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In Sessional paper No. 4, Report of the Superintendent of Insurance ... 31st
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In Sessional paper No. 4, Statements of Fire and Inland Marine Insurance
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SESSIONAL PAPERS

VOLUME 3

FIFTH SESSION OF THE SEVENTH PARLIAMENT

OF THE

DOMINION OF CANADA

SESSION 1895



See also Numerical List, page 4.

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OF THE
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FIFTH SESSION, SEVENTH PARLIAMENT, 1895.

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Census of Canada, 1890-91. Fourth Volume.....*Printed for both distribution and sessional papers.*

CONTENTS OF VOLUME 1.

1. Report of the Auditor General on Appropriation Accounts, for the year ended 30th June, 1894. Presented 29th April, 1895, by Hon. G. E. Foster...*Printed for both distribution and sessional papers.*
- 1a. Return of Treasury Board Overrulings on appeals from the decision of the Auditor General, between the sessions of 1894 and 1895. Presented 22nd April, 1895, 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, 1894. Presented 23rd April, 1895, by Hon. G. E. Foster. 2a. Estimates for the fiscal year ending 30th June, 1896; presented 29th April, 1895. 2b. Supplementary Estimates for the year ending 30th June, 1895; presented 21st May, 1895. 2c. Supplementary Estimates for the year ending 30th June, 1896; presented 12th July, 1895.....*Printed for both distribution and sessional papers.*
3. Lists of Shareholders in the Chartered Banks of Canada, as on the 31st December, 1894.
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, 1894. Presented 4th July, 1895, 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, 1894.
Printed for both distribution and sessional papers.
- 4a. Preliminary statements of the business of Life Insurance Companies in Canada for the year ended 31st December, 1894. Presented 20th June, 1895, by Hon. G. E. Foster.
Printed for both distribution and sessional papers.
- 4b. Abstract of Statements of Insurance Companies in Canada, for the year ending 31st December, 1894. Presented 30th May, 1895, by Hon. G. E. Foster...*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, 1894. Presented 8th July, 1895, by Hon. G. E. Foster *Printed for both distribution and sessional papers.*
- 6.** Tables of the Trade and Navigation of Canada for the fiscal year ended 30th June, 1894. Presented 22nd April, 1895, by Hon. N. C. Wallace. *Printed for both distribution and sessional papers.*

CONTENTS OF VOLUME 5.

- 7.** Inland Revenues of Canada. Excise, etc., for the fiscal year ended 30th June, 1894. Presented 23rd April, 1895, by Hon. J. F. Wood. *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, 1894. Presented 23rd April, 1895, by Hon. J. F. Wood. *Printed for both distribution and sessional papers.*
- 7b.** Inland Revenues of Canada. Adulteration of Food, 1894. *Printed for both distribution and sessional papers.*
- 8.** Report of the Minister of Agriculture for the calendar year 1894. Presented 25th April, 1895, by Hon. W. H. Montague. *Printed for both distribution and sessional papers.*
- 8a.** Report on the Forest Wealth of Canada. Presented 25th April, 1895, by Hon. W. H. Montague. *Printed for both distribution and sessional papers.*

CONTENTS OF VOLUME 6.

- 8b.** Report on Canadian Archives, 1894. *Printed for both distribution and sessional papers.*
- 8c.** Report of the Director and Officers of the Experimental Farms for the year 1894. Presented 4th June, 1895, by Hon. W. H. Montague. *Printed for both distribution and sessional papers.*
- 8d.** Mechanical and Manufacturing Industries of Canada, by groups. Special report of the Census Returns. Presented 20th June, 1895, by Hon. G. E. Foster. *Printed for both distribution and sessional papers.*
- 8e.** Papers referred to the Minister of Agriculture on the subject of the scheduling of Canadian cattle by the Board of Agriculture. Presented 25th April, 1895, by Hon. W. H. Montague. *Printed for both distribution and sessional papers.*
- 8f.** Criminal Statistics for the year 1894. *Printed for both distribution and sessional papers.*
- 8h.** (1894). Spécial report on the production of and markets for Butter and Cheese. Presented 25th April, 1895, by Hon. W. H. Montague. *Printed in Vol. 7, Sessional Papers of 1894.*
- 8i.** (1894). Special report on Poultry and Eggs. Presented 25th April, 1895, by Hon. W. H. Montague. *Printed in Vol. 7, Sessional Papers of 1894.*

CONTENTS OF VOLUME 7.

- 9.** Annual Report of the Minister of Public Works, for the fiscal year ended 30th June, 1895. Presented 30th May, 1895, by Hon. J. A. Ouimet. *Printed for both distribution and sessional papers.*
- 10.** Annual Report of the Minister of Railways and Canals for the past fiscal year, from the 1st July, 1893, to the 30th June, 1894. Presented 2nd May, 1895, by Hon. J. G. Haggart. *Printed for both distribution and sessional papers.*

CONTENTS OF VOLUME 8.

- 11.** Annual Report of the Department of Marine and Fisheries for the fiscal year ended 30th June, 1894—Marine. Presented 9th May, 1895, by Hon. J. Costigan. *Printed for both distribution and sessional papers.*
- 11a.** Annual Report of the Department of Marine and Fisheries, 1894—Fisheries. Presented 12th June, 1895, by Hon. J. Costigan. *Printed for both distribution and sessional papers.*

VOLUME 8—Continued.

- 11b.** Report of the Commissioner on Cattle Freight Rates from the port of Montreal to ports in Europe.
Printed for both distribution and sessional papers.
- 11c.** Report of the Chairman of the Board of Steamboat Inspection, etc., for calendar year ended 31st December, 1894.*Printed for both distribution and sessional papers.*
- 12.** Report of the Postmaster General, for the year ended 30th June, 1894. Presented 29th May, 1895, by Sir Adolphe Caron.*Printed for both distribution and sessional papers.*

CONTENTS OF VOLUME 9.

- 13.** Annual Report of the Department of the Interior, for the year 1894. Presented 15th May, 1895, by Hon. T. M. Daly*Printed for both distribution and sessional papers.*
- 13a.** Summary Report of the Geological Survey Department, for the year 1894. Presented 23rd April, 1895, 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 31st December, 1894. Presented 23rd April, 1895, by Hon. T. M. Daly.*Printed for both distribution and sessional papers.*
- 15.** Report of the Commissioner of the North-west Mounted Police Force, 1894. Presented 18th June, 1895, by Hon. G. E. Foster.*Printed for both distribution and sessional papers.*

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- 16.** Report of the Secretary of State of Canada, for the year ended 31st December, 1894. Presented 9th July, 1895, by Hon. W. H. Montague.*Printed for both distribution and sessional papers.*
- 16a.** Civil Service List of Canada, 1894. Presented 24th April, 1895, by Hon. W. H. Montague.
Printed for both distribution and sessional papers.
- 16b.** Report of the Board of Civil Service Examiners, for the year ended 31st December, 1894. Presented 13th June, 1895, by Hon. W. H. Montague.*Printed for both distribution and sessional papers.*
- 16c.** Annual Report of the Department of Public Printing and Stationery of Canada, for the year ending 30th June, 1894, with a partial report for services during six months ending 31st December, 1894. Presented 24th June, 1895, by Hon. W. H. Montague.
Printed for both distribution and sessional papers.
- 17.** Report of the Joint Librarians of Parliament for the year 1894. Presented 18th April, 1895, by the Hon. The Speaker*Printed for sessional papers only.*
- 18.** Report of the Minister of Justice as to the Penitentiaries in Canada, for the year ended 30th June, 1894. Presented 20th May, 1895, by Hon. J. J. Curran.
Printed for both distribution and sessional papers.
- 19.** Report of the Department of Militia and Defence of Canada for the year ended 30th June, 1894. Presented 6th May, 1895, by Hon. A. R. Dickey. *Printed for both distribution and sessional papers.*
- 20.** Judgment of the lords of the judicial committee of the imperial council in the Manitoba Schools Case and the imperial order in council founded thereon, together with the proceedings had before the queen's privy council for Canada, and the remedial order of the governor general in council. Presented 22nd April, 1895, by Hon. G. E. Foster. *Printed for both distribution and sessional papers.*
- 20a.** "The Manitoba School Case, 1894," being a report of the proceedings before the judicial committee of her majesty's privy council, edited for the Canadian government by the appellant's solicitors in London. Presented 21st May, 1895, by Hon. G. E. Foster.
Printed for both distribution and sessional papers.
- 20b.** Return to an address of the House of Commons to his excellency the Governor General, dated 24th April, 1895, for copies of all decisions of the courts of Manitoba, of the supreme court of Canada, and of the judicial committee of the imperial privy council, as to the constitutionality of the Manitoba School Act of 1890, or as to the rights of any minority of the population of Manitoba under the provisions of said act, or in opposition to such provisions. Also copies or

VOLUME 10—*Continued.*

statements as to any legislation by the Manitoba legislature, or action by the Manitoba government relative to the Manitoba school question subsequent to the School Act of 1890, that may at this time be in the knowledge or possession of the privy council of Canada. Also minutes of hearings and proceedings before the privy council of Canada on applications for remedial orders or Dominion interference of any character with the school legislation of Manitoba. Also copies of any orders issued or action taken by the privy council of Canada relative to such legislation; and all other papers or correspondence of an official character having relation to the said Manitoba school question. Presented 29th May, 1895.—*Mr. Charlton.*

Printed for both distribution and sessional papers.

- 20c.** Return to an address of the House of Commons to his excellency the Governor General, dated 26th April, 1895, for: 1. A copy of the appeal of the Roman catholic minority of Manitoba, in reference to the abolition of their schools. 2. A copy of the case submitted to the supreme court of Canada, together with a copy of the decision of the court. 3. A copy of the appeal from the decision of the supreme court to the judicial committee of her majesty's privy council, as well as a copy of the case and of the decision in reference thereto. 4. A copy of all petitions on behalf of the Roman catholic minority of Manitoba, in support of their claim. 5. A copy of the appeal case before the honourable the privy council for Canada. 6. A copy of all orders in council in reference to the same. 7. A copy of the Remedial Order. 8. A copy of all official correspondence in reference to the same. Presented 29th May, 1895.—*Mr. LaRivière.*

Printed for both distribution and sessional papers.

- 20d.** Return to an address of the House of Commons to his excellency the Governor General, dated 26th April, 1895, for: 1. Copies of all petitions praying for the disallowance of the Manitoba Act, 57 Victoria, chap. 28 (1894), intituled: "An Act to amend the Public School Act." 2. Copies of any orders in council in relation to such petitions. Presented 29th May, 1895.—*Mr. Beauvolet.*

Printed for both distribution and sessional papers.

- 20e.** Memorial of the legislative assembly of the province of Manitoba in answer to the Remedial Order of the 21st March, 1895. Presented 11th July, 1895, by Hon. G. E. Foster.

Printed for both distribution and sessional papers.

- 20f.** Return to an address of the Senate to his excellency the Governor General, dated 2nd July, 1895, for a copy of the order in council transmitting to his honour the lieutenant governor of Manitoba, for the information of his government and the legislature of Manitoba, the petition and representations of their lordships the Canadian archbishops and bishops, presented to the Senate during last session, *re* Manitoba school legislation; the answer of the government of Manitoba to said order in council; also all correspondence respecting the same, between the Dominion government and the Manitoba government. Presented 15th July, 1895.—*Hon. Mr. Bernier.*

Printed for both distribution and sessional papers.

CONTENTS OF VOLUME 11.

- 21.** Report of the Royal Commission on the Liquor Traffic in Canada, with full Index to the Report and to the Evidence. Presented 24th April, 1895, by Hon. G. E. Foster.
Printed for both distribution and sessional papers.
- 22.** Statement of Governor General's Warrants issued on account of the fiscal year 1894-95; made as directed by the Consolidated Revenue and Audit Act. Presented 22nd April, 1895, by Hon. G. E. Foster. *Not printed.*
- 23.** Return of Treasury Board Over-Rulings. *See No. 1a.*
- 24.** Statement of all superannuations and retiring allowances in the civil service during year ended 31st December, 1894, giving the name, rank, salary, service, allowance and cause of retirement of each person superannuated or retired; also whether vacancy filled by promotion or new appointment, and salary of any new appointee. Presented 23rd April, 1895, by Hon. G. E. Foster.
Not printed.
- 25.** Statement of expenditure on account of miscellaneous unforeseen expenses, from 1st July, 1894, to date. Presented 23rd April, 1895, by Hon. G. E. Foster. *Not printed.*

VOLUME 11—*Continued.*

26. Report of the Commissioner, Dominion Police, for the year 1894, under Revised Statutes of Canada, chapter 184, section 5. Presented 25th April, 1895, by Hon. J. Costigan *Not printed.*
27. Regulations relating to the education of Indian children, pursuant to section 12, chapter 32, 57-58 Victoria. Presented 25th April, 1895, by Hon. T. M. Daly..... *Not printed.*
28. Return to an order of the House of Commons, dated 24th April, 1895, showing petitions presented to the House of Commons, during the last two sessions and up to date of making return, from municipal councils, asking for legislation to secure improved facilities for drainage across lines of railway; giving date of presentation, by whom presented, and a copy of each form of petition, with names of municipalities from which each petition was sent. Presented 29th April, 1895.—*Mr. Casey* *Not printed.*
29. Supplementary return to an order of the House of Commons, dated 7th May, 1894, for a return showing the number of settlers brought into the Yorkton and Saltcoats district from Dakota, and into the Calgary district from Chicago, and the states of Washington, Idaho and Oregon, and showing in each case the nationality of such settlers, the cost of obtaining them, and the number that still remain and the occupations those remaining are engaged in. Presented 29th April, 1895.—*Mr. Martin.* .. *Not printed.*
30. Return of orders in council, in accordance with subsection (d) 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 1st May, 1895, by Hon. T. M. Daly.
Not printed.
- 30a. Return of orders in council of 1894, relating to the department of the interior, in accordance with clause 91 of the Dominion Lands Act, chapter 54, Revised Statutes of Canada. And clause 46 of chapter 30, 57-58 Victoria, 1894, the Irrigation Act, as regards the order in council of the 11th of October, 1894. Presented 1st May, 1895, by Hon. T. M. Daly..... *Not printed.*
- 30b. Copy of an order in council of the 10th January, 1895, 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 2nd May, 1895, by Hon. J. Costigan..... *Not printed.*
- 30c. Return to an address of the House of Commons to his excellency the Governor General, dated the 26th April, 1895, for: 1. Copies of all petitions, letters and documents, protesting against the Ordinance of the North-west Territories, No. 22, sanctioned at Regina on the 31st December, 1892. 2. Copies of all orders in council, correspondence and documents forwarded to the lieutenant governor of the North-west Territories, in relation to the said ordinance and to the amendment thereof. Presented 3rd May, 1895.—*Mr. Beausoleil.*..... *Not printed.*
- 30d. Return to an address of the House of Commons to his excellency the Governor General, dated 26th April, 1895, for copies of all orders in council granting or promising aid to the Hudson Bay Railway Company, and all reports and correspondence in connection with the same. Presented 3rd May, 1895.—*Mr. Laurier.*..... *Not printed.*
- 30e. Statement in reference to fishing bounty payments for 1893-94, required by chapter 96 of the Revised Statutes of Canada. Presented 9th May, 1895, by Hon. J. Costigan..... *Not printed.*
31. Return to an order of the House of Commons, dated 26th April, 1895, for a return showing the names of the several parties superannuated from the 31st of December, 1894, to the 1st day of April, 1895, the amount of superannuation allowance granted to each, the number of years' service, their age at retirement, and the number of years added to their time of service, if any. Presented 3rd May, 1895.—*Mr. McMullen* *Not printed.*
32. List of public officers to whom commissions have issued under chapter 19 of the Revised Statutes of Canada, during the past year 1894. Presented 3rd May, 1895, by Hon. W. H. Montague.
Printed in No. 16.
33. Detailed statement of all bonds and securities registered in the department of the secretary of state for Canada, since last return, 1894, submitted to the parliament of Canada under section 23, chapter 19, of the Revised Statutes of Canada. Presented 3rd May, 1895, by Hon. W. H. Montague..... *Not printed.*

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34. Return to order of the House of Commons, dated 29th April, 1895, showing the several dates in the years 1888, 1889, 1890, 1891, 1892, 1893, 1894 and 1895, when the Public Accounts, the Trade and Navigation Returns, and the Report of the Auditor General, were ready for distribution to members of the senate and house of commons. Presented 6th May, 1895.—*Mr. Charlton. Not printed.*
35. 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 6th May, 1895, by Hon. T. M. Daly. *Not printed.*
- 35a. List of all land sold by the Canadian Pacific Railway Company, from the 1st October, 1893, to the 1st October, 1894. Presented 11th June, 1895, by Hon. T. M. Daly. *Not printed.*
36. Return to an order of the House of Commons, dated 29th April, 1895, for a return showing the amount of moneys given as subsidies to the St. Lawrence and Adirondack Railway Company. Presented 7th May, 1895.—*Mr. Bergeron. Not printed.*
37. Return to an order of the House of Commons, dated 29th April, 1895, showing the gross amount of money on deposit in each of the Dominion savings banks, including post office savings banks, on the 1st day of April, 1895. Presented 9th May, 1895.—*Mr. McMullen. Not printed.*
38. Statement of the affairs of the British Canadian Loan and Investment Company, for the year ending 31st December, 1894; also a list of shareholders on 31st December, 1894. Presented 22nd April, 1895, by the Hon. The Speaker. *Not printed.*
39. Report of the Railway Rates Commission, dated 7th May, 1895. Presented 10th May, 1895, by Hon. J. G. Haggart. *Printed for both distribution and sessional papers.*
40. Return to an address of the House of Commons to his excellency the Governor General, dated 29th April, 1895, for copies of all letters, telegrams or other communications since the 1st of January, 1893, made or sent by Donald McCauley or any government agent or any other person in the Alberta district, to the government or to any member, officer or employee of the government, and of all letters, telegrams or other communications, since said date, sent by the government, or any member or officer of the government, to Donald McCauley or any government agent or other person in the Alberta district, concerning the entry of cattle into Canada from Montana. Presented 10th May, 1895.—*Mr. Mulock. Not printed.*
41. Return to an address of the House of Commons to his excellency the Governor General, dated 23rd April, 1894, for copies of all letters, despatches and correspondence between the government and the high commissioner of Canada regarding the removal of the embargo on Canadian cattle entering English ports. Presented 10th May, 1895.—*Mr. McMullen. Not printed.*
- 41a. Return to an address of the House of Commons to his excellency the Governor General, dated 26th April, 1895, for copies of all despatches, letters or other communications that have passed between the imperial and Canadian governments since the 1st July, 1892, in regard to the scheduling of Canadian cattle by Great Britain or the removal of such scheduling. Presented 29th May, 1895.—*Mr. Mulock. Not printed.*
42. Statement of amounts paid for claims for bounty on pig iron manufactured in the Dominion, from 4th April, 1894, to 4th April, 1895. Presented 13th May, 1895, by Hon. N. C. Wallace.
Printed for sessional papers only.
- 42a. Return to an order of the House of Commons, dated 3rd June, 1895, for a statement showing the various amounts paid by way of bounty on pig iron made in Canada from Canadian ore, the quantities produced, the parties to whom the bounties were paid, and such other particulars as tend to show the effect of such bounties, since the date of the last return. Also a statement showing the same particulars as to bounties paid under the Act of 1894, 57-58 Victoria, chapter 9, upon iron puddled bars, and upon steel billets. Presented 2nd July, 1895.—*Mr. Edgar.*
Printed for sessional papers only.
43. Return to an order of the House of Commons, dated 24th April, 1895, for a copy of instructions given to the queen's printer and the Dominion statistician relative to the number of copies of the last edition of the Statistical Year Book which should be printed, and the method of distributing the same to members of the house and others. Presented 14th May, 1895.—*Mr. Casey. Not printed.*

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44. Statement in pursuance of section 17 of the Civil Service Insurance Act, for the year ending 30th June, 1894. Presented 15th May, 1895, by Hon. G. E. Foster.....*Not printed.*
45. Return to an order of the House of Commons, dated 28th May, 1894, for a return giving a list of all articles, with the value of each and the total value of all, imported from the United States during the last fiscal year for the use of the government in the public service. Presented 15th May, 1895. —*Mr. Landerkin*.....*Not printed.*
46. Return to an order of the House of Commons, dated 24th April, 1895, for copies of all documents, letters and contracts respecting the sale of newspapers on the Intercolonial Railway, executed or exchanged between the Canada Railway News Co., of Montreal, and the government, for the years 1892-93, 1893-94 and 1894-95. Presented 16th May, 1895.—*Mr. Choquette*... *Not printed.*
47. Return to an order of the House of Commons, dated 26th April, 1895, for a copy of all correspondence with the department of justice, relative to the reinstatement of James Fitzsimmons as deputy warden of the British Columbia penitentiary. Presented 17th May, 1895.—*Mr. Corbould*.
Not printed.
- 47a. Return to an address of the House of Commons to his excellency the Governor General, dated 26th April, 1895, for : 1. Copy of the instructions to Mr. Justice Drake, 1894, relative to the inquiry into the management of the British Columbia penitentiary. 2. Copy of evidence given before the royal commission held before Mr. Justice Drake, in 1894, relative to the management of the British Columbia penitentiary. 3. Copy of the report of Mr. Justice Drake thereon. Presented 22nd May, 1895.—*Mr. Corbould*.....*Not printed.*
- 47b. Return to an address of the Senate to his excellency the Governor General, dated 24th June, 1895, for copies of letters 1, 2, 3, 4 and 5. Also cheques A, B and C. Also letter of Rev. Mr. Morgan, marked exhibit E. All of which are referred to in Mr. Justice Drake's report of 1894, on the British Columbia penitentiary. Presented 2nd July, 1895.—*Hon. Mr. McInnes (Victoria)*.
Not printed.
48. Minutes of the proceedings of the recent conference between the representatives of the governments of Canada and Newfoundland touching the union of Newfoundland with the Dominion, together with copies of documents in connection with the proposed union. Presented 21st May, 1895, by Hon. G. E. Foster.....*Printed for sessional papers only.*
49. Return to an order of the House of Commons, dated 29th April, 1895, for copies for all correspondence of the pilot examiners of the county of Bonaventure with the department of marine and fisheries since 1890, and petitions to the said department from the inhabitants of the said county regarding compulsory pilotage. Presented 22nd May, 1895.—*Mr. Fauvel*..... *Not printed.*
50. Return to an order of the House of Commons, dated 24th April, 1895, for a return, in the form used in the statement usually published in the *Gazette*, of the exports and imports from the 1st day of July, 1894, to the 1st day of April, 1895, distinguishing the products of Canada and those of other countries ; and comparative statements from the 1st day of July, 1893, to the 1st day of April, 1894. Presented 22nd May, 1895.—*Sir Richard Cartwright*.....*Not printed.*
51. Return to an order of the House of Commons, dated 30th March, 1894, for a return showing amount of land grants made from public lands in Manitoba and the North-west Territories of Canada since 1st January, 1880, to religious denominations, religious sects, religious corporations and churches ; with details as to date of each grant, area of the same, and the denomination, sect, corporation, or church, to which each several grant was made. Presented 22nd May, 1895.—*Mr. Charlton*.
Not printed.
52. Return to an order of the House of Commons, dated 25th April, 1895, for copies of all correspondence between the department of the interior and Mr. Schomacher, Rev. T. D. Phillips, Mr. P. F. Daly, Captain Holmes, the Canadian Pacific Railway Company, and any other persons ; and also all reports received by the said department from any of its agents or other persons as to the transportation of a number of Jew peddlers from Chicago to Calgary with the intention of settling the same upon farms near Calgary, referred to in a letter dated 29th December, 1894, signed L. M. Fortier, addressed to the editor of the *Winnipeg Free Press*, and published in that paper on 4th January, 1895 ; also a statement showing what became of said Jew peddlers and how many of them were committed to jail in Calgary, and for what offences. Presented 22nd May, 1895. *Mr. Martin*.....*Not printed.*

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53. Return to an address of the House of Commons to his excellency the Governor General, dated 30th March, 1894, for a copy of all correspondence between the government, or any department or officer, and Mr. Connor, for the supply of plant, or equipment of any kind, for the manufacture of binder twine in Kingston penitentiary, and of all contracts entered into between him and the government for such supply. Presented 28th May, 1895.—*Mr. Mulock* *Not printed.*
- 53a. Return to an order of the House of Commons, dated 3rd June, 1895, for a return showing: 1. The quantity of binding twine manufactured at the Kingston penitentiary during the year 1894. 2. To whom the sales were made, and how much was realized per pound by the government. Presented 3rd July, 1895.—*Mr. Grieve* *Not printed.*
54. Return to an order of the House of Commons, dated 2nd May, 1895, for a return showing the amount of money collected for tolls, fees or rents of any kind by the Fredericton and St. Mary's Railway Bridge Company in each year, separately, up to the close of their last year's business; the amount of money paid the Dominion government as interest on the \$300,000 loaned to the company, and the arrears due to the 30th June, 1894, and the amount since paid, if any. Also copy of any mortgage securities held by the government in respect of said loan. Presented 28th May, 1895.—*Mr. Macdonald (Huron)* *Not printed.*
- 54a. Return to an address of the House of Commons to his excellency the Governor General, dated 3rd June, 1895, for copies of all returns made to the government of Canada by the Fredericton and St. Mary's Railway Bridge Company, of receipts and expenditures of said company during the period from October, 1888, to 30th June, 1889, and the years ending 30th June, 1890-91-92-93 and 1894. Presented 9th July, 1895.—*Mr. McMullen* *Not printed.*
55. Return to an order of the House of Commons, dated 29th April, 1895, for copies of the engineer's surveys and reports made during the last three years on the harbour and river at Liverpool, Nova Scotia, and of the best means of improving the same and of deepening the channel or entrance to said river, together with any plans and estimates prepared in reference thereto, and of all correspondence to any or from any member of the government referring to said harbour or river and survey. Presented 28th May, 1895.—*Mr. Forbes* *Not printed.*
56. Return to an order of the House of Commons, dated 29th April, 1895, for copies of all petitions, correspondence and reports in the railway department, relating to the construction of a siding or flag station on the Intercolonial Railway, at or near the River Inhabitants, in the county of Inverness, Nova Scotia. Presented 28th May, 1895.—*Mr. Cameron* *Not printed.*
57. Return to an order of the House of Commons, dated 26th April, 1895, for copies of all correspondence with the department of railways or with any member of the government in reference to the Inverness and Richmond Railway Company, the Inverness and Victoria Railway Company and the Boston and Nova Scotia Railway Company, from the 1st January, 1887, up to date, and with respect to subsidies and contracts granted to these companies respectively. Presented 28th May, 1895.—*Mr. Cameron* *Not printed.*
58. Return to an order of the House of Commons, dated 1st May, 1895, for copies of all correspondence between the government, or any person or persons, together with copies of all petitions to the minister of public works and of all reports of engineers, relating to the pier at Morden, Nova Scotia, since 1st January, 1891. Presented 28th May, 1895.—*Mr. Borden* *Not printed.*
59. Return to an address of the House of Commons to his excellency the Governor General, dated 26th April, 1895, for copies of any applications by or on behalf of Mr. Charlebois for payment or for reference to arbitration of his claim for extras for work or materials in connection with the erection of the "Langevin Block;" also copies of all letters, telegrams and other communications between the government or any department, member or officer of the government and Mr. Charlebois or any person on his behalf, and of all orders in council, reports and recommendations of any member or officer of the government in reference to any such application or in reference to any such claim. Presented 28th May, 1895.—*Mr. Mulock* *Not printed.*
60. Return to an address of the Senate to the Governor General, dated 11th July, 1894, for a statement showing, in detail, the several sums paid for public printing for the year ending 30th June, 1883, and 30th June, 1893, respectively. Presented 31st May, 1895.—*Hon. Mr. Power* *Not printed.*

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61. Return to an order of the House of Commons, dated 13th March, 1893, for a return giving the names of the 804 manufacturers of the city of London referred to in the census of 1891; the industries in which they are engaged, and the number of hands employed by each. Presented 3rd June, 1895.—*Mr. Mills (Bothwell)*..... *Not printed.*
- 61a. Return to an order of the House of Commons, dated 29th April, 1895, for a return giving the names of the various manufacturing or industrial establishments in the counties of Queen's and Shelburne, Nova Scotia, as mentioned in the last Census returns, together with the names of the owners thereof and number of employees therein. Presented 10th June, 1895.—*Mr. Forbes*..... *Not printed.*
- 61b. Return to an order of the House of Commons, dated 13th March, 1893, for a return showing separately the various kinds of manufacturing establishments that make up the total number of 67 with which Liverpool, Nova Scotia, is credited by Bulletin No. 12. Presented 10th June, 1895.—*Mr. Forbes*..... *Not printed.*
- 61c. Supplementary return to no. 61a. Presented 17th June, 1895.—*Mr. Forbes*..... *Not printed.*
- 61d. Return to an order of the House of Commons, dated 28th May, 1894, for a return showing a description of each of the industries established in the county of Guysboro' as reported in the Census of 1891, showing the names of the several manufacturers engaged in the said industries, respectively; also showing the number of employees in each of said industries. Presented 19th June, 1895.—*Mr. Fraser*..... *Not printed.*
- 61e. Return to an order of the House of Commons, dated 25th April, 1894, for a return showing a description of each of the industries established in the county of Lunenburg, as reported in the census of 1891; also showing the names of the several manufacturers engaged in the said industries, respectively, also showing the number of employees in each of said industries. Presented 9th July, 1895.—*Mr. Forbes*..... *Not printed.*
- 61f. Return to an address of the House of Commons to his excellency the Governor General, dated 13th March, 1893, for a statement showing, on the occasion of the taking of the last Census of Canada, the following particulars in regard to each of the following municipalities, viz: the towns of Aurora and Newmarket, the villages of Holland Landing, Stouffville and Sutton West, and the townships of King, Whitchurch, East Gwillimbury, North Gwillimbury and Georgina, in the county of York, and the village of Bradford and township of West Gwillimbury, in the county of Simcoe: (a) The number of inhabited houses. (b) The number of empty houses. (c) The number of houses under construction. (d) The total number of industrial establishments. (e) The total value of machinery and tools. (f) The total number of employees (classified as men, women and children, respectively). (g) The total number of steam engines. (h) The names and numbers of the various industries and manufacturers in each of said municipalities. (j) The aggregate of yearly wages paid in 1891, in each of said municipalities. (k) The value of the manufactured products in 1891, in each of said municipalities. (l) The total capital invested in industrial establishments in 1891, in each of said municipalities. Presented 12th July, 1895.—*Mr. Mulock*..... *Not printed.*
62. Return to an order of the House of Commons, dated 26th April, 1895, for a statement showing the date the government ice-boats commenced running between Cape Traverse, P.E.I., and Cape Tormentine, how many trips made, how many passengers crossed both ways, how many mail bags carried across. The amount of revenue therefrom, and the expenditure in connection of said service up to 15th April, 1895. Presented 7th June, 1895.—*Mr. Perry*..... *Not printed.*
63. Return to an order of the House of Commons, dated 1st May, 1895, for a return showing the names of the government inspectors of wheat at Fort William, the number of cars of wheat inspected during each of the years from 1887 to 1894, both inclusive, the number of bushels of wheat shipped out of the elevators at Fort William during each of said years, the average quantity of wheat in store in the Canadian Pacific Railway's elevators at Fort William during each of said years, the fees allowed for inspection, and the quantity of grain allowed to be taken from each car as a sample by the inspector. Presented 7th June, 1895.—*Mr. Martin*.... *Not printed.*
64. Return to an order of the House of Commons, dated 3rd June, 1895, for a statement of the number of cheese factories in Prince Edward Island operated under the direction of the Dominion dairy commissioner in the season of 1894; the gross product of those factories; the amount, per pound of cheese, advanced by the government to the patrons; the cost of delivering the milk; the cost

