, Mrs. Annie	Bowmanville	1,600	800
Bassett, Mrs. Mary Jane C.	do	400	200
Bain, John	Toronto	800	400
Bain, Thomas	Dundas	1,200	600
Bate, Thomas B.	St. Catharines	4,000	2,000
Booth, Wm.	Toronto	4,000	2,000
Beddome, Helen	London	800	400
Bate, W. T.	Ottawa	1,000	500
Blakeney, Miss Frances	North Cayuga	1,600	800
Boucher, Jas. Geo	Port Rowan	4,000	2,000
Baines, C. C.	Toronto	80	40
Beaty, Robt., & Co.	do	1,800	900
Brown, Philip	do	2,000	1,000
Craig, Mrs. F. G.	Deseronto	80	40
Caldwell, J. B.	Newmarket	1,000	500
Campbell, D.	Trumansburg, N. Y.	2,800	1,400
Campbell, Jas.	Toronto	2,000	1,000
Carlyle, Mrs. W. D.	do	2,800	1,400
Chester, Geo.	Scarborough	1,000	500
Clark, Andrew	Bullock's Corners	5,240	2,620
Cockburn, G. R. R.	Toronto	10,000	5,000
Cooch, A. C.	do	9,280	4,640
Cox, Geo. A.	do	50,000	25,000
Cox, Mrs. Annie Selina	Paris	2,440	1,220
Craig, Rev. R. J., in trust	Deseronto	40	20
Carey, estate late Wm.	Toronto	2,400	1,200
Catto, John	do	2,000	1,000
Cameron, Miss Agnes M.	Montreal	14,800	7,400
Cameron, Miss Rosa A. B.	Toronto	3,840	1,920
Clarke, C. E.	do	800	400
Carpenter, Miss Susan P.	Collingwood	1,600	800
Curry Louisa S.	Omeme	640	320
Cawthra, Wm. Herbert	Toronto	600	300

Department of Finance—Insurance Branch.

WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Crawford, Mrs. M.	Brampton	13,080	6,540
Cawthra, Eliz. J.	Toronto	1,000	500
Cawthra, Ann Mabel	do	2,200	1,100
Carpenter, E. R.	do	2,400	1,200
Corlett, Mrs. Margaret	Mimico	200	100
Comstock, Mrs. Sarah R.	New York	2,400	1,200
Cosens, Miss E. A.	Toronto	160	80
Colby, Alfred T.	do	1,600	800
Carlyle, James, M.D.	do	5,000	2,500
Carmichael, Wm.	Waburn	1,000	500
Carmelitè Sisters	Baltimore, Md.	720	360
Cooch, Herbert C.	Toronto	480	240
Cooch, Ernest E.	do	480	240
Campbell, Peter McL.	Collingwood	800	400
Cole, Wm.	Galt.	1,600	800
Cox, F. G., mgr., and Wood, E. R., sec'y, in trust.	Toronto	21,360	10,680
Clark, A. J.	Bullock's Corners	3,000	1,500
Canada Life Assurance Co.	Toronto	58,440	29,220
Davidson, Mrs. Susannah F.	do	1,480	740
Dewar, J. F., M.D., executor estate of late.	Port Hope	2,480	1,240
Duff, Mrs. Barbara.	Toronto	1,080	540
Dupius, Mrs. Annie	Kingston	800	400
Denny, John	Toronto	4,000	2,000
Dalglish, Miss Grace C.	Kamloops	1,040	520
Dunlop, Mary Mildred	Richmond, Va.	80	40
Dight, Norris	Lucan	800	400
Dewar, Rev. E. H., D.D.	Toronto	2,000	1,000
Dexter, Geo. J.	Dallas, Texas	1,000	500
Dalton, C. C.	Toronto	4,000	2,000
Dunnett, Thomas	do	6,000	3,000
DesBarres, Rev. Thos. C.	do	2,000	1,000
Ellerby, Rev. Thos. S., estate of late.	do	4,800	2,400
Evans, Ephraim, D.D., estate of late.	London	3,440	1,720
Ewing, Mrs. Isabella	Collingwood	1,000	500
Evans, Mrs. Mary E.	Montreal	800	400
Ewart, Mr. C. S.	Toronto	1,200	600
Eakins, W. George	do	800	400
Erskine, Mrs. Annie	Peterborough	1,280	640
Filton, Henry W.	Orillia	5,400	2,700
Fitzgerald, Mrs. G. B.	Toronto	2,400	1,200
Fitzgerald, Wm.	do	200	100
Fletcher, Rev. D. H.	Hamilton	4,000	2,000
Forster, J. W. L.	Toronto	560	280
Forster, Wm.	Brampton	4,840	2,420
Foster, Mrs. Jane M.	St. Thomas	3,280	1,640
French, Mrs. E. C.	Deseronto	160	80
Filton, Mrs. Amelia S. R.	Orillia	2,000	1,000
Forster, Martha	Toronto	240	120
Fulton, R. R.	Woodstock	6,640	3,320
Forbes, Robt.	Guelph	8,320	4,160
Fitzgerald, Edward G.	Toronto	320	160
Fraser, Thos. E.	do	2,000	1,000
Flavelle, Joseph W.	do	4,000	2,000
Ferral, Miss Maggie	do	200	100
Ferral, Miss Mary	do	80	40
Gowans, John	do	4,000	2,000
Gormly, Margaret	do	2,000	1,000
Gordon, Wm.	do	120	60
Gilmor, Robt.	do	6,640	3,320
Goad, Chas. E.	Montreal	4,000	2,000
Graham, D., in trust	Belleville	2,440	1,220
Gray, Wm.	New York	400	200
Gill, Robt.	Ottawa	800	400
Gilkison, Robt. M.	Toronto	640	320

WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Gibson, Rev. John	Norwood	1,000	500
Ganton, Stephen B.	Oakville	920	460
Gamble, Mrs. Matilda	Toronto	2,280	1,140
Gowan, Hon. Jas. R.	Barrie	6,800	3,400
Garrett, Mrs. Minnie L.	Kingston	1,000	500
Gray, Mrs. M. F.	New York	1,200	600
Gash, Norman B.	Toronto	1,000	500
Gibson, Mrs. Eliz. M.	Hamilton	4,000	2,000
Gibson, M. P., Wm.	Beamsville	16,480	8,240
Gearing, Sidney B., in trust.	Brighton	800	400
Graham, Miss Ada	Chicago	2,000	1,000
Gould, Isaac J.	Uxbridge	4,000	2,000
Grant, Miss Aggie Gibson	Beaverton	2,880	1,440
Gearing, Sidney B.	Brighton	600	300
Grassett, Dr. Fred. Le M.	Toronto	1,680	840
George, Margaret M.	do	1,480	740
Gamble, R. D., mgr., in trust.	do	280	140
Gosling, F. J., agt. & Cassels, D. S., acct., in trust.	do	123,920	61,960
Hague, Geo.	Montreal	1,000	500
Harris, Lucy L.	Toronto	440	220
Harris, A. B., in trust for Annie L. Harris	Clarkson	1,600	800
Harris, A. B., in trust for Naomie Maud Harris.	do	1,600	800
Harris, Arthur B.	do	2,000	1,000
Harris, Mrs. Mary H. S. V.	do	1,240	620
Heather, Richard	Toronto	2,800	1,400
Hinde, Geo. J.	do	30,000	15,000
Hindhaugh, Mrs. Annie L.	Oswego	320	160
Hobson, Edwd. Joseph	Toronto	6,000	3,000
Hornby, Mrs. Mary J.	do	1,320	660
Horne, Geo.	Greenbank	3,600	1,800
Higman, Ely.	Toronto	10,960	5,480
Hobson, J. Henry	Dawlish, Eng.	4,000	2,000
Hepburn, Miss Emily	Montreal	5,120	2,560
Hepburn, Miss Florence	do	4,020	2,010
Hepburn, Mrs. Mary L.	do	2,200	1,100
Hornsby, Harry.	Trefrant, N. W., G. B.	280	140
Hamilton, James.	Belleville	4,000	2,000
Hamilton, Mrs. Jane	Toronto	200	100
Howe, Etna D.	do	1,000	500
Hindes, B. A., Ralph W.	Springfield-on-Credit	2,000	1,000
Hammond, Mrs. Isabella	Credit	15,440	7,720
Hipburn, R. R.	Toronto	1,760	880
Hipburn, Clarence	Montreal	3,280	1,640
Hooper, Chas. E., estate of	Toronto	2,520	1,260
Hill, Miss H. M.	do	2,000	1,000
Harris, Lloyd	Brantford	6,800	3,400
Hockin, Nehemiah	Toronto	8,000	4,000
Hodgins, Harry B.	do	2,000	1,000
Harris, Rev. Elmore	do	2,800	1,400
Howarth, Miss Sarah Alis.	do	3,880	1,940
Howarth, James Herbert	do	2,000	1,000
Howarth, Miss Sarah	do	3,200	1,600
Howarth, Miss Maria	do	4,400	2,200
Harris, Miss Lena.	Brantford	4,000	2,000
Hunt, Miss Emma F.	Hamilton	2,000	1,000
Harvey, Joanna A., in trust	Guelph	400	200
Hewson, Mrs. Fannie B.	Niagara Falls	1,320	660
Henderson, John	Ottawa	5,000	2,500
Heakis, Rev. W.	Willsboro', Pa	1,600	800
Home Savings and Loan Co	Toronto	61,360	30,680
Hanlin, Mrs. Ellen	Fergus	880	440
Inghis, Miss Christina	Toronto	200	100
Irving, L. Homfray	do	1,880	940

Department of Finance—Insurance Branch.

WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Jackes, Joseph.....	Toronto.....	7,200	3,600
Jackes, Price.....	do.....	7,280	3,640
Jarvis, Salter M., estate of.....	do.....	2,880	1,440
Johnston, Miss Sydney M.....	Davenport.....	680	340
Jones, Rev. Wm.....	Toronto.....	16,600	8,300
Jupp, Rev. Wm.....	do.....	1,920	960
Jannieson, Margery C.....	do.....	2,280	1,140
Innis, James, M. P.....	Guelph.....	2,000	1,000
Jackes, Mrs. Henrietta.....	Eglington.....	800	400
Jennings, B., cashier, in trust.....	Toronto.....	10,680	5,340
Keefe, Wm. Napier.....	Galt.....	2,200	1,100
Keeler, Miss Maria H.....	Brooklyn, N. Y.....	1,320	660
Keeth, David S.....	Toronto.....	2,600	1,300
Kenny, J. J.....	do.....	2,000	1,000
King, E. F.....	Kingston.....	2,440	1,220
King, James.....	Quebec.....	830	440
Kirkpatrick, Rev. F. W estate of.....	Kingston.....	1,200	600
Knox, Geo.....	Toronto.....	480	240
Kirkland, Thos., M. A.....	do.....	12,640	6,320
Kay, Mrs. Annie.....	do.....	9,880	4,940
Kennedy, Mrs. Edith L.....	Guelph.....	6,120	3,060
Kerr, Mrs. Margaret.....	Toronto.....	5,000	2,500
Kay, Mrs. Ellen C.....	do.....	3,200	1,600
Kirkland, Thos., in trust.....	do.....	400	200
Kay, J. B., and Gordon, Colin F., trustees.....	do.....	3,000	1,500
King, Emma.....	Quebec.....	800	400
Kerman, Wm. S.....	Toronto.....	400	200
Kennedy, Isabella C.....	Pembroke.....	400	200
Kenny, Mrs. Margt.....	Brampton.....	3,000	1,500
Kirk, J. F., manager, in trust.....	Toronto.....	10,000	5,000
Kemp, J. C., manager, and John Aird, as- sistant manager, in trust.....	do.....	77,320	38,660
Kemp, J. C., manager, and Fitton, H. W., accountant, in trust.....	do.....	8,080	4,040
Lee, W. S., in trust.....	do.....	2,000	1,000
Lawrence, G. W.....	Stratford.....	800	400
Landon, Zebulon.....	Simcoe.....	40,000	20,000
Little, Rev. Jas.....	Richmond, Va.....	1,000	500
Land, R. E. A.....	Hamilton.....	2,000	1,000
Logan, Wm.....	Toronto.....	1,200	600
Lampert, H.....	do.....	4,000	2,000
Lyons, Annie.....	Cheltenham.....	1,560	780
Macpherson, R. D., estate late.....	Montreal.....	11,400	5,700
Maddison, Mrs. E. A., in trust.....	Toronto.....	400	200
Maddison, C. E., executors estate late.....	do.....	40	20
Magrath, Wm., estate late.....	do.....	4,640	2,320
Manning, Alex.....	do.....	16,000	8,000
Masson, Wm.....	Whitby.....	4,880	2,440
Mathieson, Geo.....	Niagara Falls.....	80	40
Millar, R. S., estate.....	Toronto.....	320	160
Morrison, Angus, estate late.....	do.....	2,000	1,000
Munshaw, Mrs. Sarah Ann.....	do.....	800	400
Murray, Geo.....	Churchville.....	8,080	4,040
Murray, Mrs. M. J. H.....	do.....	8,840	4,420
Mathew, Miss Jessie.....	Montreal.....	2,800	1,400
Milford, Geo.....	Toronto.....	8,000	4,000
Milne, David Alex.....	do.....	400	200
Marks, Amelia Price.....	Deer Park.....	1,000	500
Myles, Wm. N.....	Hamilton.....	1,400	700
Murray, Rev. J. G.....	Grimsby.....	800	400
Massachusetts Benefit Life Association, in trust.....	Boston, Mass.....	1,680	840
Macnamara, C. C.....	Toronto.....	520	260
Maughan, N.....	do.....	2,000	1,000
Moat, R. & Co.....	Montreal.....	360	180

WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Marks, A. S. H., in trust.....	Toronto	800	400
Macdonald, Chas. F., M.D.....	Hamilton	1,600	800
Miller, Mrs. Eliz. A.....	Toronto	1,200	600
Maddison, Mrs. E. A.....	do	2,000	1,000
Macpherson, Miss K. L.....	Montreal	200	100
Miller, D., manager, in trust.....	Toronto	53,800	26,900
Moffatt, N., assistant manager, in trust.....	do	4,000	2,000
MacFiggins, Malcolm.....	Colborne	2,000	1,000
McCarthy, D'Alton, trustee.....	Toronto	1,400	700
McDiarmid, Rev. H. J.....	Kemptville	600	300
McKean, Mrs. Margaret.....	Toronto	1,000	500
McMurrich, Geo.....	do	4,400	2,200
McMurrich, Geo., in trust.....	do	800	400
McMurrich, Prof. J. P.....	do	4,400	2,200
McMurrich, Mrs. Minnie G.....	do	400	200
McMurrich, W. B., in trust.....	do	3,640	1,820
McMurrich, W. B., in trust.....	do	3,120	1,560
McMurrich, W. B., and Geo., in trust.....	do	3,120	1,560
McMurrich, W. B., and Geo., in trust.....	do	1,240	620
McMurrich, W. B.....	do	2,000	1,000
McMurrich, Geo., and E. J. Scott, in trust.....	do	1,840	920
McMurrich, J. D.....	do	160	80
McGee, David.....	do	8,000	4,000
McCuaig, Mrs. Matilda L. B.....	Belleville	5,000	2,500
McCaller, Mrs. W. J., in trust.....	St. Catharines	80	40
McMaster, Mrs. Fannie A.....	Toronto	600	300
McNally, Rosa R.....	Baltimore, Md.	360	180
McCalla, M. S.....	St. Catharines	4,720	2,360
McGregor, John, in trust.....	Toronto	840	420
McGillivray, Thos. A.....	Whitby	1,240	620
McArthur, Margaret.....	Toronto	2,000	1,000
Nevitt, Mrs. E. E.....	do	1,000	500
Nordheimer, S.....	do	2,000	1,000
Neilson, Hugh.....	do	2,000	1,000
Niven & Co., J. K.....	do	400	200
Orr, Mrs. J. E., estate of.....	do	800	400
Osborne, Jas. K.....	do	4,000	2,000
Oxnard, G. A.....	Guelph	1,600	800
Ogden, M. W., in trust.....	Toronto	960	480
Osborne, J. W.....	do	200	100
Osborne, H. C.....	do	200	100
Osborne, J. E. K.....	do	200	100
Oliver, Mrs. Elizabeth.....	Trenton	3,600	1,800
Osborne, Jas. K., in trust.....	Toronto	1,800	900
Osborne, Jno. P.....	do	200	100
O'Flynn, Fred. W.....	Madoc	10,400	5,200
Patterson, John H.....	Toronto	1,200	600
Paterson, Thomas.....	Bowmanville	5,000	2,500
Paterson, Rev. Thos. W.....	Deer Park	3,360	1,680
Patton, Joseph C.....	Toronto	5,840	2,920
Patton, Joseph C., in trust.....	do	4,440	2,220
Peters, Geo.....	Peterboro'	800	400
Pipe, executors estate of late.....	Berlin	1,000	500
Postlethwaite, Colin W.....	Toronto	400	200
Pyper, Mary.....	do	2,760	1,380
Perry, Mrs. Elizabeth.....	do	1,080	540
Parker, Stephen J.....	Owen Sound	16,000	8,000
Price, Miss Lavinia.....	Deer Park	800	400
Pottinger, John.....	Hamilton	800	400
Perry, Charles.....	Scarboro'	1,320	660
Paterson, John A.....	Toronto	800	400
Patten, Mrs. D., in trust.....	Quebec	8,680	4,340
Paterson, Mrs. Florence J.....	Toronto	2,000	1,000
Pellatt & Pellatt.....	do	240	120
Peterkin, Mrs. Rebecca.....	do	5,600	2,800

Department of Finance—Insurance Branch.

WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount paid up in Cash.
		\$	\$
Ramsay, Wm.....	Toronto.....	19,000	9,500
Rathbun, Herbert B.....	Deseronto.....	160	80
Rathbun, Mrs. Jean.....	do.....	1,600	800
Rathbun, E. W., in trust.....	do.....	840	420
Rathbun, F. S., in trust.....	do.....	520	260
Rathbun, Bunilla.....	do.....	2,440	1,220
Reid, Rev. J. Y., and Rev. William Grigg, trustees.....	Toronto.....	4,000	2,000
Ridout, Percival F.....	do.....	2,200	1,100
Robinson, Christopher.....	do.....	11,680	5,840
Ross, Elizabeth P.....	Port Hope.....	200	100
Rothwell, John, estate of late.....	Kingston.....	320	160
Rutherford, Mrs. Mary M.....	Toronto.....	640	320
Rutherford, Miss Fannie.....	do.....	440	220
Rutherford, Miss Amy E.....	do.....	440	220
Rutherford, E. C., executors, estate of late.....	do.....	440	220
Routh, J. H.....	Montreal.....	800	400
Roger, Mrs. Helen S.....	St. Catharines.....	2,280	1,140
Roger, Rev. Walter M.....	do.....	3,240	1,620
Rennie, Rev. John.....	Manitowaning.....	480	240
Rathbun, F. S., in trust for E. F.....	Deseronto.....	280	140
Rathbun, F. S., in trust for J. McM.....	do.....	240	120
Rathbun, F. S., in trust for Mrs. Jean.....	do.....	600	300
Rathbun, Herbert B.....	do.....	440	220
Rordans, Mrs. Charlott M.....	Toronto.....	1,600	800
Reardon, Henry F.....	Philadelphia.....	160	80
Ross, Wm.....	Toronto.....	800	400
Robinson, Elizabeth, in trust.....	do.....	80	40
Rogers, Miss Rosa N.....	do.....	6,000	3,000
Robinson, Elizabeth.....	do.....	1,440	720
Reid, G. P. and Denison, C. A., acct., in trust.....	do.....	27,920	13,960
Ross, Charles C.....	do.....	2,400	1,200
Scott, Mrs. Jessie.....	Quebec.....	320	160
Scott, John.....	Toronto.....	21,600	10,800
Schell, R. S.....	Brantford.....	3,200	1,600
Seels, John H., estate of late.....	Toronto.....	1,800	900
Sharp, Geo., executor estate of late.....	do.....	24,000	12,000
Sherrard, Mrs. Eliza Ann.....	do.....	4,480	2,240
Smith, Alex.....	do.....	4,000	2,000
Smith, A. M., executor estate of late.....	do.....	32,000	16,000
Smith, Miss Jane.....	do.....	2,000	1,000
Smith, Mrs. Mary Ann.....	do.....	10,800	5,400
Smith, Goldwin.....	do.....	4,800	2,400
Smith, Henry Eberts.....	do.....	6,000	3,000
Smith, Larratt W.....	do.....	5,000	2,500
Sutherland, Mary B.....	Vancouver, B.C.....	80	40
Symons, Eliza Frear.....	Toronto.....	760	380
Spragge, Albert W.....	Cobourg.....	840	420
Sinclair, Jno., executor estate of late.....	Toronto.....	4,800	2,400
Small, Catharine G.....	Sarnia.....	1,840	920
Sproule, Miss E. J.....	Toronto.....	3,120	1,560
Smith, Dr. Andrew.....	do.....	2,640	1,320
Smith, Andrew W.....	do.....	2,000	1,000
Stayner, T. S.....	do.....	12,400	6,200
Scott, Robt. F.....	do.....	1,880	940
Stanley, Bernard.....	Lucan.....	4,560	2,780
Stanley, M. Lucretta.....	do.....	800	400
Stanley, Charlotte M.....	do.....	920	360
Stanley, Mary E.....	do.....	1,200	600
Scott, Jas., jr.....	Toronto.....	680	340
Sintzel, Henry.....	do.....	2,000	1,000
Sills, Mrs. May J.....	do.....	1,400	700
Scott & Walmsley, in trust.....	do.....	23,920	11,960
Sidey, J. Henry.....	Cobourg.....	800	400
Sewell, Mrs. Winnifred E.....	Hamilton.....	800	400

WESTERN ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Stanley, Albert E.....	Lucan.....	400	200
Stewart, Rev. Wm.....	Toronto.....	2,000	1,000
Stanley, Aljoe E.....	Lucan.....	520	260
Stanley, Mrs. Jennie.....	do.....	1,000	500
Stewart, Miss Jane.....	Toronto.....	1,000	500
Stewart, Miss Margaret.....	do.....	1,000	500
Stewart, John.....	do.....	600	300
Sewell, Henry de Quincy.....	Port Arthur.....	1,400	720
Smith, W. H., manager in trust.....	Toronto.....	68,720	34,360
Sloane, W. P., manager in trust.....	do.....	40,600	20,300
Stark, John & Co.....	do.....	4,000	2,000
Stewart, F. J., in trust.....	do.....	80	40
Strathy, H. S., general manager in trust.....	do.....	54,000	27,000
Talbot, Marcus, estate of late.....	do.....	200	100
Thompson, Robt.....	do.....	34,280	17,140
Thorburn, Miss Mary.....	do.....	560	280
Thomas, Mrs. Mary M.....	Lyster, Que.....	3,640	1,820
Thomas, Wm. Stone.....	do.....	1,240	620
Todd, Thomas.....	Toronto.....	4,000	2,000
Thompson, Malcolm.....	Montreal.....	5,200	2,600
Turnbull, Mrs. L.....	Hamilton.....	6,640	3,320
Turner, Frank.....	Bracondale.....	4,000	2,000
Temple, Mrs. Margaret Jane.....	Toronto.....	160	80
Taylor, Miss Annie Maria.....	do.....	160	80
Vidal, Lt.-Col. B. Henri.....	London.....	800	400
Webb, Thos., executor estate of late.....	Toronto.....	2,000	1,000
Wilkes, Alfred J.....	Brantford.....	3,280	1,640
Wills, Alex.....	Toronto.....	5,000	2,500
Wills, Thomas.....	Belleville.....	4,880	2,440
Wilson, W. B.....	Davenport.....	3,000	1,500
Wood, Hon. S. C.....	Toronto.....	4,000	2,000
Whitney, Albert.....	Prescott.....	16,000	8,000
Watmore, Mrs. Annie.....	Fredericton.....	2,640	1,320
Webster, A. F., in trust.....	Toronto.....	1,240	620
Wood, Peter.....	Brantford.....	4,000	2,000
Wood, S. G., in trust.....	Toronto.....	1,200	600
Webb, Albert E., in trust.....	Brighton.....	1,000	500
Webb, Miss Lillie M.....	do.....	1,000	500
Wood, John A.....	Toronto.....	4,000	2,000
White, Mrs. Mary Ann.....	Deer Park.....	12,000	6,000
Winstanley, Mrs. Emily.....	Goschen, Cal.....	800	400
Young, Mrs. Margaret.....	Toronto.....	1,000	500
		\$.....	\$.....

Department of Finance—Insurance Branch.

STATEMENT of Assessment made on Companies as under, for Year ending 31st March, 1895, in accordance with "The Insurance Act."

Companies.	Assessment.	Companies.	Assessment.
	\$ cts.		\$ cts.
Accident.....	3 59	Metropolitan Life.....	65 70
Ætna.....	85 73	Metropolitan Plate Glass.....	0 63
Ætna Life.....	316 53	Mongenaix, Boivin & Co.....	7 45
Agricultural, of Watertown.....	23 64	Mutual Life.....	374 57
Alliance.....	94 16	Mutual Reserve Fund.....	168 69
Atlas.....	61 92	National of Ireland.....	61 92
American Surety Co.....	1 82	New York Life.....	426 33
Boiler Inspection.....	13 49	North American.....	243 26
British America.....	127 94	North British and Mercantile.....	231 43
British and Foreign Marine.....	3 45	Northern.....	86 93
British Empire.....	110 70	Norwich and London Accident.....	1 43
Caledonian.....	79 11	Norwich Union.....	74 01
Canada Accident.....	35 64	Ontario Mutual.....	283 61
Canada Life.....	970 30	Phenix, of Brooklyn.....	48 18
Canadian and European.....	9 98	Phenix, of London.....	140 16
Catholic Mutual.....	71 14	Phenix Insurance Company.....	103 81
Commercial Travellers.....	11 84	Provident Savings.....	46 41
Commercial Union.....	216 99	Provincial Provident.....	79 71
Confederation.....	433 00	Quebec.....	46 55
Connecticut Fire.....	17 65	Queen, of America.....	148 23
Covenant Mutual.....	44 91	Reliance.....	4 05
Dominion Burglary.....	9 36	Reliance Marine.....	4 45
Dominion Life.....	23 99	Royal.....	318 03
Dominion Plate Glass.....	4 79	Scottish Union.....	64 53
Dominion Safety Fund.....	15 72	Standard.....	263 70
Eastern.....	88 30	Star.....	8 74
Equitable.....	371 81	Steam Boiler and Plate Glass.....	3 60
Federal.....	142 85	Sun Insurance Office.....	68 60
Germania.....	7 00	Sun Life.....	473 04
Great West.....	59 18	Temperance and General.....	69 51
Guarantee.....	19 51	Travelers.....	129 94
Guardian.....	154 51	Union Mutual.....	67 17
Hartford.....	77 73	Union Society.....	103 46
Home.....	5 36	United Fire.....	84 17
Insurance Co. of North America.....	44 61	United States Life.....	28 02
Imperial.....	100 10	Western.....	178 02
Lancashire.....	140 35	Woodmen of the World.....	8 10
Liverpool and London and Globe.....	181 87		
Lloyds' Plate Glass.....	5 98	<i>Retired Companies.</i>	
London Assurance.....	64 72	Connecticut Mutual.....	27 01
London Guarantee and Accident.....	58 75	Edinburgh Life.....	4 26
London and Lancashire Fire.....	91 72	Life Association of Scotland.....	24 76
London and Lancashire Life.....	116 00	National Life.....	1 21
London Mutual Fire.....	83 30	North Western.....	9 25
London Life.....	71 33	Phenix Mutual Life.....	14 03
Manchester Fire.....	102 23	Scottish Amicable.....	3 28
Manufacturers' Guarantee and Accident.....	39 12	Scottish Provident.....	1 16
Manufacturers' Life.....	138 55		
Massachusetts Benefit Association.....	90 24		
Mercantile.....	86 97	Total.....	\$9,731 08

Department of Finance—Insurance Branch.

INDEX.

COMPANIES, &c.	ANNUAL STATEMENTS.					ABSTRACT OF STATEMENTS.					List of Stockholders.
	Fire and Marine.	Life.	Accident.	Guarantee.	Plate Glass, Steam Boiler, &c.	Fire.	Life.	Marine.	Accident, Guarantee, Plate Glass, &c.	General.	
Ætna Fire. Page.	5					lvii		lxxii		lxx	
Ætna Life.	145						lxxxvii				
Agricultural, of Watertown.	8					lvii				lxxi	
Alliance.	11					lvi				lxxiii	
American Surety Co.				346					cix		
Atlas.	15					lvi				lxxiii	
Boiler Inspection.					360				cx		397
British America.	19					lvi		lxxii		lxx	398
British and Foreign Marine.	25							lxxii			
British Empire.	151						lxxxvi				
Caledonian.	27					lvi				lxxiii	
Canada Accident.			315		315				cix & cx	cx	402
Canada Life.	155						lxxxvi			xc	403
Canadian and European.					367				cix		
Canadian Railway Accident.			319						cix		406
Catholic Mutual Benefit.		371					ci				
Colonial Mutual.		373					ci				410
Commercial Travellers'.		375					ci				
Commercial Union.	31	164				lvi	lxxxvi			lxxiii	
Confederation Life.		168					lxxxvi			xc	411
Connecticut Fire.	35					lvii					
Connecticut Mutual.		173					lxxxvii				
Corneille & Sharpe.					358				cx		
Covenant Mutual Benefit.		379					ci				
Dominion Burglary.					365				cix		413
Dominion Life.		176					lxxxvi				414
Dominion Plate Glass.					352				cx		415
Eastern.	38					lvi					
Edinburgh.	179						lxxxvi				
Employers' Liability.			321	321					cix		
Equitable.		182					lxxxvii				
Federal.		187					lxxxvi				416
Germania.		191					lxxxvii				
Great West Life.		195					lxxxvi				418
Guarantee.				348					cix	cx	422
Guardian.	40					lvi				lxxiii	
Hartford.	45					lvii					
Home Life Association.		382					ci				424
Imperial.	48					lvi				lxxiii	
Insurance Co. of N. A.	52					lvii					
Lancashire.	55					lvi				lxxiii	
Life Association of Scotland.		198					lxxxvi				
Liverpool and London and Globe.	60	202				lvi	lxxxvi			lxxiii	
Lloyds' Plate Glass.					354				cx		
London and Lancashire Fire.	65					lvi				lxxiii	
London and Lancashire Life.		205					lxxxvi				
London Assurance.	68	212				lvi	lxxxvi	lxxii		{ lxxi and lxxiii }	
London Guarantee and Accident.			324	324					cix		
London Life.		215					lxxxvi				425
London Mutual Fire.	72					lvi					
Manchester.	75					lvi				lxxiii	
Manufacturers' Guarantee and Accident.			330						cix		426
Manufacturers' Life.		219					lxxxvi			xc	427
Massachusetts Benefit.		384					ci				
Mercantile Fire.	79					lvi					428
Metropolitan Life.		223					lxxxvii				
Mongenaix, Boivin & Co.					357				cx		
Mutual Life.		227					lxxxvii				
Mutual Reserve Fund.		388					ci				

COMPANIES, &c.	ANNUAL STATEMENTS.					ABSTRACT OF STATEMENTS.					List of Stockholders.
	Fire Marine.	Life.	Accident.	Guarantee.	Plate Glass, Steam Boiler, &c.	Fire.	Life.	Marine.	Accident, Guarantee, Plate Glass, &c.	General.	
National Life		231					lxxxvii				
National, of Ireland	82					lvi				lxxiii	
New York Life		234					lxxxvii				
North American		240					lxxxvi			xc	430
North British	87	245				lvi	lxxxvi			lxxxiii	
Northern	92					lvi				lxxxiii	
North-Western		249					lxxxvii				
Norwich and London Accident.			333						cix		
Norwich Union	96					lvi				lxxiii	
Ocean Accident and Guarantee			336						cix		
Ontario Accident			340						cix		431
Ontario Mutual Life.		253					lxxxvi				
Phenix, of Brooklyn	100					lvii					
Phenix, of London	103					lvi				lxxiii	
Phenix, of Hartford	106					lvii					
Phenix Mutual Life.		257					lxxxvii				
Provincial Provident		392					ci				
Provident Savings.		261					lxxxvii				
Quebec	109					lvi				lxx	434
Queen, of America	112					lvii					
Reliance Mutual Life		265					lxxxvi				
Reliance Marine	115							lxxii			
Royal	118	267				lvi	lxxxvi			lxxiii	
Scottish Amicable		270					lxxxvi				
Scottish Provident		273					lxxxvi				
Scottish Union	122					lvii				lxxiii	
Standard		276					lxxxvii				
Star		283					lxxxvii				
Steam Boiler and Plate Glass				363					cx		438
Sun Insurance Office	125					lvii				lxxiii	
Sun Life		287	342				lxxxvi		cix	xc	439
Temperance and General		293					lxxxvi				441
Travelers'		296	343				lxxxvii		cix		
Union Mutual		300					lxxxvii				
Union Assurance Society	130					lvii				lxxiii	
United Fire Insurance.	133					lvii					
United States		306					lxxxvii				
Western	135					lvi				lxx	442
Woodmen of the World		377					ci	lxxii			

SUNDRIES.