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- of making, per pound of cheese, as well as the total cost; the names of the markets where the products sold, and the date of sales; the names of the purchasers; the quantity sold to each, with the price in each case; the total cost of making sales, and the sum, per pound of cheese, finally paid to the patrons. Presented 11th June, 1895.—*Mr. McMillan*.....*Not printed.*
65. Return to an order of the House of Commons, dated 3rd June, 1895, for a copy of the letter addressed to the commissioner of Indian affairs by the local agent Bastien at La Jeune Lorette, province of Quebec, of date January, 1894, concerning the case of *Picard vs. Picard*. Presented 12th June, 1895.—*Mr. Laurier*.....*Not printed.*
66. Return to an order of the House of Commons, dated 24th April, 1895, for a statement showing the gross earnings of the Pontiac Pacific Junction Railway since the 30th day of June, 1894; also a statement showing the total expenditure of said railway from same period. Also a statement showing the total expenditure of said railway from the same period on the following accounts respectively: (a) Wages and salaries of employees. (b) Payments to the president as such. (c) Payments to the directors as such. (d) Payments for other working expenses. (e) Payments on construction account not included in above. Presented 12th June, 1895.—*Mr. Devlin*.....*Not printed.*
- 66a. Return to an order of the House of Commons, dated 10th June, 1895, for copies of reports made by officers of the government in connection with the Pontiac Pacific Junction Railway. Also copies of letters received by the government having reference to the same subject. Presented 24th June, 1895.—*Mr. Devlin*.....*Not printed.*
67. Return to an order of the House of Commons, dated 3rd June, 1895, for copies of all petitions, letters and other documents exchanged with or addressed to the postmaster general in reference to savings bank stamps. Presented 12th June, 1895.—*Mr. Lépine*.....*Not printed.*
68. Return to an order of the House of Commons, dated 26th April, 1895, for copies of all petitions, memorials, correspondence and other documents in relation to the claim made against the government by Mr. L. T. Puizé, of Frazerville, in the county of Temiscouata. Presented 13th June, 1895.—*Mr. Choquette*.....*Not printed.*
69. Return to an order of the House of Commons, dated 28th May, 1894, for copies of all correspondence in relation to tenders, and of all tenders received by the government since 1st January, 1890, relating to the purchase of timber limits on Indian reserves. Presented 13th June, 1895.—*Mr. Devlin*.....*Not printed.*
70. Return to an order of the House of Commons, dated 3rd June, 1895, showing the number of islands sold from the Thousand Island group, in the river St. Lawrence, during the years 1874 to 1878, inclusive, to whom sold, the price at which each separate parcel was sold, and the average price per acre for the total acreage sold. Also a similar return for the years 1879 to 1895, inclusive. Presented 14th June, 1895.—*Mr. Taylor**Printed for sessional papers only.*
71. Return to an order of the House of Commons, dated 10th June, 1895, showing the number of Experimental Farm Reports published for the year 1893. The number published in English and French, respectively. The number allotted to each member of the House of Commons and Senate. The number distributed from each of the experimental farms, and the number still on hand. Presented 14th June, 1895.—*Mr. Griève*.....*Not printed.*
72. Return to an order of the House of Commons, dated 13th March, 1893, for copies of all correspondence and reports of government officials, relating to the construction of a public building at Kentville, N.S., and the purchase of a site for the same, in accordance with a vote of this House passed in 1886. Presented 14th June, 1895.—*Mr. Borden*.....*Not printed.*
73. Return to an order of the House of Commons, dated 3rd June, 1895, for copies of all papers and correspondence, not confidential, in connection with the disbandment of No. 3 Battery, Quebec Garrison Artillery. Presented 18th June, 1895.—*Mr. Langelier*.....*Not printed.*
74. Return to an address of the House of Commons to his excellency the Governor General, dated 24th April, 1895, for copies of all orders in council and departmental orders respecting the collection of tolls on public wharfs in the Lower St. Lawrence, and especially at St. John, Island of Orleans, and of all reports made by the collector respecting the collection of tolls at the said place. Presented 18th June, 1895.—*Mr. Laurier*.....*Not printed.*

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75. Return to an order of the House of Commons, dated 3rd June, 1895, for a return of all subsidized contracts made during the past twelve months, relating to the running of steamships between ports in the maritime provinces and ports in Cuba, Jamaica, or elsewhere in the West Indies. Presented 19th June, 1895.—*Mr. Davies*..... *Not printed.*
76. Return to an address of the House of Commons to his excellency the Governor General, dated 24th April, 1895, for a statement showing date of appointment of the Royal Commission on Prohibition, names of the commissioners and number of days on which the commission sat; also statement of total expenses incurred, up to date, on account of such commission, showing, separately, rate of pay per day allowed to each commissioner, and total amount so paid to each; amount paid for travelling expenses of each commissioner, and total travelling expenses; cost of reporting evidence taken by the commission; cost of printing such evidence, and the report of the commission; estimated total amount yet required to meet all remaining expenses connected with concluding the work of the commission. Presented 19th June, 1895.—*Mr. Cusey*..... *Not printed.*
77. Return to an order of the House of Commons, dated 10th June, 1895, for a return of all petitions, letters, and other papers to the government, asking for legislation to prevent alien labour being employed in Canada. Presented 19th June, 1895.—*Mr. Lovell*..... *Not printed.*
78. Return to an order of the House of Commons, dated 3rd June, 1895, for copies of all papers and correspondence relating to the purchase or lease of the property known as the "Old Carling Brewery" and situated in the city of London, on Waterloo and Pall Mall streets. Also copy of lease, if any. Presented 20th June, 1895.—*Mr. McMullen*..... *Not printed.*
79. Return to an order of the House of Commons, dated 24th April, 1895, for a return of all correspondence, agreements, reports, papers, etc., relating to the Canadian Mutual Aid, late the Canadian Mutual Life Association, and the Massachusetts Benefit Association, and for all correspondence, complaints, etc., from policy-holders; also all particulars regarding the amalgamation of the two companies or associations. Presented 20th June, 1895.—*Mr. Sproule*..... *Not printed.*
80. Return to an order of the House of Commons, dated 10th June, 1895, for a return giving copies of all petitions, letters and telegrams in the possession of the government relating to the placing of a bell-buoy on the inside of Little Hope island, off Lower Port Joli harbour. Presented 21st June, 1895.—*Mr. Forbes*..... *Not printed.*
81. Return to an address of the Senate to his excellency the Governor General, dated 7th June, 1895, for a return of the correspondence in regard to international copyright during the past year. Presented 21st June, 1895.—*Hon. Mr. Boulton*..... *Printed for sessional papers only.*
82. Return to an order of the House of Commons, dated 26th April, 1895, for a return showing the date the steamer "Stanley" commenced running in the fall of 1894, between Charlottetown, P.E.I., and Pictou, N.S., the date they commenced running between Georgetown, P.E.I., and Pictou, N.S. The date of each trip, both from Charlottetown and Georgetown to Pictou. The number of mail bags carried each trip. The number of passengers carried to and from Prince Edward Island. The receipts on account of passengers. The amount of freight carried both ways and the receipts therefor. The total expense and total receipts in connection with said steamer up to 15th April, 1895. And amount received for freight and passengers carried by the said steamer from Pictou to Charlottetown in the spring of 1894 and the spring of 1895, respectively. Presented 24th June, 1895.—*Mr. Perry and Mr. Macdonald (King's)*..... *Not printed.*
83. Return to an order of the House of Commons, dated 3rd June, 1895, for a statement showing the gross earnings of the Quebec and Lake St. John Railway since the 30th day of June, 1894. Also a statement showing the total expenditure of said railway from said period. Also a statement showing the total expenditure of said railway from the same period on the following accounts respectively: (a) Wages and salaries of employees. (b) Payments to the president as such. (c) Payments to directors as such. (d) Payments for other working expenses. (e) Payments on construction account not included in above. Presented 24th June, 1895.—*Mr. Lavergne*..... *Not printed.*
84. Return to an order of the House of Commons, dated 3rd June, 1895, for copies of all correspondence between H. Langevin, Félix Pilon, Alexandre Théoret, and others, concerning claims against the federal government on account of damages caused to their properties by the ss. "Ocean" breaking through lock no. 12 on the Beauharnois canal in the spring of 1894. Presented 24th June, 1895.—*Mr. Bergeron*..... *Not printed.*

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85. Return to an address of the House of Commons to his excellency the Governor General, dated 21st May, 1894, for copies of all correspondence that has passed between the post office department here, or any other department of the Canadian government and the government of the United States on the subject of certain packets of printed papers franked by a member of the United States Congress which were received in this country from the United States, and which, according to a statement made in the House by the postmaster general, 2nd April, were sent to the dead letter office as not being prepaid by stamps and not being legislative papers or documents. Also copies of all correspondence that has passed between the Canadian and United States governments on the subject of franked matter through the mails from one country to the other. Also copies of all correspondence that has passed between the post office department and the individuals to whom such rejected matter was addressed. Also copies of all correspondence between the post office department and any of the officers of the department on this subject, and copies of instructions sent to said officers in connection therewith. Presented 24th June, 1895.—*Mr. Somerville.*
Not printed.
86. General Rules and Orders, Exchequer Court of Canada. Presented 25th June, 1895, by Hon. W. H. Montague.....*Not printed.*
87. Return to an order of the House of Commons, dated 10th June, 1895, for copies of all tenders received by the government in response to an advertisement dated October, 1894, calling for tenders for the construction of section 1 of the Simcoe and Balsam Lake division and section 1 of the Peterborough and Lakefield division of the Trent canal. Also for the approximate quantities of the various classes of work as specified in the forms of tender for both the above sections, and on which the total amount of each tender was based. Presented 26th June, 1895.—*Mr. Somerville.*
Not printed.
88. Return to an order of the House of Commons, dated 3rd June, 1895, for a return of the manifests of the cargoes carried by the several steamships "Duart Castle," "Taymouth Castle," "Alpha" and "Beta" for the past twelve months ending 30th April last, subsidized to run between St. John and Halifax and Cuba and Jamaica and other ports in the West Indies. Also statement of the subsidies earned or paid to each of such steamships during such time. Also the names of all the shareholders in such steamships or in the company or companies entitled to receive such subsidies. Presented 27th June, 1895.—*Mr. Davies.*.....*Not printed.*
89. Return to an address of the House of Commons to his excellency the Governor General, dated 24th April, 1895, for copies of all correspondence not yet brought down between the Canadian government and the Imperial government and between the Imperial government and the French government concerning the French treaty. Presented 27th June, 1895.—*Mr. Laurier.*
Printed for sessional papers only.
90. Return to an order of the House of Commons, dated 3rd June, 1895, for a return of all correspondence and petitions from the council of the municipality of Morris, in the province of Manitoba, in reference to the taxation of unpatented lands held or occupied by settlers, within the limits of their municipality. Presented 28th June, 1895.—*Mr. LaRivière.*.....*Not printed.*
91. Return to an order of the House of Commons, dated 10th June, 1895, for copies of all correspondence with regard to the homestead entry of William Fleming for the north-east quarter of section 16 in township 9, range 14, west of the first principal meridian, and also of all correspondence with Nathaniel Boyd, M. P., as to said quarter-section, and of Mr. Boyd's lease of said land, and also of the regulations as to leasing land and as to homesteading leased lands. Presented 28th June, 1895.—*Mr. Martin.*.....*Not printed.*
92. Return to an address of the House of Commons to his excellency the Governor General, dated 14th May, 1894, for copies of all correspondence, reports or judgments, in relation to the dismissal of Mr. B. Loisselle (postmaster of Ste. Angèle de Monnoir). And a copy of the record, depositions, declaration and pleas in suit brought in Montreal of Loisselle vs. Guillet, and the inspector's report. Presented 2nd July, 1895.—*Mr. Brodeur and Mr. Langelier.*.....*Not printed.*
- 92a. Supplementary return to no. 92. Presented 12th July, 1895.—*Mr. Brodeur and Mr. Langelier.*
Not printed.

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93. Return to an order of the House of Commons, dated 10th June, 1895, for a return of all petitions, letters or other documents from the inhabitants of Duvar Road, Prince county, Prince Edward Island, or from any other person, asking for a flag station at Duvar Road railway crossing. Presented 2nd July, 1895.—*Mr. Ferru*..... *Not printed.*
94. Return to an order of the House of Commons, dated 3rd June, 1895, for a return showing the names, if any, of persons appointed to the Civil Service of Canada under chapter 18, 57-58 Victoria, and the offices, if any, to which they were appointed. Presented 5th July, 1895.—*Mr. Maclean (York)*..... *Not printed.*
95. Return to an address of the House of Commons to his excellency the Governor General, dated 10th June, 1895, for copies of all orders in council respecting the purchase of a site for a post office building in the town of Portage la Prairie, in Manitoba; also for copies of all instructions to, and reports by, Mr. Daniel Smith respecting said site; also of all petitions presented to his excellency the governor general or the department of public works in connection with the selection of a site for said building. Presented 5th July, 1895.—*Mr. Martin*..... *Not printed.*
96. Return to an order of the House of Commons, dated 29th April, 1895, for a return showing the amounts paid in customs duties at Waneta, Nelson, Kaslo and the boundary, Kootenay river, from 1890 to 1894 inclusive, giving the amount paid yearly at each outpost. Also the names of the customs officers at those places and the salary paid to each. Presented 11th July, 1895.—*Mr. Mara and Mr. McMullen*..... *Not printed.*
97. Return to an order of the House of Commons, dated 10th June, 1895, for a return showing the names of vessels, etc., that paid wharfage dues at Tignish harbour, P.E.I., the amount paid by each vessel, the date of entry and clearance of each vessel, and the sum total collected and paid in for the last fiscal year. Presented 12th July, 1895.—*Mr. Perry*..... *Not printed.*
98. Return to an order of the House of Commons, dated 10th June, 1895, for copies of all correspondence and estimates of value for the 135 acres of lands on the banks of the Richelieu river sold to one Foster for \$650, the date of sale, and all correspondence as to value of timber as well as land. Presented 16th July, 1895.—*Mr. McMullen*..... *Not printed.*
99. Return to an order of the House of Commons, dated 24th June, 1895, for a return of all correspondence, petitions, memorials or other documents, relative to the claims of settlers in Manitoba and the Territories, having paid for their pre-emption lots, when others were allowed homesteading the same as a second homestead. Presented 16th July, 1895.—*Mr. LaRivière*..... *Not printed.*
100. Return to an order of the House of Commons, dated 3rd June, 1895, for copies of all correspondence and reports in reference to the condition of the breakwater across the Yarmouth Bar at Yarmouth, Nova Scotia, and a statement of the original cost and subsequent expenditure on the same. Presented 19th July, 1895.—*Mr. Flint*..... *Not printed.*
101. Return to an address of the Senate to his excellency the Governor General, dated 3rd June, 1895, for a copy of all memorials, petitions, representations and correspondence addressed to the government by the harbour commissioners of Montreal, or by any other corporation or individuals, concerning the finances of said corporation, the cost of works in progress or proposed for the enlargement of the harbour of Montreal, as well as of the modifications suggested in the said works. Also a copy of all memorials, plans, reports, petitions and correspondence relating to the construction of an inland basin and of a dry dock in the eastern part of the harbour of Montreal. Also a copy of all resolutions on this subject passed by the Montreal harbour commissioners. Also a copy of the order in council appointing a commission of engineers to inquire into the nature and cost of the works now being executed in the harbour of Montreal, together with a copy of the instructions given by the government to this commission. Also a copy of all evidence, or summary of evidence, given in the course of the inquiry held by the said commission. Also a copy of the report of the said commission, and of any special report by any of its members, and of all plans and statements of cost accompanying such reports. Presented 19th July, 1895.—*Hon. Mr. Desjardins*..... *Not printed.*
102. Return to an order of the House of Commons, dated 29th April, 1895, for copies of all petitions, correspondence and reports in regard to making Point Tupper the terminus of the Cape Breton Railway on the Strait of Canso, and with respect to the construction of a branch line of the government railway to Hawkesbury. Presented 22nd July, 1895.—*Mr. Cameron*..... *Not printed.*

 VOLUME 11—*Concluded.*

- 103.** Return to an order of the House of Commons, dated 17th June, 1895, for a return of all correspondence, petitions, memorials, reports or documents, relative to the extension of the railway system in the province of Prince Edward Island. Presented 22nd July, 1895.—*Mr. Macdonald (Huron)*
Not printed.
- 103a.** Return to an address of the Senate to his excellency the Governor General, dated 3rd July, 1895, for copies of all petitions praying for railway extension in Prince Edward Island. Also the chief engineer's report thereon, showing the estimated cost, working expenses and probable earnings of said proposed branch railway; and also the estimated increased earnings on the Prince Edward Island Railway which will be effected by the operations of the said proposed branches. Presented 22nd July, 1895.—*Hon. Mr. Prowse**Not printed.*
- 104.** Return to an order of the House of Commons, dated 10th June, 1895, for a return giving copies of all lumber and timber supplied, under contract or otherwise, upon the Welland canal, from 1st January, 1885, to 1st January, 1895; the names of the contractors, the quantities supplied and the prices paid, either under contract with the government or by purchase. Presented 22nd July, 1895.—*Mr. Lowell**Not printed.*
- 105.** Return to an address of the Senate to his excellency the Governor General, dated 17th June, 1895, calling for certain papers in connection with the Baie des Chaleurs scandal. Presented 12th July, 1895.—*Hon. Mr. Landry**Not printed.*

58 Victoria.

Sessional Papers (No. 4.)

A. 1895

REPORT

OF THE

SUPERINTENDENT OF INSURANCE

OF THE

DOMINION OF CANADA

FOR THE

YEAR ENDED 31st DECEMBER

1894

PRINTED BY ORDER OF PARLIAMENT



OTTAWA

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Department of Finance—Insurance Branch.

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Department of Finance—Insurance Branch.

OFFICE OF THE SUPERINTENDENT OF INSURANCE,
OTTAWA, 22nd July, 1895.

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 1894, 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, 1894.

During the year 1894 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 differs from that of the previous year by the withdrawal of 2 British companies, the Albion Fire Insurance Association and the Employers' Liability. 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 1894.

The cash received for premiums during the year in Canada has amounted to \$6,711,369, being less than that received in 1893 by \$82,226; and the amount paid for losses has been \$4,589,363, which is less than that paid in 1893 by \$463,327. The ratio of losses paid to premiums received is shown in the following table:—

FIRE Insurance in Canada in 1894.

	Paid for Losses.	Received for Premiums.	Rate of Losses Paid per cent of Premiums Received.	The same for 1893.
	\$	\$		
Canadian Companies.....	801,871	1,108,294	72·35	70·06
British do.....	3,094,861	4,602,747	67·24	75·62
American do.....	692,631	1,000,328	69·24	73·55
Total.....	4,589,363	6,711,369	68·38	74·37

The corresponding results for the twenty-six 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
Totals.. .. .	112,024,078	77,802,439	69·45

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

FIRE Insurance in Canada for the twenty-six years—1869—1894.

	Premiums Received.	Losses Paid.	Rate of Losses Paid per cent of Premiums Received.
	\$	\$	
Canadian Companies	29,386,748	21,080,844	71·74
British do	72,022,185	49,552,399	68·80
American do	10,615,145	7,169,196	67·54
Totals.. .. .	112,024,078	77,802,439	69·45

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 64·02.

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

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incurred to premiums received comes out 68·69 per cent, which is 6·86 per cent less than the 75·55 of the previous year, and is 5·33 per cent greater than the average for the last fifteen years (63·36). The following are the rates of incurred losses from 1880 :—

	1894.	1893.	1892.	1891.	1890.	1889.	1888.	1887.	1886.	1885.	1884.	1883.	1882.	1881.	1880.
Canadian.....	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	54·50
British.....	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	37·28
American.....	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	46·73
Totals.....	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	43·82

Some indication of the relative condition of fire insurance in the different provinces is given by the following return furnished by seventeen of the companies operating therein :—

	Net Premiums.	Losses Paid.	Loss Rate.	The same for 1893.	The same for 1892.	The same for 1891.
	\$	\$				
Ontario.....	1,243,722	863,529	69·43	64·98	66·16	63·00
Quebec.....	891,051	637,671	71·56	83·44	68·68	64·23
Nova Scotia.....	252,158	96,003	38·07	67·88	45·91	65·80
New Brunswick.....	215,245	135,506	62·95	95·43	105·73	49·68
Prince Edward Island.....	18,524	5,670	30·61	64·17	58·66	55·78
Manitoba.....	229,563	217,132	94·58	57·69	53·39	29·59
British Columbia.....	193,164	92,527	47·90	32·08	36·54	51·89

FIRE Insurance in Canada, 1894.

The gross amount of policies, new and renewed, taken during the year by fire companies was \$653,589,428, showing a decrease of \$34,014,811 over the amount taken in 1893. The premiums charged thereon amounted in 1894 to \$8,158,032·70, being an increase of \$42,438·32 over the amount charged the previous year. The rate of premiums is greater than that of 1893, and the loss rate (68·38) is less (5·99), being only 4·36 per cent greater than the average loss rate (64·02) for the past twenty-six 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 1893.	The same for 1892.	The same for 1891.	The same for 1890.
	\$	\$					
Canadian Companies.....	121,562,165	1,634,115 69	1·34	1·25	1·24	1·25	1·22
British do.....	435,237,770	5,345,385 42	1·23	1·16	1·16	1·14	1·11
American do.....	96,789,493	1,178,531 59	1·22	1·18	1·16	1·14	1·07
Totals.....	653,589,428	8,158,032 70	1·25	1·18	1·18	1·16	1·13

The decrease in the amounts taken in 1894 as compared with 1893, among Canadian companies, is \$2,223,518. Among British companies there is a decrease of \$23,016,594, and among American companies there is a decrease of \$8,774,699.

CANADIAN COMPANIES.

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

Increase.—British America, \$3,745,321; London Mutual, \$2,489,812; Mercantile, \$1,596,598; Western, \$723,052. Total, \$8,554,783.

Decrease.—Eastern, \$10,426,462; Quebec, \$351,839. Total, \$10,778,301. Total decrease, \$2,223,518.

BRITISH COMPANIES.

Increase.—Atlas, \$1,165,472; Caledonian, \$536,066; London Assurance, \$207,758; Manchester Fire, \$5,119,009; National, of Ireland, \$1,165,472; Sun Fire, \$2,604,231; Union Assurance, \$5,072,994. Total, \$15,871,002.

Decrease.—Albion, \$11,868,962; Alliance, \$4,248,653; Commercial Union, \$311,884; Employers' Liability, \$416,399; Guardian, \$1,554,026; Imperial, \$1,384,876; Lancashire, \$373,459; Liverpool & London & Globe, \$1,376,278; London & Lancashire Fire, \$2,394,919; North British, \$2,179,771; Northern, \$1,783,307; Norwich Union, \$965,624; Phoenix, of London, \$1,012,687; Royal, \$4,192,743; Scottish Union and National, \$2,283,694; United Fire, \$2,540,314. Total, \$38,887,596. Total decrease, \$23,016,594.

AMERICAN COMPANIES.

Increase.—Hartford, \$2,348,795; Insurance Company of North America, \$932,361. Total, \$3,281,156.

Decrease.—Ætna Fire, \$1,057,297; Agricultural, of Watertown, \$816,852; Connecticut Fire, \$450,000; Phenix, of Brooklyn, \$4,075,184; Phoenix, of Hartford, \$4,412,657; Queen, of America, \$1,243,865. Total, \$12,055,855. Total decrease, \$8,774,699.

PREMIUMS AND LOSSES COMPARED WITH RISKS.

The average rate of premium charged on each \$1,000 of risks taken in 1894 is \$12,482 as against \$11,803, which was the corresponding rate in 1893. 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 \$5.50 per \$1,000 current risk. The corresponding rates for 1882-3-4-5-6-7-8-9-90-1-2-3 were \$5.68, \$5.56, \$5.37, \$4.54, \$5.48, \$5.70, \$4.70, \$4.19, \$4.84, \$5.33, \$5.61, and \$6.17, respectively.

Department of Finance—Insurance Branch.

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 1893 are appended within parentheses :—

London Mutual, \$2.54 (\$2.58); Agricultural, of Watertown, \$2.99 (\$2.44); Liverpool and London and Globe, \$4.16 (\$5.93); North British, \$4.32 (\$6.45); Imperial, \$4.44 (\$6.38); Connecticut Fire, \$4.46 (\$6.14); Ætna Fire, \$4.75 (\$5.87); Phenix, of Brooklyn, \$4.77 (\$5.51); Royal, \$4.91 (\$5.28); Northern, \$4.94 (\$6.31); Western, \$5.01 (\$5.34); Phoenix, of London, \$5.03 (\$5.36); Lancashire, \$5.11 (\$5.93); London Assurance, \$5.15 (\$5.32); London and Lancashire Fire, \$5.33 (\$4.34); Caledonian, \$5.38 (\$7.11); Scottish Union and National, \$5.62 (\$6.18); Manchester, \$6.00 (\$10.94); Queen, of America, \$6.09 (\$5.96); Guardian, \$6.09 (\$4.57); Norwich Union, \$6.21 (\$6.02); Commercial Union, \$6.24 (\$7.07); British America, \$6.33 (\$5.38); Hartford Fire, \$6.46 (\$6.20); Alliance, \$6.70 (\$7.74); Mercantile, \$6.76 (\$6.62); Quebec, \$7.17 (\$8.01); Phoenix, of Hartford, \$7.17 (\$10.47); Atlas, \$7.34 (\$9.63); National, of Ireland, \$7.34 (\$9.33); United Fire, \$7.48 (\$8.70); Insurance Company of North America, \$8.78 (\$7.19); Eastern, \$9.03 (\$10.36); Union Assurance, \$9.19 (\$10.88); Sun Fire, \$9.24 (\$9.73).

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 paid for losses to those received for premiums during the year. For convenience of comparison the rates of 1893 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 1894.

	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	The same for 1893.	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 1893.
	\$	\$ cts.			\$ cts.	\$ cts.		
<i>Canadian Companies.</i>								
British America.....	26,058,860	354,207 21	1·36	1·23	148,828 64	220,397 97	67·53	71·41
Eastern.....	16,249,601	203,686 99	1·25	1·26	151,671 52	164,115 15	92·42	71·19
London Mutual.....	18,042,907	218,184 61	1·21	1·22	126,532 41	155,762 40	81·23	80·71
Mercantile.....	14,544,278	190,143 05	1·31	1·24	99,890 05	161,648 63	61·79	63·14
Quebec.....	9,274,187	128,222 12	1·38	1·31	63,310 94	86,521 59	73·17	78·99
Western.....	37,392,332	539,671 71	1·44	1·25	211,637 09	319,848 19	66·17	64·39
Total.....	121,562,165	1,634,115 69	1·34	1·25	801,870 65	1,108,293 93	72·35	70·06
<i>British Companies.</i>								
Alliance.....	17,519,618	209,849 67	1·20	1·10	162,231 70	175,016 22	92·70	87·36
Atlas.....	9,800,424	132,637 80	1·35	1·31	65,668 61	115,078 46	57·06	75·99
Caledonian.....	14,636,460	165,903 37	1·13	1·09	102,018 56	147,031 24	69·39	73·36
Commercial Union.....	34,635,873	453,821 61	1·31	1·25	241,679 50	385,646 50	62·37	69·63
Guardian.....	27,390,408	329,852 37	1·20	1·16	217,303 55	287,175 36	75·67	58·49
Imperial.....	17,315,434	210,500 94	1·22	1·18	106,668 86	186,055 04	57·33	84·79
Lancashire.....	23,133,883	298,663 47	1·29	1·26	157,654 20	260,854 28	60·44	75·63
Liverpool and London and Globe.....	32,330,776	369,439 91	1·14	1·07	215,782 67	330,174 86	65·35	86·87
London and Lancashire..	15,645,509	193,988 18	1·24	1·17	108,758 10	170,472 34	63·80	49·16
London Assurance.....	13,761,307	141,267 42	1·03	0·96	75,178 85	118,754 18	63·31	69·94
Manchester.....	17,711,348	219,897 18	1·24	1·22	148,744 61	190,006 13	78·28	92·22
National, of Ireland.....	9,800,424	132,637 80	1·35	1·31	65,741 16	115,078 46	57·13	77·58
North British.....	38,294,814	429,570 05	1·12	1·09	225,264 44	396,615 01	56·80	87·67
Northern.....	16,075,025	194,901 37	1·21	1·15	113,861 86	161,571 29	70·47	70·49
Norwich Union.....	13,206,281	154,817 22	1·17	1·14	114,258 33	137,556 59	83·06	64·11
Phoenix, of London.....	25,543,901	323,815 31	1·27	1·13	162,356 98	260,505 57	62·32	63·35
Royal.....	54,247,148	636,525 91	1·17	1·11	402,605 09	568,971 73	70·76	75·06
Scottish Union and Na- tional.....	14,191,019	151,772 77	1·07	1·02	81,758 36	119,941 04	68·17	81·54
Sun Fire.....	11,605,144	153,532 13	1·32	1·27	88,469 42	127,494 15	69·39	62·02
Union Assurance.....	16,123,013	253,091 26	1·57	1·47	117,320 71	192,299 76	61·01	68·01
United Fire.....	12,269,961	188,899 68	1·54	1·45	121,534 29	156,449 35	77·68	88·34
Total.....	435,237,770	5,345,385 42	1·23	1·16	3,094,859 85	4,602,747 17	67·24	75·62
<i>American Companies.</i>								
Ætna Fire.....	15,000,340	179,584 86	1·20	1·15	77,815 82	138,190 96	56·31	63·44
Agricultural, of Water- town.....	6,951,200	65,245 97	0·94	0·91	55,665 59	43,929 96	126·71	83·43
Connecticut Fire.....	2,750,000	37,424 00	1·36	1·16	13,618 59	32,810 90	41·51	62·13
Hartford.....	15,811,420	159,708 78	1·01	1·15	94,407 31	144,480 08	65·34	70·15
Insurance Co. of N. A.....	9,209,910	110,060 32	1·20	1·12	58,652 84	82,918 61	70·74	65·04
Phenix, of Brooklyn.....	7,129,247	89,776 86	1·26	1·07	62,605 82	89,541 98	69·92	70·78
Phenix, of Hartford.....	16,137,726	225,151 92	1·40	1·35	145,013 02	192,950 65	75·16	96·43
Queen, of America.....	23,799,650	311,578 88	1·31	1·23	184,851 15	275,504 31	67·10	63·04
Total.....	96,789,493	1,178,531 59	1·22	1·18	692,630 14	1,000,327 45	69·24	73·55
Grand total.....	653,589,428	8,158,032 70	1·25	1·18	4,589,360 64	6,711,369 12	68·38	74·37

Department of Finance—Insurance Branch.