	PAGE.
SUPERINTENDENT'S REPORT, 27th June, 1896	v to liii
Summary of <i>Fire Premiums</i> , 1869 to 1895	lviii, lx and lxvi
Summary of <i>Fire Losses</i> , 1869 to 1895	lxii, lxiv and lxvii
Summary of <i>Fire Insurance</i> , 1869 to 1895	lxviii
Statement of the General Fire Assets and Liabilities of British Companies	lxxxiii
GENERAL TABLES I to V.—Assets, Liabilities, Income and Expenditure	lxxiv to lxxxii
Ratios and Percentages	lxxxiii and lxxxiii
Increase and decrease of Items of Life Insurance	lxxxviii and xcii
LIFE INSURANCE terminated in 1895	xcii
Assets, Liabilities, Income and Expenditure of Life Companies	xciii to xcix
Payments to Policy-holders	c
LIFE INSURANCE terminated in 1895—Assessment System	cii
Assets, Liabilities, Income and Expenditure of Assessment Companies	ciii to cv
Assets and Liabilities, Income and Expenditure of Canadian Accident, Guarantee, Plate Glass and Steam Boiler Insurance Companies, 1895	cvi to cviii
List of Companies licensed to do business of Insurance, with names of Chief Agents, residence, and amounts of deposit with Receiver General, as at 3rd July, 1896	cxii to cxv
List of Assessment Companies registered under the Insurance Act	cxv
Appendix—List of Stockholders of the various Companies	397 to 448
Statement of Assessment made on Companies	449

PRELIMINARY STATEMENTS

OF THE BUSINESS OF

LIFE INSURANCE COMPANIES

IN CANADA

FOR THE YEAR ENDING 31ST DECEMBER

1895

ALSO

Preliminary Statements for the year 1895 of the business of Insurance Companies which do business in Canada of Life Insurance on the Assessment Plan.



OTTAWA

PRINTED BY S. E. DAWSON, PRINTER TO THE QUEEN'S MOST
EXCELLENT MAJESTY

1896

Department of Finance—Insurance Branch.

OFFICE OF THE SUPERINTENDENT OF INSURANCE,
OTTAWA, 6th February, 1896.

Hon. GEO. E. FOSTER,
Minister of Finance.

SIR,—I have the honour herewith to submit the preliminary statements of the life insurance companies for the year 1895, provided for by subsection 8 of section 20 of the Insurance Act.

I have the honour to be, sir,
Your obedient servant,

W. FITZGERALD,
Supt. of Insurance.

Department of Finance—Insurance Branch.

LIST OF COMPANIES

BY WHICH THE BUSINESS OF LIFE INSURANCE WAS TRANSACTED IN
THE DOMINION, DURING THE YEAR ENDED 31st DECEMBER, 1895.

The *Ætna Life Insurance Company*.
The *British Empire Mutual Life Assurance Company*.
The *Canada Life Assurance Company*.
The *Commercial Union Assurance Company (Limited)*.
The *Confederation Life Association*.
*The *Connecticut Mutual Life Insurance Company*.
The *Dominion Life Assurance Company*.
The *Dominion Safety Fund Life Association*.
*The *Edinburgh Life Assurance Company*.
The *Equitable Life Assurance Society of the United States*.
The *Federal Life Assurance Company of Ontario*.
The *Germania Life Insurance Company*.
The *Great West Life Assurance Company*.
*The *Life Association of Scotland*.
The *Liverpool and London and Globe Insurance Company*.
The *London and Lancashire Life Assurance Company*.
The *London Assurance*.
The *London Life Insurance Company*.
The *Manufacturers' Life Insurance Company*.
The *Metropolitan Life Insurance Company*.
The *Mutual Life Insurance Company of New York*.
*The *National Life Insurance Company of the United States of America*.
The *New York Life Insurance Company*.
The *North American Life Assurance Company*.
The *North British and Mercantile Insurance Company*.
*The *North-western Mutual Life Insurance Company*.
The *Ontario Mutual Life Assurance Company*.
*The *Phœnix Mutual Life Insurance Company*.
The *Provident Savings Life Assurance Society of New York*.
The *Reliance Mutual Life Assurance Society*.
The *Royal Insurance Company*.
*The *Scottish Amicable Life Assurance Society*.
*The *Scottish Provident Institution*.
The *Standard Life Assurance Company*.
The *Star Life Assurance Society*.
The *Sun Life Assurance Company of Canada*.
The *Temperance and General Life Assurance Company of North America*.
The *Travelers Insurance Company*.
The *Union Mutual Life Insurance Company*.
The *United States Life Insurance Company in the City of New York*.

*The licenses of these companies expired on the 31st March, 1878, so far as relates to new business.

Department of Finance—Insurance Branch.

THE AETNA LIFE INSURANCE COMPANY, OF HARTFORD, CONN.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1895.

Premium Income in Canada.

Cash received for premiums.....	\$	445,644	81
Premium obligations taken in part payment of premiums.....		5,901	86
Premiums paid by dividends.....		112,933	92
Total premium income.....	\$	564,480	59

Payments for Claims in Canada.

Cash paid for death losses.....	\$	214,625	97
Premium obligations used in payment of same.....		1,931	92
Total net amount paid for death claims, (\$1,246 of which accrued prior to 1895).....	\$	216,557	89
Cash paid for matured endowments.....	\$	236,826	97
Premium obligations used in payment of same.....		9,877	36
Total net amount paid for matured endowments.....		246,704	33
Total amount paid for death claims and matured endowments.....	\$	463,262	22

Miscellaneous.

Number of new policies reported during the year as taken in Canada.....		392	
Amount of said policies.....	\$	625,000	00
Number of policies become claims.....		389	
Amount of said claims.....		465,358	32
Claims for death losses unpaid, but not resisted.....	\$	5,934	66
Claims for matured endowments due and unpaid.....		8,847	00
Total claims for death losses and matured endowments.....		14,781	66
Amount of claims resisted.....		None.	
Number of policies in force in Canada at date.....		12,302	
Net amount in force at 31st December, 1895.....		15,889,361	14

(Received 25th January, 1896.)

THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1895.

Premium Income in Canada.

Cash received for premiums.....	\$	228,836 71
Cash received for annuities.		2,000 00
Total.....	\$	230,836 71
Deduct premiums paid to other companies for reinsurance.....		13,580 15
Total premium income.....	\$	217,256 56

Payments for Claims in Canada.

Cash paid for matured endowments.....	\$15,726 00
Deduct amount received from other companies for reinsured endowments.....	1,042 50
Net amount paid for matured endowments.....	\$ 14,683 50
Cash paid for death claims.....	42,998 50
Total amount paid for death claims and matured endowments	\$ 57,682 00

Miscellaneous.

Number of new policies reported during the year as taken in Canada.....	258
Amount of said policies.....	\$ 684,000 00
Number of policies become claims in Canada.....	22
Amount of said claims.....	59,746 50
Amount of said claims reinsured in other licensed companies in Canada	1,042 50
Claims for death losses due and unpaid.....	1,022 00
Amount of claims resisted—in suit.....	5,000 00
Number of policies in force in Canada at date.....	2,914
Amount of said policies.....	\$6,443,774,88
Bonus additions thereon.....	74,647 14
Total.....	\$6,518,422 02
Amount of said policies reinsured in other licensed companies in Canada.....	271,843 00
Net amount in force at 31st December, 1895.....	6,240,579 02

(Received 1st February, 1896.)

THE CANADA LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1895.

Premium Income during the Year.

Cash received for premiums.....	\$	1,840,641 11
Premiums paid by dividends.....		179,450 03
Total.....	\$	2,020,091 14
Deduct premiums paid to other companies for reinsurance.....		13,199 97
Total premium income.....	\$	2,006,891 17

Department of Finance—Insurance Branch.

CANADA LIFE—Continued.

Payments for Claims.

Cash paid for death losses.....	\$663,732 86	
Premium obligations used in payment of same.....	2,124 22	
Total.....	\$665,857 08	
Less amount received from other companies for reinsured death claims.....	24,416 67	
Total amount paid for death losses (including bonus additions \$69,364.01).....	\$	641,440 41
Cash paid for matured endowments.....	\$ 82,098 07	
Premium obligations used in payment of same.....	1,980 97	
Total net amount paid for matured endowments (including bonus additions \$12,029.04).....		84,079 04
Total amount paid for death claims and matured endowments.....	\$	725,519 45

Miscellaneous.

Number of new policies reported during the year as taken.....	2,590	
Amount of said policies.....	\$	6,089,621 00
Number of policies become claims (including matured endowments) during the year.....	335	
Amount of said claims (including \$90,526.39 bonus additions).....	799,804 86	
Amount of above claims reinsured in other licensed companies.....	24,416 67	
Claims for death losses due and unpaid.....	49,416 29	
do unadjusted but not resisted.....	55,134 09	
Amount of claims resisted—not in suit.....	1,026 05	
Number of policies in force at date.....	31,858	
Amount of said policies.....	\$66,514,073 93	
Bonus additions thereon.....	4,027,321 74	
Total.....	\$70,541,395 67	
Amount of said policies reinsured in other licensed companies in Canada (including \$8,739.30 bonus additions).....	335,446 94	
Net amount in force at 31st December, 1895.....		70,205,928 73

(Received 30th January, 1896.)

PRELIMINARY STATEMENT OF BUSINESS DONE OUTSIDE OF CANADA.

(Included in above Statement.)

Premium Income.

Cash received for premiums.....	\$	179,210 14
Deduct premiums paid to other companies for reinsurance.....		5,683 79
Total premium income.....	\$	173,526 35

Payments for Claims.

Cash paid for death losses.....	\$ 120,995 21	
Less amount received from other companies for reinsured death claims.....	24,416 67	
Net amount paid for death losses.....	\$	96,578 54
Cash paid for matured endowments.....		1,327 81
Total amount paid for death claims and matured endowments.....	\$	97,906 35

CANADA LIFE—*Concluded.**Miscellaneous.*

Number of new policies reported during the year as taken outside of Canada	382	
Amount of said policies	\$	1,299,200 00
Number of policies become claims outside of Canada	24	
Amount of said claims		141,582 55
Amount of above claims reinsured in other companies		24,416 67
Claims for death losses unadjusted but not resisted		20,800 00
Number of policies in force outside of Canada at date	1,599	
Amount of said policies	\$	5,108,392 00
Amount of said policies reinsured in other licensed companies in Canada		135,919 99
Net amount in force, 31st December, 1895		<u>4,972,472 01</u>

THE COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

PRELIMINARY STATEMENT OF LIFE BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Premium Income in Canada.

Cash received for premiums	\$	16,414 55
Premiums paid by dividends		44 45
Total premium income	\$	<u>16,459 00</u>

Payments for Claims in Canada.

Cash paid for death losses (including \$1,963.46 bonus additions) (\$1,059.53 of this amount accrued in 1894)	\$	7,248 65
Cash paid for matured endowments		1,005 27
Total amount paid for death claims and matured endowments	\$	<u>8,253 92</u>

Miscellaneous.

Number of new policies reported during the year as taken in Canada	4	
Amount of said policies	\$	27,000 00
Number of policies become claims in Canada	3	
Amount of said claims (including \$2,067.47 bonus additions)		7,907 41
Claims for death losses adjusted but not due (including \$1,279.68 bonus additions)		3,713 01
Amount of claims resisted		None
Number of policies in force in Canada at date	282	
Amount of said policies		551,623 56
Bonus additions thereon		86,957 34
Net amount in force, 31st December, 1895		<u>638,580 90</u>

(Received 31st January, 1896.)

Department of Finance—Insurance Branch.

THE CONFEDERATION LIFE ASSOCIATION.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1895.

Premium Income during the Year.

Cash received for premiums	\$ 784,497 21
Premiums paid by dividends	61,114 22
Cash received for annuities	9,008 00
Total	\$ 857,619 43
Deduct premiums paid to other companies for reinsurance.....	4,745 06
Total premium income.. ..	\$ 852,874 37

Payments for Claims.

Net amount paid for death losses (\$11,774.25 of which accrued in previous years).....	\$ 165,940 42
Cash paid for matured endowments.....	75,444 00
Total paid for death claims and matured endowments.	\$ 241,384 42

Miscellaneous.

Number of new policies reported during the year as taken.....	2,292
Amount of said policies.....	\$ 3,347,550 00
Number of policies become claims (including 45 matured endowments) during the year.....	166
Amount of said claims (including matured endowments, \$75,444.00)	247,291 00
Amount of claims unadjusted, not resisted.....	19,936 09
Amount of claims unsettled, resisted.....	None
Number of policies in force at date	17,590
Amount of said policies.....	\$ 26,430,744 00
Bonus additions thereon.....	180,974 00
Total	\$ 26,611,718 00
Amount of said policies reinsured in other licensed companies in Canada, including \$1,463.00 bonus additions.....	184,244 00
Net amount in force at 31st December, 1895.....	26,427,474 00

(Received 1st February, 1896.)

STATEMENT OF BUSINESS DONE OUTSIDE OF CANADA.

(Included in above Statement.)

Cash received for premiums.....	\$ 5,518 90
Number of new policies reported during the year as taken outside of Canada.....	56
Amount of said policies.....	66,500 00
Number of policies become claims.....	None
Number of policies in force at date.....	134
Amount of said policies.....	173,500 00

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Premium Income in Canada.

Cash received for premiums.....	\$	26,073 08
Premiums paid by dividends		18,621 96
Total premium income.....	\$	44,695 04

Payments for Claims in Canada.

Cash paid for death losses.....	\$	72,205 00
Cash paid for matured endowments.....		49,507 00
Total amount paid for death claims and matured endowments.....	\$	121,712 00

Miscellaneous.

Number of policies become claims during the year in Canada.....	70	
Amount of said claims.....	\$	135,057 00
Claims for death losses adjusted but not due.....		12,345 00
Claim for matured endowment due and unpaid.....		1,000 00
Number of policies in force at date.....	814	
Net amount in force at 31st December, 1895.....		1,757,436 00

(Received 6th February, 1896.)

DOMINION LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1895.

Premium Income during the Year.

Cash received for premiums.....	\$	53,519 34
Premiums paid by dividends.....		502 44
Total.....	\$	54,021 78
Deduct premiums paid to other companies for reinsurance.....		636 74
Total premium income	\$	53,395 04

Payments for Claims.

Net amount paid for death claims	\$	4,000 00
--	----	----------

Miscellaneous.

Number of new policies reported during the year as taken.....	453	
Amount of said policies.....	\$	541,350 00
Number of policies become claims.....	6	
Amount of said claims.....		7,070 00
Amount of claims unsettled, not resisted		3,070 00
Amount of claims unsettled, resisted.....		None.
Number of policies in force at date.....	1,600	
Amount of said policies.....	\$2,051,809	
Bonus additions thereon.....	2,805	
Total	\$2,054,614	
Amount of said policies reinsured in other licensed companies in Canada.....		29,000
Net amount in force at 31st December, 1895.....		2,025,614 00

(Received 17th January, 1896.)

Department of Finance—Insurance Branch.

THE EDINBURGH LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Premium Income in Canada.

Cash received for premiums.....	\$	6,603 34
---------------------------------	----	----------

Payments for Claims in Canada.

Cash paid for death losses.....	\$8,760 00	
Bonus additions thereon.....	3,544 64	
Net amount paid for death claims (\$7,021.39 of which accrued in 1894).....	\$	12,304 64

Miscellaneous.

Number of policies become claims in Canada	7	
Amount of said claims.....	\$12,716 61	
Bonus additions thereon.....	4,624 06	
Total amount of said claims	\$	17,340 67
Claims for death losses due and unpaid.....	\$3,499 87	
Claims for death losses unadjusted but not resisted.....	8,557 56	
Total claims for death losses (including \$3,234.16 bonus additions)...		12,057 43
Number of policies in force in Canada at date.....	103	
Amount of said policies.....	\$233,952 67	
Bonus additions thereon.....	54,472 45	
Net amount in force at 31st December, 1895.....		288,425 16

(Received 27th January, 1896.)

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Premium Income in Canada.

Cash received for premiums.....	\$	638,045 31
Premiums paid by dividends.....		16,913 86
Cash received for annuities.....		3,904 00
Total premium income.....	\$	658,863 17

Payments for Claims in Canada.

Cash paid for death losses.....	\$	238,194 00
Cash paid for matured endowments.....		66,022 26
Total amount paid for death claims and matured endowments.....	\$	304,216 26

EQUITABLE LIFE—*Concluded.**Miscellaneous.*

Number of new policies reported during the year as taken in Canada	743	
Amount of said policies.....		\$ 1,557,040 00
Number of policies become claims in Canada..	113	
Amount of said claims.....		311,530 00
Claims for death losses due and unpaid.....	\$5,500	
do unadjusted but not resisted.....	4,876	
Total claims for death losses.		10,376 00
Claims for matured endowments due and unpaid.....		1,300 00
Amount of claims unsettled—resisted		None.
Number of policies in force in Canada at date.....	8,781	
Amount of said policies.....	\$19,098,918 00	
Bonus additions thereon, estimated.....	130,800 00	
Net amount in force 31st December, 1895.....		<u>19,229,718 00</u>

(Received 1st February, 1896.)

THE FEDERAL LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1895.

Premium Income During the Year.

Cash received for premiums.....	\$ 238,247 94
Premium obligations taken in part payment of premiums.....	10,166 62
Premiums paid by dividends	20,202 95
Cash received for annuities.....	965 60
Total.....	\$ 269,583 11
Deduct premiums paid to other companies for reinsurance.....	11,935 76
Total premium income.....	<u>\$ 257,647 35</u>

Payments for Claims.

Cash paid for death losses (of which \$1,000 accrued in 1894).....	\$ 81,500 00
Deduct amount received from other companies for reinsured death claims.....	10,000 00
Net amount paid for death claims	\$ 71,500 00
Net amount paid for endowment claim.....	2,000 00
Total amount paid for death claims and matured endowments... ..	<u>\$ 73,500 00</u>

Miscellaneous.

Number of new policies reported during the year as taken.....	1,359	
Amount of said policies.....		\$ 1,823,050 00
Number of policies become claims.	46	
Net amount of policies become claims.....		94,500 00
Amount of claims unsettled, not resisted.....		12,173 12
Amount of claims unsettled, resisted.		None.
Number of policies in force at date	5,775	
Amount of said policies.....	\$10,664,227 26	
Deduct amount reinsured in other licensed companies in Canada.....	508,000 00	
Net amount in force at 31st December, 1895.....		<u>10,156,227 26</u>

(Received 28th January, 1896.)

Department of Finance—Insurance Branch.

THE GERMANIA LIFE INSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Premium Income in Canada.

Cash received for premiums.....	\$	13,490 80
Premiums paid by dividends.....		101 03
		13,591 83
Total premium income.....	\$	13,591 83

Payments for Claims in Canada.

Cash for death claims.....	\$	6,000 00
----------------------------	----	----------

Miscellaneous.

Number of new* policies reported during the year as taken in Canada.....		1
Amount of said policy.....	\$	1,000 00
Number of policies become claims in Canada.....		3
Amount of said claims.....		6,000 00
Number of policies in force in Canada at date.....		152
Amount in force.....	\$	292,771 00
Bonus additions thereon.....		1,605 00
		294,376 00
Total net amount in force at 31st December, 1895.....		294,376 00

(Received 28th January, 1896.)

THE GREAT WEST LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1895.

Premium Income during the Year.

Cash received for premiums.....	\$	122,785 87
Cash received for annuities.....		1,600 00
		124,385 87
Total.....	\$	124,385 87
Deduct premiums paid to other companies for reinsurance.....		1,735 14
		122,650 73
Total premium income.....	\$	122,650 73

Payments for Claims during the Year.

Cash paid for death claims.....	\$	22,729 26
---------------------------------	----	-----------

Miscellaneous.

Number of new policies reported during the year as taken.....		974
Amount of said policies.....	\$	1,682,200 00
Number of policies become claims.....		18
Net amount of policies become claims.....		22,769 26
Number of policies in force at date.....		2,818
Amount of said policies.....	\$	5,071,150 00
Deduct amount reinsured in other licensed companies in Canada.....		136,300 00
		4,934,850 00
Net amount in force, 31st December, 1895.....		4,934,850 00

(Received 31st January, 1896.)

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

PRELIMINARY STATEMENT OF LIFE BUSINESS FOR YEAR ENDING 31ST DECEMBER, 1895.

Premium Income in Canada.

Cash received for premiums\$ 6,744 81

Payments for Claims in Canada.

Cash paid for death losses.....\$ 15,668 75

Miscellaneous.

Number of policies become claims in Canada.....	6	
Amount of said claims	\$	15,668 75
Claims for death losses unpaid.....		None.
Number of policies in force in Canada at date.....	139	
Amount of said policies	\$208,966 68	
Bonus additions thereon	35,764 15	
Net amount in force at 31st December, 1895		244,730 83

(Received 31st January, 1896.)

THE LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Premium Income in Canada.

Cash received for premiums.....	\$	213,609 07
Deduct premiums paid to other companies for reinsurance.....		6,100 02
Total premium income.	\$	207,509 05

Payments for Claims in Canada.

Cash paid for death losses	\$57,906 50	
Bonus additions thereon.....	2,046 25	
Net amount paid for death claims (\$14,211 25 of which accrued in 1894)	\$	59,952 75
Cash paid for matured endowments.....	\$32,232 00	
Bonus additions thereon	394 50	
Net amount paid for matured endowments (\$2,000 of which accrued in 1894)		32,626 50
Total amount paid for death claims and matured endowments..	\$	92,579 25

Department of Finance—Insurance Branch.

LONDON AND LANCASHIRE—*Concluded.*

Miscellaneous.

Number of new policies reported during the year as taken in Canada.....	493	
Amount of said policies.....		\$ 882,500 00
Number of policies become claims in Canada.....	64	
Amount of said claims (including \$2,910.75 bonus additions).....		93,949 25
Claims for death losses due and unpaid (including \$581.25 bonus additions).....		7,581 25
*Claims unsettled, resisted		10,000 00
Number of policies in force in Canada at date.....	4,225	
Amount of said policies	\$6,947,518 16	
Bonus additions thereon.....	82,942 99	
Total	\$7,030,461 15	
Amount of said policies reinsured in other licensed companies in Canada..	161,244 17	
Net amount in force at 31st December, 1895.....		<u>6,869,216 98</u>

(Received 1st February, 1896.)

THE LONDON ASSURANCE.

PRELIMINARY STATEMENT OF LIFE BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1895

Premium Income in Canada.

Cash received for premiums	\$ 1,108 44
----------------------------------	-------------

Miscellaneous.

Number of policies become claims in Canada.....	None.
Number of policies in force in Canada at date.....	7
Amount of said policies.....	\$27,253 00
Bonus additions thereon.....	4,249 00
Net amount in force at 31st December, 1895.	<u>\$ 31,502 00</u>

(Received 7th January, 1896.)

THE LONDON LIFE INSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Premium Income for the Year.

Cash received for premiums (General \$41,141.42; Industrial \$117,010.60).....	\$ 158,152 02
Premiums paid by dividends.....	3,020 92
Total.....	<u>\$ 161,172 94</u>
Deduct premiums paid to other companies for reinsurance	284 16
Total premium income.....	<u>\$ 160,888 78</u>

* These policies were cancelled by the company for non-payment of the premium, and claim having been brought, the payment in consequence is resisted.

THE LONDON LIFE—*Concluded.**Payments for Claims.*

Cash paid for death losses (General, \$12,654.16; Industrial \$23,472.91), (\$960.95 of which was incurred in previous year).\$	36,127 07
Cash paid for matured endowments.....	10,848 50
Total paid for death claims and matured endowments.\$	<u>46,975 57</u>

Miscellaneous.

Number of new policies reported during the year as taken (General 361; Industrial 16,869).....	17,230
Amount of said policies (General \$360,250; Industrial \$1,560,394)...	\$ 1,920,644 00
Number of policies become claims, including matured endowments, (General, 33; Industrial, 342).....	375
Amount of said claims, (General \$24,502.66; Industrial \$23,434.46).	47,937 12
Amount of claims unsettled, not resisted.....	1,922 50
Amount of claims unsettled, resisted.....	None.
Number of policies in force at date, (General 1,725; Industrial 26,816).....	28,541
Amount of said policies--General.....	\$ 1,605,253 10
do Industrial.....	2,499,701 00
Total.....	\$ 4,104,954 10
Amount of said policies reinsured in other licensed companies in Canada.....	8,000 00
Net amount in force, 31st December, 1895.....	<u>4,096,954 10</u>

(Received 30th January, 1896.)

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1895.

Premium Income during the year.

Cash received for premiums.....	\$ 332,098 97
Deduct premiums paid to other companies for reinsurance.....	7,649 67
Total premium income.....	<u>\$ 324,449 30</u>

Payments for Claims.

Cash paid for death losses.....	\$ 44,469 45
Deduct amount received from other companies for reinsured death claims.....	1,000 00
Net amount paid for death losses (\$9,122 of which accrued in 1894)...	<u>\$ 43,469 45</u>

Department of Finance—Insurance Branch.

THE MANUFACTURERS' LIFE—*Concluded*,

Miscellaneous.

Number of new policies reported during the year as taken.....	1,739	
Amount of said policies.....		\$ 2,875,557 00
Number of policies become claims during the year.....	.34	
Amount of said claims.....		53,500 00
Amount of above claims reinsured in other licensed companies in Canada.....		1,000 00
Amount of claims unsettled, not resisted.....		14,000 00
Amount of claims unsettled, resisted.....		4,000 00
Number of policies in force at date.....	6,574	
Amount of said policies.....	\$10,644,462	
Bonus additions thereon.....	1,559	
Total.....	\$10,646,021	
Amount of said policies reinsured in other licensed companies in Canada....	578,580	
Net amount in force at 31st December, 1895.....		<u>10,067,441 00</u>

(Received 23rd January, 1896.)

PRELIMINARY STATEMENT OF BUSINESS DONE OUTSIDE OF CANADA.

(Included in above Statement.)

Cash received for premiums.....	\$ 20,043 55
Less amount paid to other companies for reinsurances.....	474 50
Total premium income.....	<u>\$ 19,569 05</u>
Cash paid for death losses.....	<u>Nil</u>

Miscellaneous.

Number of new policies reported during the year as taken outside of Canada.....	105	
Amount of said policies.....		\$ 226,816 00
Number of policies become claims.....	None	
Number of policies in force at date.....	233	
Amount in force.....	\$ 453,769	
Amount reinsured in other licensed companies in Canada.....	14,600	
Net amount in force, 31st December, 1895.....		<u>439,169 00</u>

(Received 23rd January, 1896.)

THE METROPOLITAN LIFE INSURANCE COMPANY OF NEW YORK.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Premium Income in Canada.

Total premium income.....	\$	168,995 38
---------------------------	----	------------

Payments for Claims in Canada.

Cash paid for death losses ..	\$	41,374 01
-------------------------------	----	-----------

Miscellaneous.

Number of new policies reported during the year as taken in Canada (General 235; Industrial, 41,590).....	41,825	
Amount of said policies (General, \$261,724; Industrial, \$3,576,740).\$		3,838,464 00
Number of policies become claims in Canada, (General, 1; Industrial, 779).....	780	
Amount of said claims (General, \$1,000, Industrial, \$40,580).		41,580 00
Claims for death losses unpaid, General.....	\$1,000 00	
do Industrial.....	713 16	
Total claims for death losses		1,713 16
Number of policies in force in Canada at date, (General, 277; In- dustrial, 37,093)....	37,370	
Amount of said policies, General.....	\$ 371,989 00	
do Industrial.....	3,188,285 00	
Net amount in force at 31st December, 1895.....		3,560,274 00

(Received, 31st January, 1896.)

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Premium Income in Canada.

Cash received for premiums.....	\$	715,738 37
Premiums paid by dividends.....		6,034 87
Cash received for annuities		15,000 00
Total premium income.....	\$	736,773 24

Payments for Claims in Canada.

Cash paid for death losses	\$	145,007 38
Cash paid for matured endowments.....		9,045 77
Net amount paid for death claims and matured endowments... ..	\$	154,053 15

Department of Finance—Insurance Branch.

MUTUAL LIFE OF NEW YORK—*Concluded.*

Miscellaneous.

Number of new policies reported during the year as taken in Canada	1,331	
Amount of said policies.....		\$ 2,693,550 00
Number of policies become claims in Canada.....	62	
Amount of said claims		151,355 00
Claims for death losses due and unpaid.....		5,000 00
Amount of claims resisted in suit.....		None
Number of policies in Canada at date.....	7,941	
Amount of said policies in force.....	\$18,286,938	
Bonus additions thereon	295,754	
Net amount in force, 31st December, 1895.....		<u>18,582,692 00</u>

(Received 1st February, 1896.)

THE NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Premium Income in Canada.

Cash received for premiums.....	\$ 2,248 54
---------------------------------	-------------

Payments for Claims in Canada.

Cash paid for death losses (\$4,000 of which accrued in previous year)\$	<u>5,598 71</u>
--	-----------------

Miscellaneous.

Number of policies become claims in Canada.....	8	
Amount of said claims		\$ 9,020 00
Claims for death losses adjusted but not due.....	\$6,000	
do unadjusted but not resisted	1,418	
Total claims for death losses		7,418 00
Claim for matured endowment due and unpaid (matured in 1890)...		134 00
Amount of claims unsettled, resisted.....		None.
Number of policies in force in Canada at date.....	147	
Amount of said policies	\$139,509 50	
Return premium additions.....	2,195 10	
Net amount in force at 31st December, 1895		<u>141,704 60</u>

(Received 30th January, 1896.)

THE NEW YORK LIFE INSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Premium Income in Canada.

Cash received for premiums.....	\$ 794,851 72
Premium obligations taken in part payment of premiums..	2,461 03
Premiums paid by dividends.....	6,413 48
Cash received for annuities.....	4,034 50
Total.....	\$ 807,760 73
Deduct premiums paid to other companies for reinsurance.....	280 46
Total premium income.....	\$ 807,480 27

Payments for Claims in Canada.

Cash paid for death losses (\$15,314.20 accrued prior to 1895).....	\$ 201,143 28
Cash paid for matured endowments.....	23,523 31
Total amount paid for death claims and matured endowments...\$	224,666 59

Miscellaneous.

Number of new policies reported during the year as taken in Canada.....	1,262
Amount of said policies.....	\$ 2,171,000 00
Number of policies become claims in Canada.....	90
Amount of said claims.....	203,906 00
Claims for death losses unadjusted, but not resisted.....	12,638 21
Claims for matured endowments due and unpaid.....	1,447 11
Amount of claims resisted.....	None
Number of policies in force in Canada at date.....	10,466
Amount of said policies.....	\$ 20,516,094 00
Bonus additions thereon.....	121,920 00
Total.....	\$ 20,638,014 00
Amount of said policies reinsured in other licensed companies in Canada.....	11,500 00
Net amount in force at 31st December, 1895.....	20,626,514 00

(Received 1st February, 1896.)

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1895.

Premium Income during the Year.

Cash received for premiums.....	\$ 492,217 04
Cash received for annuities.....	1,762 00
Total.....	\$ 493,979 04
Deduct premiums paid to other companies for reinsurance.....	8,625 43
Total premium income.....	\$ 485,353 61

Department of Finance—Insurance Branch.

NORTH AMERICAN LIFE—Continued.

Payments for Claims.

Cash paid for death losses.....	\$	75,424 26	
Less amount received for reinsurance		4,000 00	
Net amount paid for death losses.....	\$		71,424 26
(Of which \$5,500 accrued in 1894)			
Cash paid for matured endowments.....			3,300 00
Total paid for death claims and matured endowments....	\$		74,724 26

Miscellaneous.

Number of new policies reported during the year as taken.....		2,152	
Amount of said policies.....	\$		2,917,000 00
Number of policies become claims (including matured endowments) during the year.....		57	
Amount of said claims.....			80,629 46
Amount of above claims reinsured in other licensed companies in Canada.....			4,000 00
Amount of claims due and unpaid, awaiting proof.			7,950 00
Amount of of claims unsettled, resisted.			None
Number of policies in force at date.....		10,598	
Amount of said policies.....	\$15,774,746 00		
Bonus additions thereon.....		4,639 00	
Total.....	\$15,779,385 00		
Amount of said policies reinsured in other licensed companies in Canada.....			336,941 00
Net amount in force at 31st December, 1895.....			15,442,444 00

BUSINESS DONE OUTSIDE OF CANADA.

(Included in above Statement.)

Cash received for premiums.....	\$		7,561 20
Death claims paid during the year.....	\$	9,000 00	
Less re-insurances.....		4,000 00	
Net amount paid for death claims.....			5,000 00
Number of new policies reported as taken during the year.....		14	
Amount of said policies.....			27,000 00
Number of policies become claims		3	
Amount of said claims.....			10,000 00
Number of policies in force at date.....		101	
Net amount in force at 31st December, 1895.....			218,750 00

(Received 2nd January, 1896.)

THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

PRELIMINARY STATEMENT OF LIFE BUSINESS FOR THE YEAR ENDING 30TH NOV., 1895.

Premium Income in Canada.

Cash received for premiums\$ 33,531 75

Payments for Claims in Canada.

Cash paid for death losses.....\$ 25,137 81

Cash paid for matured endowments..... 1,426 28

Total amount paid for death claims and matured endowments...\$ 26,564 09

Miscellaneous.

Number of new policies reported during the year as taken in Canada..2

Amount of said policies\$ 15,000 00

Bonuses added during the year..... 1,577 86

Number of policies become claims in Canada 19

Amount of said claims (including \$9,462,43 bonus additions)..... 42,900 08

Amount of claims unadjusted but not resisted (including \$4,423.86
bonus additions) 17,913 85

Number of policies in force in Canada at date..... 533

Amount of said policies.....\$1,083,225.99

Bonus additions thereon..... 206,461.53

Net amount in force at 30th November, 1895..... 1,289,687 52

(Received 24th January, 1896.)

THE NORTH WESTERN MUTUAL LIFE INSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Premium Income in Canada.

Cash received for premiums.....\$ 15,126 25

Premium obligations taken in part payment of premiums..... 14 70

Total premium income.....\$ 15,140 95

Payments for Claims in Canada.

Cash paid for death losses.....\$ 17,842 00

Cash paid for matured endowments..... 19,707 00

Total amount paid for death claims and matured endowments.. ..\$ 37,549 00

Miscellaneous.

Number of policies become claims in Canada..... 26

Amount of said claims.....\$ 39,549 00

Claims for death losses unadjusted but not resisted..... 2,000 00

Amount of claims resisted..... None.

Number of policies in force in Canada at date..... 342

Amount in force, 31st December, 1895..... 464,125 00

(Received 12th February, 1896.)

Department of Finance—Insurance Branch.

THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31st DECEMBER, 1895.

Premium Income during the Year.

Cash received for premiums.....	\$	522,373 61
Premium obligations taken in part payment of premiums.....		4,304 64
Premiums paid by dividends.....		60,198 10
Cash received for annuities.....		3,777 50
Total.....	\$	590,653 85
Deduct premiums paid to other companies for reinsurance.....		491 01
Total premium income.....	\$	590,162 84

Payments for Claims.

Cash paid for death losses.....	\$	143,238 40
Premium obligations used in payment of same.....		742 60
Net amount paid for death claims (of these \$18,200 accrued in previous years).....	\$	143,981 00
Cash paid for matured endowments.....	\$	36,186 36
Premium obligations used in payment of same.....		263 64
Net amount paid for matured endowments.....		36,450 00
Total paid for death claims and matured endowments.....	\$	180,431 00

Miscellaneous.

Number of new policies reported during the year as taken.....	1,670
Amount of said policies.....	\$ 2,494,268 00
Number of policies become claims (including matured endowments) during the year.....	123
Amount of said claims.....	166,231 00
Amount of claims unsettled, not resisted.....	4,125 00
Amount of claims unsettled, resisted.....	None
Number of policies in force at date.....	14,420
Amount of said policies.....	\$ 19,313,477 38
Amount of said policies reinsured in other licensed companies in Canada including \$1,053.75 bonus additions.....	34,053 75
Net amount in force at 31st December, 1895.....	19,279,423 63

(Received 21st January, 1896.)

THE PHOENIX MUTUAL LIFE INSURANCE COMPANY OF HARTFORD
CONN.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Premium Income in Canada.

Cash received for premiums.....	\$	17,785	47
Premiums paid by dividends.....		5,596	02
Total.....	\$	23,381	49
Deduct premiums paid to other companies for reinsurance.....		232	22
Total premium income.....	\$	23,149	27

Payments for Claims in Canada.

Cash paid for death losses.....	\$	36,155	00
Cash paid for matured endowments.....		26,072	00
Total amount paid for death claims and matured endowments.....	\$	62,227	00

Miscellaneous.

Number of policies become claims during the year	42
Amount of said claims.....	\$ 67,883 00
Amount of claims unsettled but not resisted	8,856 00
Amount of claims resisted	None
Number of policies in force at date.....	893
Net amount.....	955,183 00

(Received 6th Feb., 1896.)

THE PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Premium Income in Canada.

Cash received for premiums.....	\$	83,710	35
Premiums paid by dividends.....		7,748	80
Total premium income.....	\$	91,459	15

Payments for Claims in Canada.

Cash paid for death losses.....	\$	32,745	00
---------------------------------	----	--------	----

Miscellaneous.

Number of new policies reported during the year as taken in Canada.....	399
Amount of said policies.....	\$ 962,168 00
Number of policies become claims.....	16
Amount of such claims	46,166 00
Amount of death claims unadjusted but not resisted.....	1,000 00
Number of policies in force in Canada at date.....	1,524
Net amount in force at 31st December, 1895.....	3,547,918 00

(Received 4th February, 1896.)

Department of Finance—Insurance Branch.

THE RELIANCE MUTUAL LIFE ASSURANCE SOCIETY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Premium Income in Canada.

Cash received for premiums.....	\$	6,606 61
---------------------------------	----	----------

Payments for Claims in Canada.

Cash paid for death losses.....	\$	2,275 43
Cash paid for matured endowments.....		1,000 00

Net amount paid for death claims and matured endowments.....	\$	3,275 43
--	----	----------

Miscellaneous.

Number of policies become claims during the year.....	3	
Amount of said claims.....	\$	4,000 00
Claims for death losses unadjusted but not resisted.....		1,000 00
Number of policies in force in Canada at date.....	192	
Amount of said policies.....	\$	222,315 06
Bonus additions thereon.....		11,508 37
Net amount in force 31st December, 1895.....		233,823 43

(Received 29th January, 1896.)

THE ROYAL INSURANCE COMPANY.

PRELIMINARY STATEMENT OF LIFE BUSINESS FOR YEAR ENDING 31ST DECEMBER, 1895.

Premium Income in Canada.

Cash received for premiums.....	\$	21,466 32
---------------------------------	----	-----------

Payments for Claims in Canada.

Cash paid for death losses.....	\$	19,829 94
---------------------------------	----	-----------

Miscellaneous.

Number of new policies reported during the year as taken in Canada.....		None
Number of policies become claims in Canada.....	7	
Amount of said claims (including \$7,393.77 bonus additions).....	\$	19,829 94
Amount of claims unpaid.....		None
Number of policies in force in Canada at date.....	338	
Amount of said policies.....	\$	767,825 08
Bonus additions thereon.....		127,014 92
Total net amount in force 31st December, 1895.....		898,840 00

(Received 6th February, 1896.)

THE SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1895.

Premium Income in Canada.

Cash received for premiums.....	\$	5,820 13
---------------------------------	----	----------

Payments for Claims in Canada.

Cash paid for death losses	\$	None.
----------------------------------	----	-------

Miscellaneous.

Number of policies become claims during the year.....	3	
Amount of said claims (including \$1,521.32 bonus additions).....	\$	14,600 00
Amount of claims unsettled—not resisted		14,600 00
Number of policies in force at Canada at date.....	113	
Amount of said policies.....	\$ 265,875 49	
Bonus additions thereon.....	9,433 99	
Net amount in force at 31st December, 1895.		275,309 48

(Received 4th February, 1896.)

THE SCOTTISH PROVIDENT INSTITUTION.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Premium Income in Canada.

Cash received for premiums.....	\$	1,985 42
---------------------------------	----	----------

Payments for Claims in Canada.

Cash paid for death losses.....	\$ 6,326 67	
Bonus additions thereon.....	2,742 36	
Total amount paid for death claims.....	\$	9,069 03

Miscellaneous.

Number of policies become claims in Canada.....	4	
Amount of said claims.....	\$	16,775 40
Claims for death losses (unadjusted but not resisted).....		7,706 37
Number of policies in force in Canada at date.....	57	
Amount of said policies.....	\$ 114,502 93	
Bonus additions thereon.....	51,815 40	
Net amount in force at 31st December, 1895.....		166,318 33

(Received 5th February, 1896.)

Department of Finance—Insurance Branch.

THE STANDARD LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 15TH NOVEMBER, 1895.

Premium Income in Canada.

Cash received for premiums.....	\$	545,186 69
Cash received for annuities.....	D.L.C.	7,547 00
Total.....		552,733 69
Deduct premiums paid to other companies for reinsurance		4,483 00
Net premium income.....		548,250 69

Payments for Claims in Canada.

Net amount paid for death claims.....	\$	211,335 95
Cash paid for matured endowments.....		17,629 33
Net amount paid for death claims and matured endowments.....	\$	228,965 28

Miscellaneous.

Number of new policies reported during the year as taken in Canada.....		919
Amount of said policies.....	\$	1,720,733 33
Number of policies become claims in Canada.....		111
Amount of said claims..		269,760 56
Claims for death losses due and unpaid (\$1,000 of which accrued in previous year)		38,344 13
Number of policies in force in Canada at date...		7183
Amount of said policies	\$14,281,145 16	
Bonus additions thereon.....	873,403 89	
Total.....	\$ 15,154,549 05	
Amount of said policies reinsured in other licensed companies in Canada, including \$646 bonus additions.....		56,146 00
Net amount in force at 15th November, 1895.....		15,098,403 05

(Received 7th January, 1896.)

THE STAR LIFE ASSURANCE SOCIETY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Premium Income in Canada.

Cash received for premiums.....	\$	17,200 52
Premium obligations taken in part payment of premiums.....		346 49
Total premium income.....	\$	17,547 01

Payments for Claims in Canada.

Cash paid for death losses (including \$401.50 bonus addition).....	\$	2,834 83
Cash paid for matured endowments (including \$147.95 bonus additions)		2,581 28
Total amount paid for death claims and matured endowments	\$	5,416 11

Miscellaneous.

Number of new policies reported during the year as taken in Canada.	28	
Amount of said policies	\$	79,326 67
Number of policies become claims in Canada	7	
Amount of said claims.....		5,416 11
Amount of claims unsettled.....		None.
Number of policies in force in Canada at date	257	
Amount of said policies.....	\$	612,590 94
Bonus additions thereon.....		45,617 70
Net amount in force at 31st December, 1895.....		658,208 64

(Received 25th January, 1896.)

SUN LIFE ASSURANCE COMPANY OF CANADA.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Premium Income during the Year.

Cash received for premiums.....	\$	1,262,547 50
Premium obligations taken in part payment of premiums.. . . .		33 20
Premiums paid by dividends.....		24,320 17
Cash received for annuities.....		15,725 60
Total.....	\$	1,302,626 47
Deduct premiums paid to other companies for reinsurance.....		1,405 37
Total premium income.....	\$	1,301,221 10

Payments for Claims.

Cash paid for death losses.....	\$	297,022 26
Instalment death claims.....		200 00
Premium obligations used in payment of death claims.....		187 16
Net amount paid for death claims (\$38,300.28 of which accrued in previous years).	\$	297,409 42
Cash paid for matured endowments (\$14,042.40 of which accrued in previous years).....		51,713 19
Total paid for death claims and matured endowments...\$		349,122 61

Department of Finance—Insurance Branch.

SUN LIFE—Continued.

Miscellaneous.

Number of new policies reported as taken during the year, and paid for in cash.....	4,738	
Amount of said policies		\$ 6,864,092 50
Number of policies become claims.....	197	
Amount of said claims		370,697 91
Claims for death losses adjusted, but awaiting discharge.....	\$ 6,073 55	
“ “ reported, but not proved	44,751 17	
“ “ resisted in suit.....	10,378 00	
Total claims for death losses		61,202 72
Number of policies in force at date.....	22,301	
Amount of said policies.....	\$ 34,379,232 27	
Bonus additions thereon.....	375,607 98	
Total	\$ 34,754,840 25	
Amount of said policies reinsured in other licensed companies in Canada	26,550 00	
Net amount in force at 31st December, 1895.....		34,728,290 25

(Received 1st February, 1896.)

PRELIMINARY STATEMENT OF BUSINESS DONE OUTSIDE OF CANADA FOR YEAR ENDING 31ST DECEMBER, 1895, (Included in above statement.)

Premium Income outside Canada.

Cash received for premiums.....	\$ 356,738 70
Premiums paid by dividends.....	4,324 72
Cash received for annuities.....	10,450 60
Total.....	\$ 371,514 02
Deduct premiums paid to other companies for reinsurance.....	993 76
Total premium income.....	\$ 370,520 26

Payments for Claims outside of Canada.

Cash paid for death losses.....	\$ 71,137 64
Cash paid for matured endowments.....	13,166 99
Net amount paid for death claims and matured endowments.....	\$ 84,304 63

Miscellaneous.

Number of new policies reported during the year as taken outside of Canada (paid for in cash).....	1230	
Amount of said policies.....		\$ 2,549,972 80
Number of policies become claims.....	51	
Amount of said claims.....		117,902 36
Claims for death losses adjusted but awaiting discharge.....	\$ 3,585 00	
do do reported but not proved.....	23,324 32	
do do resisted, in suit.....	8,878 00	
Total claims for death losses.....		35,787 32
Number of policies in force at date, outside of Canada.....	4,157	
Amount of said policies	\$9,093,359 95	
Bonus additions thereon	69,690 58	
Total	\$9,108,359 95	
Amount of said policies reinsured.....	15,000 00	
Net amount in force at 31st December, 1895.....		9,093,359 95

THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1895.

Premium Income During the Year.

Cash received for premiums.....	\$	142,306 88
Premiums paid by dividends.. .. .		1,218 05
Total.....	\$	143,524 93
Deduct premiums paid to other companies for reinsurance.		1,076 61
Total premium income.....	\$	142,448 32

Payments for Claims.

*Cash paid for death losses	\$	34,314 85
-----------------------------------	----	-----------

Miscellaneous.

Number of new policies reported during the year as taken.....	1,220
Amount of said policies.....	\$ 1,477,000 00
Number of policies become claims.....	28
Amount of said claims.....	33,500 00
Claims unsettled, not resisted.....	1,000 00
Claims unsettled, resisted.....	None
Number of policies in force at date	5,016
Amount of said policies.....	\$6,051,680 51
Amount of said policies reinsured in other licensed companies in Canada.	58,000 00
Net amount in force at 31st December, 1895	5,993,680 51

(Received 2nd January, 1896.)

*Of this amount \$2,000 accrued in 1894.

THE TRAVELERS' INSURANCE COMPANY OF HARTFORD, CONN.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Premium Income in Canada.

Cash received for premiums.....	\$	147,105 46
Cash received for annuities.....		1,200 00
Total.....	\$	148,305 46
Deduct premiums paid to other companies for reinsurance.....		2,131 86
Total premium income.....	\$	146,173 60

Payment for Claims in Canada.

Cash paid for death losses (of which \$1,150 accrued in previous years).....	\$	66,132 00
Cash paid for matured endowments.. .. .		33,423 00
Total amount paid for death claims and matured endowments..	\$	99,555 00

Department of Finance—Insurance Branch.

TRAVELERS' OF HARTFORD—*Concluded.*

Miscellaneous.

Number of new policies reported during the year as taken in Canada	230	
Amount of said policies.....	\$	916,380 00
Number of policies become claims in Canada.....	57	
Amount of said claims.....		99,555 00
Amount of claims unsettled.....		None.
Number of policies in force in Canada at date.....	2,930	
Amount of said policies.....	\$ 5,551,061 00	
Amount of said policies reinsured in other licensed companies in Canada.....	2,000 00	
Net amount in force at 31st December, 1895.....		<u>5,549,061 00</u>

(Received 1st February, 1896.)

THE UNION MUTUAL LIFE INSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Premium Income in Canada.

Cash received for premiums.....	\$	121,692 28
Premium obligations taken in part payment of premiums.....		155 00
Premiums paid by dividends.....		4,474 22
Total	\$	<u>126,321 50</u>
Deduct premiums paid to other companies for reinsurance.....		233 99
Total premium income	\$	<u><u>126,087 51</u></u>

Payments for Claims in Canada.

Cash paid for death losses.....	\$46,634 48	
Premium obligations used in payment of same.....	1,153 00	
Total net amount paid for death claims (\$5,126.48 of which was incurred previous to 1895).....	\$	47,787 48
Cash paid for matured and discounted endowments.....	\$18,335 61	
Premium obligations used in payment of same.....	168 00	
Total net amount paid for matured and discounted endowments (\$606.20 of which accrued previous to 1895).....		<u>18,503 01</u>
Total amount paid for death claims and matured endowments.....	\$	<u><u>66,290 49</u></u>

UNION MUTUAL—*Concluded.**Miscellaneous.*

Number of new policies reported during the year as taken in Canada	389	
Amount of said policies.....		\$ 621,000 00
Number of policies become claims in Canada.....	58	
Amount of said claims (including \$1,594.98 bonus additions)		75,983 52
Claims for death losses adjusted but not due.....	\$ 10,622 91	
do do unadjusted but not resisted.....	4,101 25	
Total claims for death losses		14,724 16
Claims for matured endowments due and unpaid.....		2,857 84
Amount of claims resisted.....		None
Number of policies in force in Canada at date.....	2,878	
Amount of said policies.....	\$ 4,593,264 00	
Bonus additions thereon.....	67,370 59	
Total.....	\$ 4,660,634 59	
Amount of said policies reinsured in other licensed companies in Canada	15,000 00	
Net amount in force at 31st December, 1895.....		<u>4,645,634 59</u>

(Received 27th January, 1896.)

THE UNITED STATES LIFE INSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

*Premium Income in Canada.*Cash received for premiums..... \$ 43,769 66*Payments for Claims in Canada.*

Cash paid for death losses.....\$ 11,300 00

Cash paid for matured endowments..... 1,150 00

Total amount paid for death claims and matured endowments\$ 12,450 00*Miscellaneous.*

Number of new policies reported during the year as taken in Canada.....	70	
Amount of said policies.....		\$ 123,000 00
Number of policies become claims in Canada.....	10	
Amount of said policies.....		13,450 00
Claims for death losses unadjusted but not resisted.....		4,000 00
Number of policies in force in Canada at date	782	
Net amount in force at 31st December, 1895		<u>1,487,280 00</u>

(Received 30th January, 1896)

PRELIMINARY STATEMENTS
OF
INSURANCE COMPANIES

WHICH DO LIFE INSURANCE BUSINESS IN CANADA UPON THE
ASSESSMENT PLAN.

List of Assessment Companies registered, at 31st December, 1895, in the Office
of the Superintendent of Insurance, under the Insurance Act:—

The Colonial Mutual Life Association.
The Grand Council of the Catholic Mutual Benefit Association of Canada.
The Commercial Travellers' Mutual Benefit Society.
The Home Life Association of Canada.
The Provincial Provident Institution.
The Canadian Order of the Woodmen of the World.

List of Assessment Companies licensed under the Insurance Act:—

The Covenant Mutual Benefit Association of Illinois.
The Massachusetts Benefit Life Association.
The Mutual Reserve Fund Life Association.

Department of Finance—Insurance Branch.

THE COLONIAL MUTUAL LIFE ASSOCIATION.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1895.

Premium Income during the Year.

Cash received for membership fees.....	\$	447 00
do do medical examiners' fees.....		1,287 00
do do assessments.....		9,228 58
Total.....		\$ 10,962 58
Deduct premiums paid to other companies for reinsurance.....		512 39
Total premium income.....		\$ 10,450 19

Payments for Claims during the Year.

Cash paid for death losses.....	\$	1,000 00
---------------------------------	----	----------

Miscellaneous.

Number of new policies reported during the year as taken in Canada.....		570
Amount of said policies.....	\$	786,750 00
Number of policies become claims.....		1
Amount of said policy.....		1,000 00
Amount of claims unpaid.....		None.
Number of policies in force at date.....		564
Amount in force.....	\$	779,750 00
Amount of said policies reinsured in other licensed companies in Canada		23,000 00
Net amount in force at 31st December, 1895		755,750 00

(Received 29th January, 1896.)

THE GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

**Premium Income during the year.*

Cash received for membership fees (Initiation Tax).....	\$	555 50
do do annual dues (Per Capita Tax).....		10,433 30
do do supplies and "The additional's".....		1,617 65
do do assessments.....		153,938 63
Total paid by members.....		\$ 166,545 08

Payments for Claims.

Cash paid for death losses (\$17,000 of which accrued in 1894).....	\$	148,307 57
---	----	------------

CATHOLIC MUTUAL—*Concluded.**Miscellaneous.*

Number of new policies reported during the year as taken in Canada.....	1,463	
Amount of said policies	\$	1,971,500 00
Number of policies become claims.....	89	
Amount of said claims.....		155,757 57
Claims for death losses adjusted but not due.....	\$	16,000.00
do do unadjusted but not resisted.....		8,650.00
Total claims for death losses.....		24,650 00
Amount of claims unsettled, resisted.....		None
Number of policies in force at date.....	10,403	
Net amount in force at 31st December, 1895.....		<u>16,166,500 00</u>

(Received 31st January, 1896.)

*The C.M.B. Association has no endowment fund, it pays death claims only. It has three funds, viz:—Beneficiary Fund, Reserve Fund, and General Fund. The foregoing statement of Income contains the amount received for the three funds during 1895.

COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Income from Members.

Cash received for membership fees.....	\$	390 00
Cash received for annual dues.....		3,460 00
Cash received for medical examiners' fees.....		262 00
Cash received for assessments.....		19,389 00
Total amount paid by members.....	\$	<u>23,501 00</u>

Payments for Claims.

Cash paid for death losses.....	\$	<u>10,000 00</u>
---------------------------------	----	------------------

Miscellaneous.

Number of new policies reported during the year as taken in Canada.....	209	
Amount of said policies.....	\$	209,000 00
Number of policies become claims.....	10	
Amount of said claims.....		10,000 00
Claims unpaid.....	None	
Number of policies in force at date.....	2,208	
Amount in force.....		<u>2,208,000 00</u>

(Received 14th January, 1896.)

Department of Finance—Insurance Branch.

THE HOME LIFE ASSOCIATION OF CANADA.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Premium Income during the year.

Cash received for assessments	\$	15,683 40
Deduct amount paid to other companies for reinsurance.....		971 56
Total amount paid by members.....	\$	<u>14,711 84</u>

Payments for Claims.

Cash paid for death losses (\$4,900 of which was incurred in previous year).....	\$	<u>6,900 00</u>
--	----	-----------------

Miscellaneous.

Number of new policies reported during the year as taken in Canada	593	
Amount of said policies.....	\$	775,500 00
Number of policies become claims.....	5	
Amount of said claims.....		5,000 00
Claims for death losses unadjusted but not resisted.....		2,000 00
Claims for death losses resisted.....		None
Number of policies in force at date.....	973	
Amount of said policies.....	\$	1,229,000 00
Amount of said policies reinsured in other licensed companies in Canada	89,500 00	
Net amount in force at 31st December, 1895.....		<u><u>1,139,500 00</u></u>

(Received 7th January, 1896.)

THE PROVINCIAL PROVIDENT INSTITUTION.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1895.

Premium Income during the year.

Cash received for membership fees.....	\$	16,457 00
do annual dues.....		27,195 25
do medical examiners' fees		1,344 00
do assessments (\$11,153.28 to be transferred to Reserve Fund).....		111,532 83
Total received from members.....	\$	<u>156,529 08</u>

Payments for Claims.

Cash paid for death losses, *annuity and disability claims....	\$	<u>94,650 00</u>
--	----	------------------

(Of this amount, \$18,000 accrued in 1894.)

PROVINCIAL PROVIDENT—*Concluded.**Miscellaneous.*

Number of new policies reported during the year as taken in Canada	1,386	
Amount of said policies.....	\$	2,407,000 00
†Number of policies become claims.....	60	
Amount of said claims.....		96,650 00
Claims unsettled, not resisted.....		20,000 00
Claims unsettled, resisted (\$500 of which is disability).....		2,500 00
Number of policies in force at 31st December, 1895	7,951	
Amount of said policies.....		<u>13,067,250 00</u>

(Received 1st February, 1896.)

 THE CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

 PRELIMINARY STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1895.
Premium Income during the year.

Cash received for membership fees (estimated).....	\$	6,666 00
do annual dues.....		2,549 00
do medical examiners' fees (estimated).....		1,111 00
do assessment, insurance fund.....		15,015 89
do assessment, emergency fund.....		929 04
Total received from members	\$	<u>26,270 93</u>

*On policies issued prior to 31st March, 1892.

†Disability and annuity policies, unless policy is fully cancelled, are not included.

Department of Finance—Insurance Branch.

CANADIAN ORDER OF WOODMEN—Continued.

Payments for Claims.

Cash paid for death losses (\$200 of which accrued in 1894.).....	\$	10,300 00
---	----	-----------

Miscellaneous.

Number of new policies reported during the year as taken in Canada.....	1,111	
Amount of said policies.....	\$	1,626,500 00
Number of policies become claims.....	9	
Amount of said policies.....		18,900 00
Claims for death losses unadjusted but not resisted.....		8,800 00
Number of policies in force at date.....	2,198	
Net amount in force at 31st December, 1895.....		<u>3,421,500 00</u>

(Received 1st February, 1896.)

THE COVENANT MUTUAL LIFE ASSOCIATION OF ILLINOIS.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Premium Income in Canada.

Cash received for membership fees and dues.....		None
Cash received for assessments.....	\$	63,367 64
Total received from members.....	\$	<u>63,367 64</u>

Payments for Claims in Canada.

Cash paid for death losses.....	\$	47,636 67
---------------------------------	----	-----------

Miscellaneous.

Number of new (and renewed) policies reported during the year as taken in Canada.....	614	
Amount of said policies.....	\$	958,375 00
Number of policies become claims in Canada.....	24	
Amount of said claims.....		48,750 00
Claims for death losses adjusted but not due.....	\$	5,333 33
“ “ unadjusted but not resisted.....		2,500 00
“ “ resisted—in suit.....		7,000 00
Total claims for death losses unsettled.....		14,833 33
Number of policies in force in Canada at date.....	2,254	
Net amount in force at 31st December 1895.....		<u>4,123,000 00</u>

(Received 4th February, 1896.)

THE MASSACHUSETTS BENEFIT LIFE ASSOCIATION.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Premium Income in Canada.

Cash received for annual dues.....	\$	6,349 40
do do medical examiners' fees.....		884 00
do do assessments.....		152,333 55
Total paid by members	\$	159,566 95

Payments for Claims in Canada.

Cash paid for death and disability losses..	\$	128,065 86
---	----	------------

Miscellaneous.

Number of new policies reported during the year as taken in Canada.....		306
Amount of said policies	\$	441,400 00
Number of policies become claims in Canada.....		74
Amount of said claims.....		114,650 00
Claims for death losses adjusted but not due.....	\$	10,250 00
do do unadjusted but not resisted.....		30,750 00
do do resisted, in suit.....		1,000 00
do do resisted, not in suit.....		1,000 00
Total claims for death losses, unsettled.....		43,000 00
Number of policies in force in Canada at date.....		4,291
Total amount in force at 31st December, 1895.....		7,533,240 00

(Received, 29th January, 1896.)

Department of Finance—Insurance Branch.

THE MUTUAL RESERVE FUND LIFE ASSOCIATION.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1895.

Premium Income in Canada.

Cash received for membership fees.....	\$	29,488 00
do annual dues		58,613 49
do medical examiners' fees.....		6,393 00
do assessments		210,399 29
Total paid by members		\$ 304,893 78

Payments for Claims in Canada.

Cash paid for death losses	\$	163,793 20
----------------------------------	----	------------

Miscellaneous.

Number of new policies reported during the year as taken in Canada.....		1,638
Amount of said policies.....	\$	3,686,000 00
Number of policies become claims in Canada.....		77
Amount of said claims.....		200,000 00
Claims for death losses, adjusted but not due.....	\$	14,000 00
do unadjusted but not resisted.....		59,300 00
do resisted, in suit.....		6,000 00
Total claims for death losses.....		79,300 00
Number of policies in force in Canada at date.....		9,645
Net amount in force, 31st December, 1895.		22,971,025 00

(Received 3rd February, 1896.)

ABSTRACT OF LIFE INSURANCE IN CANADA FOR YEAR 1895.

	+Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	+Net Amount in Force.	Number of Policies become Claims.	+Net Amount of Policies become Claims.	+Claims Paid (including Matured Endowments).	Unsettled Claims		Date of Return.
									Not Resisted	Resisted	
<i>Canadian Companies.</i>											
Canada Life (Canadian business).....	\$ 1,833,365	2,208	\$ 4,790,421	30,259	\$ 65,233,457	311	\$ 658,222	\$ 627,613	\$ 83,750	1,026	31st Dec., 1895.
Confederation (Canadian business).....	847,355	2,236	3,281,050	17,456	26,253,974	166	247,251	241,384	13,866	None.	do
Dominion Life.....	53,395	463	541,350	1,600	2,025,614	6	7,070	4,000	3,070	None.	do
Federal.....	257,647	1,359	1,823,050	5,775	10,156,227	46	94,500	73,500	12,173	None.	do
Great West.....	122,651	974	1,682,200	2,818	4,934,850	18	22,769	22,769	None.	None.	do
(General	43,878	361	360,250	1,725	1,597,233	83	24,503	23,563	1,923	None.	do
Industrial	117,011	16,869	1,569,394	26,816	2,499,701	342	23,434	23,473	None.	None.	do
Manufacturers (Canadian business).....	304,880	1,634	2,648,741	6,341	9,628,572	34	52,500	43,469	14,000	4,000	do
North American (Canadian business).....	477,733	2,138	2,890,000	10,497	15,223,694	54	66,629	69,724	7,950	None.	do
Ontario Mutual.....	590,163	1,670	2,494,268	14,420	19,279,424	123	166,231	180,431	4,125	None.	do
Sun (Canadian business).....	930,701	3,308	4,314,120	18,144	25,634,980	146	252,796	264,818	23,916	1,500	do
Temperance and General.....	142,448	1,220	1,477,000	5,016	5,393,681	28	33,500	34,315	1,000	None.	do
Totals for 1895.....	5,721,287	34,630	27,862,844	140,867	188,461,077	1,307	1,649,445	1,608,999	171,843	6,526	
Totals for 1894.....	5,435,031	31,152	28,670,364	130,316	177,511,846	1,209	1,639,002	1,760,749	148,893	15,517	
Increase, <i>i</i> ; decrease, <i>d</i>	<i>i</i> 286,256	<i>i</i> 3,478	<i>d</i> 807,520	<i>i</i> 10,551	<i>i</i> 10,949,221	<i>i</i> 98	<i>i</i> 10,443	<i>d</i> 151,750	<i>i</i> 22,950	<i>d</i> 8,991	
<i>British Companies.</i>											
British Empire.....	217,257	258	684,000	2,914	6,240,579	22	58,704	57,682	1,022	5,000	31st Dec., 1895.
Commercial Union.....	16,459	4	27,000	282	638,581	3	7,907	8,254	3,713	None.	do
*Edinburgh Life.....	6,663	None.	None.	103	288,425	7	17,341	12,305	12,057	None.	do
*Life Association of Scotland.....	57,374	None.	None.	954	1,655,959	33	57,928	55,744	23,061	None.	5th April, 1895.
Liverpool and London and Globe.....	6,785	None.	None.	139	234,731	6	15,069	13,669	None.	None.	31st Dec., 1895.
*London and Lancashire.....	207,509	493	882,500	4,225	6,869,217	61	93,949	92,579	7,581	10,000	do
*London Assurance.....	1,108	None.	None.	7	31,592	None.	None.	None.	None.	None.	30th Nov., 1895.
*North British.....	33,532	2	16,578	533	1,289,688	19	42,900	26,564	17,914	None.	31st Dec., 1895.
*Reliance.....	6,607	None.	None.	192	233,823	3	4,000	3,275	1,000	None.	do
Royal.....	21,466	None.	None.	338	898,840	7	19,830	19,830	None.	None.	do
*Scottish Amicable.....	5,820	None.	None.	113	275,309	3	14,690	None.	14,690	None.	do
*Scottish Provident.....	1,985	None.	None.	57	166,318	4	16,775	9,069	7,706	None.	do

Department of Finance—Insurance Branch.