BRITISH FIRE COMPANIES.

The total cash receipts from premiums were \$4,602,747, being a decrease of \$20,449 as compared with the previous year; the payments for losses were \$3,094,861, being \$401,251 less than for 1893; while the general expenses amounted to \$1,335,781, being \$3,267 greater than in 1893, thus leaving a balance of \$172,105 in favour of the companies. In the previous year there was a balance of \$205,430 adverse to the companies.

Paid for losses.....	\$ 3,094,861
do general expenses.....	1,335,781
	\$4,430,642
Total.....	\$4,430,642
Received for premiums.....	4,602,747
	\$ 172,105
Balance in favour.....	\$ 172,105

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

Balances in favour.—Atlas, \$16,264; Caledonian, \$2,142; Commercial Union, \$41,523; Imperial, \$18,399; Lancashire, \$28,857; Liverpool and London and Globe, \$17,116; London and Lancashire Fire, \$13,989; London Assurance, \$4,369; National, of Ireland, \$16,192; North British, \$63,801; Northern, \$3,585; Phoenix, of London, \$33,921; Royal, \$12,215; Scottish Union and National, \$9,161; Union Assurance, \$22,439. Total, \$303,973.

Adverse balances:—Alliance, \$45,337; Guardian, \$26,981; Manchester, \$24,932; Norwich Union, \$9,558; Sun Fire, \$5,326; United Fire, \$19,734. Total, \$131,868.

Total balance in favour, \$172,105.

For every \$100 of premiums received there were spent, on the average, \$67.24 in payment of losses and \$29.02 for general expenses.

In 1893 the loss rate was \$75.62 and the general expenses \$28.82 for every \$100 of premiums received.

For the fire business the rate of premium was \$12,282 per \$1,000 of risks taken, as against \$11,618 in 1893.

Hence these companies have done a smaller volume of business than in 1893 at a higher rate of premium and a higher rate of expense, and at a lower rate of loss.

Collecting the results for the twenty years from 1875 to 1894, as regards the receipts for premiums and the expenditure of the British companies, we find:—

Paid for losses (1875–1894)	\$43,829,602
do general expenses	16,358,207
	\$60,187,809
Total payments	\$60,187,809
Received for premiums.....	63,803,442
	\$ 3,615,633
Excess of receipts over payments.....	\$ 3,615,633

It will be seen, from an examination of the table given below, that an adverse balance was in existence from the year 1877 until 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; 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 1894 when it amounted to \$3,615,633.

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

+ 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 lxiii. Only two or three of these companies profess to make any special provision for 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 the paid-up capital, less favourable to the companies.

AMERICAN FIRE COMPANIES.

The receipts for premiums were \$1,021,471; the payments for losses \$694,934; and the general expenses \$319,145. Hence, for every \$100 of premiums received there were spent on the average \$68.03 in payment of losses, and \$31.24 in general expenses.

Department of Finance—Insurance Branch.

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

Balances in favour.—Ætna Fire, \$40,821; Hartford, \$17,870; Connecticut Fire, \$9,196; Queen, \$13,582. Total, \$81,469.

Adverse Balances.—Agricultural, of Watertown, \$40,291; Insurance Company of North America, \$6,624; Phenix, of Brooklyn, \$259; Phoenix, of Hartford, \$26,903. Total, \$74,077.

Total balance in favour, \$7,392.

The results of the total business of these companies, from 1875 to 1894, inclusive, are as follows:—

Paid for losses (1875-94).....	\$6,478,986
do general expenses.....	2,439,520
	\$8,918,506
Received for premiums.....	9,591,758
	\$ 673,252

The table given below shows the result of the business of each year from 1875 to 1894, inclusive, and the total results from year to year during the same period.

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

+ 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.

FIRE INSURANCE, 1894.

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	26,058,860	220,398	148,829	67·53	86,618,221	980,031	567,441	57·90
Quebec	9,274,187	86,522	63,311	73·17	4,710,936	54,722	38,234	69·87
Western	37,392,332	319,848	211,637	66·17	117,301,474	1,268,466	836,921	65·98
Totals	72,725,379	626,768	423,777	67·61	208,630,631	2,303,219	1,442,596	62·63

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 1894 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
Totals	12,729,335	8,000,969	62·85	26,954,851	18,458,220	68·48

Department of Finance—Insurance Branch.

The assets of the six Canadian companies doing fire business amounted, at the end of the year, to \$4,938,247, covering a total amount of insurance of all kinds of \$362,633,144, being at the rate of \$13.62 for every \$1,000 of insurance in force; they have also a reserve of subscribed capital not called up, amounting to \$2,035,080, making a total security of \$19.23 for every \$1,000 insured. The liabilities of the same companies amounted to \$2,978,312, made up as follows:—

Unsettled losses.....	\$ 490,832
Unearned premiums.....	2,424,284
Sundry.....	63,196

Total.....	\$ 2,978,312

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 \$1,959,935.

The capital stock of these companies paid up or in course of payment, amounts to \$2,139,920, and the result shows an excess of liabilities, including this capital, over assets to the amount of \$179,985. At the end of 1893, there was an impairment of \$171,425.

The following table gives the condition at the end of 1894 of all the Canadian stock companies in reference to their surplus or impairment of paid-up capital.

FIRE and Marine Insurance Companies, 31st December, 1894.

	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			187,662	52		None.
Eastern.....	1,000,000	00	250,000	00			82,863	91		750,000 00
Mercantile Fire.....	200,000	00	40,000	00	7,177	85				160,000 00
Quebec.....	225,000	00	†99,920	00	39,142	70				125,080 00
Western.....	2,000,000	00	1,000,000	00	18,888	61				1,000,000 00
Totals.....	4,175,000	00	2,139,920	00	65,209	16	270,526	43		2,035,080 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 1894:—

British America, \$2,718.03; Eastern, \$901.88; Quebec, \$7,235.25; Western, \$7,403.39.

Loss or deterioration during 1894:—

London Mutual, \$16,766.74; Mercantile, \$10,051.09.

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 1894 a total cash income of \$4,289,162.27, which is made up as follows:—

	1894.	The same in 1893.	The same in 1892.	The same in 1891.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Premiums.....	4,142,923 05	4,143,323 99	3,579,893 51	3,586,851 72
Interest and dividends.....	140,213 35	139,080 23	117,770 41	134,421 14
Sundry.....	6,025 87	*205,621 62	83,291 41	12,208 29
Total.....	4,289,162 27	4,488,025 84	3,780,955 33	3,733,481 15

In the same way the cash expenditure during 1894 has been \$4,296,334.12, distributed into:—

	1894.	The same in 1893.	The same in 1892.	The same in 1891.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Losses paid.....	2,749,953 12	2,911,005 90	2,454,821 80	2,588,894 16
General expenses.....	1,389,355 44	1,402,862 69	1,440,994 51	1,198,806 97
Dividends to stockholders.....	157,025 56	112,163 43	128,372 23	145,256 90
Total.....	4,296,334 12	4,426,032 02	4,024,188 54	3,932,958 03

Thus it appears that for every \$100 of income there has been spent \$100.16, namely, for losses, \$64.11; for general expenses, \$32.39; and for dividends to stockholders, \$3.66. Hence, also, for every \$100 of premiums received there has been paid out \$66.38 for losses, \$33.54 for expenses, and \$3.79 for dividends to stockholders.

The total cash income received by the Canadian companies during the twenty years from 1875 to 1894 inclusive, is \$71,046,375.12. The respective amounts for the several years and the distribution thereof under proper headings are shown in the subjoined table:—

CANADIAN COMPANIES—INCOME for the Years 1875 to 1894.

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
Total.....	67,417,340 96	3,050,885 15	578,149,01	71,046,375 12

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

Department of Finance—Insurance Branch.

The expenditure of the same companies during the same period of twenty years amounted in the aggregate to the sum of \$72,218,403.34, thus showing an excess of expenditure over income to the amount of \$1,172,028.22. The amounts expended in the respective years and their distribution under proper headings, are given in the following table:—

EXPENDITURE FOR THE YEAR 1875 TO 1894.

YEAR.	Losses Paid.	al Expenses.	Dividends to Shareholders.	Total Expenditure.	<i>e</i> Excess of Income over Expenditure. — <i>d</i> The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
1875.....	1,694,885 99	985,926 28	159,608 88	2,840,421 15	<i>e</i> 627,577 67
1876.....	2,746,563 00	1,342,268 96	213,655 04	4,302,487 00	<i>e</i> 74,422 70
1877.....	3,555,283 21	1,234,552 83	125,928 21	4,915,764 25	<i>d</i> 1,178,084 36
1878.....	1,891,130 71	1,026,354 51	146,163 83	3,063,649 05	<i>d</i> 4,408 78
1879.....	1,966,854 83	938,436 79	159,253 74	3,064,545 36	<i>d</i> 5,276 02
1880.....	2,236,943 54	889,409 73	164,650 50	3,291,003 77	<i>e</i> 116,485 07
1881.....	2,898,045 45	901,679 10	145,137 85	3,944,862 40	<i>d</i> 612,842 23
1882.....	2,294,212 90	917,526 03	110,813 47	3,322,552 40	<i>d</i> 134,155 01
1883.....	2,291,429 02	925,970 41	110,480 00	3,327,879 43	<i>d</i> 159,369 01
1884.....	2,165,708 63	871,037 06	102,675 50	3,139,421 19	<i>d</i> 14,459 84
1885.....	1,985,256 67	917,879 59	99,896 73	3,003,032 99	<i>e</i> 209,544 44
1886.....	2,128,942 82	926,299 50	114,809 02	3,170,051 34	<i>e</i> 60,022 96
1887.....	2,397,382 03	1,031,696 74	123,422 74	3,552,501 51	<i>d</i> 72,611 52
1888.....	2,355,960 53	1,009,167 74	122,198 27	3,487,326 54	<i>d</i> 2,897 14
1889.....	2,417,046 62	1,064,557 52	126,759 42	3,608,363 56	<i>e</i> 63,626 33
1890.....	2,254,866 61	1,114,472 16	135,689 92	3,505,028 69	<i>e</i> 248,284 64
1891.....	2,588,894 16	1,198,806 97	145,256 90	3,932,958 03	<i>d</i> 199,476 88
1892.....	2,454,821 80	1,440,994 51	128,372 23	4,024,188 54	<i>d</i> 243,233 21
1893.....	2,911,005 90	1,402,862 69	112,163 43	4,426,032 02	<i>e</i> 61,993 82
1894.....	2,749,953 12	1,389,355 44	157,025 56	4,296,334 12	<i>d</i> 7,171 85
Total	47,985,187 54	21,529,254 56	2,703,961 24	72,218,403 34	<i>d</i> 1,172,028 22

INLAND NAVIGATION AND OCEAN MARINE INSURANCE, 1894.

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, \$528,882; losses incurred, \$353,659, of which were paid \$281,658, leaving a balance of \$72,001 of them still unsettled. There was also paid during the year the sum of \$82,572 on account of losses incurred in previous years, making the total payments during the year, on account of losses, \$364,031, while the total outstanding or unsettled losses at the end of the year were \$73,844.

Ocean Marine.

Premiums received, \$239,193; losses incurred, \$148,855, of which were paid \$140,715, leaving a balance of \$8,140 of them still unsettled. There was also paid during the year \$12,676 on account of losses incurred in previous years, making the total payments during the year, on account of losses, \$153,391, while the total outstanding or unsettled losses at the end of the year were \$8,206.

The marine business has been, on the whole, more favourable than the year previous. The losses incurred in the inland marine business amounted to 66·87 per cent of the premiums received, while last year the rate was 93·82.

In the ocean business the rate of losses incurred to premiums received was 62·23, while last year it was 72·89. 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 lxii and details of this and the ocean business for the individual companies on pages lx and lxi.

LIFE INSURANCE, 1894.

The business of life insurance has been transacted by 30 active companies, of which 12 are Canadian, 8 British and 10 American.

The list of life companies does not differ from that of the previous year.

INSURANCES EFFECTED DURING THE YEAR.

The total amount of policies in Canada taken during the year 1894 was \$49,525,257, which is greater than the amount taken in 1893 by \$4,322,410. The Canadian companies show an increase in 1894 of \$580,927; the American companies have an increase of \$3,495,122, while in 1893 they had a decrease of \$1,263,711; and the British companies have an increase of \$246,361, whilst in 1893 they had a decrease of \$657,358, the total increase in 1894 being \$4,322,410, as above stated.

The respective amounts effected are:—

Canadian companies	\$28,670,364
British do	3,214,216
American do	17,640,677

So that the amount taken by native companies exceeds that taken by the British and American together by nearly \$8,000,000. The details of the increase or decrease among the respective companies are given on pages lxxviii and lxxix.

Life Insurance in Force in 1894.

The total amount of insurance in force at the close of the statements was \$308,161,436, which shows the large increase of \$12,538,714 over that of the previous year, being distributed as follows:—

	Total in force.	Increase.
Canadian companies	\$177,511,846	\$10,036,974
British do	33,911,885	368,001
American do	96,737,705	2,134,739
Total	\$308,161,436	\$12,538,714

Department of Finance—Insurance Branch.

The following tables will enable the progress of the total business to be traced during the past twenty 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 1875–1894.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	5,077,601	1,680,833	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
Totals.....	320,043,555	58,902,878	187,571,095	566,517,528

* Including 20 months' business of the Canada Life.

AMOUNTS of Insurance in Force, 1875–1894.

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

Amount of Insurance terminated in 1894.

The amount of insurance terminated in natural course, namely, by death, maturity or expiry, was \$4,652,944, which is less by \$432,787 than the corresponding amount in the previous year; and the amount terminated by surrender and lapse was \$30,452,742, being greater than that in the previous year by \$7,059,319.

Relatively to the amounts at risk the amounts so terminated are greater than those of the previous year, giving for every \$1,000 of current risk \$14.21 terminated in natural course and \$95.05 by surrender and lapse, making a total of \$109.26. In the year 1893 these rates were \$16.52 and \$77.54 respectively, making a total of \$94.06, thus giving a difference of \$15.20 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.				
	1890.	1891.	1892.	1893.	1894.	1890.	1891.	1892.	1893.	1894.
Canadian companies	\$14 65	\$15 08	\$16 00	\$12 89	\$11 47	\$87 46	\$75 85	\$77 04	\$74 74	\$84 59
British do	21 90	22 17	20 85	23 03	17 83	60 68	55 46	50 81	63 02	61 79
American do	19 01	22 26	22 70	20 46	17 81	81 48	76 15	94 52	87 58	124 74

The total termination amounts to about 70.68 per cent of the amount of new policies. The actual amounts of termination were distributed as follows:—

	Naturally.	By Surrender and Lapse.
Canadian companies	\$2,084,740	\$15,379,461
British do	626,711	2,172,011
American do	1,841,493	12,901,270
Total	<u>\$4,552,944</u>	<u>\$30,452,742</u>

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

Canadian Policies in Force.

Omitting the industrial policies of the North American, 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	106,609	175,291,169	1,644
British do	17,075	33,911,885	1,986
American do	50,043	92,617,463	1,851
Totals	173,727	301,820,517	1,737

Department of Finance—Insurance Branch.

The average amount of *new* policies is, for Canadian companies, \$1,466; for British companies, \$1,841; and for American, \$1,932. The corresponding amounts last year were \$1,583, \$1,830, and \$1,893.

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.

	1894.		1893.	1892.	1891.	1890.	1889.	1888.	1887.	1886.	
	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.	204,023	2,107	10·327	10·176	10·676	10·178	10·148	8·846	8·614	8·317	8·132
Assessment companies.	35,798	290	8·101	9·407	8·946	9·345	8·475	8·250	9·727	9·120	7·997
Retired companies	5,142	136	26·449	22·574	26·512	20·109	21·417	16·840	23·489	17·943	15·817
Total	244,963	2,533	10·340	10·364	10·860	10·335	10·340	9·083	9·495	8·955	8·656

PREMIUM-INCOME during the respective years, 1875—1894.

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
Totals.	49,831,519	15,994,317	40,630,248	106,456,084

* Including 20 months' business of the Canada Life.

The total amount paid to policy-holders during 1894 was as follows:—

Death claims (including bonus additions).....	\$3,411,784	66
Matured endowments do	721,538	34
Annuitants	61,592	31
Paid for surrendered policies.....	656,969	46
Dividends to policy-holders.....	665,044	72
<hr/>		
Total	\$5,516,929	49

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

Hence, for every \$100 premiums received, there has been paid to policy-holders \$53.32, leaving \$46.68 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 doing life insurance business in Canada for the last sixteen 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
Totals	97,519,833	52,265,820	53·60

Department of Finance—Insurance Branch.

Collecting the results for the sixteen years, 1879 to 1894, we find that the total payments to policy-holders amount to 53·60 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 sixteen 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	395,466	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
Total.....	4,714,120	6,197,768	131·47

Collecting the results for the sixteen years, 1879 to 1894, it will be seen that the total payments to policy-holders made by said retired companies exceeds by 31·47 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 lxxxiii, lxxxiv and lxxxviii and lxxxix. In the calculation of the reinsurance reserve, the Institute of Actuaries' H. M. Table of Mortality with 4½ per cent interest is employed, except in two cases, viz., the Canada Life employed in its valuation the American Table, with 4 per cent interest, and the Great West Life used the Actuaries (17 offices) Table with 4 per cent interest.

From the tables on pages lxxxviii and lxxxix referred to, it will be seen that the Canadian Companies have received an income of \$7,295,609.10, drawn from the following sources:—

Premiums and annuity sales.....	\$5,871,677 00
Interest and dividends.. .. .	1,369,752 29
Sundry	54,179 81
Total.....	\$7,295,609 10

And they expended \$4,187,591.02 under the following items:—

Paid to policy-holders and annuitants.....	\$2,567,454 29
General expenses..	1,560,229 03
Dividends to stockholders.....	59,907 70
Total.....	\$4,187,591 02

Hence out of every \$100 of income they have expended in payment to policy-holders \$35.19; in general expenses, \$21.39, and in dividends to stockholders, \$0.82, leaving \$42.60 to be carried to reserve.

By reference to the table at page lxxxiii it will be seen that the total assets at the 31st December, 1894, of the Canadian Life Companies (including \$2,020,909.42 outstanding and deferred premiums, interest and rents due and accrued which have not as yet gone into income) amount to \$32,444,873.70, an increase over the corresponding amount at the end of the year 1878 of \$27,854,465.91.

The amount of risks in force has increased from \$30,541,867, in 1878, to \$190,271,623, a gain of \$159,729,756, and the reserves have increased from \$3,477,185, in 1878, to \$27,459,537, in 1894, an increase of \$23,982,352.

The following table gives the premium and other income of the Canadian Companies during the past sixteen 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 Stock-holders.	Total Ex-penditure.
	\$	\$	\$	\$	\$	\$	\$
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	40,866	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	874,657	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
Totals.....	48,977,005	12,359,516	61,336,521	22,058,823	12,428,473	983,785	35,471,081

*Including 20 months' business of the Canada Life.

Department of Finance—Insurance Branch.

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:—

EQUITABLE LIFE.

Valuation as at 31st December, 1894.

Policies issued previous to 31st March, 1878.—Number of policies, 633; amount, \$1,467,180; value, \$549,563.39. Number of bonuses, 239; amount, \$70,845.65; value, \$39,394.78. Total amount in force, \$1,538,025.65; value, \$588,958.17.

Policies issued subsequent to 31st March, 1878.—Number of policies, 8,409; amount, \$18,346,155; value, \$2,859,784.33. Number of bonuses, 347; amount, \$61,341; value, \$35,231.83. Value of annuities, \$23,579.96. Total amount in force, \$18,407,496; value, \$2,918,596.12.

Total number of policies in force, 9,042; total amount in force, \$19,945,521.65; total value (including annuities), \$3,507,554.29.

FEDERAL LIFE.

Valuation as at 31st December, 1894.

Number of policies, 5,339; amount, \$10,520,889.78; value, \$350,196.55. Number of bonuses, 2; amount, \$247.65; value, \$104.02. Total amount in force, \$10,521,137.43; value, \$350,300.57. Amount reinsured, \$625,000; value, \$3,314.10. Total net amount in force, \$9,896,137.43; value, \$346,986.47.

LIVERPOOL AND LONDON AND GLOBE.

Valuation as at 31st December, 1894.

Number of policies, 143; amount, \$207,506.67; value, \$73,397.68. Number of bonuses, 68; amount, \$33,764.15; value, \$16,913.50. Value of annuities, \$7,672.34. Total amount in force, \$241,270.82; total value (including annuities), \$97,983.52.

LONDON ASSURANCE.

Valuation as at 31st December, 1894.

Number of policies, 5; amount, \$17,520; value, \$6,539.75; number of bonuses, 4; amount, \$4,294.07; value, \$2,747.16. Total amount in force, \$21,769.01; value, \$9,286.91.

NATIONAL LIFE.

Valuation as at 31st December, 1894.

Number of policies, 156; amount, \$148,808.50; return premiums, \$2,113.80; total amount, \$150,922.30; value, \$70,284.23.

NEW YORK LIFE.

Valuation as at 31st December, 1894.

Policies issued previous to 31st March, 1878.—Number of policies, 520; amount, \$1,031,032; value, \$476,666.69. Amount of bonuses, \$68,280.00; value, \$40,968.00. Total amount of said policies, \$1,099,312; value, \$517,634.69.

Policies issued subsequent to 31st March, 1878.—Number of policies, 9,994; amount in force, \$19,516,412; value, \$2,631,616.19. Amount of bonuses, \$46,325; value, \$25,478.75; value of annuities, \$56,504.85. Total amount of said policies, \$19,562,737; value, \$2,713,699.81. Total number of policies in force, 10,514; total amount in force, \$20,662,049; total value, \$3,231,334.50.

NORTH AMERICAN LIFE.

Valuation as at 31st December, 1894.

Number of policies, 9,535; amount, \$14,462,342; value, \$1,545,971.14. Amount of bonuses, \$4,343; value, \$2,101.94; value of annuities, \$36,217.72. Total amount in force, \$14,466,685; value, \$1,584,290.80. Amount reinsured, \$410,941; value, \$30,471.29. Total net value, \$1,553,819.51.

UNION MUTUAL LIFE.

Valuation as at 31st December, 1893.

Policies issued previous to 31st March, 1878.—Number of policies, 490; amount, \$904,502; value, \$334,389.34. Amount of bonuses, \$11,499.12; value, \$6,433.76. Total value, \$340,823.10.

Policies issued subsequent to 31st March, 1878.—Number of policies, 2,346; amount, \$3,810,496; value, \$445,037.65. Amount of bonuses, \$74,697.16; value, \$44,258.00. Total amount of said policies, \$3,885,193.16; value, \$489,295.65. Total number of policies in force, 2,836; total amount in force, \$4,801,194.28; total value, \$830,118.75.

ASSESSMENT LIFE INSURANCE, 1894.

The business of life insurance upon the assessment plan has been transacted by eight companies, of which five are Canadian and three American. Of the Canadian companies, one, the Catholic Mutual Benefit Association, was licensed during the year.

The total amount of policies taken during the year 1894 was \$13,445,150, which is greater by \$1,304,425 than the amount taken in 1893. The net amount in force at the end of the year was \$67,713,470, which shows an increase of \$19,212,345 over that of the previous year. This large increase is due to the fact that there is therein included the business of the Catholic Mutual Benefit Association, which prior to its registration under the Insurance Act carried on business as a benevolent society and had on its books at the beginning of 1894, \$13,698,000 of insurance.

The amount of insurance terminated by death was \$543,450, and by surrender and lapse \$8,288,750, giving for every \$1,000 of current risk \$7.89 terminated by death and \$120.26 by surrender and lapse.

The total terminations amount to 65.70 per cent of the amount of new policies. The amounts of terminations were distributed as follows:—

	By Death.	By Surrender and Lapse.
Canadian companies	\$238,000	\$2,242,000
American do	305,450	6,046,750
Total	<u>\$543,450</u>	<u>\$8,288,750</u>

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

Department of Finance—Insurance Branch.

The total amount paid by members for membership fees, annual dues, assessments, &c., was \$892,126, and the amount paid for death claims was \$613,193.

The following tables give the details of the assets and liabilities, income and expenditure of the Canadian companies, and of the income and expenditure of the American companies.

CANADIAN COMPANIES—ASSETS, 1894.

Companies.	Real Estate.	Mortgages on Real Estate.	Cash on hand and in Banks.	Agents' Balances and Bills Receivable.	Due from Members.	Other Assets.	Total Assets.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual Benefit	None.	None.	37,537 56	None.	26,373 80	8,939 47	72,850 83
Commercial Travellers' Mutual Benefit Society	None.	13,500 00	4,093 12	None.	None.	5,947 57	23,540 69
Home	None.	None.	6,472 59	247 60	4,000 00	124 70	10,844 89
Provincial Provident Institution	7,585 33	21,700 00	64,564 88	2,836 59	19,405 96	17,297 95	133,390 71
Woodmen of the World	None.	None.	3,696 24	254 19	2,433 75	357 50	6,741 68
Totals	7,585 33	35,200 00	116,364 39	3,338 38	52,213 51	32,667 19	247,368 80

CANADIAN COMPANIES—LIABILITIES, 1894.

Companies.	Claims Unsettled.	Due on Account of General Expenses.	Other Liabilities.	Total Liability (not including reserve).
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual Benefit	17,200 00	866 42	7,065 63	25,132 05
Commercial Travellers' Mutual Benefit Society	None.	None.	None.	None.
Home	5,000 00	38 31	2,105 08	7,143 39
Provincial Provident Institution	19,500 00	1,355 28	None.	20,855 28
Woodmen of the World	200 00	765 37	1,187 51	2,152 88
Totals	41,900 00	3,025 38	10,358 22	55,283 60

INCOME, 1894.

Companies.	Member- ship Fees.	Annual Dues, &c.	Medical Ex- aminers' Fees.	Assess- ments.	Interest and other Receipts.	Total Income.
<i>Canadian.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual Benefit	441 50	6,670 12	None.	125,102 96	1,263 84	133,478 42
Commercial Travellers' Mutual Bene- fit Society	306 00	3,398 00	260 00	18,049 90	1,066 75	23,080 65
Home	None.	None.	None.	9,967 57	137 40	10,104 97
Provincial Provident Institution.....	15,570 00	26,837 17	3,224 00	102,523 91	4,963 11	153,118 19
Woodmen of the World.....	3,570 00	1,648 50	595 00	9,247 99	553 71	15,615 20
Totals	19,887 50	38,553 79	4,079 00	264,892 33	7,984 81	335,397 43
<i>American.</i>						
Covenant Mutual	None.	None.	None.	83,475 05	1,563 32	85,038 37
Mutual Reserve Fund.....	41,048 00	53,698 32	7,809 00	210,970 66	4,857 64	318,383 62
Massachusetts Benefit Life Associati'n	None.	7,678 09	1,123 50	158,910 61	2,011 03	169,723 23
Totals	41,048 00	61,376 41	8,932 50	453,356 32	8,431 99	573,145 22

EXPENDITURE, 1894.

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>	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual Benefit.....	118,800 00	15,895 35	134,695 35	<i>d</i> 1,216 93
Commercial Travellers' Mutual Benefit Society.....	22,000 00	3,528 15	25,528 15	<i>d</i> 2,447 50
Home	4,000 00	11,535 24	15,535 24	<i>d</i> 5,430 27
Provincial Provident Institution.....	96,164 29	46,305 20	142,469 49	<i>e</i> 10,648 70
Woodmen of the World.....	8,200 00	7,030 10	15,230 10	<i>e</i> 385 10
Totals	249,164 29	84,294 04	333,458 33	<i>e</i> 1,939 10
<i>American.</i>				
Covenant Mutual	40,825 00	16,029 17	56,854 17	<i>e</i> 28,184 20
Mutual Reserve Fund	160,594 76	80,194 80	240,789 56	<i>e</i> 77,594 06
Massachusetts Benefit Life Association.....	162,608 68	13,168 19	175,776 87	<i>d</i> 6,053 64
Totals	364,028 44	109,392 16	473,420 60	<i>e</i> 99,724 62

Another assessment company, not mentioned in the above tables, viz., the Colonial Mutual Life Association, received a certificate of registration on the 29th day of October, 1894, but did not commence to issue policies until the beginning of the present year, 1895.

CHANGE OF NAME.

On the first day of April, 1895, the name of the Covenant Mutual Benefit Association of Illinois, above mentioned, was changed, and that society will hereafter be known as *The Covenant Mutual Life Association of Illinois.*

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ACCIDENT AND GUARANTEE INSURANCE IN CANADA, 1894.

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

This list of companies does not differ from that of the previous year.

The Employers Liability Assurance Corporation (limited) which until recently carried on in Canada the business of fire reinsurance, received on the 24th day of October, 1895, a license to carry on the businesses of Guarantee and Accident Insurance.

The total accident premiums received in Canada were \$323,272, insuring an amount of \$58,047,696, and the sum of \$147,945 was paid for claims, with \$49,654 claims not settled.

An abstract will be found on page xciv.

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

This list does not differ from that of the year 1893.