Standard Star.....	548,251 17,547	919 28	1,720,733 79,327	7,183 257	15,068,403 (658,209)	111 7	269,761 5,416	228,965 5,416	38,344 None.	None, None.	15th Nov., 1895, 31st Dec., 1895.
Totals for 1895.....	1,148,303	1,704	3,410,138	17,297	34,589,584	289	624,780	535,352	126,998	15,000	
Totals for 1894.....	1,079,330	1,746	3,214,216	17,975	33,911,885	262	582,359	661,771	77,796	5,000	
Increase, <i>i</i> ; decrease, <i>d</i>	<i>i</i> 68,973	<i>d</i> 42	<i>i</i> 195,922	<i>i</i> 222	<i>i</i> 667,699	<i>i</i> 27	<i>i</i> 42,421	<i>d</i> 126,419	<i>i</i> 49,202	<i>i</i> 10,000	
<i>American Companies.</i>											
Ætna Life.....	564,481	392	625,000	12,302	15,889,361	389	465,358	463,262	14,782	None.	31st Dec., 1895.
*Connecticut Mutual.....	44,695	None.	None.	814	1,757,436	70	135,057	121,712	13,345	None.	do
Equitable.....	658,863	743	1,557,040	8,781	19,229,718	113	311,530	304,216	11,676	None.	do
Germania.....	13,592	1	1,000	152	294,376	3	6,000	6,000	None.	None.	do
Metropolitan (General.....)	168,995	235	261,724	277	3,188,285	1	1,000	41,874	1,713	None.	do
Metropolitan (Industrial.....)	736,773	1,331	2,693,550	37,093	18,582,692	779	40,580	154,053	5,000	None.	do
Mutual Life.....	2,249	None.	None.	147	141,705	8	9,020	5,599	7,552	None.	do
*National Life.....	807,480	1,262	2,171,000	10,466	20,636,514	90	203,906	224,067	14,085	None.	do
New York.....	15,141	None.	None.	342	464,125	26	391,549	37,549	2,000	None.	do
*North-western.....	23,149	None.	None.	893	955,183	42	67,883	62,227	8,856	None.	do
*Phoenix Mutual.....	91,459	399	962,168	1,324	3,547,918	16	46,166	32,745	1,000	None.	do
Provident Savings.....	146,174	230	916,380	2,930	5,549,061	57	99,555	99,555	None.	None.	do
Travelers.....	126,088	389	621,000	2,878	4,645,636	58	75,984	66,290	17,382	None.	do
Union Mutual.....	43,770	70	123,000	782	1,487,280	10	13,450	12,450	4,000	None.	do
United States.....	3,442,909	46,642	13,508,602	87,322	96,731,278	1,724	1,666,393	1,631,939	101,511	None.	
Totals for 1895.....	3,394,914	67,816	17,640,677	93,949	96,737,705	1,381	1,540,998	1,656,921	58,304	15,442	
Totals for 1894.....	<i>i</i> 48,095	<i>d</i> 21,174	<i>d</i> 4,132,075	<i>d</i> 6,627	<i>d</i> 6,427	<i>i</i> 381	<i>i</i> 125,395	<i>d</i> 25,222	<i>i</i> 43,287	<i>d</i> 15,442	
Increase, <i>i</i> ; decrease, <i>d</i>											

RECAPITULATION.

Canadian Companies.....	5,721,287	34,630	27,862,844	140,867	188,461,077	1,397	1,649,445	1,608,999	171,843	6,526	
British Companies.....	1,148,303	1,704	3,410,138	17,297	34,589,584	289	624,780	535,352	126,998	15,000	
American Companies.....	3,442,909	46,642	13,508,602	87,322	96,731,278	1,724	1,666,393	1,631,699	101,591	None.	
Grand totals for 1895.....	10,312,499	82,976	44,781,584	245,486	319,781,939	3,320	3,940,618	3,776,050	400,432	21,526	
Grand totals for 1894.....	9,909,275	100,714	49,525,257	241,340	308,161,436	2,814	3,762,359	4,079,441	284,993	35,959	
Increase, <i>i</i> ; decrease, <i>d</i>	<i>i</i> 403,224	<i>d</i> 17,738	<i>d</i> 4,743,673	<i>i</i> 4,146	<i>i</i> 11,620,503	<i>i</i> 506	<i>i</i> 178,259	<i>d</i> 308,391	<i>i</i> 115,439	<i>d</i> 14,433	

* These Companies have ceased doing new business in Canada. † These amounts are net, reinsurances having been deducted.

ABSTRACT of Life Insurance done by Canadian Companies which do business outside of the Dominion.

CANADA LIFE ASSURANCE COMPANY.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in force at date.	Net Amount in force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid.	Unsettled Claims		Date of Return.
									Not Resisted	Resisted	
	\$		\$		\$		\$	\$	\$		
In Canada.....	1,833,365	2,208	4,790,421	30,259	65,233,457	311	658,222	627,613	83,750	1,026	31st Dec., 1895.
In other Countries.....	173,526	382	1,299,200	1,599	4,972,472	24	117,166	97,906	20,800	None.	do
Total.....	2,006,891	2,590	6,089,621	31,858	70,205,929	335	775,388	725,519	104,550	1,426	

CONFEDERATION LIFE ASSOCIATION.

In Canada.....	847,355	2,236	3,281,050	17,456	26,253,974	166	247,291	241,384	19,936	None.	31st Dec., 1895.
In other Countries.....	5,519	56	66,500	134	173,500	None.	None.	None.	None.	None.	do
Total.....	852,874	2,292	3,347,550	17,590	26,427,474	166	247,291	241,384	19,936	None.	

MANUFACTURERS' LIFE INSURANCE COMPANY.

In Canada	304,880	1,634	2,648,741	6,341	9,628,272	34	52,500	43,469	14,000	4,000	31st Dec., 1895.
In other Countries	19,569	105	226,816	233	439,169	None.	None.	None.	None.	None.	do
Total.....	324,449	1,739	2,875,557	6,574	10,067,441	34	52,500	43,469	14,000	4,000	

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada.....	477,793	2,138	2,890,000	10,497	15,223,694	54	66,629	69,724	7,950	None.	31st Dec., 1895.
In other Countries.....	7,561	14	27,000	101	218,750	3	10,000	5,000	None.	None.	do
Total.....	485,354	2,152	2,917,000	10,598	15,442,444	57	76,629	74,724	7,950	None.	

SUN LIFE ASSURANCE COMPANY OF CANADA.

In Canada.....	930,701	3,508	4,314,120	18,144	25,634,930	146	252,796	264,518	23,916	1,500	31st Dec., 1895.
In other Countries.....	370,520	1,230	2,549,973	4,157	9,093,860	51	117,902	84,305	26,909	8,878	do
Total.....	1,301,221	4,738	6,864,093	22,301	34,728,290	197	370,698	349,123	50,825	10,378	

ASSESSMENT SYSTEM.
 ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1895.

Companies.	Total Amount Paid by Members.	Number of Certificates reported as Taken.	Amount of Certificates, New and Taken up.	Number of Certificates in Force at Date.	Net Amount in Force.	Number of Certificates become Unsettled.	Net Amount become Unsettled.	Claims Paid.		Unsettled Claims.		Date of Return.
								Not Resisted.	Resisted.	Not Resisted.	Resisted.	
CANADIAN COMPANIES.												
Catholic Mutual Benefit Association.....	166,545	1,463	1,971,500	10,403	16,166,500	89	155,758	148,308	24,650	None.	31st Dec., 1895.	
Colonial Mutual.....	10,450	570	786,750	364	753,750	1	1,000	1,000	None.	None.	do	
Commercial Travellers' Mutual Benefit Society.....	23,501	209	203,000	2,208	2,208,000	10	10,000	10,000	None.	None.	do	
Home Life Association.....	14,712	593	775,500	973	1,139,500	5	5,000	6,000	2,000	None.	do	
Provincial Provident Institution.....	156,529	1,386	2,407,000	7,951	13,067,250	60	96,650	94,650	20,000	2,500	do	
Woodmen of the World.....	26,271	1,111	1,626,500	2,198	3,421,500	9	18,900	10,800	8,800	None.	do	
Totals for 1895.....	398,008	5,832	7,776,250	24,297	36,738,500	174	287,308	271,158	55,450	2,500		
Totals for 1894.....	327,413	4,580	6,581,000	21,843	33,409,450	132	244,600	249,164	39,400	2,500		
AMERICAN COMPANIES.												
Covenant Mutual.....	63,368	614	958,375	2,254	4,123,000	24	48,750	47,637	7,833	7,000	31st Dec., 1895.	
Mutual Reserve Fund.....	304,894	1,638	3,686,000	9,645	22,971,025	77	200,000	163,793	73,800	6,000	do	
Massachusetts Benefit Life Association..	159,567	306	441,400	4,291	7,553,240	74	114,650	128,066	44,750	2,000	do	
Totals for 1895.....	527,829	2,558	5,085,775	16,190	34,627,265	175	363,400	339,496	125,883	15,000		
Totals for 1894.....	564,713	3,549	6,864,150	15,994	34,304,020	145	305,450	364,029	111,125	7,725		

RECAPITULATION.

Canadian Companies.....	398,008	5,832	7,776,250	24,297	36,738,500	174	287,308	271,158	55,450	2,500
American do.....	527,829	2,558	5,085,775	16,190	34,627,265	175	363,400	339,496	125,883	15,000
Totals for 1895.....	925,837	7,890	12,862,025	40,487	71,365,765	349	650,708	610,654	181,333	17,500
Totals for 1894.....	892,126	8,129	13,445,150	37,337	67,713,470	297	550,050	613,193	150,525	10,225

59 Victoria.

Sessional Papers (No. 4B.)

A. 1896

ABSTRACT OF STATEMENTS

OF

INSURANCE COMPANIES IN CANADA

FOR

YEAR ENDING 31st DECEMBER

1895

(SUBJECT TO CORRECTION)

PRINTED BY ORDER OF PARLIAMENT



OTTAWA

PRINTED BY S. E. DAWSON, PRINTER TO THE QUEEN'S MOST
EXCELLENT MAJESTY

1896

[No. 4b—1896.] *Price 5 cents.*

Department of Finance—Insurance Branch.

OFFICE OF THE SUPERINTENDENT OF INSURANCE,

OTTAWA, 9th March, 1896.

SIR,—I have the honour to inclose herewith an Abstract of the business of Insurance in Canada for the year 1895.

This Abstract has been made from the attested statements returned by the companies, but must be considered as subject to correction. I shall have the honour to report to you at a subsequent date these statements in full, after making the usual inspection at the head offices.

I have the honour to be, sir,

Your obedient servant,

W. FITZGERALD.

Superintendent of Insurance.

HON. GEORGE E. FOSTER,
Minister of Finance.

Department of Finance—Insurance Branch.

TABLE OF CONTENTS, 1895.

FIRE AND MARINE.

	PAGE.
Abstract of Fire Insurance in Canada for 1895.....	8
Premiums received for Fire Insurance in Canada for years 1869 to 1895.....	10
Losses paid for Fire Insurance in Canada for years 1869 to 1895.....	11
Summary of Fire Insurance in Canada for years 1869 to 1895.....	12
Abstract of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Inland Marine and Ocean business done by companies combining these branches, for 1895.....	14
Inland Marine business in Canada for 1895.....	16
Fire Insurance done in Canada in 1895.....	17
TABLE I.—Assets of Canadian Companies doing business of Fire or Inland Marine Insurance for 1895.....	18
TABLE II.—Liabilities of Canadian Companies doing Fire or Inland Marine Insurance.....	19
TABLE III.—Assets in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada.....	20
TABLE IV.—Liabilities in Canada of British and American Companies.....	22
TABLE V.—Income and Expenditure of Companies doing Fire or Inland Marine Insurance.....	24
TABLE VI.—Rates of Losses paid, General Expenses and Stockholders' Dividends, per cent of Premiums received, Rates of Premiums charged, per cent of Amounts Insured, &c., of Canadian Fire or Marine Companies.....	26
TABLE VII.—Rates of Losses paid and General Expenses in Canada, per cent of Premiums received and Rates of Premiums charged, per cent of Amounts Insured for British and American Companies doing Fire or Inland Marine Insurance in Canada.....	27

L I F E.

Abstract of Life Insurance in Canada for year 1895.....	30
Increase or decrease of items of life insurance in Canada among active companies for 1895 compared with 1894.....	32
Abstract of Life Insurance done by Canadian Companies which do business outside of the Dominion, for 1895.....	34
Increase or decrease of items of life insurance done by Canadian companies which do business outside of the Dominion for 1895 compared with 1894.....	35
Canadian Life Companies, Assets 1895.....	36
Canadian Life Companies, Liabilities, &c., 1895.....	37
Assets in Canada of British Life Companies, 1895.....	38
Assets in Canada of American Life Companies, 1895.....	39
Liabilities, &c., in Canada of British and American Life Companies, 1895.....	40
Income of Companies doing Life Insurance, 1895.....	41
Expenditure of Companies doing Life Insurance, 1895.....	42
Payments to Policy-holders, 1895.....	43
Life Policies terminated during the year 1895.....	44
Summary of Life Insurance in Canada for the years 1875 to 1895.....	45
Abstract of Assessment Life Insurance in Canada for 1895.....	47
Policies terminated among Companies which do Life Insurance upon the Assessment Plan.....	48
Assessment Companies, Assets.....	49
Assessment Companies, Liabilities.....	50
Assessment Companies, Income and Expenditure.....	51

ACCIDENT, GUARANTEE, ETC.

Assets of Canadian Accident, Guarantee, Plate Glass and Steam Boiler Companies, 1895.....	52
Liabilities of Canadian Accident, Guarantee, Plate Glass and Steam Boiler Companies, 1895.....	53
Income and Expenditure of Canadian Companies doing business of Accident, Guarantee, Plate Glass, &c., for 1895.....	54
Abstract of Guarantee Business in Canada for year 1895.....	55
Abstract of Accident Insurance in Canada for year 1895.....	55
Abstract of Burglary Guarantee Business in Canada for 1895.....	55
Abstract of Credit Indemnity Business in Canada for 1895.....	55
Abstract of Accident and Guarantee Business done by Canadian Companies which do business outside of the Dominion for 1895.....	56
Abstract of Plate Glass Insurance in Canada for the year 1895.....	56
Abstract of Steam Boiler Insurance in Canada for the year 1895.....	56

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS
OF FIRE OR INLAND MARINE INSURANCE IN CANADA,
FOR THE YEAR 1895, IN ACCORDANCE
WITH THE INSURANCE ACT.

GENERAL TABLES.

ASSETS OF ALL COMPANIES FIRE AND MARINE
LIABILITIES OF ALL COMPANIES, FIRE AND MARINE.
INCOME AND EXPENDITURE OF ALL COMPANIES, FIRE AND MARINE
PERCENTAGE OF LOSSES TO PREMIUMS, &c. &c.

ABSTRACT FOR YEAR 1895.

FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

	Net cash received for Premiums.	Re-assurances, Return Premiums, &c.	Gross cash received for Premiums.	Gross Amount of Policies, new and Renewed.	Net Amount at Risk at date.	Net Amount of losses incurred during the Year.	Unsettled claims.	
							Net Amount paid for losses.	Not Resisted.	Resisted.
British America.....	\$ 276,234	\$ 108,134	\$ 384,428	\$ 34,975,337	\$ 25,928,904	\$ 170,487	\$ 14,450	\$ 388
Eastern.....	27,826	15,203	43,029	.....	None.	30,231	None.	None.
London Mutual.....	184,519	7,130	191,649	19,382,378	49,424,545	128,495	21,130	1,190
Mercantile.....	153,985	30,217	184,202	13,804,438	17,792,621	113,847	5,418	None.
Quebec.....	92,416	43,142	135,558	9,889,094	8,530,679	51,254	2,211	None.
Western.....	418,863	222,580	641,443	49,808,405	41,845,503	265,430	10,427	1,050
Totals for 1895.....	1,153,903	426,406	1,580,309	127,869,652	143,522,252	753,744	53,645	2,628
Totals for 1894.....	1,108,294	433,904	1,542,198	121,562,165	150,241,967	803,152	104,150	5,320

BRITISH COMPANIES.

Alliance.....	169,589	29,629	199,218	16,601,877	12,085,725	143,045	139,456	None.
Atlas.....	128,282	19,909	148,191	10,880,071	11,983,151	75,681	7,311	7,311
Caledonian.....	157,169	16,883	174,052	15,000,950	18,930,872	95,599	3,363	None.
Commercial Union.....	373,555	69,515	443,070	34,230,570	43,224,614	248,613	6,387	4,000
Guardian.....	290,007	43,829	333,836	27,578,793	37,540,253	216,989	298,272	5,071
Imperial.....	278,705	24,036	302,741	27,915,187	37,915,187	115,228	109,880	3,072
Lancashire.....	353,816	37,052	390,868	32,689,853	32,405,998	218,887	223,166	None.
Liverpool and London and Globe.....	181,436	21,498	202,934	17,134,559	49,990,298	241,039	249,608	do
London and Lancashire.....	118,599	21,122	139,721	13,872,272	20,012,067	111,203	162,376	do
Manchester Fire.....	171,201	40,061	211,262	16,929,469	16,929,469	109,385	7,304	do
National of Ireland.....	128,282	19,909	148,191	10,880,071	11,983,151	75,681	155,536	2,500
North British.....	392,021	51,411	443,432	39,118,545	53,082,467	284,117	238,772	12,785
Northern.....	179,946	32,154	212,100	17,280,977	21,637,482	153,039	156,392	do
Norwich Union.....	184,138	21,245	205,383	16,817,469	21,655,795	114,687	7,592	do
Phoenix of London.....	304,805	41,981	346,786	26,327,144	34,139,568	154,711	149,800	1,500
Royal.....	605,357	74,199	679,556	55,887,125	84,676,408	471,465	32,197	None.

Department of Finance—Insurance Branch.

Scottish Union and National.....	144,043	29,265	173,308	15,233,482	14,462,006	118,942	124,046	2,234	None.
Sun Fire.....	164,509	23,570	190,079	14,197,920	15,442,780	116,664	116,304	4,106	4,000
Union Assurance.....	278,582	53,232	331,815	27,253,408	20,808,911	122,994	127,577	7,230	1,600
United Fire.....	18,027	1,242	19,269	468,927	None.	17,727	28,994	7,34	1,000
Totals for 1895.....	4,808,971	705,017	5,513,988	445,816,220	565,683,862	3,349,257	3,439,223	150,643	38,028
Totals for 1894.....	4,602,747	723,930	5,326,677	435,237,770	567,948,304	3,118,659	3,094,861	261,279	62,977

AMERICAN COMPANIES.

Ætna Fire.....	137,268	37,381	174,649	14,424,298	15,359,727	101,200	107,468	3,941	None.
Agricultural, of Watertown.....	35,188	23,217	58,405	6,692,800	10,897,910	41,593	42,230	3,475	do
Connecticut, Fire.....	38,633	5,391	44,024	4,050,000	4,245,000	32,986	29,468	None.	6,329
Hartford.....	156,537	15,937	172,474	17,590,625	18,908,810	108,027	118,373	4,758	None.
Insurance Company of North America.....	89,192	23,882	113,074	9,632,548	8,888,697	62,446	58,691	4,271	do
Phoenix, of Brooklyn.....	98,369	21,415	119,784	7,896,010	11,682,459	79,524	85,255	1,865	160
Phoenix, of Hartford.....	197,867	26,759	224,626	14,579,974	18,316,152	130,000	140,935	7,382	4,732
Queen, of America.....	270,997	30,954	301,951	24,010,197	29,679,499	197,304	188,712	12,582	700
Totals for 1895.....	1,024,651	130,936	1,214,987	98,936,452	117,978,254	753,080	771,132	37,774	11,861
Totals for 1894.....	1,000,328	242,070	1,232,398	96,789,493	117,876,931	688,610	692,631	63,504	13,162

RECAPITULATION.

Canadian Companies.....	1,153,903	426,406	1,580,309	127,869,652	143,522,252	759,744	809,161	53,645	2,628
British Companies.....	4,808,971	705,017	5,513,988	445,816,220	565,683,862	3,349,257	3,439,223	150,643	38,028
American Companies.....	1,024,651	130,936	1,214,987	98,936,452	117,978,254	753,080	771,132	37,774	11,861
Total for 1895.....	6,986,925	1,322,359	8,309,284	672,622,324	827,184,368	1,862,081	5,019,516	242,062	52,517
Total for 1894.....	6,711,369	1,369,904	8,081,273	653,589,428	836,067,202	4,610,421	4,589,363	428,933	81,459

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the years 1869 to 1895, inclusive.

	Totals for 1869 to 1891.	Premiums received, 1892.	Premiums received, 1893.	Premiums received, 1894.	Premiums received, 1895.	Totals for 1869 to 1895.
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$	\$
British America	3,924,105	172,414	202,076	220,398	276,294	4,795,287
Canada Agricultural	454,896					454,896
Canada Fire	881,333					881,333
Citizens'	2,834,626	22,335				2,856,961
Dominion	190,242					190,242
Eastern	247,079	190,663	264,511	164,115	27,826	894,194
*London Mutual Fire	2,277,728	128,513	122,772	155,762	184,519	2,869,294
Mercantile		98,585	129,379	161,649	153,985	543,598
National Fire	284,026					284,026
Ottawa Agricultural	194,861					194,861
Provincial	1,434,350					1,434,350
Quebec	1,775,528	111,578	90,631	86,522	92,416	2,156,675
Royal Canadian	3,533,410	4,613				3,538,023
†Sovereign	1,055,404					1,055,404
Stadacona	490,488					490,488
Western	6,510,540	323,340	328,428	319,848	418,863	7,901,019
	26,088,616	1,052,041	1,137,797	1,108,294	1,153,903	30,540,651
<i>British Companies.</i>						
§Albion Fire Insurance Ass'n	1,243,401	105,216	119,693			1,468,310
Alliance		172,368	203,641	175,016	169,589	720,614
Atlas	256,672	92,890	100,301	115,078	128,282	693,223
Caledonian	867,761	112,084	133,021	147,031	157,169	1,417,066
City of London	1,531,430	56,824				1,588,254
Commercial Union	4,823,347	357,747	364,276	385,647	373,555	6,304,572
Employers' Liability	278,603	76,958	9,128			364,689
‡Glasgow and London	1,619,733					1,619,733
Guardian	2,071,205	236,617	294,310	287,175	290,007	3,179,314
Imperial	3,636,871	201,177	189,962	186,055	186,812	4,400,877
Lancashire	3,466,890	285,920	259,563	260,854	278,705	4,551,932
Liverpool & London & Globe	4,868,807	312,472	323,872	330,175	353,816	6,189,142
London and Lancashire	1,236,107	190,308	194,053	170,472	181,436	1,972,376
London Assurance	1,510,394	104,206	107,918	118,754	118,599	1,959,871
Manchester	149,376	121,229	118,940	190,006	171,291	730,842
National, of Ireland	577,571	90,476	100,301	115,078	128,282	1,011,708
North British	6,377,004	380,393	383,663	396,615	392,021	7,929,696
Northern	2,489,608	170,128	172,523	161,571	179,946	3,173,776
Norwich Union	968,766	118,399	142,281	137,557	184,138	1,551,141
Phoenix, of London	3,972,211	250,285	260,576	260,506	304,805	5,048,383
Queen	4,354,694					4,354,694
Royal	9,889,602	567,387	594,631	568,972	605,357	12,225,949
Scottish Commercial	343,421					343,421
Scottish Imperial	672,855					672,855
Scottish Union and National	867,919	137,817	134,593	119,941	144,043	1,404,313
Sun Fire Office		37,131	93,809	127,494	164,509	422,943
Union Assurance Society	82,658	104,398	135,047	192,300	278,582	792,985
United Fire	183,862	173,044	187,094	156,450	18,027	718,477
	58,340,768	4,455,474	4,623,196	4,602,747	4,808,971	76,831,156
<i>American Companies.</i>						
Ætna	2,928,268	139,084	143,836	138,191	137,268	3,486,647
Agricultural, of Watertown	1,079,187	61,923	51,585	43,930	35,188	1,271,813
Andes	31,431					31,431
Connecticut	215,561	33,054	32,509	32,811	38,633	352,568
Hartford	2,351,998	144,483	138,504	144,480	156,537	2,936,002
Home						
Ins. Co. of North America	75,827	54,885	66,321	82,919	89,192	369,144
Phenix, of Brooklyn	676,481	88,426	89,314	89,542	98,369	1,042,132
Phenix, of Hartford	175,850	211,876	238,319	192,951	197,867	1,016,863
Queen, of America	42,800	271,081	272,214	275,504	270,997	1,132,596
	7,577,403	1,004,812	1,032,602	1,000,328	1,024,051	11,639,196

RECAPITULATION.

Canadian Companies	26,088,616	1,052,041	1,137,797	1,108,294	1,153,903	30,540,651
British do	58,340,768	4,455,474	4,623,196	4,602,747	4,808,971	76,831,156
American do	7,577,403	1,004,812	1,032,602	1,000,328	1,024,051	11,639,196
Grand totals	92,006,787	6,512,327	6,793,595	6,711,369	6,986,925	119,011,013

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Not including \$124,272 for reinsurance of risks of the Sovereign Fire Insurance Co. § Formerly the Fire Insurance Association.

Department of Finance—Insurance Branch.

SUMMARY of Losses paid for Fire Insurance in Canada by all companies for the years 1869 to 1895 inclusive.

—	Totals for 1869 to 1891.	Losses paid 1892.	Losses paid, 1893.	Losses paid, 1894.	Losses paid, 1895.	Totals for 1869 to 1895
<i>Canadian Companies.</i>						
	\$	\$	\$	\$	\$	\$
British America	2,408,145	148,511	144,298	148,829	172,857	3,022,640
Canada Agricultural	290,101					290,101
Canada Fire	698,133					698,133
Citizens'	2,258,637	28,521	712			2,287,870
Dominion	148,255					148,255
Eastern	108,659	119,835	188,314	151,672	64,481	632,961
*London Mutual Fire	1,660,284	96,262	99,088	126,532	117,940	2,100,106
Mercantile		82,370	81,686	99,890	125,110	389,056
National Fire	287,732					287,732
Ottawa Agricultural	108,164					108,164
Provincial	957,146					957,146
Quebec	1,531,137	81,974	71,592	63,311	55,885	1,803,899
Royal Canadian	2,980,644	8,306				2,988,950
†Sovereign	73,216					736,216
Stadacona	775,695					773,695
Western	3,742,657	226,440	211,459	211,637	272,888	4,665,061
	18,689,605	792,219	797,149	801,871	809,161	21,890,005
<i>British Companies.</i>						
‡Albion Fire Ins. Ass'n.	843,615	90,724	82,427			1,016,766
Alliance	514,399	115,399	177,903		139,456	594,990
Atlas	166,134	53,611	76,220	65,669	71,814	433,448
Caledonian	578,162	59,888	196,318	157,654	223,166	3,009,657
City of London	934,518	42,937	281,337	215,783	93,696	931,355
Commercial Union	3,404,249	289,795	253,659	241,680	298,272	4,487,655
Employers' Liability	150,729	51,649	53,423			255,801
Glasgow and London	1,167,345					1,167,345
Guardian	1,727,445	193,029	172,147	217,304	218,756	2,528,681
Imperial	2,538,997	93,039	161,072	106,669	109,880	3,009,657
Lancashire	2,453,651	173,592	196,318	157,654	223,166	3,204,381
Liverpool & London & Globe	3,647,633	289,829	281,337	215,783	249,608	4,597,190
London and Lancashire	606,200	106,277	95,406	108,758	162,376	1,079,017
London Assurance	911,475	47,823	75,476	75,179	109,385	1,219,338
Manchester	54,225	79,519	109,692	148,745	155,536	547,717
National, of Ireland	391,228	61,713	77,817	65,741	71,814	668,313
North British	4,656,555	240,402	336,358	225,264	238,772	5,697,351
Northern	2,078,967	101,738	121,612	113,862	156,392	2,572,571
Norwich Union	521,276	74,582	91,212	114,258	131,091	932,419
Phoenix, of London	2,302,618	135,335	165,067	162,357	149,890	2,915,267
Queen	3,32,321					3,325,321
Royal	6,495,567	361,616	446,332	402,605	462,398	8,168,518
Scottish Commercial	177,329					177,329
Scottish Imperial	483,408					483,408
Scottish Union and National	352,265	94,038	109,741	81,758	124,046	761,848
Sun Fire Office		7,717	58,177	88,469	116,304	270,667
Union Assurance Society	34,400	47,227	91,849	117,321	127,577	418,374
United Fire	79,965	153,670	165,277	121,534	28,994	549,440
	40,083,277	2,878,149	3,496,112	3,094,861	3,439,223	52,991,622
<i>American Companies.</i>						
Ætna	2,184,433	105,379	91,254	77,816	107,468	2,566,350
Agricultural, of Watertown	629,558	47,990	43,037	55,666	42,230	818,481
Andes	5,668					5,668
Connecticut Fire	91,889	15,990	20,198	13,619	29,468	171,164
Hartford	1,493,279	72,716	97,167	94,407	118,373	1,875,942
Home	60,691					60,691
Ins. Co. of North America	32,970	31,075	43,132	58,653	58,691	224,521
Phenix, of Brooklyn	420,932	73,286	63,214	62,606	85,255	705,293
Phenix, of Hartford	82,820	169,316	229,819	145,013	140,935	767,903
Queen of America	7,994	191,150	171,608	184,851	188,712	744,315
	5,010,234	706,90	759,429	692,631	771,132	7,940,328

R E C A P I T U L A T I O N .

Canadian Companies	18,689,605	792,219	797,149	801,871	809,161	21,890,005
British do	40,083,277	2,878,149	3,496,112	3,094,861	3,439,223	52,991,622
American do	5,010,234	706,902	759,429	692,631	771,132	7,940,328
Grand totals	63,783,116	4,377,270	5,052,690	4,589,363	5,019,516	82,821,955

*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association.

SUMMARY of Fire Insurance in Canada for the Year 1869 to 1895, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies Taken during each Year.	Amount at Risk at Date of Statement.	Losses Paid.
CANADIAN COMPANIES.				
	\$	\$	\$	\$
1869.....	501,362	41,090,604	59,340,916	276,116
1870.....	536,600	54,637,315	59,523,641*	453,414
1871.....	707,418	68,921,494	68,465,914*	414,339
1872.....	796,847	76,499,542	72,203,784*	510,469
1873.....	842,896	71,775,952	91,032,187*	487,649
1874.....	1,453,781	126,588,965	126,705,337*	662,470
1875.....	1,646,654	168,896,111	190,284,543	1,082,206
1876.....	1,881,641	198,509,113	231,834,162	1,599,048
1877.....	1,622,955	168,935,723	217,745,048	2,186,162
1878.....	1,161,896	127,288,165	171,430,720	828,069
1879.....	1,102,822	124,652,727	158,824,631	687,353
1880.....	1,190,029	131,079,789	154,403,173	701,639
1881.....	1,206,470	140,331,153	153,436,408	1,336,758
1882.....	1,033,433	124,123,715	152,564,079	733,843
1883.....	1,091,801	122,302,460	149,930,173	760,430
1884.....	1,140,428	118,747,547	147,968,945	762,737
1885.....	1,107,879	111,162,914	143,759,390	597,189
1886.....	1,107,710	114,543,806	142,685,145	739,364
1887.....	1,121,435	109,206,925	154,165,902	764,321
1888.....	1,131,991	120,158,592	159,070,684	750,448
1889.....	1,173,948	122,965,987	158,883,612	678,752
1890.....	1,249,884	135,145,294	178,691,762	736,095
1891.....	1,278,736	135,943,674	177,785,359	940,734
1892.....	1,052,641	112,566,165	148,557,131	792,219
1893.....	1,137,797	123,785,683	154,614,280	797,149
1894.....	1,108,294	121,562,165	150,241,967	801,871
1895.....	1,153,903	127,869,652	143,522,252	809,161
Totals.....	30,540,651	3,199,291,232	.....	21,890,005
BRITISH COMPANIES.				
1869.....	1,119,011	120,747,515	115,222,003	579,416
1870.....	1,185,398	131,570,928	120,903,017	1,024,362
1871.....	1,299,846	148,147,966	132,731,241	922,400
1872.....	1,499,620	174,361,395	145,700,486	1,136,167
1873.....	1,773,265	172,531,126	147,602,019	967,316
1874.....	1,809,473	177,346,240	155,088,455	1,120,106
1875.....	1,683,715	166,953,268	154,835,931	1,299,612
1876.....	1,597,410	178,725,453	153,885,268	1,168,858
1877.....	1,927,220	206,713,932	184,304,318	5,718,305
1878.....	1,994,940	213,127,414	202,702,743	880,571
1879.....	1,899,154	213,131,295	208,265,359	1,275,540
1880.....	2,048,408	227,537,306	229,745,985	855,423
1881.....	2,353,258	271,044,719	277,721,299	1,669,405
1882.....	2,908,458	321,466,183	339,520,054	1,768,444
1883.....	3,178,850	350,993,028	380,613,572	1,992,671
1884.....	3,472,119	354,458,616	413,441,198	2,290,588
1885.....	3,376,401	337,216,878	421,205,014	1,895,175
1886.....	3,429,012	349,109,117	393,166,340	2,338,164
1887.....	3,693,992	377,690,654	424,314,264	2,335,034
1888.....	3,850,282	376,540,072	434,941,955	2,094,465
1889.....	3,970,632	403,297,656	468,379,580	1,968,537
1890.....	4,072,133	427,931,692	474,884,419	2,229,556
1891.....	4,189,171	411,748,053	497,550,395	2,553,162
1892.....	4,455,474	466,900,791	549,223,123	2,878,149
1893.....	4,623,196	458,254,364	563,044,318	3,096,112
1894.....	4,602,747	435,237,770	567,948,304	3,094,861
1895.....	4,808,971	445,816,220	565,683,862	3,439,223
Totals.....	76,831,156	7,918,599,651	.....	52,991,622

Department of Finance—Insurance Branch.

SUMMARY of Fire Insurance in Canada, &c.—*Concluded.*

Year.	Net Cash Premiums Received.	Amount of Policies Taken during each Year.	Amount at Risk at Date of Statement.	Losses Paid.
AMERICAN COMPANIES.				
	\$	\$	\$	\$
1869.....	165,166*	9,702,356*	13,796,890*	172,188
1870.....	194,781	12,893,827*	11,167,928*	147,061
1871.....	314,452	27,367,712*	27,256,629*	212,460
1872.....	332,243	26,526,334*	33,818,670	263,339
1873.....	352,255	26,788,850	40,120,629	227,219
1874.....	259,049	25,243,769	25,050,427	143,583
1875.....	264,395	17,357,605	19,300,555	181,713
1876.....	228,955	23,914,181	18,888,750	99,389
1877.....	213,830	21,013,457	18,293,315	586,452
1878.....	211,594	19,432,178	35,766,238	114,034
1879.....	225,512	22,920,397	40,267,995	182,305
1880.....	241,140	25,434,766	27,414,113	109,516
1881.....	267,388	30,040,366	31,053,261	163,661
1882.....	287,815	52,454,518	34,772,345	162,699
1883.....	354,060	40,284,814	41,720,296	167,127
1884.....	367,581	40,777,215	44,097,646	191,998
1885.....	368,180	37,623,116	46,830,075	186,923
1886.....	395,613	42,099,984	50,921,537	223,860
1887.....	429,075	45,859,509	56,287,171	304,159
1888.....	445,990	44,881,343	56,722,420	228,909
1889.....	443,436	46,518,461	57,275,186	228,922
1890.....	514,054	57,646,959	67,103,440	300,916
1891.....	700,809	75,726,695	84,266,437	411,801
1892.....	1,004,812	107,708,732	123,629,818	706,902
1893.....	1,032,602	105,564,192	124,028,459	759,429
1894.....	1,000,328	96,789,493	117,876,931	692,631
1895.....	1,024,051	98,936,452	117,978,254	771,132
Totals.....	11,639,196	1,161,507,281	.....	7,940,328

TOTALS FOR ALL THE YEARS FROM 1869 TO 1895, INCLUSIVE.

Canadian Companies.....	30,540,651	3,199,291,232	.....	21,890,005
British Companies.....	76,831,156	7,918,599,651	.....	52,991,622
American Companies.....	11,639,196	1,161,507,281	.....	7,940,328
Grand Totals.....	119,011,013	12,279,398,164	.....	82,821,955

* These returns are imperfect.

ABSTRACT of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, Inland Marine and Tornado business done by Companies combining these branches, for 1895.

BRITISH AMERICA ASSURANCE COMPANY, TORONTO.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Paid.	Unsettled Claims.		Net Amount of Losses incurred during the year.	Remarks.
					Not Resisted.	Resisted.		
	\$	\$	\$	\$	\$	\$	\$	
Fire Insurance.....	1,263,235	122,138,460	112,635,550	745,230	110,739	14,086	753,491	} In all countries, 31st December, 1895.
Inland Marine.....	201,586	26,518,840	3,406,769	223,762	38,893	395	217,833	
Ocean Marine.....	56,992	5,074,559	611,715	32,013	7,368	490	39,632	
	1,521,833	153,731,849	116,654,034	1,001,005	157,000	14,931	1,010,956	

WESTERN ASSURANCE COMPANY.

Fire Insurance.....	1,928,066	178,138,059	175,568,673	1,131,501	143,576	24,552	1,103,927	} In all countries, 31st December, 1895.
Inland Marine.....	292,356	59,081,444	5,869,339	328,135	19,845	None.	315,950	
Ocean Marine.....	139,153	20,310,572	1,538,675	132,562	9,870	400	132,477	
	2,359,574	257,530,075	182,966,687	1,592,198	173,291	24,952	1,551,764	

QUEBEC FIRE ASSURANCE COMPANY.

Fire Insurance.....	163,232	15,674,844	14,401,205	87,748	5,161	None.	79,830	{ In all countries, 31st December, 1895.
---------------------	---------	------------	------------	--------	-------	-------	--------	--

ÆTNA INSURANCE COMPANY.

Fire Insurance.....	137,268	14,424,298	15,359,727	107,468	3,941	None.	101,200	} In Canada, 31st December, 1895.
Inland Marine.....	6,436	1,281,590	None.	2,594	None.	None.	2,594	
	143,704	15,705,888	15,359,727	110,062	3,941	None.	103,794	

LONDON ASSURANCE COMPANY.

Fire Insurance	118,599	13,872,272	16,929,469	109,385	4,248	111,208	{ In Canada, 31st Decem- ber, 1895.
	506	199,202	None.	433	None.	433	
Inland Marine	119,105	14,071,474	16,929,469	109,818	4,248	111,641	

AGRICULTURAL INSURANCE COMPANY.

Fire Insurance	35,188	6,692,800	10,897,910	42,230	3,475	41,593	{ In Canada, 31st Decem- ber, 1895.
	341	57,600	57,100	255	None.	255	
Tornado Insurance	35,529	6,750,400	10,955,010	42,485	3,475	41,848	

INLAND Marine Insurance Business in Canada, 1895.

	Net Cash Received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Paid.	Unsettled Claims.		Net Amount of Losses incurred during the Year.
					Not Resisted.	Resisted.	
CANADIAN COMPANIES.							
British America.....	\$ 25,924	\$ 5,902,432	None.	\$ 41,401	\$ 1,230	None.	\$ 39,724
Western.....	17,396	7,687,805	None.	28,644	687	None.	27,340
Totals.....	43,320	13,590,237	None.	70,045	1,917	None.	67,064
BRITISH COMPANIES.							
British and Foreign Marine.....	5,770	5,053,140	None.	None.	150	None.	150
London Assurance.....	506	199,202	None.	433	None.	None.	433
Reliance Marine.....	20,313	5,270,986	111,390	20,290	24,593	None.	40,597
Totals.....	26,589	10,523,328	111,390	20,723	24,743	None.	41,180
AMERICAN COMPANIES.							
Ætna.....	6,436	1,281,500	None.	2,594	None.	None.	2,594

RECAPITULATION.

Canadian Companies.....	43,320	13,590,237	None.	70,045	1,917	None.	67,064
British Companies.....	26,589	10,523,328	111,390	20,723	24,743	None.	41,180
American Companies.....	6,436	1,281,500	None.	2,594	None.	None.	2,594
Totals for 1895.....	76,345	25,395,155	111,390	93,362	26,660	None.	110,838
Totals for 1894.....	65,092	17,717,801	None.	36,891	8,568	None.	43,540

Department of Finance—Insurance Branch.

FIRE INSURANCE done in Canada in 1895.

	Gross Amount of Risks Taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	The same for 1894.	Net Cash Paid during the Year for Losses.	Net Cash Received during the Year for Premiums.	Rate of Losses paid per cent of Premiums received.	The same for 1894.
<i>Canadian Companies.</i>								
	\$	\$ cts.			\$ cts.	\$ cts.		
British America.....	34,975,337	381,934 58	1·09	1·36	172,857 36	276,294 08	62 56	67 53
Eastern.....			1·25	1·25	64,480 85	27,825 98	231 73	92 42
London Mutual.....	19,382,378	241,933 49	1·25	1·21	117,940 08	184,518 62	63 92	81 23
Mercantile.....	13,804,438	176,030 15	1·23	1·31	125,109 76	153,985 09	81 25	61 79
Quebec.....	9,899,094	131,048 14	1·32	1·38	55,884 79	92,416 05	60 47	73 17
Western.....	49,808,405	624,833 65	1·25	1·44	272,887 65	418,363 03	65 15	66 17
Totals.....	127,869,652	1,555,780 01	1·22	1·34	809,160 49	1,153,902 85	70 12	72 35
<i>British Companies.</i>								
Alliance.....	16,601,877	198,581 86	1·20	1·20	139,456 09	169,589 37	82 23	92 70
Atlas.....	10,880,071	148,191 33	1·36	1·35	71,814 40	128,281 63	55 98	57 06
Caledonian.....	15,000,950	170,775 17	1·14	1·13	93,696 26	157,169 14	59 61	69 39
Commercial Union.....	34,230,570	450,136 85	1·32	1·31	298,272 17	373,555 37	79 85	62 67
Guardian.....	27,587,793	340,793 50	1·24	1·20	218,755 55	290,006 94	75 43	75 67
Imperial.....	17,134,559	209,859 34	1·22	1·22	109,879 62	186,811 57	58 82	57 33
Lancashire.....	23,669,853	309,569 80	1·31	1·29	223,165 95	278,704 69	80 07	60 44
Liverpool and London and Globe.....	32,284,115	387,397 90	1·20	1·14	249,607 59	353,816 18	70 55	65 35
London and Lancashire.....	15,003,656	193,288 10	1·29	1·24	162,375 71	181,435 99	89 49	63 80
London Assurance.....	13,872,272	141,203 19	1·02	1·03	109,385 26	118,599 29	92 23	63 31
Manchester.....	16,034,436	211,017 05	1·32	1·24	155,535 84	171,291 47	90 80	78 23
National, of Ireland.....	10,880,071	148,191 33	1·36	1·35	71,814 40	128,281 63	55 98	57 13
North British.....	39,118,545	457,116 22	1·17	1·12	238,771 85	392,021 16	60 91	56 80
Northern.....	17,280,977	212,540 56	1·23	1·21	156,391 72	179,945 91	86 91	70 47
Norwich Union.....	16,817,469	205,382 82	1·22	1·17	131,091 08	184,137 73	71 19	83 06
Phoenix, of London.....	26,327,144	346,786 54	1·32	1·27	149,889 80	304,805 20	79 18	62 32
Royal.....	55,887,125	683,682 51	1·22	1·17	462,398 43	605,356 96	67 38	70 76
Scottish Union and National.....	15,293,482	173,308 22	1·13	1·07	124,046 10	144,043 37	86 12	68 17
Sun Fire.....	14,197,920	196,968 46	1·39	1·32	116,304 44	164,508 56	70 70	69 39
Union Assurance.....	27,253,408	316,936 68	1·16	1·57	127,576 61	273,582 32	45 80	61 01
United Fire.....	468,927	7,256 16	1·55	1·54	28,994 15	18,026 62	160 84	77 68
Totals.....	445,816,220	5,509,183 89	1·24	1·23	3,439,223 02	4,808,971 15	71 52	67 24
<i>American Companies.</i>								
Ætna Fire.....	14,424,298	174,649 28	1·21	1·20	107,468 37	137,267 85	78 29	56 31
Agricultural, of Watertown.....	6,692,800	61,594 45	0·92	0·94	42,229 60	35,187 81	120 01	126 71
Connecticut Fire.....	4,050,000	44,024 00	1·09	1·36	29,467 80	38,632 64	76 28	41 51
Hartford.....	17,590,625	172,474 04	0 98	1 01	118,372 71	156,537 05	75 62	65 34
Insurance Co. of N. A.....	9,692,548	119,074 24	1·22	1 20	58,690 78	89,192 28	65 80	70 74
Phoenix, of Brooklyn.....	7,896,010	119,784 09	1 52	1 26	85,255 22	98,368 83	86 67	69 92
Phoenix, of Hartford.....	14,579,674	205,141 20	1 41	1 40	140,934 60	197,866 97	71 23	75 16
Queen, of America.....	24,010,197	313,014 04	1 30	1 31	180,911 81	270,999 25	69 64	67 10
Totals.....	98,936,452	1,209,782 34	1 22	1 22	771,130 89	1,024,050 68	75 30	69 24
Grand totals.....	672,622,324	8,274,746 24	1 23	1 25	5,019,514 40	6,986,924 68	71 84	68 38

TABLE I.—Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire or Inland Marine Insurance.

CANADIAN COMPANIES—ASSETS—1895.

Companies.	Real Estate. \$ cts.	Loans on Real Estate. \$ cts.	Stocks, Bonds and Debentures. \$ cts.	Loans on Collaterals. \$ cts.	Agents' Balances and Bills Receivable. \$ cts.	Cash on hand and in Banks. \$ cts.	Interest Due and Accrued. \$ cts.	Other Assets \$ cts.	Total Assets. \$ cts.	Nature of Business.
British America.	150,468 92	700 00	1,015,711 31	None.	202,544 95	37,348 66	10,348 00	43,839 13	1,460,960 97	Fire and Inland Marine
London Mutual Fire	14,110 81	None.	58,239 00	None.	*289,899 90	494 15	402 67	1,489 41	364,635 94	Fire.
Mercantile	None.	66,410 00	67,277 72	None.	14,032 60	3,792 12	3,818 20	2,429 93	157,760 57	Fire.
Quebec	32,000 00	None.	144,855 29	None.	26,671 50	63,647 69	3,477 65	2,199 27	272,851 40	Fire.
Western	65,000 00	62,326 00	1,393,610 15	None.	401,990 26	290,016 87	9,629 49	109,880 71	2,332,453 48	Fire, Inland and Ocean
Total	261,579 73	129,436 00	2,679,693 47	None.	986,189 21	395,299 49	27,676 01	159,838 45	4,588,662 36	

* Including \$281,236.65 premium notes.

Department of Finance—Insurance Branch.

TABLE II.—Showing the Total Liabilities of Canadian Companies doing business of Fire or Inland Marine Insurance.

CANADIAN COMPANIES—LIABILITIES—1895.

Companies.	Unsettled Losses.	Reserve of unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities, excluding Capital Stock.	Capital Stock paid up or in course of Collection.	^e Surplus of Assets over Liabilities and Capital Stock. — ^d Impairment of Capital.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
British America.....	171,931 61	776,361 04	7,901 41	956,194 06	504,766 91	750,000 00	245,233 09	Fire, Inland and Ocean.
London Mutual Fire....	22,320 19	319,586 62	13,297 97	355,204 78	9,431 16	None.	9,431 16	Fire.
Mercantile.....	5,417 77	103,248 37	10,249 65	118,915 79	38,844 78	40,000 00	1,155 22	Fire.
Quebec.....	5,160 55	93,067 39	1,194 40	99,422 34	173,429 06	99,920 00	73,509 06	Fire.
Western.....	198,243 56	1,191,691 07	11,257 76	1,401,192 39	931,261 09	1,000,000 00	68,738 91	Fire, Inland and Ocean.
Total.....	403,073 68	2,483,954 49	43,901 19	2,930,929 36	1,657,733 00	1,889,920 00	232,187 00	

TABLE III.—Showing the Assets in Canada of British and American Com-

BRITISH COMPANIES

Companies.	Commenced Business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		\$ cts.	\$ cts.	\$ cts.
Alliance.....	1st March, 1892.....	None.	None.	311,142 00
Atlas.....	7 do 1887.....	None.	None.	111,227 66
British and Foreign Marine.....	16th May, 1888.....	None.	None.	112,000 00
Caledonian.....	February, 1883.....	None.	None.	117,801 96
Commercial Union.....	11th September, 1863.....	None.	None.	353,835 90
Guardian.....	1st May, 1869.....	100,000 00	None.	260,373 98
Imperial.....	1864.....	377,178 17	None.	197,440 67
Lancashire.....	July, 1864.....	None.	None.	225,435 30
Liverpool and London and Globe.....	4th June, 1851.....	88,000 00	884,150 00	604,429 94
London and Lancashire.....	1st April, 1880.....	None.	None.	140,549 33
London Assurance.....	1st March, 1862.....	None.	None.	170,340 00
Manchester.....	20th May, 1890.....	None.	None.	216,321 00
National, of Ireland.....	2nd April, 1883.....	None.	None.	104,167 44
North British.....	1862.....	115,000 00	1,186,299 99	2,662,764 35
Northern.....	1867.....	None.	None.	211,700 00
Norwich Union.....	1st April, 1880.....	None.	None.	133,000 00
Phoenix, of London.....	1804.....	None.	None.	201,020 93
Reliance Marine.....	1st Nov., 1894.....	None.	None.	110,980 00
Royal.....	1851.....	245,000 00	None.	700,245 34
Scottish Union and National.....	February, 1882.....	None.	None.	112,500 00
Sun Fire.....	3rd June, 1892.....	None.	None.	317,905 24
Union Assurance Society.....	November, 1890.....	None.	None.	226,983 33
United Fire.....	30th December, 1890.....	None.	None.	7,164 50
Totals.....		925,178 17	2,070,449 99	7,609,328 87

AMERICAN

Ætna Fire.....	1821.....	None.	None.	124,580 00
Agricultural, of Watertown.....	1st October, 1878.....	None.	None.	152,928 00
Connecticut Fire.....	1886.....	None.	None.	105,000 00
Hartford.....	1836.....	None.	None.	110,552 80
Insurance Co. of North America.....	1st November, 1889.....	None.	None.	111,000 00
Phoenix, of Brooklyn.....	1st May, 1874.....	None.	None.	112,000 00
Phoenix, of Hartford.....	20th May, 1890.....	None.	None.	234,336 85
Queen, of America.....	2nd November, 1891.....	None.	None.	301,986 00
Totals.....		None.	None.	1,252,383 65

Department of Finance—Insurance Branch.

panies doing business of Fire or Inland Marine Insurance in Canada.

ASSETS IN CANADA—1895.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest due and accrued.	Other Assets.	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	24,258 95	26,437 67	None.	None.	361,838 62	Fire.
None.	19,700 07	11,208 56	None.	3,500 00	145,636 29	do
None.	1,279 96	None.	None.	None.	113,279 96	Inland Marine.
None.	10,679 51	11,145 49	None.	5,000 00	144,626 96	Fire.
2,000 00	43,308 55	5,362 21	1,137 57	5,000 00	410,644 23	do
None.	31,086 90	16,253 12	476 71	3,216 64	411,407 35	do
None.	None.	7,519 38	None.	25,095 52	607,233 74	do
None.	15,529 89	14,658 91	1,431 10	5,000 00	262,055 20	do
7,102 37	30,228 98	87,583 71	9,607 79	2,500 00	1,713,602 79	do and Life.
None.	8,718 10	77,174 57	None.	None.	226,442 00	do
None.	10,278 92	3,704 35	None.	None.	184,323 27	do and Life.
None.	6,528 12	20,626 78	None.	3,500 00	246,975 90	do
None.	9,929 56	13,140 91	None.	3,500 00	130,737 91	do
146,000 00	51,190 48	132,075 40	53,905 77	2,500 00	4,349,735 99	do and Life.
None.	17,202 27	5,448 76	None.	5,000 00	239,351 03	do
None.	6,011 39	54,098 82	None.	3,000 00	196,110 21	do
None.	4,831 81	None.	1,543 95	None.	207,396 69	do
None.	5,106 13	336 39	None.	None.	116,422 52	Inland Marine.
28,612 85	59,451 90	18,595 42	984 52	8,778 03	1,061,668 06	Fire and Life.
None.	7,980 02	None.	None.	None.	120,480 02	do
None.	28,156 52	30,201 08	None.	6,136 56	382,399 40	do
None.	11,350 04	32,557 08	364 50	4,892 86	276,147 81	do
None.	5,338 34	924 16	None.	None.	13,427 00	do
183,715 22	408,146 41	569,052 77	69,451 91	86,619 61	11,921,942 95	

COMPANIES.

None.	12,562 44	None.	None.	None.	137,142 44	Fire and Inland Marine.
None.	24,065 65	None.	3,147 75	None.	180,141 40	do
None.	4,739 12	None.	None.	None.	109,739 12	do
None.	7,370 00	None.	None.	None.	117,922 80	do
None.	None.	20,249 25	None.	None.	131,249 25	do
None.	6,569 22	None.	None.	None.	118,569 22	do
None.	21,046 90	3,225 80	2,776 15	7,551 18	268,936 88	do
None.	15,374 36	6,804 12	None.	5,562 58	329,727 06	do
None.	91,727 69	30,279 17	5,923 90	13,113 76	1,393,428 17	

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1895.

BRITISH COMPANIES—LIABILITIES IN CANADA.

	Unsettled Losses (F., I. and O.)	Reserve of unearned Premiums (F., I. and O.)	Liability under Life Branch.	Sundry.	Total Liabilities in Canada.	^e Excess of Assets over Liabilities. ^d The Reverse.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Alliance	15,046 94	124,306 58	.....	None.	139,353 52	e 222,485 10	Fire.
Atlas	9,810 58	84,613 62	.....	None.	94,424 20	e 51,212 09	do
British and Foreign Marine	150 00	None.	.....	None.	150 00	e 113,129 96	Inland Marine.
Caledonian	3,363 00	105,096 79	.....	1,601 92	110,061 71	e 34,565 25	Fire.
Commercial Union	10,387 41	283,349 52	.....	222 42	293,959 35	e 116,684 88	do
Guardian	18,912 88	219,508 80	.....	None.	238,421 68	e 172,985 07	do
Imperial	9,088 40	140,711 84	.....	779 10	150,579 34	e 456,654 40	do
Lancashire	8,538 22	196,010 13	.....	None.	204,548 35	e 57,506 85	do and Life.
Liverpool and London and Globe	1,843 23	285,429 04	105,000 00	500 00	392,772 27	e 1,320,830 52	do
London and Lancashire	4,168 60	125,251 67	.....	None.	129,420 27	e 97,021 73	do
London Assurance	4,248 00	86,092 40	9,286 91	None.	99,627 31	e 84,685 96	Fire, Life & Inland Marine.
Manchester	7,303 85	122,637 11	.....	1,613 68	131,554 64	e 115,421 26	Fire.
National, Ireland	9,810 58	84,613 62	.....	None.	94,424 20	e 36,313 71	do and Life.
North British	17,085 98	303,827 43	619,590 96	9,735 24	952,209 61	e 3,387,526 38	do and Life.
Northern	2,405 21	129,085 19	.....	None.	131,490 39	e 107,860 64	do
Norwich Union	7,591 83	130,854 82	.....	None.	138,446 65	e 57,663 56	do
Phoenix, of London	6,694 27	203,287 54	.....	None.	209,981 81	d 2,585 12	do
Reliance Marine	24,593 24	1,124 18	.....	None.	25,717 42	e 90,705 10	Inland Marine.
Royal	32,197 00	448,099 89	390,000 00	None.	870,296 89	e 191,371 17	Fire and Life.
Scottish Union and National	2,233 88	87,812 86	.....	None.	90,046 74	e 30,453 28	do
Sun, Fire	8,106 83	107,568 44	.....	145 83	115,840 10	c 266,559 30	do
Union Assurance	8,830 00	150,337 20	.....	None.	159,167 20	c 116,980 61	do
United Fire	1,034 00	None.	.....	None.	1,034 00	e 12,393 00	do
Totals	213,412 92	3,421,038 67	1,123,877 87	14,598 19	4,773,527 65	e 7,148,415 30	

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the year 1895—*Concluded*.

AMERICAN COMPANIES.

	Unsettled Losses (F., I. and O.)	Reserve of Unearned Premiums (F., I. and O.)	Liability under Life Branch.	Sundry.	Total Liabilities in Canada.	^e Excess of Assets over Liabilities. — ^d The Reverse.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Ætna Fire.....	3,941 00	90,095 42	.....	None.	94,036 42	e 49,106 02	Fire and Inland Marine.
Agricultural, of Watertown	3,475 09	53,662 52	.....	None.	57,137 61	e 123,003 79	Fire.
Connecticut Fire	6,329 03	24,666 00	.....	None.	30,995 03	e 78,744 09	Fire.
Hartford	4,758 00	98,875 25	.....	None.	103,633 25	e 14,289 55	Fire.
Insurance Company of North America	4,270 60	57,286 88	.....	None.	61,507 48	e 69,741 77	Fire.
Phenix, of Brooklyn.....	1,465 00	71,524 52	.....	None.	72,989 52	e 45,579 70	Fire.
Phenix, of Hartford.....	12,114 01	124,625 86	.....	None.	136,739 87	e 132,197 01	Fire.
Queen, of America.....	13,281 58	190,471 77	.....	482 50	204,235 85	e 125,491 21	Fire.
Totals.....	49,634 31	711,158 22	.....	482 50	761,275 03	e 632,153 14	

TABLE V.—Showing the Cash INCOME and EXPENDITURE of Canadian Com-
Expenditure in Canada of British and

CANADIAN COMPANIES—INCOME

INCOME (CASH).

Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
British America	1,521,833 10	44,838 46	4,432 12	1,571,103 68	None.
Eastern.....	27,825 98	4,243 44	None.	32,069 42	None.
London Mutual	184,518 62	2,989 71	841 78	188,350 11	None.
Mercantile.....	153,985 09	7,438 51	None.	161,423 60	None.
Quebec.....	163,232 35	6,583 71	1,500 00	171,316 06	None.
Western.....	2,359,574 07	73,364 33	None.	2,432,938 40	None.
Total.....	4,410,969 21	139,458 16	6,773 90	4,557,201 27	None.

BRITISH

Alliance	169,589 37	9,334 26	None.	178,923 63	.....
Atlas	123,281 63	3,806 60	None.	132,088 23	.....
British and Foreign Marine.....	5,770 19	4,480 00	None.	10,250 19	.....
Caledonian.....	157,169 14	5,653 90	None.	162,823 04	.....
Commercial Union	373,555 37	11,749 33	None.	385,304 70	.....
Guardian	290,006 94	767 09	2,358 07	293,132 10	.....
Imperial	186,811 57	7,138 76	8,422 48	202,372 81	.....
Lancashire.....	273,704 69	8,254 44	None.	286,959 13	.....
Liverpool and London and Globe.....	353,816 18	64,650 92	4,059 11	422,526 21	.....
London and Lancashire.....	181,435 99	8,437 82	None.	189,873 81	.....
London Assurance.....	119,105 24	6,680 00	None.	126,785 24	.....
Manchester.....	171,291 47	7,661 20	None.	178,952 67	.....
National, of Ireland.....	123,281 63	4,065 71	None.	132,347 34	.....
North British.....	392,021 16	145,371 02	4,814 20	542,206 38	.....
Northern.....	179,945 91	12,580 33	None.	192,526 24	.....
Norwich Union.....	184,137 78	5,089 99	None.	189,227 77	.....
Phoenix, of London	304,805 20	8,104 23	None.	312,909 43	.....
Reliance Marine.....	20,312 93	None.	None.	20,312 93	.....
Royal.....	605,356 96	24,475 05	6,005 99	635,838 00	.....
Scottish Union and National.....	144,043 37	12,328 32	None.	156,371 69	.....
Sun Fire.....	164,508 56	339 49	None.	164,848 05	.....
Union Assurance.....	278,582 32	1,236 64	None.	279,818 96	.....
United Fire.....	18,026 62	324 42	12 75	18,363 79	.....
Total.....	4,835,560 22	352,529 52	25,672 60	5,213,762 34	.....

AMERICAN

Ætna Fire.....	143,703 79	5,630 00	None.	149,333 79	.....
Agricultural, of Watertown.....	35,528 81	6,388 25	596 85	42,513 91	.....
Connecticut Fire.....	38,632 64	4,000 00	None.	42,632 64	.....
Hartford.....	156,537 05	8,211 59	None.	164,748 64	.....
Insurance Co. of North America.....	89,192 28	4,440 00	None.	93,632 28	.....
Phoenix, of Brooklyn.....	98,368 83	None.	None.	98,368 83	.....
Phoenix, of Hartford.....	197,866 97	10,422 00	None.	208,288 97	.....
Queen, of America	270,997 25	147 60	None.	271,144 85	.....
Total.....	1,030,827 62	39,239 44	596 85	1,070,663 91	.....

Department of Finance—Insurance Branch.

panies doing Fire and Inland Marine Insurance, and the Cash Income and American Companies in those Branches.

AND EXPENDITURE, 1895.

EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stock- holders.	Total Cash Expen- diture.	<i>e</i> Excess of Premiums over Losses Paid. <i>d</i> The Reverse.	<i>e</i> Excess of Income over Expenditure. <i>d</i> The Reverse.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
1,001,004 89	513,705 95	52,328 50	1,567,039 34	<i>e</i> 520,828 21	<i>e</i> 4,064 34	Fire, Inland and Ocean.
64,480 85	17,449 35	None.	81,930 20	<i>d</i> 36,654 87	<i>d</i> 49,860 78	Fire.
117,940 08	63,332 85	.....	181,272 93	<i>e</i> 66,578 54	<i>e</i> 7,077 18	do
125,109 76	46,564 13	4,000 00	175,673 89	<i>e</i> 28,875 33	<i>d</i> 14,250 29	do
87,747 59	45,540 69	5,880 80	139,169 08	<i>e</i> 75,484 76	<i>e</i> 32,146 98	do
1,592,197 89	765,091 04	99,958 00	2,457,246 93	<i>e</i> 767,376 18	<i>d</i> 24,308 53	Fire, Inland and Ocean.
2,988,481 06	1,451,684 01	162,167 30	4,602,332 37	<i>e</i> 1,422,488 15	<i>d</i> 45,131 10	

COMPANIES.