The premiums received were \$76,607, guaranteeing an amount of \$13,053,248, and the net amount paid for claims was \$19,806 with \$5,959 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, 1894.

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 two 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 \$43,933, being greater than the amount received the previous year by \$10,791, and the total losses incurred were \$20,604, being \$3,100 in excess of the amount incurred in 1893. An abstract will be found at page xcvi.

CREDIT INDEMNITY, 1894.

The branch of insurance technically known by the above name, was commenced in Canada, in January, 1893, when a license was issued to the Canadian and European Export Credit System Company of Newark, New Jersey, to carry on, in the Dominion, the business of insuring wholesale dealers, jobbers and manufacturers against excess losses by reason of bad debts. Four or five companies are engaged in this class of business in the United States, but that above mentioned is the only

one which has applied for admission to Canada. The total premiums received by it during the year amounted to \$18,553, guaranteeing excess losses to the amount of \$593,000.

The net amount paid for claims was \$12,453, with \$9,000 claims not settled.

The company is about to retire from Canada.

At a meeting of its Board of Directors, held October 29th, 1894, the following resolution was adopted:—

It appearing from the report of the manager that the business of the company in Canada cannot be carried on at a profit, and the Executive Committee of the Board having recommended that no more business be taken in Canada; Resolved, that the recommendation of the Executive Committee be concurred in, and that the officers of the company be instructed hereafter to take no more business in Canada and not to renew any of the certificates that shall hereafter expire there.

It is understood that no new business is being transacted by the company and that as soon as the risks in force, have expired application will be made for the release of the deposit held by the Receiver General. Up to the present time, however, no notice of an application for such release has been given.

BURGLARY INSURANCE, 1894.

This branch of insurance, which is transacted to a considerable extent in Great Britain, has been recently introduced into Canada. 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 movable property deposited with it for safe-keeping. The company was incorporated by an Act of the Parliament of Canada, assented to on the 1st April, 1893. A table showing the premiums received by this company, 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 xcv.

At the present time there are ninety-five (95) companies under the supervision of this office. The nature of the business transacted by them is as follows:—

Number of companies doing life insurance.....	39
do do do assessment plan.....	9
do do fire insurance.....	34
do do inland marine insurance.....	6
do do ocean marine do	2
do do accident do	7
do do guarantee do	4
do do steam boiler do	2
do do plate glass do	6
do do credit indemnity do	1
do do burglary guarantee do	1
do do tornado do	1

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The deposits for the protection of policy-holders, held by the Honourable the Receiver General, in trust for these companies, at 22nd July, 1895, amounted to \$23,570,039.73 in securities, as follows:—

Canada Government securities	\$ 3,551,428 73
Canada Provincial debentures.....	3,097,331 61
United States bonds	1,795,000 00
Swedish Government bonds	58,400 00
British Government securities.....	845,143 62
British Colonial securities.	512,216 67
Bank deposit receipts.....	110,000 00
Montreal Harbour bonds.....	433,000 00
Municipal securities.....	11,518,479 10
Bank stocks	25,420 00
Loan companies' debentures	178,120 00
Canadian Pacific and Canada Central Ry. bonds...	1,445,500 00
Total.....	\$ 23,570,039 73

There was also deposited with Canadian trustees, in conformity with the Act, \$4,450,697, making a total of \$28,020,736.73 for the protection of policy-holders, being an increase since last report of \$1,204,141.12.

The distribution of the total sum of \$28,020,736.73, held, as above mentioned, for the protection of policy-holders among the different classes, is as follows:—

Fire and inland marine.....	\$ 5,893,535 42
Life	21,440,008 70
Accident, guarantee, plate glass, &c..	687,192 61
	\$28,020,736 73

The total amount of premiums received for all forms of insurance was \$18,227,575, of which \$7,295,401 was received by Canadian companies, and \$10,932,174 by British and American. The following summary shows the distribution of these premiums to the various classes:—

PREMIUMS, 1894.

Fire.	\$ 6,711,369
Inland Marine... ..	65,092
Ocean	141,013
Life	9,909,275
Life (assessment)	892,126
Accident	323,272
Guarantee	76,607
Plate Glass	43,933
Steam Boiler.....	28,937
Burglary Guarantee	17,398
Credit Indemnity	18,553
Total.....	\$18,227,575

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

PREMIUMS, 1894.

	Canadian Companies.	British Companies.	American Companies.
	\$	\$	\$
Fire.....	1,108,294	4,602,747	1,000,328
Inland Marine,	28,426	15,522	21,144
Ocean	141,013		
Life.....	5,435,031	1,079,330	3,394,914
Life (assessment).....	327,413		564,713
Accident.....	139,815	74,879	108,578
Guarantee.....	36,263	36,953	3,386
Plate Glass.....	32,811		11,122
Steam Boiler	28,937		
Burglary Guarantee.....	17,398		
Credit Indemnity.....			18,553
Total.....	7,295,401	5,809,436	5,122,738

RULES AND REGULATIONS REGARDING THE ACCEPTANCE OF SECURITIES OFFERED FOR DEPOSIT BY INSURANCE COMPANIES, ISSUE OF LICENSES, &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 recommend 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. :—

“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 times 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).

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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.)

DOMINION LEGISLATION.

The following Acts were passed by the Dominion Parliament in the session of 1895, 58 and 59 Victoria.

1. An Act to incorporate the Canadian Sick Benefit Society. This is an association formed for the purpose of transacting the business of insurance against sickness and disability, on the assessment plan.

2. An Act respecting the Eastern Assurance Company of Canada. The Eastern having ceased to transact business, and having reinsured its risks with and transferred its business and assets to the Union Assurance Society, of London, England,

plied for and procured the passing of this Act confirming the agreement between the Eastern and the Union, by which the transfer was effected.

3. An Act to incorporate the Merchants' Life Association of Canada. This company is formed for the purpose of carrying on the business of life insurance on the assessment plan.

4. An Act to incorporate the Ontario Accident Insurance Company.

5. An Act further to amend the Insurance Act. This Act, consisting of five sections, is given below :

Her Majesty, by and with the advice and consent of the Senate and House of Commons, of Canada enacts as follows :—

1. Subsections one and seven of the section substituted by section eight of chapter twenty of the statutes of 1894, for section twenty of the Insurance Act, chapter one hundred and twenty-four of the Revised Statutes, are hereby repealed and the following substituted therefor :—

“20. Every company incorporated or legally formed elsewhere than in Canada, and at present licensed or hereafter licensed under this Act, and every company which is subject to the provisions of this Act, shall make annual statements of its condition and affairs, at the balancing day of the company in each year, and the form and manner of making such statements shall, as to the Canada business of such company, be the same, so far as applicable, as is required of Canadian companies, and as to its general business, shall be in such form as such company is required by law to furnish to the government of the country in which its head office is situate ; and where such company is not required by law to furnish a statement to the government of the country in which its head office is situate, then such statement, as to its general business, shall be in such form as the company usually submits to its members or shareholders, and, in the event of no such statement being submitted to such members or shareholders, shall show in concise form the assets and liabilities of the company at such balancing day and the income and expenditure of the company for the year ending on such balancing day. The blank forms of the statements of the Canada business shall be supplied by the superintendent.

“7. The statements mentioned in the next preceding section and the statements of Canada business provided for in the first subsection of this section shall be deposited in the office of the superintendent on the first day of January next following the date thereof, or within two months thereafter ; and every statement of general business provided for in the said first subsection of this section shall be deposited in the office of the superintendent within fifteen days after it is required by law to be made to the government of the country in which the head office of the company whose statement it is, is situate, or within fifteen days after the submission of the same at the annual meeting of the shareholders or members of the company, whichever date first occurs : Provided, however, that no such statement of general business need be so deposited earlier than the first day of May, nor shall it be so deposited later than the thirtieth day of June next following the date thereof. The date of a statement in this subsection referred to is the date at which the condition and affairs of the company are shown.”

2. The words “ annual statement ” in the section substituted by section eight of chapter twenty of the statutes of 1894 for section twenty-one of The Insurance Act shall, in the case of companies incorporated or legally formed elsewhere than in Canada, be deemed to include both the statement of the Canada business and the statement of the general business provided for in the subsection hereby substituted for subsection one of section twenty of The Insurance Act, as amended by chapter twenty of the statutes of 1894.

3. The renewals of licenses under The Insurance Act for the year now current are hereby confirmed, and any penalties incurred with respect to the statements of general business required to be filed in pursuance of the said Act are hereby remitted.

4. Notwithstanding anything in The Insurance Act contained, subsection two of section thirty-nine thereof shall apply to companies incorporated or legally formed in Canada for the purpose of carrying on the business of life insurance on the assessment plan : Provided, that this section shall not interfere with the renewal of certificates of registration heretofore granted.

5. Section four of the Insurance Act is hereby amended by adding the following subsection thereto :—

2. Before issuing a license to a company legally formed elsewhere than in Canada the Minister must be satisfied that the corporate name of the company is not that of any other known company incorporated or unincorporated, or any name liable to be confounded therewith, or otherwise on public grounds objectionable.

The new subsection one of section twenty, enacted by section one of this Act, differs from the repealed subsection by the addition of the words in italics, the object of which is to make it clear that all companies, incorporated elsewhere than in Canada, must file statements of their general business in the office of the superintendent, even though they are not required by law to furnish statements of such

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general business to the government of the country where their head offices are situate.

The subsection seven of section twenty, which section one of this Act repeals, required the statements of the general business of companies incorporated or formed elsewhere than in Canada as well as their statements of Canadian business to be filed in the office of the superintendent not later than the first day of March in each year. As will be observed, the new subsection extends the time for filing the statements of general business so that such general statements need not be filed earlier than the first day of May, nor shall they be filed later than the 30th day of June. Some of the British companies found it absolutely impossible to deposit their statements at so early a date as the first of March, but they will have no difficulty in complying with the requirements of the amended subsection seven.

The second section of the Act was rendered necessary by the fact that in the case of companies other than Canadian companies there will hereafter be two statements deliverable at different times, and the object of the section is to make it clear that default in the delivery of either would render a company liable to the penalty provided for in section twenty-one of the Act.

As already stated some companies were unable, notwithstanding their utmost efforts, to comply with the provisions of the statute regarding the delivery of general statements, as it stood prior to the amendment, and penalties having been incurred by them, the third section was enacted to relieve them from such penalties and confirm the renewals of their licenses.

The fourth section of the Act introduces an important change regarding the licensing of Canadian Assessment Life Companies. Heretofore such companies have received certificates of registration and have been permitted to carry on the business of life insurance on the assessment plan without making any deposit with the Receiver General. The effect of this section is to require a deposit of \$50,000 from Canadian companies, as well as others, before the issue of a license; and hereafter no company of any kind can be licensed under the Insurance Act without making a deposit. The section does not, however, interfere with the renewal of certificates of registration granted before the 22nd July, 1895, the date the Act under consideration was assented to.

The fifth section of the Act, which was added in the Senate, needs no comment.

6. An Act to authorize the Treasury Board to exempt certain societies from the operation of the Insurance Act.

This Act consists of a single section, and is as follows:—

Her Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:—

1. In any case to which section forty-three of *The Insurance Act* does not apply, the Treasury Board may exempt from the provisions of the said Act any society or organization of persons for fraternal, benevolent, industrial or religious purposes, among which purposes is the granting of life, accident, sickness or disability insurance to the members thereof exclusively—or any association for the purpose of life, accident, sickness or disability insurance—or any one or more of such kinds of insurance, formed in connection with such society or organization and exclusively from its members, and which insures such members exclusively,—upon its being established to the satisfaction of the Treasury Board that the occupation of the members of such society or association is of such a hazardous nature that they are either wholly unable to obtain insurance in the licensed insurance companies or are able to obtain it only to a limited extent, and upon the payment of very high premiums.

Under it the Treasury Board have authority to exempt from the operation of the Insurance Act, any society formed for fraternal, benevolent, industrial or

religious purposes among which is the granting of insurance to the members thereof as mentioned in the section, upon satisfactory evidence being furnished that the occupation of the members of such society is of such a hazardous nature that they cannot obtain insurance from the regular licensed companies, or can only obtain such insurance at very high premiums and to a limited amount. It may be mentioned that any application for exemption under the Act must be supported by satisfactory proof in the form of affidavits or statutory declarations, showing the nature and objects of the society, verifying its constitution, by-laws and proposed form of contract, and proving the hazardous nature of the employment of the members, and their inability to obtain insurance, etc., as in the Act set forth.

PROVINCIAL LEGISLATION.

1. *Amendments to the Ontario Insurance Corporations Act, 1892, and to chapter 136 of the Revised Statutes of Ontario.*—Chapter 34 of the Acts of the Legislature of the province of Ontario, assented to April 16th, 1895, contains the following provisions which relate to the registration under the Ontario Act of companies licensed or registered under the Insurance Act, or otherwise purport to affect companies authorized to transact business under said Insurance Act and their contracts. The expression “the principal Act” in the following clauses means the Ontario Insurance Corporations Acts, 1892.

3. (1.) Subsection 1 of section 4 of the principal Act is hereby amended by striking out in the 9th and 10th lines the words “under either section 38 or section 39” and substituting these words: “either under section 38, before the passing hereof, or issued upon the security of a substantial deposit under section 39.” And the said subsection is further amended by inserting in the 9th line, after the word “Canada,” these words: “or issued under other provision thereof upon such security.”

(3.) Subsection 1 of section 6 is hereby amended by striking out in the 1st, 2nd and 3rd lines thereof the words, “shall, upon due application and upon proof of such license subsisting, be entitled to” and substituting these words: “may upon due application and upon proof of such license subsisting.”

Subsection 2 of section 6 is amended by striking out in the 3rd line the words “under or by virtue of sections 38 or 39” and substituting these words: “prior to the passing of this Act under or by virtue of section 38, or issued upon the security of a substantial deposit under section 39.”

And the said subsection is further amended by inserting after the word “Canada” in the 5th line these words: “or issued under other provision thereof upon such security.”

5. The principal Act is further amended as follows:

(1.) Subsection 2 of section 9 is amended by striking out in the 5th and 6th lines the words “shall, upon due application for registry under this Act, be entitled to,” and by substituting these words: “may upon due application for registry under this Act.”

(4.) Subsection 1 of section 19 is amended by striking out in the 8th line the words “shall be entitled” and substituting these words, “may be admitted.”

(10.) * * * * Subsection 1 of section 33 is amended by adding after the word “beneficiary” in the 10th line, the following words: “But nothing herein contained shall exclude the proposal or application of the assured from being considered with the contract, and the Court shall determine how far the insurer was induced to enter into the contract by any material misrepresentation contained in the said application or proposal.”

(11.) Subsection 1 of section 34 is amended by adding at the end of the subsection the following proviso:—“Provided also that where the application for and contract of insurance expressly limit the insurable age and where the actual age of the applicant for insurance at the date of his application exceeds the age so limited this subsection shall not apply; but in such case the contract shall be voidable at the discretion of the insurer within thirty days after the error in age comes to the knowledge of the insurer.”

(12.) Subsection 3 of section 35 is amended by striking out in the 6th, 7th, 8th and 9th lines respectively the figures 25, 30, 35 and 40 and by substituting therefor the figures 32, 40, 48 and 56, respectively.

6. The principal Act is hereby further amended as follows:—

(1.) In subsection 5 of section 38 in the 6th line, the words “his finding” are struck out and the words “the commencement of registry” are inserted in lieu thereof; also in the 9th line the word “finding” is struck out and the word “commencement” is inserted in lieu thereof.

(2.) Subsection 6 of the said section 38 is amended by striking out in the third and fourth lines the words “a Canadian” and by inserting these words “an Ontario” in lieu thereof.

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Subsection 9 of the said section 38 is hereby repealed.

(4). Subsection 11 of section 38 is amended by striking out all the words of the subsection as far as and including the words "then to" in the 5th line, and by substituting therefor the following words:—"If any registered agent is convicted of an offence against this Act or of any indictable offence punishable by a term of imprisonment exceeding two years, the Registry Officer upon proof of such conviction shall revoke, or pending an appeal from the conviction may suspend, and if the conviction is affirmed on appeal, then he shall"

(6). Subsection 1 of section 44 is amended by striking out in the 7th line the word "society's" and inserting in lieu thereof the word "corporation's."

(7). Subsection 2 of section 44 is amended by striking out in the 5th line the word "Registrar" and inserting in lieu thereof the words "Registry Officer."

(8). Section 45 is amended by striking out in the first line the word "Registrar" and inserting in lieu thereof the words "Registry Officer"; also by substituting for the words "friendly society" or "society" and "society's" wherever they occur, the word "corporation" and "corporation's" respectively.

12. Section 6 of chapter 136 of the Revised Statutes of Ontario, as amended by section 3 of an Act passed in the 51st year of Her Majesty, and chaptered 22, and by section 6 of an Act passed in the 53rd year of Her Majesty, and chaptered 39, and by section 8 of an Act passed in the 56th year of Her Majesty's reign, and chaptered 32, is hereby amended by adding at the end of subsection 1 the following words: "And whatever the insured may under this section do by an instrument in writing attached to or indorsed 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.

"Apportion" or "apportionment" in this section includes and authorizes any division, subdivision, reapportionment 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 assured; and also includes 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."

2.—QUEBEC LEGISLATION.

Chapter XLVI of the statutes of the province of Quebec for 1895, assented to 12th January, 1895, is as follows:—

AN ACT RESPECTING LIFE INSURANCE.

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

1. When a husband, who is in community of property with his wife, has insured or insures his life during the existence of the said community, for a premium payable at stated periods, and that such insurance has been made or is payable to his wife, or that it has been made or is payable to the husband or to his assigns, and that the wife has predeceased him, or predeceases him, and that he survives longer than the year covered by the last payment made during the existence of the community, then, if the husband, after the dissolution of the said community, has alone paid up or pays up the said premiums he remained and remains sole master and proprietor of any such insurance, the capital of which shall belong to his estate at his death, subject only to the obligation of accounting to the community for the surrender value of such insurance at the time of the dissolution thereof, which value shall be stated in the inventory.

When, at the dissolution of the said community, the number of premiums paid are not sufficient to give a surrender value to the policy, if the husband afterwards pay the number of premiums required to give a surrender value to the policy, then the husband or his estate shall account to the community for only the proportion represented by the premiums paid during the community.

2. The preceding provisions shall, as to the past, only apply to such contracts of insurance or policies which are still in force, and where the husband is still living when this Act comes into force, whether the wife shall have predeceased him, or shall hereafter predecease him.

3. The rights acquired by creditors before the coming into force of this Act are preserved.

4. This Act shall not be interpreted as declaring that the law was previously different from that herein expressed.

5. This Act shall come into force on the day of its sanction.

3.—NEW BRUNSWICK LEGISLATION.

Chapter XXV of the statutes of the Legislative Assembly of the province of New Brunswick for 1895, passed 5th March, 1895, is as follows:—

AN ACT TO SECURE TO WIVES AND CHILDREN THE BENEFIT OF LIFE INSURANCE.

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

1. "Maturity of the policy," or "maturity of the contract" in this Act shall mean the happening of the event or the expiration of the term at which the benefit under the policy or contract becomes due.

2. The expressions "contract of insurance," "policy of insurance," and "policy," whenever they occur in this Act include any certificate or contract hereinafter mentioned, or in any way relating to life insurance.

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 passing of this Act, would be within the operation and provisions of this Act, if the same had been made subsequent thereto. Such provisions shall likewise 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 purpose, 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. 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 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.

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

6. (1). 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 of his children alone, 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, or of his children alone, or any of them, such policy shall enure and be deemed a trust for the benefit of his wife for her separate use, or of his wife and children, or 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 except as hereinafter provided, or from 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). In the case of a policy or written contract of life insurance effected before marriage a declaration under this section shall be and 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 effect any action or proceeding now pending;

(3). When a contract of life insurance is effected by an unmarried man for the benefit of his future wife or future wife and children, or future children, but the contract does not designate by name, or otherwise clearly ascertain a specific person as such intended wife, the contract (not being within the intent of subsections 4 and 5 hereof) shall be construed as provided in section 8 of this Act;

(4). When a contract of life insurance is effected as in subsection 3 of this section, but at the maturity of the contract the insured is still unmarried, or is a widower, or in case the insurance is for the benefit of children only, is a widower without issue, the insurance money shall fall into and become part of the estate of the insured;

(5). When a contract of life insurance is effected by an unmarried man 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.

7. (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 of 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, 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 res-

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tricted; and he may also apportion the insurance money among the persons intended to be benefited; 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.

(2). This section shall apply to policies heretofore issued as well as to future policies.

8. Where no apportionment is made, all persons entitled to be benefited 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 be benefited by the policy shall be the wife living at the maturity thereof.

9. Where an apportionment as herein 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 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.

10. Where no apportionment as herein 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 of 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 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 his then or any future wife or children, or some or one of them.

11. When the 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.

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

13. If no trustee is named in the policy or appointed as mentioned in section 12 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, or to a trustee appointed by the Supreme Court in Equity, 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.

14. 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 any other manner authorized by the will of the insured, or by the Supreme Court in Equity, and may from time to time alter and 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 or education, in such manner as the trustee, executor or guardian thinks fit, and may also advance to or for any of the children, notwithstanding his or her minority, the whole or any part of the share of the child of and in the money for the advancement or preferment in the world of such child, or on the maturity of such child.

15. The guardian, under section 13, shall give security to the satisfaction of the court appointing him, or a judge thereof, for the faithful performance of his duties as guardian, and for the proper application of the money which he may receive. Where the amount of the insurance money payable to a guardian of infants does not exceed four hundred dollars, and probate is sought in respect of a will, for the sole purpose of obtaining insurance money to an amount not exceeding four hundred dollars, the fees payable on the appointment of such executor shall be eight dollars and no more, and such fees shall be apportioned between the judge, registrar and proctor, as directed by the Judge of Probate.

16. (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 in Equity for the payment of the share of the infant into court, and in such case the cost 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 in Equity, the said court may, upon application made by some one competent to receive the said money 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 money voluntarily paid in by a company, to be paid out of such money.

17. If a person who has heretofore effected or who hereafter effects 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 such sum as the premiums paid would represent, payable at death or at the endowment age, or otherwise, as the case may be, in the same manner as the money insured by the original policy, if not surrendered, would have been payable, and the company may accept the surrender and grant a paid-up policy, notwithstanding any declaration or direction in favour of the wife or children, or either of them.

18. 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 which 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, as 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 or children, or any, or either of them.

19. 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 insured, 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 stipulated in the policy or the application therefor. This section shall apply to policies made before the passing of this Act and to bonuses and profits then declared in respect of such policies, as well as to policies hereafter to be made.

20. In case of several actions being brought for insurance money, an order may be made consolidating the actions, or otherwise dealing with them. If any action is brought for the share of one or more infants entitled, all the other infants entitled, or the trustee, 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 the Judge thereof shall apportion among the parties entitled any sum directed to be paid, and shall give all necessary directions in respect thereof.

21. The provisions of sections 13, 16 and 20 of this Act shall extend and apply to cases where the insured died before the passing of this Act, as well as to cases arising subsequent thereto.

22. No declaration or apportionment affecting the insurance money, or any portion thereof, nor any appointment or revocation of a trustee, shall be of any force or effect, as respects the company, until the instrument or a duplicate, or a copy thereof, is deposited with the company.

23. If the policy was effected and premiums paid by the insured, with intent to defraud his creditors, the creditor shall be entitled to receive out of the sum secured an amount equal to the premiums so paid with interest thereupon.

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

25. Where all the persons entitled to be benefited under any policy, whether by original insurance, written declaration or 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.

26. 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 25 of this Act, the person entitled to be benefited under such policy.

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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.) Under sec. 6 (1) of the Act to secure to wives and children the benefit of life insurance, R. S. O., ch. 136, as amended by 51 Vict. ch. 22, sec. 3, and 53 Vict. ch. 39, sec. 6, the insured has no power to declare by his will that others than those for whose benefit he has effected the policy or declared it to be, shall be entitled to the insurance money, nor to apportion it among others than those for whose benefit he has effected the policy or declared it to be. (Feb. 12, 1895. Chancery Division, *re Grant*, 26 Ontario Reports, p. 120.)

The statute referred to in the above case has been further amended by chapter 34, section 12, of the Statutes of Ontario of 1895, assented to 16th April, 1895. A copy of the amendment will be found on page xxxvii.

(b.) Where an insurance was effected upon the life of a person for the benefit of her father, brothers and sisters, the plaintiffs:—Held that the beneficial interest in the policy, as soon as it was issued, vested in the plaintiffs, and the contract of the insurers being to pay them the moneys payable under the policy, the insured could not, by any act of hers, deprive them of the interest so vested in them or of their right to call upon the insurers for payment; and an assignment made by her and her father to a stranger to secure a debt had no effect upon such interest or right of the plaintiffs, except that of the father; and the assignee, under the circumstances in evidence, became the mortgagee of such interest and right; and the recovery of a judgment by the assignee against the father for the amount of the debt did not prejudicially affect the security.

Further evidence of the loss of the policy by affidavit received by the Divisional Court under Con. Rule 585.

Consideration of question of costs.

(December 19th, 1894. Queen's Bench Division; *Dolan et al vs. Metropolitan Life Insurance Company, et al*, 26 Ontario Reports, p. 67.)

2.—MONEY PAYABLE TO INFANTS.

Moneys payable to infants under a policy of life insurance may, where no trustee or guardian is appointed under sections 11 and 12 of R. S. O., ch. 136, be paid to the executors of the will of the insured, as provided by sec. 12, without security being given by them, and payment to them is a good discharge to the insurers. (October 13, 1894. Chancery Division; *Dodds et al vs. The Ancient Order of United Workmen et al*, 25 Ontario Reports, p. 570.)

3.—FIRE INSURANCE—STATUTORY CONDITIONS, APPORTIONMENTS, &c.

(a.) When a fire insurance policy does not contain the statutory conditions, but contains other conditions not printed as variations, it must be read as containing the statutory conditions and no others. *Citizen Insurance Company vs. Parsons*, 7 App. Cas 96 followed, and the law in this respect has not been altered by 55 Vict., ch. 39, sec. 33 (O). Where the policy is based upon an application containing statements or representations relating to matters as to which the insurers have required information, the first of the statutory conditions in sec. 114 of R.S.O., ch. 167, must be taken to refer to such statements and representations, whether the risk they relate to is physical or moral. *Reddick vs. Saugeen Mutual Fire Insurance Company*, 15 A.R. 363 followed. And where, in the application, the insured was asked whether any incendiary danger to the property was threatened or apprehended, and untruly answered, "No." Held, that the policy was avoided. (June 21, 1894. Queen's Bench Division; *Findley vs. the Fire Insurance Company of North America*, 25 Ontario Reports, p. 515.)

(b.) Statutory condition 9 of the Ontario Insurance Act, provides that in the event of there being other insurances on the property, the company shall only be liable for the payment of a ratable proportion of the loss or damage. Plaintiff had insured his building against fire in two different companies in separate amounts for the front and rear portions, and the whole building without division, in a third company. A fire took place, damaging both front and rear, nearly all the injury being done to the rear: Held, by Rose, J., that the proper method of ascertaining the relative amounts payable by the different companies, was to add the amount of all the policies together without reference to the division of the risks, and that each company was liable for its relative proportion to the whole amount insured. An appeal lies to a Divisional Court from the order of a trial judge who has awarded costs on a wrong principle. (June 30th, 1894. Chancery Division; *McCausland vs. Quebec Fire Insurance Company et al*, 25 Ontario Reports, p. 330.)

4.—ACCIDENT INSURANCE.

In an action upon an employer's liability policy, whereby the defendants agreed to pay the plaintiff all sums up to a certain limit, and full costs of suit, if any, in respect of which the plaintiff should become liable to his employees for injuries received whilst in his service, subject to the condition, amongst others, that "if any proceedings be taken to enforce any claim, the company shall have the absolute conduct and control of defending the same throughout, in the name and on behalf of the employer, retaining or employing their own solicitors and counsel therefor": Held, that the plaintiff was not entitled, in the face of such a stipulation, to claim from the defendants the amount of a judgment obtained against him by an employee in an action defended by the plaintiff through his own solicitor and counsel, leaving the defendants to show as a defence or by way of counterclaim that they could have done better by defending it themselves; nor was an offer by the plaintiff, at a time when the action was at issue and on the peremptory list for trial the following day, to hand over the defence to the defendants' solicitors a sufficient compliance with the condition. (March 9, 1895. Queen's Bench Division; *Whyte vs. Manufacturer's Accident Insurance Company*, 26 Ontario Reports, p. 153).

5.—BURGLARY INSURANCE.

The following report of the judgment of Mr. Justice Dugas in the case of John A. Grose, prosecutor, vs. John B. Wood, is taken from the Montreal daily *Star* of 14th June, 1895.—

W. A. Weir, attorney for plaintiff. C. A. Geoffrion, Q.C., attorney for defendant.

I have before me a case of John A. Grose, against John B. Wood, who is sued for having issued, on behalf of a company, a policy of insurance without a license. In my remarks the other day I overlooked section 49 of the Insurance Act, under which the prosecution is taken. Section 22 reads that every person who delivers any policy of insurance or interim receipt, or collects any premium or carries on any business of insurance on behalf of any life, fire, or inland marine insurance company without such license as aforesaid, shall, on summary conviction thereof before any justice of the peace, or any magistrate having the powers of two justices of the peace, for the first offence incur a penalty of not less than \$20, and not more than \$50, and in default will be imprisoned in jail. There is a certain limitation in that section which does not exist in virtue of an amendment under section 49, which says that no company or person shall issue any policy other than a life, fire, or inland marine insurance policy, or receive any premium in respect thereof, or carry on any business of insurance other than life, fire, or inland marine insurance, without first obtaining a license from the Minister to carry on such business in Canada, &c.; and subsection five of the said article 49 adds that every company or person carrying on such business without obtaining such license, or after such license is revoked, or neglecting or refusing to make the statements required, and every person who delivers any policy of insurance or collects any premium on behalf of such company or person, shall respectively incur the penalties mentioned in the 21st and 22nd sections of this Act.

I thought at first that there might be an objection taken from the fact that it is the vice-president of the Holmes Electric Protection Company who had been sued, and not the company itself, but I see that by this subsection of article 49 that there cannot be any doubt that anybody who delivers a policy on behalf of such company doing such a business, and who has not the license required by law, becomes responsible under section 22 as if it was the company itself, so that the point which I raised myself falls to the ground.