139,456 09	51,908 60	.....	191,364 69	<i>e</i> 30,133 28	<i>d</i> 12,441 06	Fire.
71,814 40	40,186 92	.....	112,001 32	<i>e</i> 56,467 23	<i>e</i> 20,086 91	do
None.	490 16	.....	490 16	<i>e</i> 5,770 19	<i>e</i> 9,760 03	Inland Marine.
93,696 26	47,348 77	.....	141,045 03	<i>e</i> 63,472 88	<i>e</i> 21,778 01	Fire.
298,272 17	104,798 99	.....	403,071 16	<i>d</i> 75,283 20	<i>d</i> 17,766 46	do
218,755 55	98,521 95	.....	317,277 50	<i>e</i> 71,251 39	<i>d</i> 24,145 40	do
109,879 62	60,655 82	.....	170,535 44	<i>e</i> 76,931 95	<i>e</i> 31,837 37	do
223,165 95	77,002 26	.....	300,168 21	<i>e</i> 55,538 74	<i>d</i> 13,209 08	do
249,607 59	101,844 61	.....	351,452 20	<i>e</i> 104,208 59	<i>e</i> 71,074 01	do
162,375 71	47,097 62	.....	209,473 33	<i>d</i> 19,060 28	<i>d</i> 19,599 52	do
109,817 79	38,052 95	.....	147,870 74	<i>e</i> 9,287 45	<i>d</i> 22,085 50	Fire and Inland Marine.
155,535 84	53,739 67	.....	209,275 51	<i>e</i> 15,755 63	<i>d</i> 30,322 84	Fire.
71,814 40	40,186 92	.....	112,001 32	<i>e</i> 56,467 23	<i>e</i> 20,346 02	do
238,771 85	107,368 96	.....	346,140 81	<i>e</i> 153,249 31	<i>e</i> 196,065 57	do
156,391 72	48,229 19	.....	204,620 91	<i>e</i> 23,554 19	<i>d</i> 12,094 67	do
131,091 08	51,620 29	.....	182,711 37	<i>e</i> 53,046 70	<i>e</i> 6,516 40	do
149,889 80	79,804 36	.....	229,694 16	<i>e</i> 154,915 40	<i>e</i> 83,215 27	do
20,290 03	5,688 77	.....	25,978 80	<i>e</i> 22 90	<i>d</i> 5,665 87	Inland Marine.
462,398 43	158,160 31	.....	620,558 74	<i>e</i> 142,958 53	<i>e</i> 15,279 26	Fire.
124,046 10	34,511 68	.....	158,557 78	<i>e</i> 19,997 27	<i>d</i> 2,186 09	do
116,304 44	51,692 59	.....	167,997 03	<i>e</i> 48,204 12	<i>d</i> 3,148 98	do
127,576 61	71,548 37	.....	199,124 98	<i>e</i> 151,005 71	<i>e</i> 80,693 98	do
28,994 15	7,466 91	.....	36,461 06	<i>d</i> 10,967 53	<i>d</i> 18,097 27	do
3,459,945 58	1,377,926 67	.....	4,837,872 25	<i>e</i> 1,375,614 64	<i>e</i> 375,890 09	

COMPANIES.

110,062 33	40,321 85	.....	150,384 18	<i>e</i> 33,641 46	<i>d</i> 1,050 39	Fire and Inland Marine.
42,484 60	22,876 47	.....	65,361 07	<i>d</i> 6,955 79	<i>d</i> 22,847 16	Fire and Tornado.
29,467 80	10,725 32	.....	40,193 12	<i>e</i> 9,164 84	<i>e</i> 2,439 52	Fire.
118,372 71	37,653 74	.....	156,026 45	<i>e</i> 38,164 34	<i>e</i> 8,722 19	do
58,690 78	29,497 97	.....	88,188 75	<i>e</i> 30,501 50	<i>e</i> 5,443 53	do
85,255 22	27,300 11	.....	112,555 33	<i>e</i> 13,113 61	<i>d</i> 14,186 50	do
140,934 60	66,810 96	.....	207,745 56	<i>e</i> 56,932 37	<i>e</i> 543 41	do
188,711 81	77,891 37	.....	266,603 18	<i>e</i> 82,285 44	<i>e</i> 4,541 67	do
773,979 85	313,077 79	.....	1,087,057 64	<i>e</i> 256,847 77	<i>d</i> 16,393 73	

TABLE VI.—Showing the Rate of Losses paid, General Expenses, and Stockholders' Dividends, per cent of Premiums received by Canadian Companies doing Fire and Marine Insurance during 1895; also, the Rates of the Premiums charged per cent of Amounts insured, and the rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent. of Total Cash Income.

Canadian Companies.	Nature of Business.	Rate of Losses paid	Rate of General Ex-	Rate of Dividend or	Rate of Total Cash	Rate of Total Cash	Amount of	Premiums	Rate of Premiums	Net	Assets.	Rate of Assets per
		per cent of Pre- miums received.	penses per cent of Premiums received.	Rate of Dividend or Bonuses to Stock- holders per cent of Premiums received.	Expenditure per cent of Total Cash Income.	Risks taken during the Year.	charged thereon.	charged thereon.	of Risks taken per cent of Premiums charged.	Amount of Insurance in force at Date.	\$	\$	cent of Amount of Insurance in force.
British America ..	Fire and Inland Marine.	65.78	33.76	3.44	99.74	153,731,849	1,970,442.28	1.28	116,654,034	1,460,960.97	1.25	1.25
London Mutual Fire.....	Fire	63.92	34.32	.....	96.24	19,382,378	241,933.49	1.25	49,424,545	364,635.94	0.73	0.73
Mercantile.....	do	81.25	30.24	2.60	108.83	13,804,438	176,030.15	1.28	17,792,621	157,760.57	0.88	0.88
Quebec.....	do	53.76	27.90	3.60	81.24	15,674,844	212,474.88	1.36	14,401,205	272,551.40	1.80	1.80
Western.....	Fire, Inland and Ocean .	67.48	32.42	4.24	101.00	257,530,075	3,180,795.08	1.24	182,966,687	2,332,453.48	1.27	1.27

Department of Finance—Insurance Branch.

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada per cent of premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1895; also the Rates of Premiums charged per cent of amounts insured.

	Nature of Business.	Rates of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
<i>British Companies.</i>							
Alliance	Fire.	82.23	30.61	112.84	\$ 16,601,877	\$ 198,681.86	1.20
Atlas	do	55.98	31.33	87.31	10,880,071	148,191.33	1.36
British and Foreign Marine	Inland Marine	None.	8.49	8.49	5,053,140	5,770.19	1.14
Caledonian	Fire.	59.61	30.13	89.74	15,000,950	170,775.17	1.11
Commercial Union	do	79.85	28.05	107.90	34,230,570	450,136.85	1.32
Guardian	do	75.43	33.97	109.40	27,378,793	340,793.50	1.24
Imperial	do	58.82	32.47	91.29	17,134,559	209,859.34	1.22
Lancashire	do	80.07	27.63	107.70	23,669,853	309,569.80	1.31
Liverpool and Globe	do	70.55	28.78	99.33	32,284,115	387,397.90	1.20
London and Lancashire	do	89.49	25.96	115.45	15,003,656	193,288.10	1.29
London Assurance	do	92.19	31.95	124.14	14,071,474	141,709.14	1.01
Manchester	do and Inland Marine	90.80	31.37	122.17	16,034,436	211,017.05	1.32
National, of Ireland	do	55.98	31.33	87.31	10,880,071	148,191.33	1.36
North British	do	60.91	27.39	88.30	39,118,545	457,116.22	1.17
Northern	do	86.91	28.80	113.71	17,280,977	212,540.86	1.23
Norwich Union	do	71.19	28.03	99.22	16,817,469	205,882.82	1.22
Phoenix, of London	do	49.18	26.18	75.36	26,327,144	346,786.54	1.32
Reliance Marine	do	99.89	28.00	127.89	5,270,986	20,419.60	.39
Royal	Inland Marine	76.38	26.13	102.51	55,887,125	683,682.51	1.22
Scottish Union and National	Fire.	86.12	33.96	110.08	15,293,482	173,308.22	1.13
Sun Fire	do	70.70	31.42	102.12	14,197,920	196,968.46	1.39
Union Assurance Society	do	45.80	25.68	71.48	27,253,408	316,936.68	1.16
United Fire	do	160.84	41.42	202.26	468,927	7,256.16	1.55
<i>American Companies.</i>							
Totals		71.55	28.50	100.05	456,339,548	5,635,879.63	1.21
<i>Fire and Inland Marine.</i>							
Etna Fire	Fire.	75.59	28.06	104.65	15,705,888	181,085.22	1.15
Agricultural, of Watertown	do	119.58	64.39	183.97	6,750,400	61,940.45	.92
Connecticut Fire	do	76.28	27.76	104.04	4,050,000	44,024.00	1.09
Hartford Fire	do	75.62	24.05	97.67	17,590,625	172,474.04	.96
Insurance Co. of North America	do	65.80	33.07	98.87	9,632,548	119,074.24	1.22
Phoenix, of Brooklyn	do	86.67	27.75	114.42	7,896,010	119,784.09	1.52
Phoenix, of Hartford	do	71.23	33.77	105.00	14,079,974	205,141.20	1.41
Queen, of America	do	69.64	28.74	98.38	24,010,197	313,041.04	1.30
Totals		75.08	30.37	105.45	100,275,642	1,216,564.28	1.21

Department of Finance—Insurance Branch.

ABSTRACT OF STATEMENTS

OF

LIFE, ACCIDENT, GUARANTEE, PLATE GLASS

AND

STEAM BOILER INSURANCE COMPANIES

IN

CANADA

FOR THE YEAR 1895.

ABSTRACT OF LIFE INSURANCE IN CANADA FOR YEAR 1895.

	+Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at Date.	+Net Amount in Force.	Number of Policies become Claims.	+Net Amount become Claims.	+Claims Paid (including Matured Endowments.)	Unsettled Claims		Date of Return.
									Not Registered	Registered	
<i>Canadian Companies.</i>											
Canada Life (Canadian business).....	1,827,681	2,208	4,790,421	30,259	65,097,537	311	643,134	603,196	83,750	1,026	31st Dec., 1895.
Confederation (Canadian business).....	847,355	2,296	3,304,820	17,456	26,253,974	166	247,291	241,323	19,936	None.	do
Dominion Life	53,395	1,453	541,350	1,599	2,025,614	6	7,070	4,000	3,070	None.	do
Federal.....	257,647	1,369	1,823,050	5,775	10,156,227	46	94,500	73,500	12,173	None.	do
Great West.....	122,598	974	1,682,200	2,818	4,934,860	13	22,769	22,769	None.	None.	do
London Life { General	43,878	361	360,250	1,725	1,597,253	33	24,503	23,503	1,923	None.	do
{ Industrial	117,011	16,869	1,560,741	26,816	2,499,701	342	53,500	23,473	None.	None.	do
Manufacturers (Canadian business).....	304,405	1,634	2,646,741	6,340	9,627,272	34	66,629	43,469	14,000	4,000	do
North American (Canadian business).....	477,793	2,138	2,890,000	10,497	13,223,694	54	166,231	69,724	7,950	None.	do
Ontario Mutual	590,163	1,670	2,494,268	14,419	19,278,424	123	267,703	180,431	5,125	None.	do
Sun (Canadian business).....	918,409	3,508	4,321,091	18,145	25,637,930	163	267,703	264,068	1,500	None.	do
Temperance and General.....	142,448	1,220	1,477,000	5,016	5,993,681	28	33,500	34,315	1,000	None.	do
Totals for 1895.....*	5,702,733	34,630	27,891,585	140,865	188,326,157	1,314	1,650,264	1,533,721	172,362	6,526	
Totals for 1894.....*	5,435,031	31,152	28,670,364	130,316	177,511,846	1,209	1,639,002	1,760,749	148,893	15,517	
Increase, <i>i.</i> , decrease, <i>d.</i>	<i>i.</i> 267,702	<i>i.</i> 3,478	<i>d.</i> 778,779	<i>i.</i> 10,549	<i>i.</i> 10,814,311	<i>i.</i> 105	<i>i.</i> 11,262	<i>d.</i> 177,928	<i>i.</i> 23,469	<i>d.</i> 8,991	
<i>British Companies.</i>											
British Empire.....	217,257	258	684,000	2,914	5,992,122	22	58,704	57,682	1,022	5,000	31st Dec., 1895.
Commercial Union.....	16,459	4	27,000	283	640,750	3	7,907	8,254	3,713	None.	do
*Edinburgh Life	6,603	None.	None.	103	298,425	7	17,341	12,905	12,057	None.	do
*Life Association of Scotland	42,417	None.	None.	354	1,635,959	33	57,928	55,744	23,061	None.	5th April, 1895.
Liverpool and London and Globe.....	6,745	None.	None.	4,225	6,370,461	3	11,500	15,669	None.	None.	31st Dec., 1895.
London and Lancashire.....	207,509	493	882,500	4,225	6,870,461	64	93,949	92,669	7,581	10,000	do
*London Assurance	1,108	None.	None.	7	31,502	None.	None.	None.	None.	None.	30th Nov., 1895
North British	33,532	2	16,578	533	1,289,688	19	42,900	26,564	17,914	None.	31st Dec., 1895.
*Reliance	6,667	None.	None.	132	233,823	3	4,000	3,275	1,000	None.	do
Royal.....	21,466	None.	None.	338	894,840	7	19,830	19,830	None.	None.	do
*Scottish Amicable.....	5,820	None.	None.	113	275,309	3	14,600	None.	14,600	None.	do
*Scottish Provident	1,985	None.	None.	57	160,736	4	16,775	9,069	7,706	None.	do

Department of Finance—Insurance Branch.

	548,251 17,547	919 28	1,720,733 79,327	7,183 257	15,098,403 663,342	111 7	269,761 5,416	228,965 5,416	38,344 None.	None. None.	15th Nov., 1885. 31st Dec., 1895.
Standard Star	548,251 17,547	919 28	1,720,733 79,327	7,183 257	15,098,403 663,342	111 7	269,761 5,416	228,965 5,416	38,344 None.	None. None.	15th Nov., 1885. 31st Dec., 1895.
Totals for 1895	1,133,306	1,704	3,410,138	17,299	34,316,361	286	620,611	535,382	126,998	15,000	
Totals for 1894	1,079,330	1,746	3,214,216	17,075	33,911,885	262	582,359	661,771	77,796	5,000	
Increase, <i>i</i> ; decrease, <i>d</i> .	<i>i</i> 53,976	<i>d</i> 42	<i>i</i> 195,922	<i>i</i> 224	<i>i</i> 404,476	<i>i</i> 24	<i>i</i> 38,252	<i>d</i> 126,389	<i>i</i> 49,202	<i>i</i> 10,000	
<i>American Companies.</i>											
Aetna, Life	562,257	558	783,782	12,349	15,881,648	397	456,833	443,326	23,209	None.	31st Dec., 1895.
*Connecticut Mutual	44,695	None.	None.	8,814	1,737,436	70	139,057	121,712	13,345	None.	do
Equitable	673,300	317	947,196	8,781	19,229,718	113	311,530	331,979	12,697	None.	do
Germania	13,592	1	1,000	152	294,376	3	6,000	6,000	None.	None.	do
Metropolitan (General)	168,995	225	261,724	37,093	3,188,285	1	1,000	41,374	1,170	543	do
Metropolitan (Industrial)	736,773	1,331	3,575,740	7,941	18,582,692	779	40,580	154,053	5,000	None.	do
Mutual Life	2,249	None.	None.	147	141,705	8	9,020	5,599	7,562	None.	do
*National Life	907,480	1,262	2,171,000	10,466	20,626,514	90	203,906	224,667	14,085	None.	do
New York	15,141	None.	None.	342	464,125	25	39,549	37,549	None.	None.	do
*North-Western	23,149	None.	None.	893	955,183	42	67,883	62,227	8,856	None.	do
*Phoenix Mutual	91,459	399	962,168	1,522	3,547,918	16	46,166	32,745	1,000	None.	do
Provident Savings	146,174	218	916,380	2,930	5,549,061	57	98,405	99,555	None.	None.	do
Travelers	126,088	389	621,000	2,878	4,645,635	58	75,984	66,340	17,582	None.	do
Union Mutual	43,770	70	123,000	782	1,487,290	10	13,450	12,450	4,000	None.	do
United States	3,455,122	46,390	13,057,540	87,367	96,723,565	1,721	1,656,718	1,639,576	108,596	543	
Totals for 1895	3,394,914	67,816	17,640,677	93,949	96,737,705	1,343	1,540,998	1,656,921	58,304	15,442	
Totals for 1894	<i>i</i> 60,208	<i>d</i> 21,436	<i>d</i> 4,412,565	<i>d</i> 6,582	<i>d</i> 14,140	<i>i</i> 378	<i>i</i> 115,720	<i>d</i> 17,345	<i>i</i> 50,232	<i>d</i> 14,899	
Increase, <i>i</i> ; decrease, <i>d</i> .											

RECAPITULATION.

Canadian Companies	5,702,783	34,630	27,891,585	140,865	188,326,157	1,314	1,650,264	1,583,721	172,362	6,526	
British Companies	1,133,306	1,704	3,410,138	17,299	34,316,361	286	620,611	535,382	126,998	15,000	
American Companies	3,455,122	46,390	13,057,540	87,367	96,723,565	1,721	1,656,718	1,639,576	108,596	543	
Grand totals for 1895	10,291,211	82,724	44,359,263	245,531	319,366,083	3,321	3,927,593	3,758,679	407,956	22,069	
Grand totals for 1894	9,909,275	100,714	49,525,257	241,340	108,161,436	2,814	3,762,369	4,079,441	284,993	36,959	
Increase, <i>i</i> ; decrease, <i>d</i> .	<i>i</i> 381,936	<i>d</i> 17,990	<i>i</i> 5,165,994	<i>i</i> 4,191	<i>i</i> 11,204,647	<i>i</i> 507	<i>i</i> 165,234	<i>d</i> 320,762	122,963	<i>d</i> 13,890	

*These Companies have ceased doing new business in Canada. †These amounts are net, reinsurances having been deducted.

INCREASE OR DECREASE OF ITEMS OF LIFE INSURANCE IN CANADA, AMONG THE ACTIVE COMPANIES, FOR 1895 COMPARED WITH 1894.

CANADIAN COMPANIES.

	Premiums of the Year.	Number of Policies new and taken up.	Amount of Policies new and taken up.	Number of Policies in force at date.	Amount in force.	Number of Policies become Claims.	Amount of Policies become Claims.	Claims Paid.
	\$		\$		\$		\$	\$
Increase (i)—Decrease (d).								
Canada Life (Canadian business).....	24,243	10	34,039	826	3,250,042	13	1,716	d 125,319
Confederation (Canadian business)....	42,558	157	12,157	913	1,095,643	14	34,470	d 57,476
Dominion Life.....	8,799	47	24,850	262	311,769	4	4,070	i 1,000
Federal.....	7,857	128	119,350	436	260,030	10	1,269	d 53,230
Great West.....	12,615	767	d 1,106,105	490	838,300	i	5,736	i 4,264
London Life.....	4,435	146	136,750	102	79,809	18	10,303	i 4,303
Manufacturers (Canadian business)....	23,874	3,426	324,712	3,210	232,640	52	4,633	i 4,869
North American (Canadian business)...	46,802	204	373,441	522	878,423	4	11,318	i 4,469
Ontario Mutual.....	63,032	131	170,077	1,060	1,387,200	8	43,779	d 45,105
Sun (Canadian business).....	39,477	516	d 82,932	272	547,179	12	11,238	i 21,779
Temperance and General.....	13,249	402	d 393,725	2,233	1,707,494	16	67,809	i 81,577
Total Increase or Decrease.....	296,975	3,494	d 753,779	10,549	10,814,311	130	33,262	d 151,584

BRITISH COMPANIES.

British Empire.....	11,499	40	38,319	119	163,346	3	10,685	d 14,342
Commercial Union.....	1,205	i	25,000	8	16,308	2	305	d 4,071
Liverpool and London and Globe.....	1,113	d	34,000	3	10,270	5	296	i 7,706
London and Lancashire.....	8,693	3	14,783	8	10,131	17	15,743	d 6,350
North British.....	6	1	35,938	21	d 35,938	8	18,485	d 12,309
Royal.....	668	d	102,666	9	d 19,506	1	7,601	i 3,628
Standard.....	58,120	22	57,792	428	732,925	12	23,360	d 19,340
Star.....	1,309	i	195,922	15	24,547	1	11,273	d 11,273
Total Increase or Decrease.....	59,865	42	195,922	291	522,835	27	64,610	d 48,209

Department of Finance—Insurance Branch.

AMERICAN COMPANIES.

Etna Life	d	26,053	i	57	i	169,239	d	271	d	389,645	i	46	i	41,819	i	17,190
Equitable	d	17,752	d	711	d	1,509,487	d	91	d	298,524	i	7	i	57,840	i	59,923
Germania	i	576	i	1	i	1,000	d	12	d	29,129	d		d	20,000	d	20,000
Metropolitan	i	46,880	{	20,263	{	8,724	i	47	i	57,724	i		i	11,866	i	11,660
General																
Industrial																
Mutual Life	i	40,591	i	157	d	2,555,450	d	6,813	d	981,957	i	327	i	10,793	d	38,095
New York	i	15,091	d	674	d	54,911	i	48	i	1,369,691	i	5	d	2,474	d	21,692
Provident Savings	i	5,192	d	73	d	825,341	d	152	i	24,035	i	4	i	19,166	i	5,745
Travelers	i	13,240	i	40	d	10,052	d	40	i	416,582	i	2	i	15,632	i	6,234
Union Mutual	i	1,249	i	76	d	303,976	d	116	i	191,317	d	13	d	19,171	d	36,587
United States	d	8,314	d	25	d	70,500	d	44	d	116,970	d	2	d	32,650	d	31,650
Total Increase or Decrease	i	70,700	d	21,426	d	4,583,137	d	6,322	i	258,052	i	368	i	66,183	d	47,272

RECAPITULATION.

Canadian Companies	i	296,975	i	3,494	d	753,779	i	10,549	i	10,814,311	i	180	i	33,282	d	151,584
British	i	59,855	d	42	i	195,922	i	291	i	522,835	i	27	i	64,610	d	48,209
American	i	70,700	d	21,426	d	4,583,137	d	6,322	i	253,052	i	368	i	66,183	d	47,272
Total Increase or Decrease	i	427,530	d	17,974	d	5,140,994	i	4,518	i	11,595,198	i	525	d	164,055	d	217,065

ABSTRACT of Life Insurance done by Canadian Companies which do business outside of the Dominion.

CANADA LIFE ASSURANCE COMPANY.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in force at date.	Net Amount in force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid.	Unsettled Claims.		Date of Return.
									Not Resisted.	Resisted.	
	\$		\$		\$		\$	\$	\$		
In Canada.....	1,827,681	2,208	4,790,421	30,259	65,097,537	311	643,134	603,196	83,750	1,026	31st Dec., 1895.
In other Countries.....	179,210	382	1,299,200	1,599	5,108,392	24	117,166	122,323	20,800	None.	do
Total.....	2,006,891	2,590	6,089,621	31,858	70,205,929	335	760,300	725,519	104,550	1,026	

CONFEDERATION LIFE ASSOCIATION.

In Canada.....	847,955	2,286	3,304,820	17,456	26,253,974	166	247,291	241,323	19,936	None.	31st Dec., 1895.
In other Countries.....	5,519	56	66,500	134	173,500	None.	None.	None.	None.	None.	do
Total.....	852,874	2,292	3,371,320	17,590	26,427,474	166	247,291	241,323	19,936	None.	

MANUFACTURERS' LIFE INSURANCE COMPANY.

In Canada.....	304,405	1,634	2,646,741	6,340	9,627,272	34	53,500	43,469	14,000	4,000	31st Dec., 1895.
In other Countries.....	20,044	105	226,816	233	439,169	None.	None.	None.	None.	None.	do
Total.....	324,449	1,739	2,873,557	6,573	10,066,441	34	53,500	43,469	14,000	4,000	

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada.....	477,793	2,138	2,890,000	10,497	15,223,694	54	66,629	69,724	7,950	None.	31st Dec., 1895.
In other Countries.....	7,561	14	27,000	101	218,750	3	10,000	5,000	None.	None.	do
Total.....	485,354	2,152	2,917,000	10,598	15,442,444	57	76,629	74,724	7,950	None.	

SUN LIFE ASSURANCE COMPANY OF CANADA.

In Canada.....	918,409	3,508	4,321,091	18,145	25,637,930	153	267,703	264,018	23,435	1,500	31st Dec., 1895.
In other Countries.....	382,812	1,230	2,543,002	4,156	9,090,380	45	105,742	85,105	27,300	8,878	do
Total.....	1,301,221	4,738	6,864,093	22,301	34,728,290	198	373,445	349,123	50,825	10,378	

Department of Finance—Insurance Branch.

INCREASE OR DECREASE OF ITEMS OF LIFE INSURANCE DONE BY CANADIAN COMPANIES WHICH DO BUSINESS OUTSIDE OF THE DOMINION FOR 1895, COMPARED WITH 1894.

CANADA LIFE ASSURANCE COMPANY.

Increase (i)—Decrease (d).	Premiums of the Year.	Number of Policies new and taken up.	Amount of Policies new and taken up.	Number of Policies in force at date.	Amount in force.	Number of Policies become Claims.	Amount of Policies become Claims.	Claims paid.
In Canada.....	\$ 24,243	d 10	\$ 34,039	i 826	\$ 3,250,042	d 13	\$ 1,716	\$ 125,319
In other countries.....	i 62,428	d 143	d 473,750	i 164	i 522,717	i 18	i 110,397	i 117,554
Total.....	i 86,671	d 153	d 439,711	i 990	i 3,772,759	i 5	i 108,681	d 7,765

CONFEDERATION LIFE ASSOCIATION.

In Canada.....	i 42,558	i 157	i 12,157	i 913	i 1,095,043	i 14	d 34,470	d 57,476
In other countries.....	i 2,581	i 25	i 19,500	i 52	i 62,500	.....	.....	.....
Total.....	i 45,139	i 182	i 31,657	i 965	i 1,158,143	i 14	d 34,470	d 57,476

55

MANUFACTURERS' LIFE INSURANCE COMPANY.

In Canada.....	i 46,892	i 204	i 373,441	i 522	i 87,423	i 4	i 11,378	i 469
In other countries.....	i 10,146	d 11	i 38,048	i 75	i 166,901	d 1	d 1,947	d 1,947
Total.....	i 57,038	i 193	i 411,489	i 597	i 1,045,324	i 3	i 9,431	i 1,478

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada.....	i 25,658	i 180	i 170,077	i 1,060	i 1,387,200	d 8	d 43,779	d 45,105
In other countries.....	d 154	i 11	i 21,000	i 3	d 500	i 2	i 8,500	i 3,500
Total.....	i 25,504	i 191	i 191,077	i 1,063	i 1,386,700	d 6	d 35,279	d 41,605

SUN LIFE ASSURANCE COMPANY OF CANADA.

In Canada.....	i 39,477	i 516	d 366,393	i 2,283	i 1,707,494	i 16	i 67,809	i 81,577
In other countries.....	i 83,500	.....	d 77,067	i 695	i 1,581,776	i 14	i 56,625	i 39,437
Total.....	i 122,977	i 516	d 443,460	i 2,928	i 3,226,270	i 30	i 124,434	i 121,014

CANADIAN Life Companies—Assets, 1895.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in Force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks.	Agents' Balances and Bills Receivable.	Interest Rents Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Canada Life	1,282,373 25	4,170,487 73	2,697,504 38	1,889,606 22	5,423,798 19	211,052 62	None.	280,718 73	434,376 88	12,716 09	11,312,634 09
Confederation	1,258,087 65	2,266,819 24	95,095 45	530,464 17	702,370 00	181,120 25	2,293 20	106,761 35	166,137 70	15,289 88	5,324,488 89
Dominion Life	None.	103,183 45	None.	965 00	74,763 64	9,841 85	1,180 89	4,784 87	11,229 59	520 00	206,174 29
Federal	25,000 00	86,619 83	1,250 00	121,612 48	70,430 14	88,025 70	3,257 03	7,679 69	88,020 98	7,878 05	499,773 90
Great West	None.	78,599 02	None.	3,593 97	58,520 00	46,514 88	9,784 31	1,897 70	36,134 91	3,830 25	238,875 04
London Life	None.	304,875 18	17,182 93	28,674 50	146,760 00	825 42	None.	13,482 10	11,087 15	None.	522,887 28
Manufacturers' Life	4,100 00	631,241 59	8,027 01	30,886 28	177,053 24	49,919 94	4,391 42	16,303 70	84,506 21	6,139 75	1,012,569 14
North American	208,937 23	1,091,816 32	137,689 00	112,208 59	552,243 35	65,525 40	None.	33,264 10	93,340 32	5,493 84	2,300,518 15
Ontario Mutual	45,968 35	1,607,592 01	None.	466,753 34	730,521 69	52,182 74	308 10	96,947 08	123,301 68	None.	3,123,574 99
Sun.	358,597 17	2,693,337 59	500 25	380,938 83	1,306,973 95	216,890 96	None.	140,169 18	263,362 60	None.	5,365,770 53
Temperance and General	None.	102,250 00	None.	17,158 90	211,260 02	36,119 20	4,594 91	4 651 69	45,793 68	827 00	422,655 40
Total	3,183,063 65	13,141,821 96	2,867,249 02	3,582,862 28	9,451,699 22	938,018 96	23,809 86	706,660 19	1,357,291 70	52,694 86	35,330,171 70

Department of Finance—Insurance Branch.

CANADIAN Life Companies—Liabilities, &c., 1895.

Companies.	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, including Reserve but not Capital Stock.	Surplus of Assets over Liabilities excluding Capital.	Capital Stock paid up.	Surplus of Assets over Liabilities and Capital Stock.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Canada Life	105,576 43	15,373,089 00	159,201 73	15,637,837 16	674,796 93	125,000 00	549,796 93
Confederation.....	19,936 09	4,757,451 00	112,797 77	4,890,184 86	434,254 03	100,000 00	334,254 03
Dominion Life.....	3,070 00	126,102 07	882 80	130,054 87	76,419 42	64,400 00	12,019 42
Federal.....	12,173 12	403,448 76	None.	415,621 88	84,152 02	80,197 00	3,955 02
Great West.....	None.	153,634 62	165 81	153,800 43	85,074 61	100,000 00	.....
London Life.....	1,922 50	434,256 80	22,294 28	458,473 58	64,413 70	50,000 00	14,413 70
Manufacturers Life.....	18,000 00	794,618 00	6,010 84	818,628 84	193,940 30	127,320 00	66,620 30
North American.....	7,950 00	1,795,822 00	31,527 80	1,835,299 80	465,218 35	60,000 00	405,218 35
Ontario Mutual	5,125 00	2,933,283 00	868 39	2,939,276 39	184,298 60	None.	184,298 60
Sun.....	61,202 72	4,734,016 04	34,607 54	4,829,826 30	535,944 23	62,500 00	473,444 23
Temperance and General	1,000 00	334,079 88	7,989 06	343,068 94	79,586 46	60,000 00	19,586 46
Total	285,955 86	31,839,771 17	376,346 02	32,452,073 05	2,878,098 65	829,417 00	2,048,681 65

† The capital of these companies is guaranteed capital, liable to be paid off out of surplus.

TABLE showing the Assets in Canada of British Companies doing business of Life Insurance in Canada, for the Year 1895.

Companies.	Commenced business in Canada.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>												
British Empire	Feb. 7, '83	192,530 81	1,265,700 28	None.	107,039 90	124,586 67	200,539 66	10,768 67	29,275 15	32,615 30	None.	1,963,056 44
Commercial Union	Sept. 11, '63	None.	55,966 66	None.	17,711 57	159,432 02	6,712 67	257 35	347 40	4,323 69	None.	244,751 36
Edinburgh Life	1857	None.	None.	None.	15,154 81	161,667 00	1,783 42	None.	544 74	255 09	None.	179,405 06
Life Association of Scotland	Sept. —, '57	None.	201,720 19	None.	108,191 34	154,760 00	8,365 59	None.	7,077 61	16,370 56	None.	496,485 29
*Liverpool and London and Globe	June 4, '51											
London & Lancashire	1863	None.	425,464 00	None.	85,260 00	1,216,804 09	25,164 10	1,193 28	22,291 64	62,157 77	488 50	1,838,823 38
*London Assurance	Mar. 1, '62											
*North British	1862											
Reliance	Aug. 1, '68	None.	None.	None.	110,277 00	5,433 19	None.	None.	None.	None.	None.	115,710 19
*Royal	1851	None.										
Scottish Amicable	1846	None.	None.	None.	18,565 54	156,782 10	None.	None.	309 34	92 79	None.	175,689 77
Scottish Provident		None.	None.	None.	10,439 00	2,373,054 41	None.	None.	38,394 53	184 87	None.	2,427,672 81
Standard	1847	356,359 11	4,090,423 52	None.	335,485 84	6,650,096 27	82,460 94	None.	None.	78,345 96	None.	11,613,171 64
Star	Nov. 6, '68	23,262 26	1,239,452 85	None.	14,928 26	153,725 83	18,295 77	7,881 49	22,907 40	None.	None.	1,480,453 86
Totals		572,152 18	7,278,737 50	None.	842,993 26	11,161,341 58	343,322 15	20,100 79	121,747 81	194,346 03	488 50	20,535,219 80

* These companies also do fire business. For their Assets and total Liabilities in Canada, see pages 20 and 22.

Department of Finance—Insurance Branch.

TABLE showing the Assets in Canada of American Companies doing business of Life Insurance in Canada for 1895.

Companies.	Commenced business in Canada.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest Rents Due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total Asset
		\$ cts.	\$ cts.		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>American Companies.</i>												
Aetna Life.....	1850.....	None.	None.	None.	222,889 68	3,650,402 04	442 51	None.	None.	28,186 55	None.	3,901,920 78
Connecticut Mutual..	Aug. 1, '68	None.	None.	None.	None.	100,000 00	None.	None.	None.	None.	None.	100,000 00
Equitable	Oct. —, '68	None.	None.	None.	None.	4,102,067 00	None.	None.	None.	77,400 00	None.	4,179,467 00
Germania.....	Nov. —, '87	None.	None.	None.	995 00	79,562 50	None.	None.	None.	837 99	None.	81,395 49
Metropolitan.....	do —, '72	None.	None.	None.	1,342 70	156,000 00	None.	None.	None.	3,433 55	None.	160,776 25
Mutual Life.....	Sept. 1, '85	None.	None.	None.	None.	2,819,389 97	None.	None.	None.	63,503 74	None.	2,882,893 71
National Life.....	June 11, '69	None.	None.	None.	None.	None.	110,000 00	None.	None.	150 20	None.	110,150 20
New York.....	About 1868..	475,000 00	300,000 00	None.	145,512 61	2,765,865 00	88,357 40	None.	32,603 89	91,614 14	None.	3,898,953 04
North-western . . .	Nov. —, '71	None.	None.	None.	8,275 00	108,400 00	None.	None.	None.	692 65	None.	117,367 65
Phoenix Mutual . . .	Oct. —, '66	None.	None.	None.	None.	135,547 00	None.	None.	None.	576 08	None.	136,123 08
Provident Savings . . .	Mar. —, '80	None.	None.	None.	None.	50,270 00	None.	None.	None.	5,123 17	None.	64,393 17
Travelers'	July 1, '65	2,711 77	None.	None.	92,098 91	901,228 90	None.	None.	15,746 42	33,253 28	None.	1,045,039 28
Union Mutual.....	Oct. —, '68	None.	None.	None.	10,376 32	510,279 28	15,944 08	535 66	2,252 47	17,060 31	122 64	556,570 76
United States.....	.....	None.	None.	None.	3,639 01	131,100 00	None.	None.	105 78	8,060 44	None.	142,995 23
Total.....	.....	477,711 77	300,000 00	None.	485,129 23	15,519,111 69	214,743 99	535 66	50,708 56	329,892 10	122 64	17,377,955 64

TABLE showing the Liabilities in Canada of British and American Companies doing business of Life Insurance in Canada for the Year 1895.

	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, including Re- serve.	(c) Excess of Assets over Liabilities. (d) The Reverse.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
<i>British Companies.</i>					
British Empire.....	6,022 00	1,100,000 00	None.	1,106,022 00	c 857,034 44
Commercial Union.....	3,713 02	234,188 86	None.	237,901 88	c 6,849 48
Edinburgh Life.....	12,057 43	155,490 10	None.	167,547 53	c 11,857 53
Life Association of Scotland...	23,060 68	1,100,142 20	None.	1,123,202 88	d 626,717 59
Liverpool & London & Globe...	None.	105,000 00	None.	105,000 00	.....
London and Lancashire.....	17,581 25	1,420,000 00	2,840 56	1,440,421 81	c 398,401 57
London Assurance.....	None.	9,286 91	None.	9,286 91	.....
North British.....	17,913 85	600,000 00	1,677 11	619,596 96	.....
Reliance.....	1,000 00	100,000 00	None.	101,000 00	c 14,710 19
Royal.....	None.	390,000 00	None.	390,000 00	.....
Scottish Amicable.....	14,600 00	109,500 00	20 28	124,120 28	e 51,569 49
Scottish Provident.....	7,706 37	91,571 20	None.	99,277 57	e 2,328,395 24
Standard.....	38,344 13	3,761,983 00	None.	3,800,327 13	e 7,812,844 51
Star.....	None.	160,000 00	None.	160,000 00	e 1,320,453 86
Totals.....	141,998 73	9,337,162 27	4,537 95	9,483,698 95	e11,051,520 85
<i>American Companies.</i>					
Ætna Life.....	23,209 00	5,188,355 30	6,230 96	5,217,795 26	d 1,315,874 48
Connecticut Mutual.....	13,345 00	800,000 00	None.	813,345 00	d 713,345 00
Equitable.....	12,697 00	3,750,000 00	2,000 00	3,764,697 00	e 414,770 00
Germania.....	None.	78,493 00	None.	78,493 00	e 2,902 49
Metropolitan.....	1,713 16	119,365 00	2,267 00	123,345 16	e 37,431 09
Mutual Life.....	5,000 00	2,989,866 00	None.	2,994,866 00	d 111,972 29
National Life.....	7,552 00	67,934 39	None.	75,486 39	e 34,663 81
New-York.....	14,085 32	3,768,679 00	1,541 43	3,784,305 75	e 114,647 29
North-western.....	None.	66,950 00	None.	66,950 00	e 50,417 65
Phoenix Mutual.....	8,856 00	350,000 00	None.	358,856 00	d 222,732 92
Provident Savings.....	1,000 00	59,187 00	None.	60,187 00	e 4,206 17
Travelers'.....	None.	1,204,761 00	None.	1,204,761 00	d 159,721 72
Union Mutual.....	17,582 00	790,139 00	358 00	808,079 00	d 251,508 24
United States.....	4,000 00	144,951 00	None.	148,951 00	d 6,045 77
Totals.....	109,039 48	19,378,680 69	12,397 39	19,500,117 56	d 2,122,161 92

Department of Finance—Insurance Branch.

TABLE showing the Cash Income of Canadian Companies doing Life Insurance and the Cash Income in Canada of British and American Companies in that Branch.

INCOME (CASH), 1895.

—	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
<i>Canadian Companies.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life	2,006,891 17	None.	696,440 63	17,938 97	2,721,270 77
Confederation.....	843,866 37	9,008 00	189,237 21	20,530 44	1,062,642 02
Dominion Life.....	53,395 04	None.	7,436 02	5 75	60,836 81
Federal.....	256,681 75	965 60	19,474 60	454 50	277,576 45
Great West.....	120,997 75	1,600 00	9,144 06	None.	131,741 81
London Life.....	160,888 78	None.	25,513 10	None.	186,401 88
Manufacturers' Life.....	324,449 30	None.	39,141 96	103 57	383,694 83
North American.....	483,591 61	1,762 00	88,088 58	8,036 05	581,478 24
Ontario Mutual.....	586,385 34	3,777 50	144,916 90	None.	735,079 74
Sun.....	1,285,495 50	15,725 60	221,271 22	5,193 80	1,527,686 12
Temperance and General.....	142,448 32	None.	15,722 00	None.	158,170 32
Totals.....	6,265,090 93	32,838 70	1,456,386 28	52,263 08	7,806,578 99
<i>British Companies.</i>					
British Empire.....	215,256 56	2,000 00	88,098 80	4,729 41	310,084 77
Commercial Union.....	16,459 00	None.	3,211 42	None.	19,670 42
Edinburgh Life.....	6,603 34	None.	947 61	None.	7,550 95
Life Association of Scotland.....	42,417 32	None.	14,957 07	None.	57,374 39
Liverpool & London & Globe.....	6,744 81	None.	None.	None.	6,744 81
London and Lancashire.....	207,509 05	None.	78,401 73	72 00	285,982 78
London Assurance.....	1,108 44	None.	None.	None.	1,108 44
North British.....	33,531 75	None.	None.	None.	33,531 75
Reliance.....	6,606 61	None.	221 80	None.	6,828 41
Royal.....	21,466 32	None.	None.	None.	21,466 32
Scottish Amicable.....	5,820 13	None.	740 69	None.	6,560 82
Scottish Provident.....	1,985 42	None.	101,383 03	None.	103,368 45
Standard.....	540,703 69	7,547 00	507,809 91	10,053 11	1,066,113 71
Star.....	17,547 01	None.	56,626 10	None.	74,173 11
Totals.....	1,123,759 45	9,547 00	852,398 16	14,854 52	2,000,559 13
<i>American Companies.</i>					
Ætna Life.....	562,257 19	None.	12,953 25	None.	575,210 44
Connecticut Mutual.....	44,695 04	None.	None.	None.	44,695 04
Equitable.....	669,395 71	3,904 00	124,943 00	None.	798,242 71
Germania.....	13,591 83	None.	3,059 70	None.	16,651 53
Metropolitan.....	168,995 38	None.	5,045 40	None.	174,040 78
Mutual Life.....	721,773 24	15,000 00	112,077 83	None.	848,851 07
National Life.....	2,248 54	None.	None.	None.	2,248 54
New York.....	803,445 77	4,034 50	172,552 57	28,984 40	1,009,017 24
North-western.....	15,140 95	None.	None.	None.	15,140 95
Phoenix Mutual.....	23,149 29	None.	5,307 90	None.	28,457 19
Provident Savings.....	91,459 15	None.	2,315 00	None.	93,774 15
Travelers'.....	144,973 60	1,200 00	44,517 34	None.	190,690 94
Union Mutual.....	126,087 51	None.	21,446 81	1,188 72	148,723 04
United States.....	43,769 66	None.	4,696 96	None.	48,466 62
Totals.....	3,430,482 86	24,138 50	508,915 76	30,173 12	3,994,210 24

TABLE showing the Cash Expenditure of Canadian Companies doing Life Insurance, and the Cash Expenditure in Canada of British and American Companies in that Branch.

EXPENDITURE (CASH) 1895.

—	Payments to	General	Dividends	Total	<i>e</i> Excess of
	Policy- holders.	Expenses.	to Stock- holders.	Expenditure.	Income over Expenditure. <i>d</i> The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Canada Life.....	1,524,697 21	392,262 11	87,500 00	2,004,459 32	<i>e</i> 716,811 45
Confederation.....	397,073 87	196,281 30	15,138 00	608,493 17	<i>e</i> 454,148 85
Dominion Life.....	4,936 35	18,826 86	2,576 00	26,339 21	<i>e</i> 34,497 60
Federal.....	113,224 55	97,799 78	None.	211,024 33	<i>e</i> 66,552 12
Great West.....	23,080 50	68,543 44	None.	91,623 94	<i>e</i> 40,117 87
London Life.....	55,674 46	76,195 17	3,430 50	135,300 13	<i>e</i> 51,101 75
Manufacturers Life.....	50,465 41	130,778 43	5,092 80	186,336 64	<i>c</i> 177,358 19
North American.....	105,711 78	150,572 45	6,000 00	262,284 23	<i>e</i> 31,194 01
Ontario Mutual.....	328,792 74	116,501 39	None.	445,294 13	<i>e</i> 289,785 61
Sun.....	424,250 38	419,231 99	9,375 00	852,857 37	<i>e</i> 674,828 75
Temperance and General...	42,496 40	56,352 97	3,000 00	101,849 37	<i>e</i> 56,320 95
Totals.....	3,070,403 65	1,723,345 89	132,112 30	4,925,861 84	<i>e</i> 2,880,717 15
<i>British Companies.</i>					
British Empire.....	91,271 86	44,368 44	.....	135,640 30	<i>e</i> 174,444 47
Commercial Union.....	8,516 59	1,486 20	.....	10,002 79	<i>e</i> 9,667 63
Edinburgh Life.....	13,395 51	663 91	.....	14,059 42	<i>d</i> 6,508 47
Life Association of Scotland.	63,845 40	2,679 07	.....	66,524 47	<i>d</i> 9,150 08
Liverpool & London & Globe.	17,383 81	251 31	.....	17,635 12	<i>d</i> 10,890 31
London and Lancashire.....	104,497 61	57,021 71	.....	161,519 32	<i>e</i> 124,463 46
London Assurance.....	None.	2 81	.....	2 81	<i>c</i> 1,105 63
North British.....	32,255 25	4,329 23	.....	36,584 48	<i>d</i> 3,052 73
Reliance.....	7,126 43	332 77	.....	7,459 20	<i>d</i> 630 79
Royal.....	21,949 54	1,022 09	.....	22,971 63	<i>e</i> 1,505 31
Scottish Amicable.....	2,912 70	42 89	.....	2,955 59	<i>e</i> 3,605 23
Scottish Provident.....	9,069 04	80 20	.....	9,149 24	<i>e</i> 94,219 21
Standard.....	244,232 01	117,926 66	.....	362,158 67	<i>e</i> 703,955 04
Star.....	10,569 89	4,290 76	.....	14,860 65	<i>e</i> 59,312 46
Totals.....	627,025 64	234,498 05	.....	861,523 69	<i>e</i> 1,139,035 44
<i>American Companies.</i>					
Ætna Life.....	604,483 89	54,319 94	.....	658,803 83	<i>d</i> 83,593 39
Connecticut Mutual.....	143,553 16	275 48	.....	143,829 44	<i>d</i> 99,134 40
Equitable.....	482,596 42	66,976 88	.....	549,573 30	<i>e</i> 248,669 41
Germania.....	7,523 53	625 35	.....	8,148 88	<i>e</i> 8,502 65
Metropolitan.....	46,693 05	119,484 70	.....	166,177 75	<i>e</i> 7,863 03
Mutual Life.....	190,694 38	111,690 36	.....	302,384 74	<i>e</i> 546,466 33
National Life.....	5,738 71	71 77	.....	5,810 48	<i>d</i> 3,561 94
New York.....	317,711 09	140,679 33	.....	458,390 42	<i>e</i> 550,626 82
North-western.....	43,479 61	None.	.....	43,479 61	<i>d</i> 28,338 66
Phenix Mutual.....	70,486 02	None.	.....	70,486 02	<i>d</i> 42,028 83
Provident Savings.....	41,543 16	23,650 77	.....	65,193 93	<i>e</i> 28,580 22
Travelers'.....	130,906 14	22,011 08	.....	152,917 22	<i>e</i> 37,713 72
Union Mutual.....	75,917 26	29,119 15	.....	105,036 41	<i>e</i> 43,686 63
United States.....	13,416 79	10,942 56	.....	24,359 35	<i>e</i> 24,107 27
Totals.....	2,174,744 01	579,847 37	.....	2,754,591 38	<i>e</i> 1,239,618 86

Department of Finance—Insurance Branch.

PAYMENTS TO POLICY HOLDERS, 1895.

Companies.	Death Claims.	Matured Endowments.	Paid to Annuitants.	Paid for Surrendered Policies.	Dividends paid Policy Holders.	Total paid to Policy Holders.	Net Premium Income (including consideration for Annuities.)
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>							
Canada Life.....	641,440 41	84,079 04	400 00	110,706 31	688,071 45	1,524,697 21	2,006,891 17
Confederation.....	165,879 17	75,444 00	4,905 40	63,650 11	87,195 19	397,073 87	852,874 37
Dominion Life.....	4,000 00	None.	None.	433 91	502 44	4,936 35	53,395 04
Federal.....	71,500 00	2,000 00	None.	9,582 96	30,141 59	113,224 55	257,647 35
Great West.....	22,769 26	None.	None.	311 24	None.	23,080 50	122,597 75
London Life.....	36,127 07	10,848 50	None.	5,677 97	3,020 92	55,674 46	160,888 78
Manufacturers Life.....	43,469 45	None.	None.	6,371 23	624 73	50,465 41	324,449 30
North American.....	71,424 26	3,300 00	4,506 04	19,414 92	7,066 56	105,711 78	485,353 61
Ontario Mutual.....	143,981 00	36,450 00	266 50	77,876 63	70,218 61	328,792 74	590,162 84
Sun.....	297,409 42	51,713 19	4,140 60	45,190 00	25,797 17	424,250 38	1,301,221 10
Temperance and General	34,314 85	None.	None.	6,963 50	1,218 05	42,496 40	142,448 32
Totals.....	1,532,314 89	263,834 73	14,218 54	346,178 78	913,856 71	3,070,403 65	6,297,929 63
<i>British Companies.</i>							
British Empire.....	42,998 50	14,683 50	975 30	28,059 56	4,555 00	91,271 86	217,256 56
Commercial Union.....	7,248 65	1,005 27	None.	218 22	44 45	8,516 59	16,459 00
Edinburgh Life.....	12,304 64	None.	None.	1,090 87	None.	13,395 51	6,603 34
Life Association of Scotland	52,603 77	3,139 85	None.	1,897 28	6,204 50	63,845 40	42,417 32
Liverpool and London and Globe	15,668 75	None.	1,582 56	132 50	None.	17,383 81	6,744 81
London and Lancashire	59,952 75	32,656 50	None.	11,438 45	429 91	104,497 61	207,109 05
London Assurance.....	None.	None.	None.	None.	None.	None.	1,108 44
North British.....	25,137 81	1,426 28	None.	5,112 76	578 40	32,255 25	33,531 75
Reliance.....	2,275 43	1,000 00	None.	3,851 00	None.	7,126 43	6,606 61
Royal.....	19,829 94	None.	117 61	681 93	1,320 06	21,949 54	21,466 32
Scottish Amicable.....	None.	None.	None.	2,912 70	None.	2,912 70	5,820 13
Scottish Provident.....	9,069 04	None.	None.	None.	None.	9,069 04	1,905 42
Standard.....	211,335 95	17,629 33	3,751 33	9,179 11	2,336 29	244,232 01	548,250 69
Star.....	2,834 83	2,581 28	123 41	5,030 37	None.	10,569 89	17,547 01
Totals.....	461,260 06	74,122 01	6,550 21	69,624 75	15,468 61	627,025 64	1,133,306 45
<i>American Companies.</i>							
Ætna Life.....	215,490 65	227,835 21	None.	28,125 27	133,032 76	604,483 89	562,257 19
Connecticut Mutual.....	72,205 00	49,507 00	None.	3,220 00	18,621 96	143,553 96	44,695 04
Equitable.....	265,956 73	66,022 26	3,152 91	126,620 13	20,844 39	482,596 42	673,299 71
Germania.....	6,000 00	None.	None.	1,413 70	109 83	7,523 53	13,591 83
Metropolitan.....	41,374 01	None.	None.	3,477 21	1,841 83	46,693 05	168,995 38
Mutual Life.....	145,007 38	9,045 77	7,787 43	20,943 48	7,910 72	190,694 38	736,773 24
National Life.....	5,598 71	None.	None.	140 00	None.	5,738 71	2,248 54
New York.....	201,143 28	23,523 31	8,482 00	59,026 92	25,535 58	317,711 09	807,480 27
North-western.....	17,842 00	19,707 00	None.	1,401 72	4,528 89	43,479 61	15,140 95
Phoenix Mutual.....	36,155 00	26,072 00	None.	2,663 00	5,596 02	70,486 02	23,149 29
Provident Savings.....	32,745 00	None.	None.	1,049 36	7,748 80	41,543 16	91,459 15
Travelers'.....	66,132 00	33,423 00	221 21	31,129 93	None.	130,906 14	146,173 60
Union Mutual.....	47,757 48	18,553 01	None.	5,066 38	4,510 39	75,917 26	126,087 51
United States.....	11,300 00	1,150 00	None.	966 79	None.	13,416 79	43,769 66
Totals.....	1,164,737 24	474,838 56	19,643 15	285,243 89	230,281 17	2,174,744 01	3,455,121 36

AMOUNTS of Life Insurance terminated in Canada in Natural Course or by Surrender and Lapse, during the Year 1895.

	Amount Terminated by				Total Surrender and Lapse.
	Death.	Maturity and Expiry.	Surrender.	Lapse.	
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$
Canada Life.....	565,507	104,710	917,079	1,513,148	2,430,227
Confederation.....	171,847	134,444	688,934	1,105,768	1,794,702
Dominion Life.....	7,070	None.	16,346	207,530	223,876
Federal.....	92,500	275,000	89,460	1,230,000	1,319,460
Great West.....	22,769	None.	13,350	640,750	654,100
London Life.....	37,009	11,848	62,984	1,545,195	1,608,179
Manufacturers' Life.....	53,500	None.	131,463	1,628,600	1,760,063
North American.....	67,329	9,000	258,705	1,003,070	1,261,775
Ontario Mutual.....	130,781	98,390	464,733	1,306,975	1,771,708
Sun.....	228,032	31,046	415,800	1,721,285	2,137,085
Temperance and General.....	33,500	None.	229,528	1,052,500	1,282,028
Totals for 1895.....	1,409,924	664,438	3,288,382	12,954,821	16,243,203
Totals for 1894.....	1,429,965	654,775	2,691,196	12,688,265	15,379,461
Increase <i>i</i> ; Decrease <i>d</i>	<i>d</i> 20,041	<i>i</i> 9,663	<i>i</i> 597,176	<i>i</i> 266,556	<i>i</i> 863,742
<i>British Companies.</i>					
British Empire.....	44,030	15,726	305,900	270,767	576,667
Commercial Union.....	6,902	1,069	1,293	34,138	35,431
Edinburgh Life.....	17,341	None.	2,402	None.	2,402
Life Association of Scotland.....	53,061	4,867	7,981	2,920	10,901
Liverpool and London and Globe.....	11,836	None.	None.	None.	None.
London and Lancashire.....	63,323	30,626	152,129	652,306	804,435
London Assurance.....	None.	None.	None.	None.	None.
North British.....	42,900	None.	27,648	2,322	29,970
Reliance.....	3,000	1,000	15,600	None.	15,600
Royal.....	19,830	None.	682	1,312	1,994
Scottish Amicable.....	14,600	None.	7,397	None.	7,397
Scottish Provident.....	16,775	None.	None.	None.	None.
Standard.....	252,131	32,629	117,102	740,552	857,654
Star.....	2,835	2,581	43,761	5,603	49,364
Totals for 1895.....	548,564	88,498	681,895	1,709,920	2,391,815
Totals for 1894.....	530,474	96,237	594,059	1,577,952	2,172,011
Increase <i>i</i> ; Decrease <i>d</i>	<i>i</i> 18,090	<i>d</i> 7,739	<i>i</i> 87,836	<i>i</i> 131,968	<i>i</i> 219,804
<i>American Companies.</i>					
Ætna Life.....	219,959	454,774	189,099	253,722	442,821
Connecticut Mutual.....	84,550	50,507	13,439	None.	13,439
Equitable.....	254,180	67,523	690,737	372,451	1,063,188
Germania.....	6,000	None.	21,714	7,551	29,265
Metropolitan.....	41,374	None.	42,431	4,601,892	4,644,323
Mutual Life.....	149,464	28,546	470,466	998,427	1,468,893
National Life.....	9,020	None.	279	None.	279
New York.....	182,306	44,526	520,505	1,342,200	1,862,705
North-western.....	17,842	20,969	6,129	2,090	8,219
Phoenix Mutual.....	39,391	22,799	8,913	None.	8,913
Provident Savings.....	46,166	474,000	25,470	None.	25,470
Travelers'.....	64,982	69,423	253,216	389,038	642,254
Union Mutual.....	57,880	131,281	58,212	355,500	413,712
United States.....	12,300	34,650	10,130	266,760	276,890
Totals for 1895.....	1,185,414	1,398,998	2,310,740	8,589,631	10,900,371
Totals for 1894.....	1,118,876	722,617	2,354,543	10,546,727	12,901,270
Increase <i>i</i> ; Decrease <i>d</i>	<i>i</i> 66,538	<i>i</i> 676,381	<i>d</i> 43,803	<i>d</i> 1,957,096	<i>d</i> 2,000,899

Department of Finance—Insurance Branch.

PREMIUM—INCOME during the respective years, 1875—1895.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
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.....	1,291,026	613,595	1,190,068	3,094,689
1882.....	1,562,085	674,362	1,308,158	3,544,605
1883.....	1,652,543	707,468	1,414,738	3,774,749
1884.....	1,869,100	744,227	1,518,991	4,132,318
1885.....	2,092,986	803,980	1,723,012	4,619,978
1886.....	2,379,238	827,848	1,988,634	5,195,720
1887.....	2,825,119	890,332	2,285,954	6,001,405
1888.....	3,166,883	928,667	2,466,298	6,561,848
1889.....	*4,459,595	979,847	2,785,403	*8,224,845
1890.....	3,921,137	1,022,362	3,060,652	8,004,151
1891.....	4,258,926	1,030,479	3,128,297	8,417,702
1892.....	4,729,940	1,088,816	3,251,598	9,070,354
1893.....	5,156,008	1,073,541	3,403,230	9,632,779
1894.....	5,435,031	1,079,330	3,394,914	9,909,275
1895.....	5,702,783	1,133,306	3,455,122	10,291,211
Totals.....	55,534,302	17,127,623	44,085,370	116,747,295

* Including 20 months' business of the Canada Life.

AMOUNTS of Insurance effected during the respective Years 1875—1895.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	5,077,601	1,689,833	8,306,824	15,074,258
1876.....	5,465,966	1,683,357	6,740,804	13,890,127
1877.....	5,724,648	2,142,702	5,667,317	13,534,667
1878.....	5,508,556	2,789,201	3,871,998	12,169,755
1879.....	6,112,706	1,877,918	3,363,600	11,354,224
1880.....	7,547,876	2,302,011	4,057,000	13,906,887
1881.....	11,158,479	2,536,120	3,923,412	17,618,011
1882.....	11,855,545	2,833,250	5,423,960	20,112,755
1883.....	11,883,317	3,278,008	6,411,635	21,572,960
1884.....	12,926,265	3,167,910	7,323,737	23,417,912
1885.....	14,881,695	3,950,647	8,332,646	27,164,988
1886.....	19,289,694	4,054,279	11,827,375	35,171,348
1887.....	23,505,549	3,067,040	11,435,721	38,008,310
1888.....	24,876,259	3,985,787	12,364,483	41,226,529
1889.....	*26,438,358	3,399,313	14,719,266	44,556,937
1890.....	23,541,404	3,390,972	13,591,080	40,523,456
1891.....	21,904,302	2,947,246	13,014,739	37,866,287
1892.....	25,585,534	3,625,213	15,409,266	44,620,013
1893.....	28,089,437	2,967,855	14,145,555	45,202,847
1894.....	28,670,364	3,214,216	17,640,677	49,525,257
1895.....	27,891,585	3,410,138	13,057,540	44,359,263
Totals.....	347,935,140	62,313,016	200,628,635	610,876,791

* Including 20 months' business of the Canada Life.

AMOUNTS of Insurance in Force, 1875-1895.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	21,957,296	19,455,607	43,596,361	85,009,264
1876.....	24,649,284	18,873,173	40,728,461	84,250,918
1877.....	26,870,224	19,349,204	39,468,475	85,687,903
1878.....	28,656,556	20,078,533	36,016,848	84,751,937
1879.....	33,246,543	19,410,829	33,616,330	86,273,702
1880.....	37,838,518	19,789,863	33,643,745	91,272,126
1881.....	46,041,591	20,983,092	36,266,249	103,290,932
1882.....	53,855,051	22,329,368	38,857,629	115,042,048
1883.....	59,213,609	23,511,712	41,471,554	124,196,875
1884.....	66,519,958	24,317,172	44,616,596	135,453,726
1885.....	74,591,139	25,930,272	49,440,735	149,962,146
1886.....	88,181,859	27,225,607	55,908,230	171,315,696
1887.....	101,796,754	28,163,329	61,734,187	191,694,270
1888.....	114,034,279	30,003,210	67,724,094	211,761,583
1889.....	125,125,692	30,488,618	76,348,392	231,963,702
1890.....	135,218,990	31,613,730	81,599,847	248,424,567
1891.....	143,368,817	32,407,937	85,698,475	261,475,229
1892.....	154,709,077	33,692,706	90,708,482	279,110,265
1893.....	167,475,872	33,543,884	94,602,966	295,622,722
1894.....	177,511,846	33,911,885	96,737,705	308,161,436
1895.....	188,326,157	34,316,361	96,723,565	319,366,083

Department of Finance—Insurance Branch.

ASSESSMENT SYSTEM.
ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1895.

Companies.	Total Amount Paid by Members.	Number of Certificates Reported as Taken.	Amount of Certificates Taken up.	Number of Certificates in Force at Date.	Net Amount in Force.	Number of Certificates become	Net Amount become	Claims Paid.	Unsettled Claims.		Date of Return.	
									Not Resisted.	Resisted.		
CANADIAN COMPANIES.												
Catholic Mutual Benefit Association.....	166,545	1,463	1,971,500	10,403	16,166,500	89	156,000	148,308	\$ 24,650	\$ None.	31st Dec., 1895.	
Colonial Mutual.....	10,450	570	786,750	564	755,750	1	1,000	1,000	None.	None.	d,	
Commercial Travellers' Mutual Benefit Society.....	23,501	209	209,000	2,208	2,208,000	10	10,000	10,000	None.	None.	do	
Home Life Association.....	14,712	593	775,500	973	1,139,500	5	5,000	6,900	2,000	None.	do	
Provincial Provident Institution.....	157,881	1,388	2,407,000	7,951	13,067,250	60	96,650	94,650	20,000	2,500	do	
Woodmen of the World.....	26,271	1,111	1,636,500	2,198	3,421,500	9	18,900	10,300	8,800	None.	do	
Totals for 1895.....	399,360	5,332	7,776,250	24,297	36,758,500	174	287,550	271,158	53,450	2,500		
Totals for 1894.....	327,413	4,580	6,581,000	21,843	33,409,450	152	244,600	249,164	39,400	2,500		
AMERICAN COMPANIES.												
Covenant Mutual.....	63,868	614	958,375	2,254	4,123,000	24	48,750	47,637	7,833	7,000	31st Dec., 1895.	
Mutual Reserve Fund.....	304,894	1,638	3,686,000	9,645	22,971,025	77	200,000	163,793	73,300	6,000	do	
Massachusetts Benefit Life Association.....	159,567	306	441,400	4,291	7,533,240	74	114,650	128,065	44,750	2,000	do	
Totals for 1895.....	527,829	2,558	5,085,775	16,190	34,627,265	175	363,400	339,496	125,883	15,000		
Totals for 1894.....	564,713	3,549	6,864,150	15,994	34,304,020	145	305,450	364,029	111,125	7,725		
RECAPITULATION.												
Canadian Companies.....	399,360	5,332	7,776,250	24,297	36,758,500	174	287,550	271,158	53,450	2,500		
American do.....	527,829	2,558	5,085,775	16,190	34,627,265	175	363,400	339,496	125,883	15,000		
Totals for 1895.....	927,189	7,890	12,862,025	40,487	71,385,765	349	650,950	610,654	181,333	17,500		
Totals for 1894.....	892,126	8,129	13,445,150	37,837	67,713,470	297	550,050	613,193	150,525	10,225		

ASSESSMENT SYSTEM.

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada, during the Year 1895.

Companies.	Amount terminated by		Total Terminated.
	Death.	Surrender, Expiry or Lapse.	
<i>Canadian Companies.</i>			
	\$	\$	\$
Catholic Mutual Benefit Society	156,000	1,539,000	1,695,000
Colonial Mutual	1,000	43,500	44,500
Commercial Travellers' Mutual Benefit	10,000	64,000	74,000
Home Life Association	5,000	376,000	381,000
Provincial Provident Institution	84,000	1,869,700	1,953,700
Woodmen of the World	18,500	204,000	222,500
Total for 1895	274,500	4,096,200	4,370,700
Total for 1894	238,000	2,242,000	2,480,000
<i>American Companies.</i>			
Covenant Mutual	48,750	1,223,375	1,272,125
Mutual Reserve Fund	200,000	3,947,500	4,147,500
Massachusetts Benefit Life Association	114,650	723,505	838,155
Total for 1895	363,400	5,894,380	6,257,780
Total for 1894	305,450	6,046,750	6,352,200

RECAPITULATION.