Now all the facts are admitted in this case, but Mr. Geoffrion, who appeared on behalf of the defendant, has raised the point that this guarantee given by Wood on behalf of the Holmes Electric Protection Company, Limited, is not a contract of insurance in the sense of the law, and that, therefore, that company was not obliged to take out a license under the sections as cited. Amongst other authors he cited Faure and Herman, who give the ordinary definition of what an insurance is, and which is perfectly well known.

An insurance is a contract by which somebody undertakes to pay a certain amount of money in the event of certain casualties; that is, one binds himself to pay a certain amount which is fixed, and the other binds himself to pay an amount if such and such an event should happen. There are different classes of insurance, those against fire, life, storms; and there is even an insurance against the breaking of glass—that is, the proprietors of houses are insured against the breaking of large glasses in their premises, either accidentally or maliciously. Since a certain time an insurance, which was not known in France, and which has lately become known in the United States and Canada, that is, insurance against burglary, has been added to the list of the different insurances known until then. Therefore, there is no doubt whatsoever that according to our law now there is the insurance against the depredations which may be committed by burglars. Mr. Grose represents a company which has been duly licensed and exists in accordance with the law. He accuses Wood, who is the vice-president of the Holmes Electric Protection Company, of having delivered a policy of insurance issued by the Holmes Electric Protection Company, Limited, that company not being licensed in the proper way as ordered under the sections of the Insurance Act already quoted. The agreement reads as follows:—

This agreement made between the Holmes Electric Protection Company, Limited, party of the first part, and Simpson, Hall, Miller & Co., parties of the second part, witnesseth that the party of

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the first part, in consideration of the payment hereinafter mentioned to be made by the party of the second part, agree to attach to store No. 1749 Notre Dame street, city, their system of protection against burglary by means of wires and attachments, supplying the necessary instruments, &c.

The contract goes on to add what should be done supposing some of these accidents should happen.

This agreement is made for a period of three years, to date from the 3rd October, 1894.

This is all which is mentioned in this agreement. I may say that if I can see through it, this is a means which has been adopted with the hope of escaping the dispositions of the law so as to make it on the face of it doubtful as to whether this is the real policy or not, because we do not see that in this first writing, in this first contract signed by the Holmes Electric Protection Company, that they fix the amount which is to be paid by the company in the event of there being a burglary committed at Simpson, Hall, Miller & Co.'s place of business, but the only thing is that they undertake to superintend or protect the building in question upon Simpson, Hall, Miller & Co. paying \$10 per month during the contract, that is, during three years. But there is another writing, made on the same day, that is, the 6th of August, 1894. This writing is as follows:—

Messrs. Simpson, Hall, Miller & Co., city.

Gentlemen,—In connection with contract signed this day, it is agreed that we will make good any loss caused by burglary while your establishment is under our protection, in a sum not to exceed \$2,500.

Yours truly,

Holmes Electric Protection Co., Ltd.,
J. B. WOOD, Vice-President.

Well, it is pretended that this is only a contract of guarantee, and that there is no insurance in this business. I cannot see that. Referring to the very authority which has been cited by Mr. Geoffrion, the contract of insurance has no particular form, a simple understanding verbally is sufficient, an understanding in writing which contains all the ingredients of a contract or policy of insurance generally is therefore exactly the same as a policy of insurance issued in the well-known form. Here in this first contract Messrs. Simpson, Hall, Miller & Co. undertake to pay \$10 a month, though I think it has been established that the whole was for \$150. At all events, taking this written contract, he has to pay \$10 a month during three years, which makes \$120 a year, and he is protected against any casualties or loss committed at his store, by its being broken open and robbed by burglars. It is true that in this first contract the Holmes Company does not say what they will do supposing this should happen, but in this second contract, which is a supplement to the first one, there it is stated that in the event of such casualties and referring to the first contract by which they agree to pay a certain amount, that they (the Holmes Company) will pay an amount not to be more than \$2,500. That is, if you prove that you have been robbed of that amount we will give you \$2,500, or in other words, should it be proved you have suffered this loss we will pay you the damage which you may have suffered. This is a simple contract, and although in terms other than those generally used in policies, yet it contains all the ingredients of a policy of insurance with the payment fixed at so much a month, that is, in this case \$120 a year, during that time they will keep you insured against any robbery which may take place at your establishment, which is designated, and should it happen they undertake to pay and remunerate and reimburse the loss which might be suffered thereby, provided they do not amount to more than \$2,500. This is not a simple contract of guarantee, but it is a contract of insurance in the proper form.

I may add that this disposition of the law which required a license to be taken, is a matter of public interest. The public is interested to see that those who undertake to insure people, whether it is against fire, whether it is for life, or against burglary, or whether it is against storms or in any other form of insurance which is admitted by law, I say that the public is interested to see that these companies have conformed to all the dispositions of the law, which is a security that they are in good standing, and will be able to fulfil their engagements and obligations. The Minister of Justice issues the license, but he issues it only after he has seen that the company has complied with all the requirements of the law, and that the public is sufficiently protected against loss.

Therefore, Wood is condemned to pay \$50 and costs or two months' imprisonment. I would not put the full amount if I did not consider it a matter of public interest, but in matters of public interest I think the highest penalty should be imposed.

The learned judge is in error in stating that the Minister of Justice issues the licenses; all licenses under the Insurance Act are issued from the Finance Department, signed by the Minister or Deputy Minister and the Superintendent of Insurance. It is worthy of observation that the company on whose behalf the defendant in the above case assumed to contract was incorporated under the Dominion of Canada Companies' Act, and that under said Act a company cannot be legally organized for the purpose of transacting any form of insurance, that business being one of those specially excepted.

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, 1894, 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 THE YEAR 1894.

FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

	Net Cash received for Premiums.	Re-insurance, 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	\$ 220,308	\$ 126,686	\$ 347,084	\$ 26,058,860	\$ 22,699,031	\$ 158,084	\$ 148,829	\$ 16,203	\$ None.
Eastern	164,118	63,416	217,531	16,249,601	15,161,723	157,920	151,472	32,429	1,820
London Mutual	155,762	1,314	157,076	18,042,907	46,219,151	113,469	126,532	14,104	1,777
Mercantile	161,649	29,963	191,612	14,544,278	17,978,066	107,865	99,890	16,037	None.
Quebec	86,522	40,296	126,788	9,274,187	8,765,618	62,175	63,311	5,885	1,333
Western	319,848	182,259	502,107	37,392,332	39,718,438	293,749	211,637	19,492	390
Totals for 1894	1,108,294	433,994	1,542,198	121,562,165	150,241,967	893,152	801,871	104,150	5,320
Totals for 1893	1,137,797	328,505	1,466,302	123,785,683	154,614,280	824,351	797,149	101,413	15,956

BRITISH COMPANIES.

Alliance	175,016	34,446	209,462	17,519,618	22,566,618	156,571	162,232	11,739	None.
Atlas	115,078	17,554	132,632	9,890,424	10,565,147	70,305	65,669	6,599	2,725
Caletonian	147,031	18,316	165,347	14,636,460	17,669,717	90,049	102,019	1,322	None.
Commercial Union	385,647	72,214	457,861	34,635,873	41,709,694	257,608	241,680	54,790	4,967
Guardian	287,175	45,061	332,236	27,390,408	37,033,881	226,724	217,304	15,363	5,071
Imperial	186,055	24,739	210,794	17,315,434	22,513,028	105,201	106,669	3,508	2,437
Lancashire	260,854	37,800	298,653	23,133,883	31,811,039	163,115	157,654	11,115	3,850
Liverpool and London and Globe	330,175	31,998	362,173	32,330,776	49,380,457	204,841	215,783	6,837	3,366
London and Lancashire	170,472	32,452	202,924	15,645,669	19,563,462	107,776	108,758	4,196	None.
London Assurance	118,754	25,886	144,640	13,761,307	15,675,628	78,801	75,179	4,723	1,725
Manchester Fire	190,006	37,399	227,405	17,711,348	23,246,572	150,518	148,745	21,729	3,900
National, of Ireland	115,078	17,554	132,632	10,565,147	10,565,147	70,378	65,741	6,509	2,725
North British	396,615	43,872	440,487	38,294,814	52,119,969	293,506	225,264	9,072	12,785
Northern	161,571	31,652	193,223	16,075,025	20,835,657	104,277	113,252	5,251	None.
Norwich Union	137,557	17,260	154,817	13,206,281	12,478,240	121,478	114,268	23,650	4,162
Phoenix, of London	260,506	47,520	308,026	25,543,901	31,724,756	198,548	162,357	1,930	None.
Royal	568,972	57,812	626,784	54,247,148	82,990,927	410,358	402,605	23,962	13,264

Department of Finance—Insurance Branch.

Scottish Union and National.....	119,941	31,832	151,773	14,191,019	14,601,211	87,107	81,758	10,142	None.
Sun Fire.....	127,494	20,500	147,994	11,605,114	12,021,287	94,683	88,469	8,467	None.
Union Assurance Society.....	192,300	46,422	238,722	16,123,013	15,073,983	115,641	117,321	12,424	2,000
United Fire.....	156,450	31,632	188,082	12,269,961	14,309,854	118,174	121,534	18,041	None.
Totals for 1894.....	4,602,747	723,980	5,326,727	435,237,770	567,948,304	3,118,659	3,094,861	261,279	62,977
Totals for 1893.....	4,623,196	690,745	5,322,041	458,254,364	563,014,318	3,539,749	3,496,112	227,381	83,745

AMERICAN COMPANIES.

Aetna Fire.....	138,191	41,394	179,585	15,000,340	15,645,080	74,724	77,816	11,228	None.
Agricultural, of Watertown.....	43,930	18,641	62,571	6,951,200	13,747,485	49,251	55,666	4,038	None.
Connecticut Fire.....	32,811	4,613	37,424	2,750,000	3,450,000	16,134	13,619	2,811	3,000
Hartford.....	144,480	15,229	159,709	15,811,420	16,540,745	103,036	94,407	13,588	3,848
Insurance Co. of North America.....	82,019	27,141	110,040	9,203,910	7,601,852	60,366	58,653	1,813	None.
Phoenix, of Brooklyn.....	89,542	20,934	110,476	7,129,247	13,070,289	60,969	62,606	6,325	None.
Phoenix, of Hartford.....	192,951	39,384	232,335	16,137,726	13,219,425	149,941	145,013	19,749	5,165
Queen, of America.....	275,504	44,734	320,238	23,799,650	28,602,055	174,189	184,851	3,952	1,149
Totals for 1894.....	1,000,328	212,070	1,212,398	96,789,493	117,876,931	688,610	692,631	63,504	13,162
Totals for 1893.....	1,032,602	214,928	1,247,530	105,564,192	124,028,459	768,214	759,429	67,870	15,538

RECAPITULATION.

Canadian Companies.....	1,108,294	483,904	1,542,198	121,562,165	150,241,967	803,152	801,871	104,150	5,320
British Companies.....	4,602,747	723,930	5,326,677	435,237,770	567,948,304	3,118,639	3,094,861	261,279	62,977
American Companies.....	1,000,328	212,070	1,212,398	96,789,493	117,876,931	688,610	692,631	63,504	13,162
Totals for 1894.....	6,711,369	1,369,904	8,081,273	653,589,428	836,067,202	4,610,421	4,589,363	428,433	81,459
Totals for 1893.....	6,793,595	1,243,178	8,036,773	687,604,239	841,687,057	5,132,314	5,052,690	396,664	115,269

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	191,035	194,077	184,799	146,532	174,892	174,006	166,401	186,805	1,956,746
Canada Agricultural						109,882	131,639	115,897	97,468	97,468	141,378	167,609	454,896
Canada Fire								94,788	133,625	118,055	89,718	87,041	655,455
Citizens'							129,893	244,963	196,653	91,371	58,308	70,388	773,639
Dominion Mutual Fire	60,702	71,136	78,072	62,807	73,614	74,377	60,333	80,448	96,136	88,441	92,987	106,902	946,654
National Fire							7,947	64,882	86,174	35,858	44,046		284,026
Ottawa Agricultural						244,831	217,213	179,236	72,436				1,434,360
Provincial	99,913	97,633	171,514	161,168	190,867	79,453	86,424	82,203	80,042	66,012	60,600	62,559	888,531
Quebec	72,234	73,725	73,602	77,508	75,169	392,434	312,951	260,678	196,014	146,773	116,754	128,298	1,553,902
M ^l Royal Canadian			20,680	59,121	55,623	83,250	80,091	92,656	95,117	82,819	63,695	1107,879	740,981
Sovereign			227,698	262,206	256,598	284,049	183,009	201,429	84,132		268,935		490,488
Stadacona	154,680	180,790					252,355	232,431	270,395	270,716			2,909,551
Western	501,362	536,600	707,418	796,847	842,896	1,463,781	1,646,654	1,331,641	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	127,233	133,695	174,249	195,590	190,264	231,607	1,472,258
Guardian	3,156	8,780	17,392	32,947	54,367	51,225	50,906	42,717	54,433	51,813	50,253	62,745	490,753
Imperial	64,522	82,004	85,915	102,750	134,710	134,794	126,945	121,648	153,012	166,368	149,449	156,461	1,469,088
Lancashire	40,487	34,615	33,561	43,967	66,733	43,097	71,455	101,116	142,109	161,064	184,145	184,145	1,084,177
Liverpool and London and Globe	286,398	273,303	263,696	299,262	266,632	219,948	198,480	106,771	123,083	148,024	157,617	155,880	2,398,094
London and Lancashire	55,931	56,496	63,350	67,385	79,368	60,086	47,450	45,893	74,425	74,425	51,095	52,454	715,185
London Assurance	141,822	168,500	203,724	235,280	369,234	322,516	292,566	265,910	288,943	282,475	262,508	253,871	3,027,356
North British	18,115	23,252	50,632	69,905	72,359	76,397	60,880	69,537	68,739	76,040	68,628	73,175	721,919
Norwich Union	86,061	82,648	80,133	198,215	158,403	188,503	162,080	151,223	157,844	171,410	150,898	162,339	1,659,722
Phoenix, of London	94,048	106,616	122,608	150,530	179,562	163,329	160,594	153,273	148,087	148,087	182,042	195,663	1,899,429
Royal	241,883	288,451	262,509	345,848	371,046	465,501	361,514	323,450	360,915	359,065	343,317	417,150	4,000,389
Scottish Commercial		22,367	36,133	55,192	59,050	60,011	37,446	46,774	76,932	82,240	80,516	19,513	343,421
Scottish Imperial	4,878						46,250	45,903	48,389	54,590	51,503	52,044	585,710
	1,119,011	1,185,398	1,290,846	1,490,620	1,773,265	1,804,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,887,460

Department of Finance—Insurance Branch.

American Companies.

Atna.....	107,685	114,121	153,751	177,943	183,929	168,147	152,835	130,658	118,640	118,901	110,533	103,175	1,640,268
Agricultural, of Watertown.....		5,431	68,361	73,613	64,641						‡27,279	47,290	286,615
Andes.....			31,431										31,431
Hartford.....	57,531	75,229	60,909	80,687	103,685	90,902	96,054	78,207	83,332	86,618	80,184	83,191	976,529
Home.....	No return												
Phoenix, of Brooklyn.....							15,506	20,090	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

RECAPITULATION.

Canadian Companies.....	501,362	536,090	707,418	796,847	842,886	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	1,185,308	1,290,946	1,489,620	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
American.....	165,166	194,781	314,452	332,343	352,356	259,049	264,306	228,956	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 1869 to 1891, inclusive.

	Premiums Received.										Totals for 1869 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											454,896
Canada Fire.....	655,455	32,984										881,333
Citizens'.....	779,439	137,941	181,393	228,265	195,181	203,269	206,340	203,727	205,308	187,409	205,281	2,894,626
Dominion.....	155,871	34,371										190,242
Eastern.....									27,988	99,777	119,364	247,079
*London Mutual Fire.....	945,054	104,893	110,830	118,246	124,324	111,148	113,618	123,882	131,696	131,881	128,367	2,277,728
National Fire.....	284,026											284,026
Ottawa Agricultural.....	194,861											194,861
—Provincial.....	1,434,350											1,434,350
Quebec.....	888,531	49,287	64,434	66,720	77,029	85,390	84,670	87,955	96,908	113,095	111,642	1,775,528
Royal Canadian.....	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
+Sovereign.....	740,931	123,476	88,443									1,055,404
Stadacona.....	490,488											490,488
Western.....	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
	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
<i>British Companies.</i>												
Atlas.....												256,672
Caledonian.....			71,047	90,947	88,281	92,631	92,639	106,886	107,905	103,689	100,936	867,761
City of London.....		127,100	149,665	171,502	170,338	170,317	169,215	153,789	143,490	140,758	144,256	1,531,430
Commercial Union.....		307,907	294,508	312,381	302,935	299,911	289,071	286,903	303,678	318,697	359,153	4,823,347
Employers' Liability.....												278,603
Fire Insurance Association.....		43,296	109,316	134,109	126,497	147,145	127,419	117,721	109,642	113,900	103,367	1,248,401
Glasgow and London.....				+ 128,261	161,630	205,251	304,678	319,829	311,610	188,574		1,619,733
Guardian.....	480,753	64,915	97,785	143,518	150,313	150,430	162,569	179,807	194,448	195,007	180,565	2,071,205
Imperial.....	1,463,098	170,486	199,062	205,142	185,778	182,141	195,650	213,440	218,135	211,895	206,524	3,636,871
Lancashire.....	1,084,177	197,980	208,539	226,468	208,454	194,767	192,695	212,992	223,197	253,229	254,233	3,466,890
Liverpool & London & Globe.....	2,398,094	157,565	195,602	213,133	207,436	224,050	232,994	233,446	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	63,115	80,974	93,042	102,841	123,183	153,148	167,692	173,204	1,296,107
London Assurance.....	715,185	62,402	66,576	76,959	63,415	60,932	65,956	72,312	75,883	72,673	53,537	90,564	1,510,394
Manchester.....											53,067	74,116	149,376
National, of Ireland.....				32,528	45,969	54,082	71,432	73,840	73,413	77,033	75,138	74,116	577,571
North British.....	3,027,356	271,375	273,516	293,579	323,171	308,382	303,808	304,199	312,663	307,680	313,247	338,018	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	2,480,608
Norwich Union.....	20,507	52,901	73,067	90,770	92,451	90,185	88,683	86,664	80,800	80,334	93,026	101,378	988,766
Phoenix, of London.....	1,639,722	178,497	204,138	263,548	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	226,932	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	609,973	531,307	498,738	508,612	521,141	523,580	534,269	552,723	536,126	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			672,855
Scottish Union and National.....			37,627	50,400									807,919
Union Assurance Society.....													82,658
Union Fire.....													183,862
<i>American Companies.</i>													
Ætna.....	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
Agricultural, of Watertown.....	1,640,268	107,571	105,571	114,615	114,885	107,088	103,382	124,413	129,986	120,290	125,767	133,832	2,928,268
Andes.....	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
	31,431												31,431
Connecticut.....													
Hartford.....	976,529	87,616	103,355	131,133	135,369	131,177	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	65,924	63,377	69,845	70,806	72,552	84,310	676,481
Phoenix, of Hartford.....													175,850
Queen, of America.....													42,800
Grand Totals.....	3,063,372	267,388	287,815	354,090	367,581	368,180	395,613	429,075	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	1,131,991	1,173,948	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	429,075	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 Lossees paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1880.

	Lossees 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	92,346	125,435	106,989	115,015	73,553	101,804	81,160	1,098,943
Canada Agricultural.....						41,317	63,437	102,056	83,291				290,161
Canada Fire.....								35,688	134,715	78,517	102,582	120,719	472,221
Citizens.....							62,632	168,608	309,010	69,599	71,197	56,874	736,720
Dominion.....										10,676	48,973	93,673	154,320
* London Mutual.....	42,317	64,078	55,948	50,165	47,273	45,047	59,423	64,166	68,353	67,599	85,031	75,098	723,608
National Fire.....								42,839	167,447	48,944	28,502		287,732
Ottawa Agricultural.....							280						108,164
Provincial.....	81,431	69,006	100,344	119,791	106,512	117,386	139,134	163,020	61,522		19,511	28,907	957,146
Quebec.....	28,990	152,076	17,582	60,530	57,006	27,840	61,658	105,753	37,747	15,304	54,597	63,473	613,504
Royal Canadian.....						157,672	322,405	332,977	560,179	55,147	58,777	86,941	1,546,450
† Sovereign.....			2,132	10,074	20,249	37,210	44,546	66,201	59,998	65,351			453,479
‡ Stadacona.....	73,840	107,618	155,564	179,981	138,039	143,652	54,884	243,016	266,070	189,755	131,328	186,794	773,695
Western.....	276,116	453,414	414,339	510,469	487,649	682,470	1,082,206	1,599,049	2,186,162	828,069	687,353	701,839	9,888,934
<i>British Companies.</i>													
Commercial Union.....	38,223	45,035	85,262	88,407	31,765	30,467	65,237	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	27,986	80,965	71,295	68,888	105,942	55,946	660,979	67,280	82,762	49,903	1,411,070
Lancashire.....	29,368	28,212	25,065	53,670	46,802	45,068	46,393	40,307	454,572	70,674	90,180	87,434	1,017,755
Liverpool and London and Globe.....	183,579	251,406	215,563	244,474	136,608	164,156	193,477	118,873	526,275	37,093	78,429	54,703	2,204,635
London and Lancashire.....												465	465
London Assurance.....	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
North British.....	47,829	115,967	140,757	119,605	110,154	157,391	220,639	171,265	1,052,876	118,497	168,880	119,851	2,593,711
Northern.....	6,669	2,781	22,709	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	37,225	86,919	53,009	81,752	121,577	92,871	47,778	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	147,269	167,858	288,979	293,758	340,735	661,774	179,462	237,268	168,745	3,084,275
Scottish Commercial.....							9,977	39,648	14,247	37,401	46,439	29,617	177,329
Scottish Imperial.....	None.	17,134	18,127	45,029	60,311	60,085	33,880	33,769	24,755	33,491	47,549	26,239	400,765
	579,416	1,024,362	922,400	1,136,167	987,316	1,120,106	1,299,612	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>													
Etna	82,299	111,235	116,943	142,928	182,368	103,864	113,761	62,022	342,208	63,166	87,139	44,229	1,452,762
Agricultural, of Watertown		100	13,188	33,616	28,201					1,196	34,325	33,527	144,136
Andes			5,068										5,668
Hartford	29,198	35,726	76,081	86,795	16,647	39,719	65,394	21,048	167,200	47,221	55,215	31,088	671,932
Home	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	114,034	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	9,888,984
British Companies	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,259,612	1,168,858	5,718,305	880,571	1,275,540	855,423	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	1,682,181	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	290,101	
Canada Agricultural.....	290,101														
Canada Fire.....	472,221	73,838	73,838	135,613	148,531	120,488	134,782	170,235	146,937	121,802	148,688	186,202	698,133	2,238,637	
Citizens'.....	736,720	89,058	119,581												
Dominion.....	93,673	54,582													
Eastern.....															
*London Mutual Fire.....	723,603	94,632	60,758	70,211	75,748	78,556	83,830	102,639	95,257	92,388	95,952	86,710	1,690,284	287,732	
National Fire.....	287,732														
Ottawa Agricultural.....	108,164												108,164		
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	129,196	134,896	115,583	110,347	165,102	2,380,644		
+Sovereign.....	453,479	107,042	78,811	96,884									736,216		
Stadacona.....	773,695												773,695		
Western.....	1,733,503	175,619	174,478	208,380	249,179	138,891	186,456	172,064	175,598	154,988	156,994	216,507	3,742,637		
	9,888,934	1,336,758	733,843	760,430	762,737	597,189	739,364	764,321	750,448	678,752	736,065	940,734	18,689,605		
<i>British Companies.</i>															
Atlas.....													166,134		
Caledonian.....				18,631	67,032	48,046	72,624	71,996	69,500	31,835	45,657	44,945	578,162		
City of London.....		66,220	66,220	82,158	94,585	86,607	127,550	117,840	127,144	79,129	87,048	66,237	894,518		
Commercial Union.....	1,167,734	203,594	238,110	254,744	237,611	186,827	227,179	206,844	145,737	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	216,969	219,775	209,489	163,100		1,167,345		
Guardian.....	705,617	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.....	1,411,070	130,340	100,755	92,334	128,330	80,232	79,743	95,584	85,527	91,828	101,411	91,773	2,538,967		
Lancashire.....	1,017,735	141,313	121,876	124,943	151,256	115,642	149,066	93,548	104,728	116,750	136,195	180,570	2,453,651		
Liverpool & London & Globe.....	2,204,635	142,155	107,074	109,726	122,211	110,577	135,532	139,400	127,360	93,573	106,640	166,644	3,647,633		

Department of Finance—Insurance Branch.

<i>London and Lancashire</i>	465	9,379	30,537	70,632	57,974	64,993	43,218	65,226	42,890	40,284	103,102	71,453	606,200
<i>London Assurance</i>	488,101	24,283	35,707	51,289	40,026	46,119	47,855	52,333	28,005	24,178	39,100	33,279	911,475
<i>Manchester National, of Ireland</i>.....	.....	.....	.....	6,472	24,700	38,094	76,134	53,554	43,873	.....	6,700	47,525	54,225
<i>North British</i>	2,543,711	253,794	179,488	168,409	190,535	155,895	186,642	190,752	165,952	199,930	174,988	60,242	391,228
<i>Northern</i>	920,382	65,338	89,217	87,365	166,240	105,279	130,757	100,586	99,298	86,775	126,609	241,691	2,078,967
<i>Norwich Union</i>	1,415	14,205	40,436	54,098	48,063	48,695	46,074	62,316	46,101	36,618	54,630	94,605	521,276
<i>Phoenix, of London</i>	947,041	121,359	123,946	145,025	176,594	91,904	150,407	112,280	93,786	88,548	110,201	138,527	2,302,618
<i>Queen</i>	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
<i>Royal</i>	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
<i>Scottish Commercial</i>	177,329	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	177,329
<i>Scottish Imperial</i>	400,765	21,821	39,593	21,229	.....	.....	.....	.....	.....	.....	.....	.....	483,408
<i>Scottish Union and National</i>.....	.....	.....	8,318	13,599	18,294	20,222	21,282	38,828	62,380	45,013	41,466	82,863	352,265
<i>Union Assurance Society</i>.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	34,400
<i>Union Fire</i>.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	79,965
<i>American Companies.</i>	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
<i>Etna</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	2,094,465	1,968,537	2,229,536	2,553,162	40,083,277
<i>Agricultural, of Watertown</i>	1,452,762	60,018	82,164	51,952	55,224	54,276	68,401	68,430	73,742	58,422	84,647	74,305	2,184,433
<i>Andes</i>	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
.....	5,668	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,668
<i>Connecticut</i>.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
<i>Hartford</i>	671,932	71,227	56,554	71,415	85,534	68,868	7,704	23,546	58,558	10,117	13,822	13,462	91,889
<i>Home</i>	60,691	.....	.....	.....	.....	.....	69,043	65,544	.....	57,552	109,018	108,034	1,493,279
<i>Insurance Co. of N. America</i>.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	60,691
<i>Phoenix, of Brooklyn</i>	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
<i>Phoenix, of Hartford</i>.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	420,932
<i>Queen, of America</i>.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	82,820
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	7,994
<i>Grand Total*</i>	2,439,259	163,661	162,699	167,127	191,398	186,923	223,860	304,159	228,909	228,922	300,916	411,801	5,010,234

RECAPITULATION.

<i>Canadian Companies</i>	9,888,934	1,336,758	733,843	760,430	762,737	597,189	739,364	764,921	750,448	678,732	736,095	940,734	18,689,605
<i>British</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	2,094,465	1,968,537	2,229,536	2,553,162	40,083,277
<i>American</i>	2,439,259	163,661	162,699	167,127	191,398	186,923	223,860	304,159	228,909	228,922	300,916	411,801	5,010,234
<i>Grand Total*</i>	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 1894, inclusive.

	Totals for 1869 to 1891.	Premiums received, 1892.	Premiums received, 1893.	Premiums received, 1894.	Totals 1869 to 1894.
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$
British America.....	3,924,105	172,414	202,076	220,398	4,518,993
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	866,368
*London Mutual Fire.....	2,277,728	128,513	122,772	155,762	2,684,775
Mercantile.....		98,585	129,379	161,649	389,613
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	2,064,259
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	7,482,156
	26,088,616	1,052,041	1,137,797	1,108,294	29,386,748
<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	551,025
Atlas.....	256,672	92,890	100,301	115,078	564,941
Caledonian.....	867,761	112,084	133,021	147,031	1,259,897
City of London.....	1,531,430	56,824			1,588,254
Commercial Union.....	4,823,347	357,747	364,276	385,647	5,931,017
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	2,889,307
Imperial.....	3,636,871	201,177	189,962	186,055	4,214,065
Lancashire.....	3,466,890	285,920	259,563	260,854	4,273,227
Liverpool & London & Globe.	4,868,807	312,472	323,872	330,175	5,835,326
London and Lancashire.....	1,236,107	190,308	194,053	170,472	1,790,940
London Assurance.....	1,510,394	104,206	107,918	118,754	1,841,272
Manchester.....	149,376	121,229	118,940	190,006	579,551
National, of Ireland.....	577,571	90,476	100,301	115,078	883,426
North British.....	6,377,004	380,393	383,663	396,615	7,537,675
Northern.....	2,489,608	170,128	172,523	161,571	2,993,830
Norwich Union.....	968,766	118,399	142,281	137,557	1,367,003
Phoenix, of London.....	3,972,211	250,285	260,576	260,506	4,743,578
Queen.....	4,354,694				4,354,694
Royal.....	9,889,602	567,387	594,631	568,972	11,620,592
Scottish Commercial.....	343,421				343,421
Scottish Imperial.....	672,855				672,855
Scottish Union and National.	867,919	137,817	134,593	119,941	1,260,270
Sun Fire Office.....		37,131	93,809	127,944	258,434
Union Assurance Society.....	82,658	104,398	135,047	192,300	514,403
United Fire.....	183,862	173,044	187,094	156,450	700,450
	58,340,768	4,455,474	4,623,196	4,602,747	72,022,185
<i>American Companies.</i>					
Ætina.....	2,928,268	139,084	143,836	138,191	3,349,379
Agricultural, of Watertown.	1,079,187	61,923	51,585	43,930	1,236,625
Andes.....	31,431				31,431
Connecticut.....	215,561	33,054	32,509	32,811	313,935
Hartford.....	2,351,998	144,483	138,504	144,480	2,779,465
Home.....					
Ins. Co. of North America.....	75,827	54,885	66,321	82,919	279,952
Phoenix, of Brooklyn.....	676,481	88,426	89,314	89,542	943,763
Phoenix, of Hartford.....	175,850	211,876	238,319	192,951	818,996
Queen, of America.....	42,800	271,081	272,214	275,504	861,599
	7,577,403	1,004,812	1,032,602	1,000,328	10,615,145
RECAPITULATION.					
Canadian Companies.....	26,088,616	1,052,041	1,137,797	1,108,294	29,386,748
British do.....	58,340,768	4,455,474	4,623,196	4,602,747	72,022,185
American do.....	7,577,403	1,004,812	1,032,602	1,000,328	10,615,145
Grand totals.....	92,006,787	6,512,327	6,793,595	6,711,369	112,024,078

* 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 1894, inclusive.