Canadian companies	274,500	4,096,200	4,370,700
American companies	363,400	5,894,380	6,257,780
Total for 1895	637,900	9,990,580	10,628,480
Total for 1894	543,450	8,288,750	8,832,200

Department of Finance—Insurance Branch.

TABLE showing the Total Assets, and their nature, of Canadian Companies doing business of Life Insurance upon the Assessment Plan, and the Assets in Canada of American Companies doing business of Assessment Life Insurance in Canada.

CANADIAN COMPANIES, ASSETS, 1895.

Companies.	Commenced business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Cash on hand and in Banks.	Agents Balances and Bills Receivable.	Interest Due and Accrued.	Due from Members.	Other Assets	Total Assets.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual Benefit	Feb. 10, 1880	None.	None.	None.	53,247 20	None.	None.	17,068 91	735 00	71,051 11
Colonial Mutual	Jan. 2, 1895	None.	None.	None.	2,253 18	8,706 49	None.	2,713 51	517 67	14,190 85
Commercial Travellers Mutual Benefit Society	July —, 1881	None.	15,000 00	8,413 61	10,125 71	None.	327 08	None.	574 08	34,440 48
Home	May 12, 1892	None.	None.	None.	7,080 80	738 64	None.	3,106 92	356 82	11,233 18
Provincial Provident Instit'n.	April 19, 1884	7,506 10	20,200 00	47,789 29	53,323 81	3,327 08	2,159 40	14,262 13	2,155 39	150,723 22
Woodmen of the World	July 6, 1893	None.	None.	None.	9,335 10	210 00	None.	4,331 80	410 00	14,286 90
Total	.....	7,506 10	35,200 00	56,202 90	135,315 82	12,982 21	2,486 48	41,483 27	4,748 96	295,925 74

AMERICAN COMPANIES, ASSETS IN CANADA, 1895.

Covenant Mutual	Sept. 20, 1890	None.	None.	51,735 56	7,860 73	None.	778 86	21,122 54	None.	81,497 19
Massachusetts Benefit Life	Nov. 8, 1891	14,400 00	13,839 26	100,000 00	14,640 60	440 87	1,481 00	39,086 77	653 62	184,542 12
Mutual Reserve Fund	April —, 1884	None.	None.	107,325 57	47,761 64	None.	416 67	109,145 90	None.	264,649 78
Total	.....	14,400 00	13,839 26	259,061 13	70,262 97	440 87	2,676 03	169,355 21	653 62	530,689 09

ASSESSMENT LIFE COMPANIES.

CANADIAN COMPANIES—LIABILITIES, 1895.

Companies.	Claims Unsettled.	Due on Account of General Expenses.	Other Liabilities.	Total Liabilities (not including reserve).
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual Benefit	24,650 00	48 00	2,000 00	26,698 00
Colonial Mutual	None.	1,262 51	4,079 67	5,342 18
Commercial Travellers' Mutual Benefit Society	None.	None.	None.	None.
Home	2,000 00	None.	5,701 10	7,701 10
Provincial Provident Institution	22,500 00	3,373 67	208 68	26,082 35
Woodmen of the World	8,800 00	1,192 00	1,922 48	11,914 48
Totals	57,950 00	5,876 18	13,911 93	77,738 11

AMERICAN COMPANIES—LIABILITIES IN CANADA, 1895.

(EXCLUDING RESERVE.)

Covenant Mutal	14,833 33	None.	None.	14,833 33
Massachusetts Benefit Life	46,750 00	None.	None.	46,750 00
Mutual Reserve Fund	79,300 00	None.	None.	79,300 00
Total	140,883 33	None.	None.	140,883 33

Department of Finance—Insurance Branch.

ASSESSMENT LIFE COMPANIES, 1895.

INCOME, 1895.

Companies.	Member- ship Fees.	Annual Dues, &c.	Medical Ex- aminers' Fees.	Assess- ments.	Interest and other Receipts.	Total Income.
<i>Canadian.</i>	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Catholic Mutual Benefit	555 50	10,433 30	1,617 65	153,938 63	1,480 23	168,025 31
Colonial Mutual	447 00	None.	None.	10,003 30	149 51	10,599 81
Commercial Travellers' Mutual Bene- fit Society	390 00	3,460 00	262 00	19,389 10	1,329 49	24,830 59
Home	None.	None.	None.	14,711 84	None.	14,711 84
Provincial Provident Institution.....	16,457 00	27,195 25	1,344 00	112,884 49	4,781 86	162,662 60
Woodmen of the World.....	6,666 00	2,549 00	1,111 00	15,944 93	1,176 78	27,447 71
Total	24,515 50	43,637 55	4,334 65	326,872 29	8,917 87	408,277 86
<i>American.</i>						
Covenant Mutual	None.	None.	None.	63,367 64	1,578 11	64,945 75
Mutual Reserve Fund.....	29,488 00	58,613 49	6,393 00	210,399 29	4,108 86	309,002 64
Massachusetts Benefit Life Association	None.	6,349 40	884 00	152,333 55	1,078 78	160,645 73
Total	29,488 00	64,962 89	7,277 00	426,100 48	6,765 75	534,594 12

EXPENDITURE, 1895.

Companies.	Paid for Death Losses and Disability Claims.	General Expenses.	Total Expenditure	<i>e</i> Excess of Income over Expenditure. — <i>d</i> The Reverse.
<i>Canadian.</i>	\$ c.	\$ c.	\$ c.	\$ c.
Catholic Mutual Benefit	148,307 57	12,271 88	160,579 45	<i>e</i> 7,445 86
Colonial Mutual	1,000 00	15,964 13	16,964 13	<i>d</i> 6,364 32
Commercial Travellers' Mutual Benefit Society	10,000 00	3,872 72	13,872 72	<i>e</i> 10,957 87
Home	6,900 00	15,043 72	21,943 72	<i>d</i> 7,231 88
Provincial Provident Institution.....	94,650 00	48,729 38	143,379 38	<i>e</i> 19,283 22
Woodmen of the World.....	10,300 00	11,508 85	21,808 85	<i>e</i> 5,638 86
Totals	271,157 57	107,390 68	378,548 25	<i>e</i> 29,729 61
<i>American.</i>				
Covenant Mutual	47,636 67	16,340 43	63,977 10	<i>e</i> 968 65
Mutual Reserve Fund.....	163,793 20	66,270 66	230,063 86	<i>e</i> 78,938 78
Massachusetts Benefit Life Association.....	128,065 86	11,919 39	139,985 25	<i>e</i> 20,660 48
Totals	339,495 73	94,530 48	434,026 21	<i>e</i> 100,567 91

TABLE showing Total Assets, and their Nature, of Canadian Companies doing business of Accident, Guarantee, Plate Glass or Steam Boiler Insurance.

CANADIAN COMPANIES—ASSETS—1895.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest due and Accrued.	Other Assets.	Total Assets.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Boiler Inspection.....	None.	7,800 00	77,943 00	None.	1,898 96	16,312 42	1,217 98	782 00	105,954 36	Steam boiler, &c.
Canada Accident.....	None.	None.	66,844 00	None.	9,229 55	16,475 93	1,021 25	781 48	94,352 21	Accident.
Canadian Railway Accident.....	None.	None.	20,000 00	None.	6,583 33	6,590 59	233 33	848 35	34,255 60	Accident.
Dominion Burglary Guarantee Co.	None.	None.	28,000 00	28,083 07	1,074 51	4,522 60	None.	3,657 51	65,337 69	Burglary guarantee.
Dominion Plate Glass.....	None.	None.	16,347 00	None.	1,506 49	2,722 52	None.	400 00	20,376 01	Plate Glass.
Guarantee.....	35,099 54	16,780 00	734,804 66	None.	9,645 65	57,947 79	8,456 90	5,106 39	867,840 93	Guarantee.
Manufacturers' G'lee and Accident.	None.	13,382 36	20,900 00	None.	12,584 11	21,759 04	1,124 24	566 52	70,316 27	Accident.
Ontario Accident.....	None.	None.	23,107 75	None.	937 90	3,399 43	None.	None.	27,505 08	Accident.
Steam Boiler and Plate Glass.....	None.	None.	20,000 00	None.	2,224 47	2,832 38	None.	100 00	25,156 85	Steam boiler and plate glass.
Totals.....	35,099 54	37,962 36	1,008,006 41	28,083 07	45,684 97	132,562 70	12,053 70	12,242 25	1,311,695 00	

Department of Finance—Insurance Branch.

TABLE showing the Total Liabilities of Canadian Companies doing business of Accident, Guarantee, Plate Glass or Steam Boiler Insurance.

CANADIAN—COMPANIES—LIABILITIES, 1895.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities, excluding Capital Stock.	Capital Stock paid up or in course of Collection.	^e Excess of Assets over Liabilities and ^c Capital Stock. — ^d Impairment of Capital.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Boiler Inspection.	None.	30,958 43	3,002 70	33,961 13	71,993 23	45,045 00	e 26,948 23	Steam Boiler, &c.
Canada Accident.	18,001 06	39,778 10	497 09	58,276 25	36,075 96	32,490 00	e 3,585 96	Accident.
Canadian Railway Accident.	None.	7,311 28	8 23	7,319 51	26,936 09	32,520 00	d 5,583 91	Accident.
Dominion Burglary Guarantee Co.	1,360 48	7,379 90	430 72	9,171 10	56,166 59	60,000 00	d 3,833 41	Burglary Guarantee.
Dominion Plate Glass.	None.	12,776 36	None.	12,776 36	8,199 65	10,000 00	d 1,800 35	Plate Glass.
Guarantee.	103,005 32	104,850 81	8,297 96	216,754 09	651,086 84	304,600 00	e 346,486 84	Guarantee.
Manufacturers' Guarantee & Accident	5,199 99	37,563 71	None.	42,763 70	27,562 57	47,480 00	d 19,927 43	Accident.
Ontario Accident.	None.	1,568 57	95 38	1,663 95	25,841 13	27,015 00	d 1,173 87	Accident.
Steam Boiler and Plate Glass.	None.	3,655 28	3,189 37	6,844 65	18,312 20	40,100 00	d 21,787 80	Steam Boiler & Plate Glass.
Totals.	128,166 85	245,842 44	15,521 45	389,530 74	922,164 26	599,250 00	e 322,914 26	

TABLE showing the Income and Expenditure of Canadian Companies doing business of Accident, Guarantee, Plate Glass, Burglary Guarantee, or Steam Boiler Insurance.

INCOME, 1895.

Companies.	Net Cash for Premiums.	Interest and Dividends on Stock, &c.	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	26,450 69	4,558 73	396 80	31,415 22	None.
Canada Accident.....	79,357 49	2,619 52	24,333 33	106,310 34	None.
Canadian Railway Accident.....	2,661 89	157 30	None.	2,819 19	32,520 00
Corneille & Sharpe.....	1,123 17	224 00	796 65	2,143 82	.....
Dominion Burglary.....	14,902 96	1,112 87	None.	16,015 83	15,343 75
Dominion Plate Glass.....	8,890 61	690 00	None.	9,580 61	None.
Guarantee Company.....	204,197 25	33,107 66	781 90	238,086 81	None.
Manufacturer's Guarantee and Accident	81,048 90	1,230 84	None.	82,279 74	23,740 00
Mongenais, Boivin & Co.....	17,258 66	None.	None.	17,258 66	.....
Ontario Accident.....	960 00	350 00	None.	1,310 00	27,015 00
Steam Boiler and Plate Glass.....	4,848 24	1,694 13	2,500 00	9,042 37	None.
Totals.....	441,708 86	45,745 05	28,808 68	516,262 59	98,618 75

EXPENDITURE, 1895.

Companies.	Paid for Losses.	General Expenses.	Dividends or Bonus to Stockholders.	Total Cash Expenditure	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Boiler Inspection.....	None.	24,829 85	2,702 70	27,532 55	Steam boiler, &c.
Canada Accident.....	61,364 04	37,530 34	None.	98,894 38	Accident and plate glass.
Canadian Railway Accident.....	730 24	8,018 36	None.	8,748 60	Accident.
Corneille & Sharpe.....	598 29	1,120 87	.....	1,719 16	Plate glass.
Dominion Burglary.....	2,915 33	9,454 41	None.	12,369 74	Burglary guarantee.
Dominion Plate Glass.....	4,656 85	4,031 86	1,750 00	10,438 71	Plate glass.
Guarantee Company.....	45,657 94	130,588 27	18,276 00	194,522 21	Guarantee.
Manfrs. Guarantee & Accident.	54,375 21	34,969 48	None.	89,274 69	Accident.
Mongenais, Boivin & Co.....	9,411 51	2,250 56	.....	11,662 07	Plate glass.
Ontario Accident.....	39 17	1,486 28	None.	1,525 45	Accident.
Steam Boiler and Plate Glass..	1,110 42	6,391 18	20,050 00	27,551 60	Steam boiler and plate glass.
Total.....	180,789 00	260,671 46	42,778 70	484,239 16	

Department of Finance—Insurance Branch.

ABSTRACT of Guarantee Business in Canada for the Year 1895.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
	\$		\$		\$	\$	\$	Not Registered	Registered
American Surety.	4,839	496	592,640	587	710,003	None.	None.	None.	None.
Employers' Liability	2,387	170	530,000	168	518,000	None.	None.	None.	None.
Guarantee	31,047		5,954,850		5,089,728	9,289	5,346	3,971	None.
London Guarantee and Accident	36,541	5,722	5,887,780	5,441	5,577,330	4,451	6,207	2,282	None.
Totals	74,814		12,965,270		11,895,061	13,740	11,553	6,253	None.

ABSTRACT of Accident Business in Canada for the Year 1895.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force in Canada at date.	Net amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
	\$		\$		\$	\$	\$	Not Registered	Registered
Canada Accident	58,071	3,710	10,147,764	3,506	9,748,264	40,879	47,647	12,995	2,750
Canadian Railway	2,662	744	890,400	720	851,400	730	730	None.	None.
Employers' Liability	9,891	671	1,687,083	639	1,572,583	4,855	2,866	1,988	None.
London Guarantee and Accident	78,986	6,067	17,462,883	6,019	17,356,883	33,124	38,923	6,806	None.
Manufacturers' Guarantee and Accident.	81,049	3,296	8,330,750	3,296	7,863,250	52,962	54,305	5,200	None.
Norwich and London	2,937	277	746,500	242	648,500	1,794	1,649	185	None.
Ocean Accident and Guarantee.	8,803	464	2,411,000	449	2,318,500	1,707	992	716	None.
Ontario Accident.	960	169	407,500	166	332,000	39	39	None.	None.
Sun	368	None.	None.	46	15,000	89	89	None.	None.
Travelers'	114,018	7,589	19,679,001	5,957	16,007,441	53,460	43,610	6,000	5,000
Totals	357,745	22,987	61,762,881	21,040	56,713,821	189,639	190,850	33,890	7,750

ABSTRACT of Burglary Guarantee Business in Canada for the Year 1895.

Dominion Burglary Guarantee Company	14,903			1,180	1,669,477	2,601	2,915	560	800
---	--------	--	--	-------	-----------	-------	-------	-----	-----

ABSTRACT of Credit Indemnity Business in Canada for the Year 1895.

Canadian and European Export Credit System Company	None.	None.	None.	None.	None.	4,871	4,871	None.	None.
--	-------	-------	-------	-------	-------	-------	-------	-------	-------

ABSTRACT of Accident and Guarantee Business done by Canadian Companies
which do business outside of the Dominion of Canada for 1895.

THE CANADA ACCIDENT ASSURANCE COMPANY.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted.	Resisted.
	£		£		£	£	£	£	£
In Canada.....	58,071	3,710	10,147,764	3,506	9,748,264	40,879	47,647	12,995	2,750
In other countries.....	14,821	998	4,611,500	827	3,818,000	9,273	10,219	1,075	None.
Totals.....	72,892	4,708	14,759,264	4,333	13,566,264	50,152	57,866	14,070	2,750

THE GUARANTEE COMPANY OF NORTH AMERICA.

In Canada	31,047	.....	5,954,850	.....	5,089,728	9,289	5,346	3,971	None.
In other countries.....	173,150	.....	47,314,040	.....	35,639,300	69,559	40,312	14,634	85,000
Totals.....	204,197	.....	53,268,890	.....	40,729,028	78,848	45,658	18,605	85,000

ABSTRACT of Plate Glass Insurance in Canada, for the Year 1895.

Canada Accident.....	6,465	487	.....	1,392	.....	3,911	3,498	1,181	None.
Corneille and Sharpe..	1,123	198	.....	353	.....	598	598	None.	None.
Dominion Plate Glass.	8,891	898	.....	1,865	.....	4,657	4,657	None.	None.
Lloyds' Plate Glass...	14,514	.....	.....	.....	.....	5,842	5,495	444	None.
Mongenais, Boivin & Co.....	17,259	2,015	.....	3,236	.....	9,412	9,412	None.	None.
Steam Boiler and Plate Glass.....	2,458	267	.....	530	.....	1,110	1,110	None.	None.
Totals.....	50,710	3,865	.....	7,376	.....	25,530	24,770	1,625	None.

ABSTRACT of Steam Boiler Insurance in Canada, for the Year 1895.

Boiler Inspection and Insurance Co.....	26,460	766	2,324,575	978	3,346,025	None.	None.	None.	None.
Steam Boiler and Plate Glass Insurance Co.	2,391	73	191,700	None.	None.	None.	None.	None.	None.
Totals.....	28,851	839	2,516,275	978	3,346,025	None.	None.	None.	None.

Department of Finance—Insurance Branch.

LIST OF
INSURANCE COMPANIES

LICENSED TO DO BUSINESS IN CANADA

List of Insurance Companies Licensed to do Business in Canada, under the Insurance Act, as at 9th March, 1896.

Name of Company.	Chief Agent to Receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Aetna Insurance Co., Hartford, Connecticut.	F. W. Evans, General Agent, Montreal.	\$ 112,000	\$ 100,800	Fire and Inland Marine.
The Aetna Life Insurance Co., Hartford, Connecticut	Wm. H. Orr, Manager, Toronto.	3,810,193	3,525,053	Life.
The Agricultural Insurance Co., Watertown, N.Y.	C. R. G. Johnson, Chief Agent, Montreal.	141,600	126,000	Fire and Tornado.
The Alliance Assurance Company, London, Eng.	G. H. McHenry, Chief Agent, Montreal.	311,142	292,000	Fire.
The American Surety Company of New York.	Alex. Dixon, Chief Agent, Toronto.	50,000	50,000	Guarantee.
The Atlas Assurance Company, London, Eng.	Mathew C. Hinshaw, Montreal.	107,007	104,779	Fire.
The Atlas Assurance and Insurance Company of Canada.	W. B. McMurrich, Agent, Toronto.	54,724	49,252	Steam Boilers, &c.
The Boiler Inspection and Insurance Company of Canada.	Fred. Stancilffe, Chief Agent, Montreal.	124,587	114,707	Life.
The British Empire Mutual Life Ass. Co., London, Eng.	P. H. Sims, Secretary, Toronto.	62,000	55,314	Fire and Inland Marine.
The British America Assurance Company	E. L. Bond, Chief Agent, Montreal.	112,000	100,800	Inland Marine.
The British and Foreign Marine Insurance Co., Limited.	Lensing Lewis, Manager, Montreal.	115,189	104,555	Fire.
The Caledonian Insurance Company, Edinburgh, Scotland.	T. H. Hudson, Chief Agent, Montreal.	27,302	25,072	Accident and Plate Glass.
The Canada Accident Assurance Company.	A. G. Ramsay, Manager, Hamilton.	61,000	54,900	Life.
The Canada Life Assurance Company.	Dr. A. A. Henderson, Chief Agent, Ottawa.	20,000	20,000	Accident.
The Canadian Railway Accident Insurance Co.	E. Evans & McGregor, General Agents, Montreal.	492,820	486,180	Fire, Inland Marine & Life.
The Commercial Union Ass. Co. (Limited), London, Eng.	J. K. Macdonald, Managing Director, Toronto.	84,500	76,050	Life.
The Confederation Life Association.	C. R. G. Johnson, Chief Agent, Montreal.	100,000	100,000	Fire.
The Connecticut Fire Insurance Company, Hartford, Conn.	Charles A. Sharpe, Montreal.	5,600	5,040	Plate Glass.
C. C. Cornelle and C. A. Sharpe (doing business under the name of the Metropolitan Plate Glass Insurance Co.)	A. H. Hoover, Chief Agent, Toronto.	53,533	53,533	Life, on Assessment Plan.
The Covenant Mutual Life Association of Illinois	John A. Grose, Chief Agent, Montreal.	28,000	25,200	Burglary Guarantee.
The Dominion Burglary Guarantee Co. (Limited).	Thos. Hilliard, Managing Director, Waterloo, Ont.	56,319	50,195	Life.
The Dominion Life Assurance Company.	Alexander Ramsay, Chief Agent, Montreal.	16,000	14,900	Plate Glass.
The Dominion Plate Glass Insurance Corporation (Limited).	F. Stancilffe, Chief Agent, Montreal.	76,650	76,650	Guarantee and Accident.
The Employers Liability Assurance Corporation (Limited).	Seargent P. Stearns, Manager, Montreal.	1,550,100	1,427,573	Life.
The Equitable Life Assurance Society of the United States.	David Dexter, Managing Director, Hamilton.	56,307	50,226	Life.
The Federal Life Assurance Company of Ontario.	C. R. G. Johnson, Chief Agent, Montreal.	75,000	72,500	Life.
The Germania Life Insurance Company.	I. H. Brock, Managing Director, Winnipeg, Man.	56,000	50,400	Life.
The Great West Life Assurance Company	Edward Rawlings, Manager, Montreal.	216,567	216,567	Guarantee.
The Guarantee Company of North America	E. P. Heaton, Chief Agent, Montreal.	58,400	53,800	Guarantee.
The Guardian Fire and Life Ass. Co. (Limited), London, Eng.	Peter A. McCallum, Chief Agent, Toronto.	100,000	100,000	Fire.
The Hartford Fire Insurance Company, Hartford, Conn.	E. D. Lacy, Agent, Montreal.	87,920	84,021	Fire.
The Imperial Insurance Company (Limited), London, Eng.	Robert Hampson & Son, Chief Agents, Montreal.	192,720	184,021	Fire and Inland Marine.
The Insurance Company of North America, Philadelphia, Pa.	J. G. Thompson, Chief Agent, Toronto.	111,000	100,000	Fire and Inland Marine.
The Lancashire Insurance Company, Manchester, Eng.	G. F. C. Smith, Chief Agent, Montreal.	211,800	211,800	Fire.
The Liverpool and London and Globe Insurance Company.	G. F. C. Smith, Chief Agent, Montreal.	323,133	321,133	Fire and Life.

Department of Finance—Insurance Branch

The Lloyds' Plate-Glass Insurance Company, New York	15,400	Plate-glass.
The London Assurance, London, Eng.	150,300	Fire, Life & Inland Marine.
The London Guarantee and Accident Co. (Limited), London, Eng.	69,389	Guarantee and Accident.
†The London and Lancashire Fire Ins. Co., Liverpool, Eng.	136,267	Fire.
‡The London and Lancashire Life Assurance Co., London, Eng.	113,318	Life.
The London Mutual Fire Ins. Co. of Canada	50,058	Fire.
The London Life Insurance Co.	54,000	Life.
The Manchester Fire Assurance Co., Manchester, Eng.	202,200	Fire.
The Manufacturers' Guarantee and Accident Insurance Co.	20,000	Accident.
The Manufacturers' Life Insurance Co.	50,000	Life.
The Massachusetts Benefit Life Association, Boston, Mass.	100,000	Life, on the Assessment Plan
The Metropolitan Life Insurance Co., New York	190,000	Life.
††The Mercantile Fire Insurance Co.	50,057	Fire.
†††The Mercantile Life Insurance Co. of New York	2,334,333	Life.
The Mutual Reserve Fund Life Association, New York	100,857	Life, on the Assessment Plan
Mongenaix, Bovin & Co.	12,711	Plate-glass.
†The National Assurance Co. of Ireland	100,161	Fire.
**The New York Life Insurance Co., New York.	1,163,700	Life.
The North American Life Assurance Co.	53,775	Life.
The North British and Mercantile Insurance Co., London, Eng.	713,993	Fire and Life.
The Northern Assurance Co., Aberdeen and London	200,555	Fire.
†††The Norwich and London Accident Insurance Association, Norwich, Eng.	58,400	Accident.
The Norwich Union Fire Insurance Society, Norwich, Eng.	125,000	Fire.
The Ocean Accident and Guarantee Corporation (Limited)	82,247	Accident and Sickness.
The Ontario Accident Insurance Co.	22,500	Accident.
The Ontario Mutual Life Assurance Co.	104,852	Life.
The Phenix Insurance Co. of Brooklyn.	100,000	Fire and Inland Marine.
The Phenix Insurance Co. of Hartford, Conn.	192,793	Fire.
The Phenix Assurance Co. of London, Eng.	54,500	Life.
The Provident Savings Life Assurance Society of New York	59,500	Life.
The Quebec Fire Assurance Co.	262,200	Fire.
The Queen Insurance Co. of America, New York	110,980	Inland Marine.
The Reliance Marine Insurance Co. (Limited)	110,277	Life.
The Royal Insurance Co., Liverpool, Eng.	689,533	Fire and Life.
†The Scottish Union and National Insurance Co., Edinburgh, Scotland	100,833	Fire.
The Standard Life Assurance Co., Edinburgh, Scotland	3,047,893	Life.
The Star Life Assurance Society, London, Eng.	146,000	Life.
The Steam Boiler and Plate-Glass Insurance Co. of Canada	18,000	Steam Boiler & Plate-glass
The Sun Insurance Office, London, Eng.	308,410	Fire.
The Sun Life Assurance Co. of Canada	64,000	Life.
The Temperance and General Life Assurance Co. of N. A.	75,211	Life.
The Travelers' Insurance Co., Hartford, Conn.	848,113	Life and Accident.
††The Union Mutual Life Insurance Co., Portland, Maine	510,275	Life.
†††The Union Assurance Society, London, Eng.	226,335	Fire.
Eastmore & Lighthouse, Chief Agents, Toronto.	16,000	
E. A. Lilly, Chief Agent, Montreal.	167,000	
A. I. Hubbard, Chief Agent, Toronto.	73,000	
Alfred Wright, Chief Agent, Toronto.	136,267	
H. Hal. Brown, Manager, Montreal.	122,187	
D. C. Macdonald, Secretary, London, Ont.	55,620	
J. G. Richter, Manager, London, Ont.	60,000	
James Boomer, Manager, Toronto.	202,200	
J. F. Junkin, Chief Agent, Toronto.	20,000	
J. E. Junkin, Chief Agent, Toronto.	50,000	
T. E. P. Sutton, Chief Agent, Toronto.	100,000	
Frank L. Palmer, General Agent, Toronto.	150,000	
James Lockie, Secretary, Waterloo, Ont.	55,916	
Fayette Brown, Manager, Montreal.	2,334,333	
D. Z. Bessette, Chief Agent, Montreal.	103,533	
L. I. Bovin, Agent, Montreal.	13,567	
Matthew C. Hinshaw, Montreal.	100,161	
David Burke, Chief Agent, Montreal.	1,273,000	
Wm. McCabe, Managing Director, Toronto.	60,069	
Thos. Davidson, Managing Director, Montreal.	772,093	
Robt. W. Tyre, Manager, Montreal.	211,700	
Scott & Walmley, General Agents, Toronto.	58,400	
Alex. Dixon, Manager, Toronto.	125,000	
Francis F. Rolland, Chief Agent, Montreal.	82,247	
A. L. Eastmure, Chief Agent, Toronto.	22,500	
Wm. Hendry, Manager, Waterloo.	104,852	
L. C. Camp, Chief Agent, Toronto.	100,000	
Smith & Tatley, Chief Agents, Montreal.	193,000	
Paerson & Son, General Agents, Montreal.	192,793	
R. H. Mason, Chief Agent, Toronto.	54,500	
Edwin Jones, President, Quebec.	59,500	
H. J. Mudge, Chief Agent, Montreal.	262,200	
E. L. Bond, Chief Agent, Montreal.	110,980	
J. Cassie Hatton, Attorney, Montreal.	110,277	
Wm. Tatley, Chief Agent, Montreal.	689,533	
Walter Kavanagh, Agent, Montreal.	100,833	
W. M. Rausay, Manager, Montreal.	3,047,893	
J. Frith Jeffers, Chief Agent, Toronto.	146,000	
James Laut, Chief Agent, London, Ont.	20,000	
H. M. Blackburn, Chief Agent, Toronto.	308,410	
R. Macaulay, Managing Director, Montreal.	64,000	
Henry Sutherland, Chief Agent, Toronto.	75,211	
Frank F. Parkins, Chief Agent, Toronto.	848,113	
Henri E. Morin, Attorney, Montreal.	510,275	
T. L. Morrisey, Chief Agent, Montreal.	226,335	

List of Insurance Companies Licensed to do Business in Canada, under the Insurance Act—Continued.

Name of Company.	Chief Agent to Receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The United States Life Insurance Co. in the City of New York	Lewis A. Stewart, Chief Agent, Toronto.....	\$ 120,000	\$ 120,000	Life.
The Western Assurance Co	J. J. Kenny, Managing Director, Toronto.....	57,700	51,930	

* This Company has also \$632,500 vested in Canadian Trustees under the Insurance Act. † This Company has also \$1,038,197 vested in Canadian Trustees under the Insurance Act. ** This Company has also \$1,600,000 vested in Canadian Trustees under the Insurance Act. †† This Company has also \$360,000 vested in Canadian Trustees under the Insurance Act.

NOTE.—The Dominion Safety Fund Life Association has ceased transacting business, and has reinsured its outstanding policies with the Great West Life Assurance Company. A portion of its deposit has been released.
The United Fire Insurance Co. (Limited) has ceased transacting business in Canada, and has reinsured its outstanding risks in the Western Assurance Company. A portion of its deposit has been released.

The Canadian and European Export Credit System Company has ceased transacting business in Canada. Notice has been given of application for release of deposit.

THE following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 32 of the Insurance Act, to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the Statutes in that behalf.

Name of Company.	Chief Agent to Receive Process.	Amount of Deposit with Receiver General.		Business.
		Par Value.	Accepted Value.	
The Connecticut Mutual Life Insurance Company, Hartford, Conn	F. W. Evans, General Agent, Montreal	\$ 100,000	\$ 100,000	Life.
The Edinburgh Life Assurance Company, Edinburgh, Scotland	David Higgins, Chief Agent, Toronto	161,667	150,367	Life.
The Life Association of Scotland, Edinburgh, Scotland	Charles M. Holt, Chief Agent, Montreal	154,760	149,898	Life.
The National Life Insurance Company of the U. S. of America, Wash- ington, D. C.	F. A. Powis, Chief Agent, Hamilton	110,000	110,000	Life.
The North-western Mutual Life Insurance Company, Milwaukee, Wis.	William Angus, Attorney, Montreal	100,000	100,000	Life.
The Phoenix Mutual Life Insurance Company, Hartford, Conn.	H. D. Simpson, General Agent, Montreal	123,280	126,280	Life.
The Scottish Amicable Life Assurance Society, Glasgow, Scotland.	William W. Robertson, Attorney, Montreal	159,641	149,641	Life.
The Scottish Provident Institution, Edinburgh, Scotland.	John Dunlop, Attorney, Montreal.	100,000	90,000	Life.

The following Insurance Companies are registered under the Insurance Act, and are permitted to transact the business of Life Insurance in Canada upon the assessment plan :—

Name of Company.	Chief Agent to Receive Process.
The Canadian Order of the Woodmen of the World	W. C. Fitzgerald, Chief Agent, London, Ont.
The Colonial Mutual Life Association	J. F. Mathison, Chief Agent, Montreal.
The Commercial Travellers' Mutual Benefit Society	W. G. H. Lowe, Secretary, Toronto.
The Grand Council of the Catholic Mutual Benefit Association of Canada	Samuel R. Brown, Chief Agent, London, Ont.
The Home Life Association of Canada	A. J. Pattison, Chief Agent, Toronto.
The Provincial Provident Institution	E. S. Miller, Secretary, St. Thomas, Ont.