	Totals for 1869 to 1891.	Losses paid, 1892.	Losses paid, 1893.	Losses paid, 1894.	Totals for 1869 to 1894.
<i>Canadian Companies.</i>					
	\$	\$	\$	\$	\$
British America.....	2,408,145	148,511	144,298	148,829	2,849,783
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	568,480
*London Mutual Fire.....	1,660,284	96,262	98,088	126,532	1,982,166
Mercantile.....		82,370	81,686	99,890	263,946
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	1,748,014
Royal Canadian.....	2,980,644	8,306			2,988,950
†Sovereign.....	736,216				736,216
Stadacona.....	775,695				775,695
Western.....	3,742,657	226,440	211,459	211,637	4,392,193
	18,689,605	792,219	797,149	801,871	21,080,844
<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	455,534
Atlas.....	166,134	53,611	76,220	65,609	361,634
Caledonian.....	578,162	59,888	97,590	102,019	837,659
City of London.....	934,518	42,937			977,455
Commercial Union.....	3,404,249	289,795	253,659	241,680	4,189,383
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	2,309,925
Imperial.....	2,538,997	93,039	161,072	106,669	2,899,777
Lancashire.....	2,453,651	173,592	196,318	157,654	2,981,215
Liverpool & London & Globe.....	3,647,633	202,829	281,337	215,783	4,347,582
London and Lancashire.....	606,200	106,277	95,406	108,758	916,641
London Assurance.....	911,475	47,823	75,476	75,179	1,109,953
Manchester.....	54,225	79,519	109,692	148,745	392,181
National, of Ireland.....	391,228	61,713	77,817	65,741	596,499
North British.....	4,656,555	240,402	336,358	225,264	5,458,579
Northern.....	2,078,967	101,738	121,612	113,862	2,416,179
Norwich Union.....	521,276	74,582	91,212	114,258	801,328
Phoenix, of London.....	2,302,618	135,335	165,067	162,357	2,765,377
Queen.....	3,325,321				3,325,321
Royal.....	6,495,567	361,616	446,332	402,605	7,706,120
Scottish Commercial.....	177,329				177,329
Scottish Imperial.....	483,408				483,408
Scottish Union and National.....	352,265	94,038	109,741	81,758	637,802
Sun Fire Office.....		7,717	58,177	88,469	154,363
Union Assurance Society.....	34,400	47,227	91,849	117,321	290,797
United Fire.....	79,965	153,670	165,277	121,534	520,446
	40,083,277	2,878,149	3,496,112	3,094,861	49,552,399
<i>American Companies.</i>					
Ætna.....	2,184,433	105,379	91,254	77,816	2,458,882
Agricultural, of Watertown.....	629,538	47,990	43,037	53,666	776,251
Andes.....	5,668				5,668
Connecticut Fire.....	91,849	15,990	20,198	13,619	141,696
Hartford.....	1,493,279	72,716	97,167	94,407	1,757,569
Home.....	60,691				60,691
Ins. Co. of North America.....	32,970	31,075	43,132	58,653	165,890
Phenix, of Brooklyn.....	420,932	73,286	63,214	62,606	620,038
Phenix, of Hartford.....	82,820	169,316	229,819	145,013	626,968
Queen, of America.....	7,994	191,150	171,608	184,851	555,603
	5,010,234	706,902	759,429	692,631	7,169,196
RECAPITULATION.					
Canadian Companies.....	18,689,605	792,219	797,149	801,871	21,080,844
British do.....	40,083,277	2,878,149	3,496,112	3,094,861	49,552,399
American do.....	5,010,234	706,902	759,429	692,631	7,169,196
Grand totals.....	63,783,116	4,377,270	5,052,690	4,589,363	77,802,439

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

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1894, 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	231,734,162	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	762,470
1885.....	1,107,879	111,162,914	143,750,390	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
Totals.....	29,386,748	3,071,421,580	.....	21,080,844
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.....	3,859,282	376,540,072	434,941,955	2,094,465
1889.....	3,970,632	403,237,656	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
Totals.....	72,022,185	7,472,783,431	.....	49,552,399

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	263,330
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	44,097,646	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
Totals	10,615,145	1,062,570,829	.....	7,169,196

TOTALS FOR ALL THE YEARS FROM 1869 TO 1894, INCLUSIVE.

Canadian Companies	29,386,748	3,071,421,580	.....	21,080,844
British Companies	72,022,185	7,472,783,431	.....	49,552,399
American Companies	10,615,145	1,062,570,829	.....	7,169,196
Grand totals.....	112,024,078	11,606,775,840	.....	77,802,439

* 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 Ocean business done by Companies combining these branches, for 1894.

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	\$ 1,200,429	112,677,081	\$ 102,258,933	\$ 716,269	\$ 109,373	\$ 22,910	\$ 736,785	} In all countries, 31st December, 1894.
Inland Marine	179,771	22,925,661	3,467,033	123,916	36,604	120	130,335	
Ocean Marine	33,228	2,845,621	269,756	13,113	5,100	None.	18,147	
	1,413,428	138,448,363	105,996,322	853,298	151,077	23,030	885,267	

WESTERN ASSURANCE COMPANY.

Fire Insurance	1,588,314	154,693,806	157,134,557	1,048,558	158,477	41,506	1,043,962	} In all countries, 31st December, 1894.
Inland Marine	312,444	51,824,679	6,200,851	228,180	32,620	None.	207,434	
Ocean Marine	205,967	17,586,580	843,586	140,278	6,387	None.	133,890	
	2,106,725	224,105,065	164,178,994	1,417,016	197,484	41,506	1,385,386	

QUEBEC FIRE ASSURANCE COMPANY.

Fire Insurance	141,243	13,985,123	13,398,948	101,544	11,135	1,333	98,348	{ In all countries, 31st December, 1894.
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ETNA INSURANCE COMPANY.

Fire Insurance	138,191	15,000,340	15,645,080	77,816	11,228	None.	74,724	} In Canada, 31st December, 1894.
Inland Marine	21,144	3,388,462	None.	2,304	None.	None.	2,304	
	159,335	18,388,822	15,645,080	80,120	11,228	None.	77,028	

LONDON ASSURANCE COMPANY.

Fire Insurance.....	118,754	13,761,307	15,675,628	75,179	4,723	1,725	78,801	In Canada, 31st Decem- ber, 1894.
Inland Marine.....	814	396,107	None.	49	None.	None.	49	
	119,598	14,157,414	15,675,628	75,228	4,723	1,725	78,850	

INLAND Marine Insurance Business in Canada, 1894.

	Net Cash Received for Premiums.	Gross Amount of Policies, Now 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.....	\$ 17,393	\$ 5,408,799	None.	\$ 15,543	\$ 2,077	None.	\$ 16,720
Western.....	11,083	5,823,673	None.	9,414	1,991	None.	11,160
Totals.....	28,426	11,232,472	None.	24,957	4,068	None.	27,880
BRITISH COMPANIES.							
British and Foreign Marine.....	6,414	1,576,638	None.	9,476	None.	None.	8,702
London Assurance.....	844	386,107	None.	49	None.	None.	49
Reliance Marine.....	8,264	1,124,102	None.	105	4,500	None.	4,605
Totals.....	15,522	3,096,847	None.	9,630	4,500	None.	13,356
AMERICAN COMPANIES.							
Ætna.....	21,144	3,388,482	None.	2,304	None.	None.	2,304

RECAPITULATION.

Canadian Companies.....	28,426	11,232,472	None.	24,957	4,068	None.	27,880
British Companies.....	15,522	3,096,847	None.	9,630	4,500	None.	13,356
American Companies.....	21,144	3,388,482	None.	2,304	None.	None.	2,304
Totals for 1894.....	65,092	17,717,801	None.	36,891	8,568	None.	43,540
Totals for 1893.....	58,669	18,458,188	38,000	44,763	1,144	None.	40,796

Department of Finance—Insurance Branch.

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

COMPANIES.	Assets.		LIABILITIES.				Capital Paid up.	Surplus of Assets over Liabilities and Capital.	Impairment of Capital.	Reserve of Capital Uncalled.	Date of Return.
	£	*Un-earned Premiums	Outstanding Losses.	Total Liabilities		£					
				Sundry.	£						
Alliance.....	1,460,173	305,953	52,756	8,027	366,736	1,093,437	543,437	.....	£	4,450,000	Dec. 31, 1894.
Atlas.....	587,871	217,712	59,964	16,181	293,857	294,014	144,000	.....	£	1,056,000	do 31, 1894.
Caledonian.....	649,913	292,805	67,585	5,231	365,621	284,292	107,500	.....	£	430,000	do 31, 1894.
Commercial Union.....	1,668,531	686,725	144,905	87,729	919,359	749,172	250,000	.....	£	2,250,000	do 31, 1894.
Guardian.....	1,679,545	269,425	13,517	42,615	323,557	1,353,988	1,000,000	.....	£	1,000,000	do 31, 1894.
Imperial.....	1,733,660	470,000	108,643	33,354	611,997	1,121,663	300,000	.....	£	900,000	do 31, 1894.
Lancashire.....	597,630	435,128	94,092	10,437	539,657	57,973	272,986	.....	£	2,056,874	do 31, 1894.
Liverpool and London and Globe.....	3,422,208	1,041,198	168,809	68,319	1,278,326	2,143,882	245,640	.....	£	1,754,360	do 31, 1894.
London and Lancashire Fire.....	1,051,902	507,728	85,737	23,430	616,895	435,007	212,750	.....	£	1,914,750	do 31, 1894.
London Assurance.....	1,595,803	242,867	46,436	25,482	314,785	1,212,018	448,275	.....	£	448,275	do 31, 1894.
Manchester.....	732,292	454,487	91,809	20,340	566,726	223,566	200,000	.....	£	1,800,000	do 31, 1894.
National, of Ireland.....	224,857	167,959	9,252	6,726	183,937	40,290	100,000	.....	£	900,000	do 31, 1894.
North British.....	3,345,334	864,306	120,390	126,452	1,111,148	2,234,186	687,500	59,080	£	2,062,500	do 31, 1894.
Norwich.....	1,692,774	420,974	67,718	57,587	546,279	1,146,495	300,000	.....	£	2,700,000	do 31, 1894.
Norwich Union.....	1,181,536	541,242	85,695	23,079	649,016	532,520	132,000	.....	£	968,000	do 31, 1894.
Phoenix, of London.....	3,677,390	1,261,925	131,283	33,816	1,427,024	2,250,366	375,702	.....	£	2,068,978	do 31, 1894.
Royal.....	849,273	306,019	58,162	20,208	384,389	464,884	300,000	.....	£	4,051,400	do 31, 1894.
Scottish Union and National.....	1,980,615	575,939	91,524	37,063	704,526	1,276,089	180,000	.....	£	2,280,000	do 31, 1894.
Sun.....	640,182	241,268	41,980	34,073	317,321	322,861	142,861	.....	£	270,000	do 31, 1894.
Union Assurance.....	28,762,489	9,303,660	1,540,347	679,149	11,523,156	17,239,333	5,926,353	274,093	£	33,361,137	
Total.....											

* The reserve of unearned premiums is 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—1894.

Companies.	Real Estate. \$ cts.	Loans on Real Estate. \$ cts.	Stocks, Bonds and Debtentures. \$ cts.	Loans on Colla- terals. \$ cts.	Agents' Bal- ances 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	150,463 92	60,700 00	959,424 91	None.	217,525 89	27,676 82	14,733 68	43,426 18	1,473,956 40	Fire and Inland Marine.
Eastern	None.	36,500 00	239,106 16	None.	11,072 07	16,149 59	4,258 41	7,932 56	315,018 79	Fire.
London Mutual Fire	14,110 81	None.	58,530 00	None.	*285,275 22	701 95	402 67	1,586 01	360,606 66	Fire.
Mercantile	None.	73,460 00	65,462 20	None.	19,109 50	3,362 88	4,251 77	1,896 31	167,542 66	Fire.
Quebec	32,000 00	None.	150,273 79	None.	28,830 32	28,916 01	2,839 79	2,157 52	245,017 43	Fire.
Western	65,000 00	63,273 98	1,466,415 64	None.	420,610 34	247,989 71	7,341 26	105,524 17	2,376,105 10	Fire, Inland and Ocean.
Total	261,579 73	233,933 98	2,930,212 70	None.	982,423 34	324,746 96	33,827 58	162,522 75	4,983,247 04	

* Including \$275,685.61 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—1894.

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.....	174,167 16	730,095 40	7,416 36	911,618 92	562,337 48	750,000 00	187,662 52	Fire, Inland and Ocean.
Eastern.....	34,249 74	93,632 96	20,000 00	147,882 70	167,136 09	250,000 00	82,863 91	Fire.
London Mutual Fire.....	14,980 39	290,090 91	30,202 75	335,274 05	25,332 61	None.	25,332 61	Fire.
Mercantile.....	16,037 11	102,327 70	2,000 00	120,364 81	47,177 85	40,000 00	7,177 85	Fire.
Quebec.....	12,468 00	92,411 53	1,075 20	105,954 73	139,062 70	99,920 00	39,142 70	Fire.
Western.....	288,989 98	1,115,725 43	2,501 08	1,357,216 49	1,018,888 61	1,000,000 00	18,888 61	Fire, Inland and Ocean.
Total.....	490,832 38	2,424,283 93	68,195 39	2,978,311 70	1,959,985 34	2,139,920 00	179,984 66	

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.....	7th March, 1887.....	None.		None.		111,495	33
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.		296,436	30
Guardian.....	1st May, 1869.....	100,000	00	None.		250,273	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	932,150	00	465,485	66
London and Lancashire.....	1st April, 1880.....	None.		None.		131,400	00
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.		108,674	68
North British.....	1862.....	115,000	00	866,166	66	2,497,321	88
Northern.....	1867.....	None.		None.		211,700	00
Norwich Union.....	1st April, 1880.....	None.		None.		130,000	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.		112,528	40
Sun Fire.....	3rd June, 1892.....	None.		None.		319,857	07
Union Assurance Society.....	November, 1890.....	None.		None.		100,000	00
United Fire.....	30th December, 1890.....	None.		None.		187,128	54
Totals.....		925,178	17	1,798,316	66	7,285,029	04

AMERICAN

Ætna Fire.....	1821.....	None.		None.		123,180	00
Agricultural, of Watertown.....	1st October, 1878.....	2,000	00	None.		152,928	00
Connecticut Fire.....	1886.....	None.		None.		105,000	00
Hartford.....	1836.....	None.		None.		112,131	50
Insurance Co. of North America.....	1st November, 1889.....	None.		None.		111,000	00
Phenix, of Brooklyn.....	1st May, 1874.....	None.		None.		114,500	00
Phoenix, of Hartford.....	20th May, 1890.....	None.		None.		235,190	00
Queen, of America.....	2nd November, 1891.....	None.		None.		281,700	00
Totals.....		2,000	00	None.		1,235,629	50

Department of Finance—Insurance Branch.

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

ASSETS IN CANADA—1894.

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.	24,895 53	1,555 18	None.	None.	337,592 71	Fire.
None.	7,182 54	22,224 44	None.	1,929 77	142,832 08	do
None.	734 63	None.	None.	None.	112,734 63	Inland Marine.
None.	13,931 82	1,646 39	None.	5,100 00	138,480 17	Fire.
2,000 00	37,137 91	14,171 81	None.	5,000 00	354,746 02	do
None.	23,955 47	16,134 23	291 51	4,371 04	395,026 23	do
None.	17,624 09	3,688 27	None.	5,768 00	601,699 20	do
None.	14,026 47	11,748 64	1,431 10	5,000 00	257,641 51	do
5,467 20	33,152 08	34,289 33	12,595 01	2,500 00	1,573,639 28	do and Life.
None.	14,823 53	76,499 60	None.	None.	222,723 13	do
None.	8,796 74	4,517 55	None.	None.	183,654 29	do and Life.
None.	5,352 80	22,248 47	None.	3,500 00	247,422 27	do
None.	17,517 69	4,964 01	None.	2,053 08	133,209 46	do
146,000 00	33,506 41	86,099 53	52,771 13	2,500 00	3,804,365 61	do and Life.
None.	16,535 54	6,597 46	None.	5,000 00	239,833 00	do
None.	10,652 15	19,599 56	None.	2,000 00	162,251 71	do
None.	12,258 42	None.	1,543 95	None.	214,823 30	do
None.	8,261 04	None.	None.	None.	119,241 04	Inland Marine.
26,509 85	52,962 84	7,358 40	408 08	8,468 98	1,040,953 49	Fire and Life.
None.	5,746 99	None.	None.	None.	118,275 39	do
None.	21,229 20	8,716 73	None.	6,170 38	355,973 38	do
None.	24,828 50	3,654 19	None.	3,366 08	131,848 77	do
None.	17,351 58	3,944 13	None.	4,500 00	212,924 25	do
179,977 05	427,463 97	349,657 92	69,040 78	67,227 33	11,101,890 92	

COMPANIES.

None.	12,854 12	None.	None.	None.	136,034 12	Fire and Inland Marine.
None.	20,957 07	None.	3,146 00	None.	179,071 07	do
None.	4,365 97	None.	None.	None.	109,365 97	do
None.	9,874 40	None.	None.	None.	122,005 90	do
None.	None.	14,345 47	None.	None.	125,345 47	do
None.	17,723 57	None.	None.	None.	132,223 57	do
None.	40,414 37	1,580 51	2,798 31	9,539 35	289,522 54	do
None.	15,568 87	1,622 19	None.	5,569 43	304,460 49	do
None.	121,758 37	17,548 17	5,984 31	15,108 78	1,398,029 13	

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 1894.

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	11,738	52	126,543	92			None.	138,282	44	199,310	27	Fire.		
Atlas	9,233	50	73,761	80			None.	82,995	30	59,836	78	Fire.		
British and Foreign Marine	None.		None.				None.	None.		112,734	63	Inland Marine.		
Caledonian	1,321	60	99,431	85			2,249	65	103,003	10	35,477	07	Fire.	
Commercial Union	59,756	96	275,922	19			31	44	335,710	59	19,035	43	Fire.	
Guardian	20,434	10	210,071	08			1,322	54	231,827	72	163,198	51	Fire.	
Imperial	5,945	46	138,407	99			2,039	54	146,452	99	455,246	21	Fire.	
Lancashire	14,965	39	189,947	74			None.	None.	204,913	13	52,728	38	Fire.	
Liverpool and London and Globe	10,202	62	266,926	50			500	00	385,622	39	1,188,016	89	Fire and Life.	
London and Lancashire	4,195	50	122,598	62			None.	126,794	12	95,929	01	Fire.		
London Assurance	6,448	00	82,273	92			None.	98,008	83	85,645	46	Fire and Life.		
Manchester	25,629	20	137,027	40		9,286	91	163,744	29	83,677	98	Fire.		
National, of Ireland	9,233	50	73,761	80			1,087	69	82,995	30	50,214	16	Fire.	
North British	21,856	58	289,103	64			None.	7,498	24	2,884,450	17	Fire and Life.		
Northern	5,250	89	119,460	61		601,456	98	None.	124,711	50	115,121	50	Fire.	
Norwich	27,812	36	111,505	83			None.	None.	139,317	80	22,933	82	Fire.	
Phoenix, of London	1,930	08	190,494	59			None.	192,924	67	21,898	63	Fire.		
Reliance Marine	4,500	00	None.				None.	4,500	00	114,741	04	Inland Marine.		
Royal	37,226	00	462,207	32		390,000	00	None.	869,433	32	151,520	17	Fire and Life.	
Scottish Union and National	10,141	69	73,023	33			None.	83,171	02	35,104	37	Fire.		
Sun Fire	8,467	02	80,744	28			247	83	89,459	13	266,514	25	Fire.	
Union Society	14,424	00	123,875	61			None.	None.	138,299	61	6,450	84	Fire.	
United Fire	18,040	85	107,103	79			None.	None.	125,144	64	87,779	61	Fire.	
Totals	328,753	92	3,354,699	60		1,108,737	07	15,036	93	4,807,227	42	6,234,653	50	

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 1894—*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.	<i>c</i> Excess of Assets over Liabilities, — <i>d</i> The Reverse.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Ætna Fire	11,227 75	90,309 36	.....	None.	101,537 11	<i>c</i> 34,497 01	Fire and Inland Marine.
Agricultural, of Watertown.	4,03 00	61,118 42	.....	None.	65,156 42	<i>c</i> 113,914 65	Fire.
Connecticut Fire	5,810 94	20,895 00	.....	None.	26,705 94	<i>c</i> 82,660 03	Fire.
Ⓜ Ⓚ Hartford	17,436 02	91,368 32	.....	None.	108,804 34	<i>c</i> 13,201 56	Fire.
Insurance Company of North America.....	1,812 61	49,931 55	.....	None.	51,744 16	<i>c</i> 73,601 31	Fire.
Phoenix, of Brooklyn	6,325 00	68,584 65	.....	None.	74,909 65	<i>c</i> 57,313 92	Fire.
Phoenix, of Hartford	24,914 52	132,330 00	.....	None.	157,244 52	<i>c</i> 132,278 02	Fire.
Queen, of America	5,101 00	184,882 64	.....	250 00	190,233 64	<i>c</i> 114,226 85	Fire.
Totals	76,665 84	639,419 94	.....	250 00	776,335 78	<i>c</i> 621,693 35	

TABLE V.—Showing the Cash INCOME and EXPENDITURE of Canadian Companies—INCOME
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.....	1,413,428 04	32,567 14	3,674 35	1,449,669 53	None.
Eastern.....	164,115 15	13,199 85	None.	177,315 00	None.
London Mutual.....	155,762 40	2,991 43	736 52	159,490 35	None.
Mercantile.....	161,648 63	5,950 01	None.	167,598 64	None.
Quebec.....	141,243 28	8,264 26	1,615 00	151,122 54	None.
Western.....	2,106,725 55	77,240 66	None.	2,183,966 21	None.
Total.....	4,142,923 05	140,213 35	6,025 87	4,289,162 27	None.

BRITISH

Alliance.....	175,016 22	9,334 26	None.	184,350 48	
Atlas.....	115,078 46	3,877 96	None.	118,956 42	
British and Foreign Marine.....	6,414 42	4,480 00	None.	10,894 42	
Caledonian.....	147,031 24	5,647 50	None.	152,678 74	
Commercial Union.....	385,646 50	11,649 72	None.	397,296 22	
Guardian.....	287,175 36	9,898 00	2,541 04	299,614 40	
Imperial.....	186,055 04	7,117 73	8,526 77	201,699 54	
Laneashire.....	260,854 28	8,055 42	None.	268,909 70	
Liverpool and London and Globe.....	330,174 86	57,870 24	3,163 00	391,208 10	
London and Lancashire.....	170,472 34	7,660 17	None.	178,132 51	
London Assurance.....	119,598 44	6,680 00	None.	126,278 44	
Manchester.....	190,006 13	7,594 93	None.	197,601 06	
National, of Ireland.....	115,078 46	4,137 07	None.	119,215 53	
North British.....	396,615 01	139,275 95	1,783 09	537,674 05	
Northern.....	161,571 29	12,580 33	None.	174,151 62	
Norwich Union.....	137,556 59	5,195 29	None.	142,751 88	
Phoenix, of London.....	260,505 57	8,104 23	None.	268,609 80	
Reliance Marine.....	8,263 59	None.	None.	8,263 59	
Royal.....	568,971 73	25,179 74	7,068 79	601,220 26	
Scottish Union and National.....	119,941 04	12,241 14	None.	132,182 18	
Sun Fire.....	127,494 15	422 20	78 76	127,995 11	
Union Assurance.....	192,299 76	3,189 55	37 08	195,526 39	
United Fire.....	156,449 53	6,653 81	199 40	163,302 74	
Total.....	4,618,270 01	356,845 24	23,397 93	4,998,513 18	

AMERICAN

Ætna Fire.....	159,334 57	6,180 00	None.	165,514 57	
Agricultural.....	43,929 96	3,186 00	723 22	47,839 18	
Connecticut Fire.....	32,810 90	4,000 00	None.	36,810 90	
Hartford.....	144,480 08	8,303 32	None.	152,783 40	
Insurance Co. of North America.....	82,918 61	4,440 00	None.	87,358 61	
Phoenix, of Brooklyn.....	89,541 98	None.	None.	89,541 98	
Phoenix, of Hartford.....	192,950 65	10,422 00	None.	203,372 65	
Queen, of America.....	275,504 31	206 49	None.	275,710 80	
Total.....	1,021,471 06	36,737 81	723 22	1,058,932 09	

Department of Finance—Insurance Branch.

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

AND EXPENDITURE, 1894.

EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stockholders.	Total Cash Expenditure.	e Excess of Premiums over Losses Paid. — d The Reverse.	e Excess of Income over Expenditure. — d The Reverse.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
853,298 72	483,595 47	51,726 55	1,388,620 74	e 560,129 32	e 61,048 79	Fire, Inland and Ocean.
151,671 52	61,104 71	None.	212,776 23	e 12,443 63	d 35,461 23	Fire.
126,532 41	43,603 76	None.	170,136 17	e 29,229 99	d 10,645 82	do
99,890 05	52,047 25	4,000 00	155,937 30	e 61,758 58	e 11,661 34	do
101,544 46	41,474 60	2,852 80	145,871 86	e 39,698 82	e 5,250 68	do
1,417,015 96	707,529 65	98,446 21	2,222,991 82	e 689,709 59	d 39,025 61	Fire, Inland and Ocean.
2,749,953 12	1,389,355 44	157,025 56	4,296,334 12	e1,392,969 93	d 7,171 85	

COMPANIES.

162,231 70	58,121 45	.....	220,353 15	e 12,784 52	d 36,002 67	Fire.
65,668 61	33,145 40	.....	98,814 01	e 49,409 85	e 20,142 41	do
9,476 45	1,802 28	.....	11,278 73	d 3,062 03	d 384 31	Inland Marine
102,018 56	42,870 60	.....	144,889 16	e 45,012 68	e 7,789 58	Fire.
241,679 50	102,443 46	.....	344,122 96	e 143,967 00	c 53,173 26	do
217,303 55	96,851 89	.....	314,155 44	e 69,871 81	d 14,541 04	do
106,668 86	60,987 47	.....	167,656 33	e 79,386 18	e 34,043 21	do
157,654 20	74,342 53	.....	231,996 73	e 103,200 08	e 36,912 97	do
215,782 67	97,276 29	.....	313,058 96	e 114,392 19	e 78,149 14	do
108,758 10	47,724 85	.....	156,482 95	e 61,714 24	e 21,649 56	do
75,228 30	39,207 24	.....	114,435 54	e 41,370 14	e 11,842 90	do
148,744 61	66,193 73	.....	214,938 34	e 41,261 52	d 17,337 28	do
65,741 16	33,145 40	.....	98,886 56	e 49,337 30	e 20,328 97	do
225,264 44	107,549 53	.....	332,813 97	c 171,350 57	e 204,860 08	do
113,861 86	44,124 02	.....	157,985 88	e 47,709 43	e 16,165 74	do
114,258 33	32,856 71	.....	147,115 04	e 23,298 26	d 4,363 16	do
162,356 98	64,227 44	.....	226,584 42	e 98,148 59	e 42,025 38	do
105 22	826 36	.....	931 58	c 8,158 37	e 7,332 01	Inland Marine.
402,605 09	154,151 44	.....	556,756 53	e 166,366 64	e 44,463 73	Fire.
81,758 36	29,021 80	.....	110,780 16	e 38,182 68	e 21,402 02	do
88,469 42	44,3 01	.....	132,820 43	e 39,024 73	d 4,825 32	do
117,320 71	52,539 85	.....	169,860 56	e 74,979 05	e 25,665 83	do
121,534 29	54,649 33	.....	176,183 62	e 34,915 24	d 12,880 88	do
3,104,490 97	1,338,410 08	.....	4,442,901 05	e1,513,779 94	e 555,612 13	

COMPANIES.

80,120 04	38,393 20	.....	118,513 24	e 79,214 53	e 47,001 33	Fire and Inland Marine.
55,665 59	28,555 96	.....	84,221 55	d 11,735 63	d 36,382 37	Fire.
13,618 59	9,995 82	.....	23,614 41	e 19,192 31	e 13,196 49	do
94,407 31	32,203 18	.....	126,610 49	e 50,072 77	e 26,172 91	do
58,652 84	30,889 87	.....	89,542 71	e 24,265 77	d 2,184 10	do
62,605 82	27,195 23	.....	89,801 05	e 26,936 16	d 259 07	do
145,013 02	74,840 35	.....	219,853 37	e 47,937 63	d 16,480 72	do
184,851 15	77,071 35	.....	261,922 50	e 90,653 16	e 13,788 30	do
694,934 36	319,144 96	.....	1,014,079 32	e 326,536 70	e 44,852 77	

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 1894; 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.		\$	\$ cts.	
<i>Canadian Companies.</i>											
British America	Fire and Inland Marine.	60.37	34.21	3.66	95.79	138,448,363	1,795,425 54	1.30	105,996,322	1,473,956 40	1.39
Eastern	Fire	92.42	37.23	Nil.	120.00	16,249,601	203,686 99	1.25	15,161,723	315,018 79	2.08
London Mutual Fire	do	81.23	27.99	Nil.	106.68	18,042,907	218,184 61	1.21	46,219,151	360,606 66	.78
Mercantile.	do	61.79	32.20	2.47	93.04	14,544,278	190,143 05	1.31	17,678,006	167,542 66	.95
Quebec	do	71.89	29.36	2.02	96.53	13,985,123	195,745 68	1.40	13,398,948	245,017 43	1.83
Western	Fire, Inland and Ocean.	67.26	33.58	4.07	101.79	224,105,065	2,721,441 98	1.21	164,178,994	2,376,105 10	1.45

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 1894; 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	92.70	33.21	125.90	\$ 17,519,618	\$ 269,849 67	1.20
Atlas	do	57.06	28.80	85.87	9,800,424	132,637 80	1.35
British and Foreign Marine	Inland Marine	147.74	28.10	175.83	1,576,638	6,414 42	.41
Caledonian	Fire	69.39	29.16	98.54	14,638,460	165,903 37	1.13
Commercial Union	do	62.67	26.56	89.23	34,635,873	453,821 61	1.31
Guardian	do	73.67	33.73	109.40	27,300,408	329,852 37	1.20
Imperial	do	57.33	32.78	90.11	17,315,434	210,300 94	1.22
Lancashire	do	60.44	28.50	88.94	23,133,883	298,663 47	1.29
Liverpool and London and Globe.	do	65.35	29.46	94.82	32,330,776	369,439 91	1.14
London Assurance.	do	63.80	28.00	91.79	15,645,509	193,988 18	1.24
Manchester	do and Inland Marine.	62.90	32.78	95.68	14,157,414	142,111 68	1.00
National, of Ireland	do	78.28	34.84	113.12	17,711,348	219,897 18	1.24
North British.	do	57.13	28.80	85.93	9,800,424	132,637 80	1.35
Northern Union.	do	56.80	27.12	83.91	38,294,814	429,570 05	1.12
Phoenix, of London.	do	70.47	27.31	97.78	16,075,025	194,901 37	1.21
Reliance Marine.	do	83.06	23.89	106.95	13,206,281	154,817 22	1.17
Royal	do	62.32	24.65	86.98	25,543,901	323,815 31	1.27
Scottish Union and National.	Inland Marine	1.27	10.00	11.27	1,124,102	8,263 59	.74
Union Assurance Society	do	70.76	27.09	97.85	54,247,148	636,525 91	1.17
United Fire	Fire	68.17	24.20	92.36	14,191,019	151,772 77	1.07
	do	61.01	27.32	88.33	11,695,144	153,532 13	1.32
	do	77.68	34.93	112.61	16,123,013	253,091 26	1.57
	do				12,269,961	188,899 68	1.54
Totals.		57.22	28.98	96.20	438,334,617	5,360,907 69	1.20
<i>American Companies.</i>							
Ætna Fire	Fire and Inland Marine.	50.28	24.10	74.38	18,388,822	200,738 47	1.09
Agricultural, of Watertown	do	126.71	65.00	191.72	6,951,200	65,245 97	.94
Connecticut Fire	do	41.51	30.46	71.97	2,750,000	37,424 00	1.36
Hartford Fire	do	65.34	22.29	87.63	15,811,420	159,708 78	1.01
Insurance Co. of North America	do	70.74	37.25	107.99	9,209,910	110,060 32	1.20
Phoenix, of Brooklyn.	do	69.92	36.37	106.29	7,129,247	89,776 86	1.26
Phoenix, of Hartford.	do	75.16	38.79	113.94	16,137,726	225,151 92	1.40
Queen, of America.	do	67.10	27.97	95.07	23,799,650	311,578 88	1.31
Totals.		68.03	31.24	99.26	100,177,975	1,199,675 20	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 1894.

ABSTRACT OF LIFE INSURANCE IN CANADA FOR YEAR 1894.

	+Premiums for Year.	Number of Policies 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).....	1,803,438	2,218	4,756,382	29,433	61,847,495	324	644,850	728,515	57,955	None.	31st Dec., 1894.
Confederation do	804,797	4,079	3,282,663	16,543	25,198,331	192	281,761	298,739	14,030	None.	do
Dominion Life.....	44,596	2,063	516,500	1,337	1,713,845	2	3,000	3,000	None.	None.	31st do
Dominion Safety Fund.....	29,223	16	25,000	None.	None.	25	22,000	25,414	None.	3,000	31st do
Federal.....	265,504	1,231	1,703,700	5,339	9,896,137	36	95,769	126,730	1,173	None.	31st do
Great West.....	109,983	1,741	2,788,305	2,328	4,096,550	9	28,505	19,200	None.	10,000	31st do
London Life.....	39,443	215	223,300	1,623	1,517,444	15	14,200	18,604	444	517	31st do
Manufacturers' (Canadian business).....	93,137	13,443	1,235,082	23,096	2,207,061	290	19,401	43,000	9,122	None.	31st do
North American (Can. business).....	257,513	1,430	2,273,300	5,818	8,748,849	30	42,122	43,000	None.	2,000	31st do
Ontario Mutual.....	452,135	None.	None.	101	13,616	2	420	114,409	420	None.	31st do
Sun (Canadian business).....	527,131	1,801	2,577,200	14,147	18,731,245	111	154,993	158,652	18,325	None.	31st do
Temperance and General.....	878,932	2,992	4,687,484	15,912	23,930,436	137	199,894	182,411	40,344	None.	31st do
Totals for 1894.....	129,199	1,622	1,870,725	4,793	5,827,959	16	22,699	23,030	2,000	None.	31st do
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	31st Dec., 1894.
Totals for 1893.....	5,156,008	26,419	28,089,437	118,086	167,475,872	1,138	1,650,607	1,537,069	245,517	17,000	do
Increase, i; decrease, d.....	279,023	4,733	580,927	12,230	10,035,974	71	11,605	223,680	96,624	d 1,483	do
<i>British Companies.</i>											
British Empire.....	205,758	298	722,319	3,033	6,155,468	25	48,019	72,024	1,016	5,000	31st Dec., 1894.
Commercial Union.....	17,664	2	2,000	291	637,038	5	7,602	4,183	4,060	None.	31st do
*Edinburgh.....	7,925	None.	None.	113	308,100	9	35,296	28,353	6,943	None.	31st do
*Life Association of Scotland.....	46,023	None.	None.	993	1,724,788	37	79,455	94,550	17,345	None.	5th April, 1894.
Inverpool and London and Globe.....	7,868	None.	None.	143	241,271	8	11,796	7,963	3,833	None.	31st Dec., 1894.
*London and Lancashire.....	215,602	496	848,500	4,217	6,860,330	47	78,206	98,959	16,211	None.	31st do
*London Assurance.....	693	None.	None.	5	21,769	None.	None.	None.	None.	None.	31st do
*North British.....	33,626	1	1,795	554	1,325,026	11	24,415	38,879	7,983	None.	30th Nov., 1894.
*Reliance.....	7,532	None.	None.	202	253,423	4	8,541	7,989	552	None.	31st Dec., 1894.
Royal.....	22,134	None.	None.	347	914,346	8	12,229	16,202	None.	None.	31st do
*Scottish Amicable.....	6,093	None.	None.	119	297,307	1	6,388	7,252	None.	None.	31st do
*Scottish Provident.....	2,133	None.	None.	61	158,726	2	7,322	20,529	None.	None.	31st do

Department of Finance—Insurance Branch.

Standard Star	490,131 16,238	941 8	1,618,067 21,535	6,755 242	14,365,478 628,745	99 6	246,401 16,689	248,305 16,689	27,836 None.	15th Nov., 1894. 31st Dec., 1894.
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
Totals for 1893	1,073,541	1,613	2,967,855	16,759	33,543,884	266	672,419	630,902	178,574	None.
Increase, <i>i</i> ; decrease, <i>d</i>	<i>i</i> 5,789	<i>i</i> 133	<i>i</i> 246,361	<i>i</i> 316	<i>i</i> 368,001	<i>d</i> 4	<i>d</i> 90,060	<i>d</i> 100,778	<i>d</i> 100,778	<i>i</i> 5,000
<i>American Companies.</i>										
Ætna Life	588,310	501	614,543	12,620	16,271,293	341	415,014	426,136	12,733	None.
*Connecticut Mutual	50,210	None.	None.	994	1,905,982	55	107,903	107,903	None.	do
Equitable	691,052	1,058	2,456,683	8,872	19,523,242	106	323,690	272,056	9,500	do
Germania	13,016	None.	None.	164	323,505	3	26,000	26,000	None.	do
Metropolitan	122,115	225	253,000	230	314,265	1	1,000	1,000	None.	do
{ General	61,858	61,858	6,132,190	43,066	4,120,242	57	28,714	28,714	1,065	442
{ Industrial	60,257	1,174	2,748,461	7,259	17,213,001	452	162,148	192,148	None.	5,000
Mutual Life	2,256	None.	None.	156	150,922	6	7,104	3,291	4,134	do
*National Life	792,389	1,936	2,996,341	10,514	20,630,545	86	201,432	246,359	14,638	do
New York	17,191	None.	None.	370	507,501	24	32,955	32,955	None.	do
*North-western	26,069	None.	None.	936	1,026,286	50	54,010	53,011	3,200	do
*Phoenix Mutual Life	86,267	478	972,220	1,370	3,131,386	14	27,000	27,000	None.	do
Provident Savings	132,534	178	612,404	2,970	5,357,744	70	82,773	93,321	1,150	do
Travelers	124,839	313	691,500	2,762	4,637,587	66	95,155	102,927	8,884	do
Union Mutual	52,084	95	163,335	826	1,604,250	12	45,100	44,100	3,000	do
United States	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	3,403,230	12,247	14,145,555	63,879	94,602,968	1,339	1,652,356	1,634,613	162,990	12,112
Totals for 1893	<i>d</i> 8,316	<i>i</i> 55,569	<i>i</i> 3,495,122	<i>i</i> 30,070	<i>i</i> 2,134,739	<i>i</i> 4	<i>d</i> 111,358	<i>i</i> 22,308	<i>d</i> 104,686	<i>i</i> 3,330
Increase, <i>i</i> ; decrease, <i>d</i>										

RECAPITULATION.

Canadian companies	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
British	1,079,330	1,746	3,214,216	17,075	33,911,885	262	582,359	661,771	77,796	5,000
American	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
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
Grand totals for 1893	9,632,779	40,279	45,202,847	198,734	295,622,722	2,743	3,973,382	3,802,584	587,081	29,112
Increase, <i>i</i> ; decrease, <i>d</i>	<i>i</i> 276,496	<i>i</i> 60,435	<i>i</i> 4,322,410	<i>i</i> 42,616	<i>i</i> 12,538,714	<i>i</i> 71	<i>d</i> 213,023	<i>i</i> 276,857	<i>d</i> 302,088	<i>i</i> 6,847

* There companies have ceased doing new business in Canada.
+ These amounts are net, reinsurance having been deducted.

INCREASE OR DECREASE OF ITEMS OF LIFE INSURANCE IN CANADA, among the Active Companies, for 1894 compared with 1893.

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.
	§		§		§		§	§
Canada Life	i 109,082	i 207	i 712,182	i 1,495	i 2,762,090	d 18	d 85,630	i 28,081
Confederation	i 8,292	d 218	d 476,160	i 671	i 869,641	i 2	i 9,990	i 42,101
Dominion Life	i 6,300	d 21	d 15,750	i 203	i 247,908	i 1	i 1,000	i 1,000
Dominion Safety Fund	d 3,663	d 35	d 36,000	d 1,292	d 1,549,000	i 6	i 1,000	i 2,935
Federal	d 20,873	d 89	d 293,933	i 410	d 99,698	d 24	d 17,522	i 32,447
Great West	i 59,561	i 997	i 1,027,565	i 1,383	i 1,965,930	i 8	i 27,505	i 17,505
London Life	i 10	i 48	i 37,250	i 41	i 53,035	d 1	d 330	i 8,072
Manufacturers' Life	i 13,718	i 4,204	i 345,132	i 5,344	i 483,997	i 66	i 5,293	i 4,849
North American	i 9,815	d 19	d 19,910	i 1,015	i 624,827	d 4	d 178	i 542
Ontario Mutual	i 61,696	i 103	i 193,561	i 1,015	i 1,282,165	i 19	i 43,610	i 48,461
Sun	i 14,613	d 140	d 203,050	i 10	d 1,172	d 3	d 610	i 360
Temperance and General	i 7,767	d 427	d 805,625	i 651	i 1,048,216	i 6	i 29,111	i 50,429
Total Increase or Decrease	i 279,023	i 4,733	i 580,927	i 12,290	i 10,035,974	i 71	d 11,605	i 223,680

BRITISH COMPANIES.

British Empire	d 9,814	d 49	i 67,886	i 18	i 258,610	d 4	d 39,023	i 9,287
Commercial Union	d 873	d 3	d 19,000	i 10	i 63,494	i 1	d 3,366	i 6,144
Liverpool and London and Globe	d 319	d 2	d 4,000	i 11	i 22,022	i 4	d 2,603	i 1,230
London and Lancashire	d 2,494	d 1	d 25,500	i 100	i 40,057	d 27	d 59,231	i 14,236
North British	d 2,765	d 1	d 2,826	i 90	d 89,718	d 18	d 49,111	d 28,982
Royal	d 638			i 15	d 20,433	d 2	d 11,217	d 13,433
Standard	i 18,922	i 182	i 159,067	i 332	i 328,322	i 26	i 30,039	i 60,315
Star	i 561	i 7	i 19,734	i 6	d 26,771	i 2	i 8,442	i 8,442
Total Increase or Decrease	i 7,568	i 133	i 246,361	i 388	i 532,039	d 18	d 120,874	i 14,679

Department of Finance—Insurance Branch.

AMERICAN COMPANIES.

Ætna Life.....	d	20,266	i	119	d	8,970	d	193	d	336,862	d	124,290	d	105,394
Equitable.....	d	59,766	d	119	d	515,342	d	499	d	1,424,606	i	6,767	i	13,945
Germania.....	d	16,930	d	47	d	87,800	d	80	i	293,490	i	26,000	i	24,000
Metropolitan.....	i	58,135	i	218	i	246,376	i	152	i	170,000	i	.....	.....	.....
(General.....)				56,715		5,438,003		29,848		2,471,309		.....	.....	.....
(Industrial.....)				113		585,125		745		1,550,747		2,631		2,631
Mutual Life.....	d	1,659	i	113	d	1,290	i	249	d	70,216	d	77,804	d	43,804
New York.....	i	12,125	d	1,290	d	2,055,159	i	202	i	444,386	i	41,111	i	33,837
Provident Savings.....	i	8,177	i	42	d	127,220	i	22	i	334,804	d	6,021	d	5,979
Travelers.....	i	5,745	d	93	d	142,896	d	74	i	158,907	i	2,801	i	22,637
Union Mutual.....	i	2,617	i	34	d	242,600	d	114	d	323,945	i	9,002	i	24,990
United States.....	d	695	d	123	d	334,035	d	114	d	323,945	i	36,990	i	24,990
Total Increase or Decrease.....	d	12,517	i	55,569	i	3,495,122	i	30,214	i	2,363,520	i	158,595	d	13,130

RECAPITULATION.

Canadian Companies.....	i	279,023	i	4,733	i	530,927	i	12,230	i	10,035,974	i	11,605	i	223,680
British.....	i	7,568	i	133	i	246,361	i	388	d	532,039	d	120,874	d	14,679
American.....	d	12,517	i	55,569	i	3,495,122	i	30,214	i	2,363,520	i	158,595	d	13,130
Total Increase or Decrease.....	i	274,074	i	60,435	i	4,322,410	i	42,832	i	12,931,533	i	291,074	i	225,225

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.....	1,803,438	2,218	4,756,382	29,433	61,847,495	324	644,850	728,515	57,955	None. } 31st Dec., 1894.	
In other Countries.....	116,782	523	1,772,950	1,435	4,985,675	6	6,769	4,769	2,000		
Total.....	1,920,220	2,743	6,529,332	30,868	66,433,170	330	651,619	733,284	59,955	None.	

CONFEDERATION LIFE ASSOCIATION.

In Canada.....	804,737	2,079	3,292,663	16,543	23,158,331	152	281,761	298,799	14,030	None. } 31st Dec., 1894.
In other Countries.....	2,938	31	47,000	82	111,000	None.	None.	None.	None.	
Total.....	807,735	2,110	3,339,663	16,625	23,269,331	152	281,761	298,799	14,030	None.

MANUFACTURERS' LIFE INSURANCE COMPANY.

In Canada.....	257,513	1,430	2,273,300	5,818	8,748,849	30	42,122	43,000	9,122	None. } 31st Dec., 1894.
In other Countries.....	9,898	116	188,768	158	272,268	1	1,947	1,947	None.	
Total.....	267,411	1,546	2,462,068	5,976	9,021,117	31	44,069	44,947	9,122	None.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada.....	452,135	1,958	2,719,923	9,437	13,836,494	62	110,408	114,829	5,500	2,000 } 31st Dec., 1894.
In other Countries.....	7,715	3	6,000	98	219,250	1	1,500	1,500	None.	
Total.....	459,850	1,961	2,725,923	9,535	14,055,744	63	111,908	116,329	5,500	2,000

SUN LIFE ASSURANCE COMPANY OF CANADA.

In Canada.....	878,932	2,992	4,087,484	15,912	23,930,436	137	139,894	182,441	40,344	None. } 31st Dec., 1894.
In other Countries.....	249,312	1,230	2,620,069	3,461	7,571,584	31	49,117	45,668	12,502	
Total.....	1,178,244	4,222	7,307,553	19,373	31,502,020	168	249,011	228,109	52,846	3,650

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 1894, compared with 1893.

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.....	i 109,082	i 207	i 712,182	i 1,495	i 2,762,080	d 18	d 86,630	i 28,081
In other countries.....	i 11,548	i 92	i 284,400	i 333	i 1,240,152	d 23	d 35,214	d 20,684
Total.....	i 120,630	i 299	i 996,582	i 1,828	i 4,002,232	d 41	d 120,844	i 7,397

CONFEDERATION LIFE ASSOCIATION.

In Canada.....	i 8,292	d 218	d 476,160	i 671	i 869,641	i 2	i 9,990	i 42,101
In other countries.....	i 2,938	i 31	i 47,000	i 82	i 111,000			
Total.....	i 11,230	d 187	d 429,160	i 753	i 980,641	i 2	i 9,990	i 42,101

MANUFACTURERS' LIFE INSURANCE COMPANY.

In Canada.....	i 9,815	d 19	d 19,910	i 344	i 624,827	i 4	d 178	i 542
In other countries.....	i 8,509	i 66	i 91,268	i 108	i 174,768	i 1	i 1,947	i 1,947
Total.....	i 18,324	i 47	i 71,358	i 452	i 799,595	i 5	i 1,769	i 2,489

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada.....	i 61,696	i 103	i 193,561	i 1,065	i 1,280,993	i 16	i 43,000	i 48,101
In other countries.....	d 225	d 6	d 11,000	d 2	d 5,500	i 1	i 1,500	i 1,500
Total.....	i 61,471	i 97	i 182,561	i 1,063	i 1,275,493	i 17	i 44,500	i 49,601

SUN LIFE ASSURANCE COMPANY OF CANADA.

In Canada.....	i 7,767	d 427	d 805,625	i 1,280	i 1,747,586	i 4	d 26,943	d 17,494
In other countries.....	i 93,825	i 469	i 1,052,854	i 1,002	i 1,981,227	i 5	d 13,520	d 20,585
Total.....	i 101,592	i 42	i 247,229	i 2,241	i 3,728,813	i 9	d 40,463	d 38,029

AMOUNTS of Life Insurance terminated in Canada in Natural Course or by Surrender and Lapse, during the Year 1894.

	Amount Terminated by				Total Surrender and Lapse.
	Death.	Maturity and Expiry.	Surrender.	Lapse.	
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$
Canada Life.....	570,814	87,091	422,895	1,272,207	1,695,102
Confederation.....	164,288	166,973	575,405	1,150,537	1,725,942
Dominion Life.....	3,000	None.	14,782	235,250	250,032
Dominion Safety Fund.....	35,000	None.	None.	455,000	455,000
Federal.....	105,769	253,000	56,628	1,418,500	1,475,128
Great West.....	32,505	None.	8,000	403,500	411,500
London Life.....	24,401	13,700	38,590	875,458	914,048
Manufacturers' Life.....	42,122	30,000	130,761	1,683,000	1,813,761
North American.....	123,337	5,070	228,380	927,844	1,156,224
Ontario Mutual.....	138,757	66,111	457,761	1,199,000	1,656,761
Sun.....	164,873	32,830	605,245	1,970,219	2,575,464
Temperance and General.....	25,099	None.	152,749	1,097,750	1,250,499
Totals for 1894.....	1,429,965	654,775	2,691,196	12,688,265	15,379,461
Totals for 1893.....	1,450,992	724,519	2,232,849	10,379,572	12,612,421
Increase <i>i</i> ; Decrease <i>d</i>	<i>d</i> 21,027	<i>d</i> 69,744	<i>i</i> 458,347	<i>i</i> 2,308,693	<i>i</i> 2,767,040
<i>British Companies.</i>					
British Empire.....	39,733	28,286	184,988	137,941	322,929
Commercial Union.....	7,062	487	14,976	11,945	26,921
Edinburgh Life.....	34,039	1,257	973	None.	973
Life Association of Scotland.....	77,021	2,433	8,020	4,380	12,400
Liverpool, London and Globe.....	9,796	2,000	17,912	1,000	18,912
London and Lancashire.....	61,187	17,019	188,647	578,922	767,569
London Assurance.....	None.	None.	None.	None.	None.
North British.....	22,728	26,686	4,544	37,556	42,100
Reliance.....	3,252	5,289	1,522	2,234	3,756
Royal.....	12,082	None.	2,148	6,371	8,519
Scottish Amicable.....	5,942	None.	1,224	1,947	3,171
Scottish Provident.....	7,322	None.	None.	None.	None.
Standard.....	233,621	12,780.	142,265	790,789	933,054
Star.....	16,689	None.	26,840	4,867	31,707
Totals for 1894.....	530,474	96,237	594,059	1,577,952	2,172,011
Totals for 1893.....	660,803	149,266	624,355	1,592,596	2,216,951
Increase <i>i</i> ; Decrease <i>d</i>	<i>d</i> 130,329	<i>d</i> 53,029	<i>d</i> 30,296	<i>d</i> 14,644	<i>d</i> 44,940
<i>American Companies.</i>					
Ætna Life.....	180,617	367,097	203,527	286,140	489,667
Connecticut Mutual.....	79,305	28,598	14,328	None.	14,328
Equitable.....	236,739	24,261	635,865	1,743,147	2,379,012
Germania.....	26,000	None.	62,572	204,989	267,561
Metropolitan.....	29,714	None.	19,885	3,694,282	3,714,167
Mutual Life.....	162,148	13,500	392,342	1,123,457	1,515,799
National Life.....	7,104	None.	685	None.	685
New York.....	176,639	27,205	787,225	1,761,972	2,549,197
North Western.....	3,979	30,308	3,951	2,305	6,256
Phoenix Mutual.....	31,397	21,813	4,636	None.	4,636
Provident Savings.....	27,000	None.	4,834	498,000	502,834
Travelers.....	57,628	42,145	165,188	235,900	401,088
Union Mutual.....	54,506	156,690	55,140	409,400	464,540
United States.....	46,100	11,000	4,365	587,135	591,500
Totals for 1894.....	1,118,876	722,617	2,354,543	10,546,727	12,901,270
Totals for 1893.....	1,187,322	812,829	1,912,055	6,651,996	8,564,051
Increase <i>i</i> ; Decrease <i>d</i>	<i>d</i> 68,446	<i>d</i> 90,212	<i>i</i> 442,488	<i>i</i> 3,894,731	<i>i</i> 4,337,219

Department of Finance—Insurance Branch.

CANADIAN Life Companies—Assets, 1894.

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 and Rents Due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total Assets.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Canada Life.....	1,137,707 94	3,772,460 63	2,735,156 75	1,687,105 54	5,195,975 04	339,427 31	None.	313,619 73	413,376 73	12,833 82	15,607,723 49
Confederation.....	1,108,756 52	2,149,098 39	104,802 20	470,944 07	551,567 00	149,367 85	None.	107,627 10	152,136 27	16,534 36	4,870,833 76
Dominion Life.....	None.	80,868 01	None.	386 22	69,779 18	2,985 77	1,349 31	3,183 17	9,964 87	525 00	169,041 52
Dominion Safety Fund.....	None.	None.	3,750 00	None.	52,425 00	385 54	5,053 50	492 40	None.	9,202 75	71,309 19
Federal.....	20,000 00	79,108 65	1,250 00	110,522 48	77,996 04	33,890 13	9,921 44	6,265 88	75,890 31	11,961 90	425,806 23
Great West.....	None.	51,000 00	None.	1,116 13	83,520 00	12,052 80	9,986 37	1,868 47	30,197 20	2,996 28	192,737 25
London Life.....	None.	235,002 80	32,509 38	27,301 50	147,195 00	5,042 51	None.	12,627 39	10,929 44	None.	470,608 11
Manufacturers' Life.....	4,500 00	494,101 57	None.	16,378 40	157,459 26	39,012 03	7,648 65	14,147 53	76,908 75	10,664 69	821,320 88
North American.....	150,681 25	1,006,631 64	229,340 00	88,887 60	178,115 30	196,218 34	77 30	32,101 46	90,562 12	13,768 20	1,977,383 30
Ontario Mutual.....	12,693 64	1,474,275 19	None.	419,870 12	643,765 11	66,046 14	77 87	101,701 31	136,754 25	None.	2,855,123 63
Sum.....	252,159 14	2,605,339 11	60,100 25	365,650 25	919,023 67	96,593 63	None.	130,709 93	246,822 06	21 59	4,616,419 63
Temperance and General.....	None.	62,800 00	None.	12,526 88	218,913 78	12,885 37	3,890 63	4,391 85	49,231 20	927 00	365,566 71
Total.....	2,746,468 49	12,011,285 47	3,157,908 58	3,141,189 19	8,295,764 47	953,907 42	38,005 07	728,136 22	1,292,773 20	79,435 59	32,444,873 70

CANADIAN Life Companies—Liabilities, &c., 1894.

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.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life.....	59,954 82	13,075,777 00	47,000 01	13,182,731 83	2,424,991 66	125,000 00	2,299,991 66
Confederation	14,029 51	4,339,215 00	115,916 34	4 469,160 85	401,672 91	100,000 00	301,672 91
Dominion Life.	None.	94,690 81	768 74	95,459 55	73,581 97	64,400 00	9,181 97
Dominion Safety Fund.....	11,000 00	None.	35,598 56	46,598 56	24,710 63	29,100 00	.....
Federal	1,173 12	346,986 47	None.	348,159 59	78,646 64	80,197 00	.....
Great West.....	10,000 00	113,177 05	158 49	123,335 54	69,401 71	100,000 00	.....
London Life.	960 95	386,448 49	6,248 77	393,658 21	76,949 90	50,000 00	26,949 90
Manufacturers' Life.....	9,122 00	628,429 00	6,140 06	643,691 06	177,629 82	127,320 00	50,309 82
North American.....	7,500 00	1,564,020 00	7,646 55	1,579,166 55	398,216 75	+ 60,000 00	338,216 75
Ontario Mutual	18,325 00	2,566,560 00	4,027 15	2,588,912 15	266,211 48	None.	266,211 48
Sun.....	56,639 13	4,063,985 62	31,970 94	4,152,545 69	463,873 94	62,500 00	401,373 94
Temperance and General	2,000 00	280,297 84	2,529 15	284,826 99	80,739 72	+ 60,000 00	20,739 72
Total	190,704 53	27,459,537 28	258,004 76	27,908,246 57	4,536,627 13	858,517 00	3,678,110 13

† The capital of these companies is guarantee 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 1894.

Companies.	Commenced business in 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, '88	157,597 44	1,456,897 00	None.	86,219 31	124,586 67	34,842 11	7,708 96	37,654 67	42,587 33	None.	1,928,073 49
Commercial Union ..	Sept. 11, '63	None.	60,833 33	None.	18,155 21	149,455 70	5,777 88	None.	453 33	5,376 79	None.	240,052 24
Edinburgh Life.....	1857.....	None.	None.	None.	15,724 22	161,667 00	2,850 70	None.	629 27	136 64	None.	181,007 83
Life Association of Scotland.....	Sept. 7, '57	None.	213,534 37	None.	102,973 63	154,760 00	3,140 58	None.	7,143 47	18,187 08	None.	499,739 13
*Liverpool, and London and Globe.....	June 4, '51	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
London & Lancashire	1863.....	None.	361,931 24	None.	75,400 05	1,040,830 84	62,914 03	240 02	21,605 81	68,188 89	458 14	1,631,569 02
*London Assurance...	Mar. 1, '62	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
*North British.....	1862.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Reliance.....	Aug. 1, '68	None.	None.	None.	None.	110,277 00	6,080 49	None.	None.	None.	None.	116,857 49
*Royal.....	1851.....	None.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Scottish Amicable.....	1846.....	None.	None.	None.	17,221 55	166,265 49	None.	None.	141 62	220 16	None.	183,848 82
Scottish Provident ..	.....	None.	None.	None.	9,369 43	2,389,257 61	None.	None.	37,028 85	271 44	None.	2,436,927 33
Standard.....	1847.....	356,369 11	3,102,808 90	None.	316,414 76	6,474,644 43	112,548 34	None.	None.	91,793 61	None.	10,454,569 15
Star.....	Nov. 6, '68	None.	1,385,871 21	None.	16,700 90	159,140 00	65,227 31	3,228 11	31,109 74	None.	None.	1,660,975 27
Totals.....	.....	513,966 55	6,561,576 06	None.	658,209 06	10,930,984 74	293,881 44	11,175 09	135,766 76	226,711 94	458 14	19,332,119 77

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

TABLE showing the Assets in Canada of American Companies doing business of Life Insurance in Canada for 1894.

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>												
Ætna Life.....	1850.....	None.	None.	None.	223,188 28	3,825,884 63	None.	None.	None.	30,908 70	None.	4,079,981 61
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.	3,717,100 00	None.	None.	None.	71,100 00	None.	3,788,260 00
Germania.....	Nov. —, '87	None.	None.	None.	None.	78,500 00	None.	None.	None.	2,850 13	None.	81,350 13
Metropolitan.....	do —, '72	None.	None.	None.	2,556 12	124,800 00	None.	None.	None.	3,572 60	None.	130,928 72
Mutual Life.....	Sept. 1, '85	None.	None.	None.	None.	2,424,604 83	None.	None.	None.	78,521 94	None.	2,503,126 77
National Life.....	June 11, '69	None.	None.	None.	None.	None.	110,000 00	None.	None.	170 01	None.	110,170 01
New York.....	About 1868..	475,000 00	575,000 00	None.	108,483 76	2,229,692 21	78,805 33	None.	28,025 44	135,867 42	None.	3,030,874 16
North-western	Nov. —, '71	None.	None.	None.	None.	111,100 00	None.	None.	None.	914 37	None.	112,014 37
Phœnix Mutual	Oct. —, '66	None.	None.	None.	None.	135,547 00	None.	None.	None.	1,256 31	None.	136,803 31
Provident Savings.....	Mar. —, '89	None.	None.	None.	None.	58,342 50	None.	None.	None.	5,698 85	None.	64,041 35
Travelers'	July 1, '65	2,400 00	None.	None.	80,110 00	858,112 54	None.	None.	14,260 38	37,125 31	None.	992,008 23
Union Mutual.....	Oct. —, '68	None.	None.	None.	12,062 34	515,752 61	16,482 95	411 38	2,291 72	20,740 13	84 30	567,824 83
United States.....	.....	None.	None.	None.	None.	135,400 00	None.	None.	None.	8,610 82	None.	144,010 32
Totals.....	.....	477,400 00	575,000 00	None.	426,400 50	14,314,896 32	205,287 68	411 38	44,577 54	397,336 09	84 30	16,441,393 81

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 1894.

	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, including Reserve.	(e) Excess of Assets over Liabilities. (d) The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>					
British Empire.....	6,015 50	1,000,000 00	None.	1,006,015 50	c 922,057 99
Commercial Union.....	4,059 53	229,881 87	None.	233,941 40	c 6,110 84
Edinburgh Life.....	6,942 55	165,466 78	None.	172,409 33	e 8,598 50
Life Association of Scotland.....	17,344 78	1,080,602 14	None.	1,097,946 92	d 598,207 79
Liverpool & London & Globe.....	3,833 00	105,000 00	None.	108,833 00	.....
London and Lancashire.....	16,211 25	1,320,000 00	3,738 66	1,339,949 91	e 291,619 11
London Assurance.....	None.	9,286 91	None.	9,286 91	.....
North British.....	None.	600,000 00	1,456 98	601,456 98	.....
Reliance.....	552 25	100,000 00	None.	100,552 25	e 15,805 24
Royal.....	None.	390,000 00	None.	390,000 00	.....
Scottish Amicable.....	None.	118,746 67	42 89	118,789 56	e 65,059 26
Scottish Provident.....	None.	84,265 60	None.	84,265 60	e 2,351,661 73
Standard.....	27,836 49	3,535,251 00	None.	3,563,087 49	e 6,891,481 66
Star.....	None.	160,000 00	None.	160,000 00	e 1,500,975 27
Totals.....	82,795 35	8,898,500 97	5,238 53	8,986,534 85	.....
<i>American Companies.</i>					
Ætna Life.....	12,733 00	4,950,000 00	5,587 83	4,968,320 83	d 888,339 22
Connecticut Mutual.....	None.	850,000 00	None.	850,000 00	d 750,000 00
Equitable.....	9,500 00	3,507,554 29	2,000 00	3,519,054 29	e 269,205 71
Germania.....	None.	71,848 00	None.	71,848 00	e 9,502 13
Metropolitan.....	1,506 80	103,425 00	2,019 74	106,951 54	e 23,977 18
Mutual Life.....	5,000 00	2,602,135 00	None.	2,607,135 00	d 104,008 23
National Life.....	4,134 00	70,284 23	5 88	74,424 11	e 35,745 90
New York.....	14,638 24	3,265,560 00	3,665 45	3,283,863 69	e 347,010 47
North-western.....	None.	91,606 00	None.	91,606 00	e 20,408 37
Phoenix Mutual.....	3,200 00	350,000 00	None.	353,200 00	d 216,396 69
Provident Savings.....	10,000 00	45,997 00	None.	55,997 00	e 8,044 35
Travelers'.....	1,150 00	1,186,305 00	None.	1,187,455 00	d 195,446 77
Union Mutual.....	8,884 06	773,700 00	318 43	782,902 49	d 215,977 66
United States.....	3,000 00	134,709 00	None.	137,709 00	e 6,301 32
Totals.....	73,746 10	18,003,123 52	13,597 33	18,090,466 95	d 1,649,073 14

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) 1894.

	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	1,920,219 74	None.	691,357 33	24,067 35	2,635,644 42
Confederation	802,195 06	5,540 00	176,977 12	18,603 14	1,003,315 32
Dominion Life	44,596 32	None.	6,775 24	2 50	51,374 06
Dominion Safety Fund	29,223 31	None.	1,896 52	None.	31,119 83
Federal	265,504 49	None.	18,962 93	None.	284,467 42
Great West	109,982 59	None.	6,427 18	None.	116,409 77
London Life	132,580 49	None.	21,479 71	None.	154,060 20
Manufacturers' Life	267,410 74	None.	29,057 57	None.	296,468 31
North American	446,834 08	13,015 90	81,236 03	5,672 49	546,758 50
Ontario Mutual	527,131 18	None.	132,858 34	None.	659,989 52
Sun.	1,174,743 76	3,500 00	189,248 60	5,834 33	1,373,326 69
Temperance and General	129,199 34	None.	13,475 72	None.	142,675 06
Totals	5,849,621 10	22,055 90	1,369,752 29	54,179 81	7,295,609 10
<i>British Companies.</i>					
British Empire	205,758 29	None.	87,819 83	5,483 49	299,061 61
Commercial Union	17,664 12	None.	3,889 88	None.	21,554 00
Edinburgh Life	7,925 23	None.	934 72	None.	8,859 95
Life Association of Scotland	46,022 82	None.	15,652 32	None.	61,675 14
Liverpool & London & Globe	7,058 03	800 00	None.	None.	7,858 03
London and Lancashire	215,602 34	None.	71,982 98	20 63	287,555 95
London Assurance	692 96	None.	None.	None.	692 96
North British	33,325 50	None.	None.	None.	33,325 50
Reliance	7,531 94	None.	187 87	None.	7,719 81
Royal	22,133 53	None.	None.	None.	22,133 53
Scottish Amicable	6,092 68	None.	977 25	None.	7,069 93
Scottish Provident	2,152 91	None.	101,880 24	None.	104,033 15
Standard	490,130 81	None.	417,481 88	7,174 82	914,787 51
Star	16,238 02	None.	None.	None.	16,238 02
Totals	1,078,529 18	800 00	700,756 97	12,678 94	1,792,765 09
<i>American Companies.</i>					
Ætna Life	538,309 76	None.	10,217 72	None.	598,527 48
Connecticut Mutual	50,210 03	None.	None.	None.	50,210 03
Equitable	691,032 10	None.	113,391 00	None.	804,443 10
Germania	13,015 67	None.	3,000 00	None.	16,015 67
Metropolitan	122,115 15	None.	4,089 75	None.	126,204 90
Mutual Life	695,181 66	1,000 00	94,347 88	None.	790,529 54
National Life	2,256 16	None.	None.	None.	2,256 16
New York	792,388 94	None.	125,549 89	4,958 71	922,897 54
North-western	17,190 52	None.	None.	None.	17,190 52
Phoenix Mutual	26,069 07	None.	5,307 97	None.	31,377 04
Provident Savings	86,267 43	None.	2,315 00	None.	88,582 43
Travelers'	132,133 80	800 00	38,054 28	125 00	171,113 08
Union Mutual	124,838 70	None.	22,561 59	None.	147,400 29
United States	52,083 93	None.	4,590 00	None.	56,673 93
Totals	3,393,112 92	1,800 00	423,425 08	5,083 71	3,823,421 71

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) 1894.

	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.....	998,522 48	356,920 95	25,000 00	1,380,443 43	e 1,255,200 99
Confederation.....	435,251 88	200,405 46	15,238 20	650,895 54	e 352,419 78
Dominion Life.....	3,533 86	17,277 96	1,932 00	22,743 82	e 28,630 24
Dominion Safety Fund.....	28,278 80	2,433 16	None.	30,711 96	e 407 87
Federal.....	156,964 96	84,424 92	None.	241,389 88	e 43,077 54
Great West.....	18,627 93	55,378 63	None.	74,006 56	e 42,403 21
London Life.....	44,258 12	55,373 78	2,362 50	101,994 40	e 52,065 80
Manufacturers' Life.....	50,069 46	109,439 92	None.	159,509 38	e 136,958 93
North American.....	133,426 52	135,130 45	6,000 00	274,556 97	e 272,201 53
Ontario Mutual.....	301,889 06	117,469 25	None.	419,348 31	e 240,641 21
Sun.....	362,243 18	373,490 67	9,375 00	745,108 85	e 628,217 84
Temperance and General.....	34,388 04	52,493 88	None.	86,881 92	e 55,793 14
Total.....	2,567,454 29	1,560,229 03	59,907 70	4,187,591 02	e 3,108,018 08
<i>British Companies.</i>					
British Empire.....	100,868 85	42,122 71	.....	142,991 56	e 156,070 05
Commercial Union.....	4,752 85	1,737 89	.....	6,490 74	e 15,063 26
Edinburgh Life.....	30,821 72	794 10	.....	31,615 82	d 22,755 87
Life Association of Scotland.....	102,129 92	2,880 36	.....	105,010 28	d 43,335 14
Liverpool & London & Globe.....	12,131 78	289 65	.....	12,421 43	d 4,565 40
London & Lancashire.....	103,779 80	48,010 27	.....	151,790 07	e 135,765 88
London Assurance.....	None.	2 81	.....	2 81	e 690 15
North British.....	40,576 52	4,578 55	.....	45,155 07	d 11,629 57
Reliance.....	8,439 22	506 85	.....	8,946 07	d 1,226 26
Royal.....	17,147 66	965 28	.....	18,112 94	e 4,020 59
Scottish Amicable.....	7,802 36	8 27	.....	7,810 63	d 740 70
Scottish Provident.....	20,528 57	108 71	.....	20,637 28	e 83,395 87
Standard.....	263,172 88	110,653 65	.....	373,826 53	e 540,960 98
Star.....	27,594 42	2,731 68	.....	30,326 10	d 14,088 08
Totals.....	739,746 55	215,390 78	.....	955,137 33	e 887,627 76
<i>American Companies.</i>					
Ætna Life.....	603,665 79	57,563 96	.....	661,229 75	d 62,702 27
Connecticut Mutual.....	132,118 00	315 97	.....	132,433 97	d 82,223 94
Equitable.....	388,228 59	88,370 24	.....	476,598 83	e 327,844 27
Germania.....	31,499 71	1,138 85	.....	32,638 56	d 16,622 89
Metropolitan.....	37,064 94	137,365 75	.....	174,430 69	d 48,255 79
Mutual Life.....	208,153 59	137,541 86	.....	345,695 45	e 444,834 09
National Life.....	3,522 36	10 00	.....	3,532 36	d 1,276 20
New York.....	398,040 70	134,236 19	.....	532,276 89	e 390,620 65
North Western.....	39,410 30	None.	.....	39,410 30	d 22,220 28
Phoenix Mutual.....	59,589 21	None.	.....	59,589 21	d 28,212 17
Provident Savings.....	31,694 22	25,594 76	.....	57,288 98	e 31,298 45
Travelers'.....	119,282 52	18,898 46	.....	138,180 98	e 32,932 10
Union Mutual.....	113,053 07	25,383 00	.....	138,436 07	e 8,964 22
United States.....	44,405 15	13,285 32	.....	57,690 47	d 1,016 54
Totals.....	2,209,728 65	639,704 36	.....	2,849,433 01	e 973,988 70

PAYMENTS TO POLICY-HOLDERS, 1894.

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.....	670,915 02	62,369 06	400 00	69,173 20	195,665 20	998,522 48	1,920,219 74
Confederation.....	181,325 34	117,473 50	30,643 83	48,467 59	57,341 62	435,251 88	807,735 06
Dominion Life.....	3,000 00	None.	None.	217 40	316 46	3,533 86	44,596 32
Dominion Safety Fund.	25,443 91	None.	None.	None.	2,834 89	28,278 80	29,223 31
Federal.....	126,729 56	None.	None.	3,405 70	26,829 70	156,964 96	265,504 49
Great West.....	18,504 65	None.	None.	123 28	None.	18,627 93	109,982 59
London Life.....	28,604 48	9,200 00	None.	3,533 70	2,919 94	44,258 12	132,580 49
Manufacturers' Life...	44,947 00	None.	None.	4,924 83	197 63	50,069 46	267,410 74
North American.....	110,827 04	5,502 34	3,949 34	11,143 96	2,003 84	133,426 52	459,849 98
Ontario Mutual.....	136,540 67	22,111 00	None.	72,502 45	70,734 94	301,889 06	527,131 18
Sun.....	207,030 54	21,078 22	3,901 60	107,926 99	22,305 83	362,243 18	1,178,243 76
Temperance and General	23,030 10	None.	None.	11,357 94	None.	34,388 04	129,199 34
Totals.....	1,576,898 31	237,734 12	38,894 77	332,777 04	381,150 05	2,567,454 29	5,871,677 00
<i>British Companies.</i>							
British Empire.....	63,737 50	8,286 00	454 22	11,493 26	16,897 87	100,868 85	205,758 29
Commercial Union.....	3,696 03	486 67	None.	438 35	131 80	4,752 85	17,664 12
Edinburgh Life.....	27,096 40	1,256 58	None.	2,468 74	None.	30,821 72	7,925 23
Life Association of Scotland	89,466 36	4,983 25	None.	1,020 41	6,659 90	102,129 92	46,022 82
Liverpool and London and Globe	5,962 72	2,000 00	1,538 78	1,467 56	1,162 72	12,131 78	7,858 03
London and Lancashire	73,940 58	25,018 75	None.	4,589 92	230 55	103,779 80	215,602 34
London Assurance.....	None.	None.	None.	None.	None.	None.	692 96
North British.....	38,873 06	None.	None.	883 00	820 46	40,576 52	33,525 50
Reliance.....	2,699 75	5,289 25	None.	450 22	None.	8,439 22	7,531 94
Royal.....	16,201 71	None.	134 61	811 34	None.	17,147 66	22,133 53
Scottish Amicable.....	7,252 43	None.	None.	549 93	None.	7,802 36	6,092 68
Scottish Provident.....	20,528 57	None.	None.	None.	None.	20,528 57	2,152 91
Standard.....	235,525 28	12,780 01	3,751 32	9,360 73	1,755 54	263,172 88	490,130 81
Star.....	16,688 77	None.	123 42	1,943 89	8,838 34	27,594 42	16,238 02
Totals.....	601,669 16	60,100 51	6,002 35	35,477 35	36,497 18	739,746 55	1,079,329 18
<i>American Companies.</i>							
Ætna Life.....	193,865 75	232,270 00	None.	43,734 64	133,795 40	603,665 79	588,309 76
Connecticut Mutual.....	79,305 00	28,598 00	None.	4,550 00	19,665 00	132,118 00	50,210 03
Equitable.....	248,795 00	23,261 36	2,930 54	93,036 54	20,205 15	388,228 59	691,052 10
Germania.....	26,000 00	None.	None.	5,498 16	1 55	31,499 71	13,015 67
Metropolitan.....	29,714 31	None.	None.	6,035 15	1,315 48	37,064 94	122,115 15
Mutual Life.....	192,148 00	None.	5,954 60	5,056 97	4,994 02	208,153 59	696,181 66
National Life.....	3,291 36	None.	None.	231 00	None.	3,522 36	2,256 16
New York.....	222,799 44	23,559 06	7,810 05	94,268 68	49,603 47	398,040 70	792,388 94
North-western.....	3,979 00	28,976 00	None.	1,172 20	5,283 60	39,410 80	17,190 52
Phoenix Mutual.....	30,248 00	22,763 00	None.	607 00	5,971 21	59,589 21	26,069 07
Provident Savings.....	27,000 00	None.	None.	347 29	4,346 93	31,694 22	86,267 43
Travelers'.....	68,175 52	25,145 00	None.	25,962 00	None.	119,282 52	132,933 80
Union Mutual.....	63,795 81	39,131 29	None.	8,082 29	2,043 68	113,053 07	124,838 70
United States.....	44,100 00	None.	None.	133 15	172 00	44,405 15	52,083 93
Totals.....	1,233,217 19	423,703 71	16,695 19	288,715 07	247,397 49	2,209,728 65	3,394,912 92

Department of Finance—Insurance Branch.

ASSESSMENT SYSTEM.
ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1894.

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 due.	Net Amount become due.	Claims Paid.	Unsettled Claims.		Date of Return.
									Not Registered.	Registered.	
CANADIAN COMPANIES.											
Catholic Mutual Benefit Society.....	132,215	1,752	2,536,000	10,051	15,890,000	73	122,000	118,800	\$ 17,200	\$ None.	Dec. 31 1894.
Commercial Travellers' Mutual Benefit Society.....	22,014	166	166,000	2,073	2,073,000	18	18,000	22,000	None.	None.	do do
Home Life Association.....	9,968	487	613,500	7,718	828,000	4	6,000	4,000	4,000	1,000	do do
Provincial Provident Institution.....	148,155	1,580	2,381,000	7,770	12,600,950	53	90,200	96,164	18,000	1,500	do do
Woodmen of the World.....	15,061	595	884,500	1,231	2,017,500	4	8,400	8,200	200	None.	do do
Totals for 1894.....	327,413	4,580	6,581,000	21,843	33,409,450	152	244,600	249,164	39,400	2,500	do do
Totals for 1893.....	200,509	3,060	4,567,500	10,379	15,642,950	74	123,550	110,637	32,000	1,500	do do
AMERICAN COMPANIES.											
Covenant Mutual.....	83,475	870	1,193,250	2,482	4,437,000	23	40,250	40,825	17,250	None.	Dec. 31 1894.
Mutual Reserve Fund.....	313,526	2,251	5,131,000	8,994	21,931,525	58	138,500	160,595	23,000	None.	do do
Massachusetts Benefit Life Association.....	167,712	428	539,900	4,518	7,923,495	64	126,700	162,609	70,875	7,725	do do
Totals for 1894.....	564,713	3,549	6,864,150	15,994	34,304,020	145	305,450	364,029	111,125	7,725	do do
Totals for 1893.....	457,069	3,698	7,573,225	15,205	32,858,175	161	346,875	289,333	164,775	11,820	do do

RECAPITULATION.

Canadian Companies.....	327,413	4,580	6,581,000	21,843	33,409,450	152	244,600	249,164	39,400	2,500	
American do.....	564,713	3,549	6,864,150	15,994	34,304,020	145	305,450	364,029	111,125	7,725	
Totals for 1894.....	892,126	8,129	13,445,150	37,837	67,713,470	297	550,050	613,193	150,525	10,225	
Totals for 1893.....	657,578	6,758	12,140,725	25,584	48,501,125	235	470,425	399,970	196,775	13,320	

ASSESSMENT SYSTEM.

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada, during the Year 1894.

Companies.	Amount terminated by		Total Terminated.
	Death.	Surrender, Expiry or Lapse.	
<i>Canadian Companies.</i>			
	\$	\$	\$
Catholic Mutual Benefit Society	122,000	222,000	344,000
Commercial Travellers' Mutual Benefit	18,000	70,000	88,000
Home Life Association	6,000	257,000	263,000
Provincial Provident Institution	84,000	1,615,500	1,699,500
Woodmen of the World	8,000	77,500	85,500
Total for 1894	238,000	2,242,000	2,480,000
Total for 1893	128,550	1,782,000	1,910,550
<i>American Companies.</i>			
Covenant Mutual	40,250	1,371,375	1,411,625
Mutual Reserve Fund	138,500	2,733,250	2,871,750
Massachusetts Benefit Life Association	126,700	1,942,125	2,068,825
Total for 1894	305,450	6,046,750	6,352,200
Total for 1893	346,875	5,793,875	6,140,750

RECAPITULATION.

Canadian companies	238,000	2,242,000	2,480,000
American companies	305,450	6,046,750	6,352,200
Total for 1894	543,450	8,288,750	8,832,200
Total for 1893	475,425	7,575,875	8,051,300

Department of Finance—Insurance Branch.

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

CANADIAN COMPANIES—ASSETS—1894.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Colateral.	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.	
Accident	2,500 30	None.	109,190 66	None.	161 17	15,435 82	1,922 01	315 00	129,524 66	Accident.
Boiler Inspection	None.	3,000 00	78,618 20	None.	2,961 90	16,547 63	1,215 71	579 05	102,922 49	Steam boiler, &c.
Canada Accident	None.	None.	66,844 00	None.	13,250 11	5,926 86	126 25	3,770 47	89,917 69	Accident.
Dominion Burglary Guarantee Co.	None.	None.	28,000 00	16,559 82	1,261 27	1,150 01	None.	1,079 73	48,050 83	Burglary guarantee.
Dominion Plate Glass	None.	None.	16,347 00	None.	2,007 22	3,530 62	None.	400 00	22,334 84	Plate Glass.
Guarantee	35,861 33	19,030 00	653,029 66	23,200 00	9,789 97	79,081 38	7,454 96	5,335 26	832,282 56	Guarantee.
Manufacturers' G'lee and Accident	None.	13,867 70	20,900 00	None.	10,232 56	4,528 65	913 36	532 16	50,974 43	Accident.
Steam Boiler and Plate Glass	None.	None.	20,000 00	None.	1,895 31	21,200 20	None.	962 95	44,058 46	Steam boiler and plate glass.
Totals	37,861 33	35,897 70	992,929 52	39,759 82	41,559 51	147,451 17	11,632 29	12,974 62	1,320,065 96	

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

CANADIAN—COMPANIES—LIABILITIES, 1894.

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.	
Accident.....	11,245 00	1,448 31	24,408 59	37,101 90	92,422 76	181,940 00	d 89,517 24	Accident.
Boiler Inspection.....	None.	22,875 44	2,902 70	25,778 14	77,144 35	45,045 00	e 32,099 35	Steam Boiler, &c.
Canada Accident.....	15,197 88	43,075 85	1,368 74	59,642 47	30,275 22	32,490 00	d 2,214 78	Accident.
Dominion Burglary Guarantee Co....	1,885 11	8,924 41	3,627 15	14,436 67	33,614 16	44,656 25	d 11,042 09	Burglary Guarantee.
Dominion Plate Glass.....	None.	13,270 52	None.	13,270 52	9,064 32	10,000 00	d 935 68	Plate Glass.
Guarantee.....	92,739 49	112,647 06	7,541 76	212,928 31	619,354 25	304,600 00	e 314,754 25	Guarantee.
Manufacturers' Guarantee & Accident	8,042 56	34,386 97	562 86	42,992 39	7,982 04	23,740 00	d 15,757 96	Accident.
Steam Boiler and Plate Glass.....	None.	7,072 47	3,042 62	10,115 09	33,943 37	40,100 00	d 6,156 63	Steam Boiler & Plate Glass.
Totals.....	129,110 04	243,701 03	43,454 42	416,265 49	903,800 47	682,571 28	e 221,229 22	

Department of Finance—Insurance Branch.

ABSTRACT of Guarantee Business in Canada for the Year 1894.

	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.....	3,386	533	630,560	533	630,560	1,178	1,178	None.	None.
Guarantee.....	36,263	.....	6,925,441	.....	6,401,842	3,289	6,353	250	None.
London Guarantee and Accident.....	36,958	5,149	5,497,247	4,915	5,073,683	16,463	12,275	3,792	1,917
Totals.....	76,607	.....	13,053,248	.....	12,106,085	20,930	19,806	4,042	1,917

ABSTRACT of Accident Business in Canada for the Year 1894.

	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
	\$		\$		\$	\$	\$	\$	\$
Accident.....	6,668	500	1,339,000	451	1,233,500	2,998	2,853	125	11,120
Canada Accident.....	60,167	4,068	14,950,965	3,743	10,972,565	29,952	24,672	12,653	None.
London Guarantee and Accident.....	72,229	5,691	16,401,866	5,540	15,959,866	36,004	29,260	4,528	6,145
Manufacturers' Guarantee and Accident.....	72,710	2,830	6,986,500	2,830	6,660,500	45,279	41,181	8,043	None.
Norwich and London....	2,650	259	699,000	214	577,500	477	657	40	None.
Sun.....	270	None.	None.	52	16,000	144	144	None.	None.
Travelers'.....	108,578	7,127	17,670,365	4,989	13,949,588	49,503	49,178	7,000	None.
Totals.....	323,272	20,475	58,047,696	17,819	49,369,519	164,357	147,945	32,389	17,265

ABSTRACT of Burglary Guarantee Business in Canada for the Year 1894.

Dominion Burglary Guarantee Company.....	17,398	1,495	2,131,400	1,450	1,990,450	9,514	7,729	885	1,000
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ABSTRACT of Credit Indemnity Business in Canada for the Year 1894.

Canadian and European Export Credit System Company.....	18,553	593,000	372,500	12,453	12,453	9,000	None.
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ABSTRACT of Accident and Guarantee Business done by Canadian Companies which do business outside of the Dominion of Canada for 1894.

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.....	60,167	4,068	14,950,965	3,743	10,972,565	29,952	24,672	12,653	None.
In other countries.....	17,903	1,086	5,183,116	887	4,226,116	16,198	20,259	1,571	None.
Totals.....	78,070	5,154	20,134,081	4,630	15,198,681	46,150	44,931	14,224	None.

THE GUARANTEE COMPANY OF NORTH AMERICA.

In Canada.....	36,263	.....	6,925,441	.....	6,401,842	3,289	6,353	250	None.
In other countries.....	186,602	.....	50,778,943	.....	37,264,745	75,660	33,356	22,989	69,500
Totals.....	222,865	.....	57,704,384	.....	43,666,587	78,949	39,709	23,239	69,500

ABSTRACT of Plate Glass Insurance in Canada, for the Year 1894.

Canada Accident.....	6,065	545	.....	1,411	.....	4,395	3,422	974	None.
Cornille, Quesnel and Sharpe.....	1,176	234	.....	214	.....	299	299	None.	None.
Dominion Plate Glass.....	8,902	736	.....	1,832	.....	4,613	4,613	None.	None.
Lloyds' Plate Glass.....	11,122	.....	.....	.....	.....	5,476	6,066	97	None.
Mongenais, Boivin & Co	13,853	1,595	.....	2,816	.....	5,306	5,306	None.	None.
Steam Boiler and Plate Glass.....	2,815	241	.....	308	.....	515	515	None.	None.
Totals.....	43,933	3,351	.....	6,581	.....	20,604	20,221	1,071	None.

ABSTRACT of Steam Boiler Insurance in Canada, for the Year 1894.

Boiler Inspection and Insurance Co.....	25,065	609	1,877,225	764	2,551,098	983	983	None.	None.
Steam Boiler and Plate Glass Insurance Co.....	3,872	109	341,300	120	361,700	None.	None.	None.	None.
Totals.....	28,937	718	2,218,525	884	2,912,798	983	983	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 1st August, 1895.

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.	Par Value.	Accepted Value.	
The Ætna Insurance Co., Hartford, Connecticut.			\$ 112,000	\$ 100,800	Fire and Inland Marine.
The Ætna Life Insurance Co., Hartford, Connecticut.			3,641,837	3,359,534	Life.
The Agricultural Insurance Co., Watertown, N.Y.			141,600	135,000	Fire and Tornado.
The Alliance Assurance Company, London, Eng.			311,142	292,000	Fire.
The American Surety Company of New York.			50,000	50,000	Guarantee.
The Atlas Assurance Company, London, Eng.			107,007	104,779	Fire.
The Boiler Inspection and Insurance Company of Canada.			54,724	49,252	Steam Boilers, &c.
The British Empire Mutual Life Ass. Co., London, Eng.			124,587	114,707	Life.
The British America Assurance Company			62,000	55,314	Fire and Inland Marine.
The British and Foreign Marine Insurance Co., Limited.			112,000	100,800	Inland Marine.
The Caledonian Insurance Company, Edinburgh, Scotland.			115,199	104,555	Fire.
The Canada Accident Assurance Company.			27,302	25,072	Accident and Plate Glass.
The Canada Life Assurance Company.			61,000	54,900	Life.
The Canadian and European Export Credit System Co., Newark, N.J.			100,000	100,000	Insuring wholesale dealers, jobbers and manufacturers against excess losses by reason of bad debts.
The Commercial Union Ass. Co. (Limited), London, Eng.			462,820	456,980	Fire, Inland Marine & Life.
The Confederation Life Association.			84,500	76,050	Life.
The Connecticut Fire Insurance Company, Hartford, Conn.			100,000	100,000	Fire.
C. C. Corneille and C. A. Sharpe (doing business under the name of the Metropolitan Plate Glass Insurance Co.)					Plate Glass.
The Covenant Mutual Life Association of Illinois			5,000	5,040	Life, on Assessment Plan.
The Dominion Burglary Guarantee Co. (Limited).			53,533	53,533	Burglary Guarantee.
The Dominion Life Assurance Company			28,000	25,200	Life.
The Dominion Plate Glass Insurance Company.			56,303	50,195	Life.
The Employers Liability Assurance Corporation (Limited).			16,000	14,900	Plate Glass.
†The Equitable Life Assurance Society of the United States.			76,650	76,650	Guarantee and Accident.
The Federal Life Assurance Company of Ontario.			1,650,100	1,427,573	Life.
The Germania Life Insurance Company.			56,307	56,226	Life.
The Great West Life Assurance Company.			75,000	72,500	Life.
The Guarantee Company of North America			56,000	50,400	Life.
The Guardian Fire and Life Ass. Co. (Limited), London, Eng.			58,400	53,800	Guarantee.
The Hartford Fire Insurance Company, Hartford, Conn.			216,567	216,567	Fire.
The Imperial Insurance Company (Limited), London, Eng.			87,920	100,000	Fire.
The Insurance Company of North America, Philadelphia, Pa.			192,730	184,021	Fire.
The Insurance Company of North America, Philadelphia, Pa.			111,000	100,000	Fire and Inland Marine.

Department of Finance—Insurance Branch.

The Lancashire Insurance Company, Manchester, Eng.	211,800	Fire.
The Liverpool and London and Globe Insurance Company, Liverpool, Eng.	321,133	Fire and Life.
The Lloyds' Plate-Glass Insurance Company, New York	16,400	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.	113,412	Life.
The London Mutual Fire Ins. Co. of Canada.	50,058	Life.
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	150,000	Life.
The Mercantile Fire Insurance Company.	50,057	Life.
The Mutual Life Insurance Co. of New York	2,215,300	Life.
The Mutual Reserve Fund Life Association, New York	100,857	Life, on the Assessment Plan
Mongonais, Boivin & 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.	122,500	Fire.
The Ontario Mutual Life Assurance Co.	92,693	Life.
The Phenix Insurance Co. of Brooklyn.	100,000	Fire and Inland Marine.
The Phenix Insurance Co. of Hartford, Conn.	173,200	Fire.
The Phoenix Assurance Co. of London, Eng.	187,043	Life.
The Provident Savings Life Assurance Society of New York.	50,400	Life.
The Quebec Fire Assurance Co.	56,200	Fire.
The Queen Insurance Co. of America, New York	256,200	Fire.
The Reliance Marine Insurance Co. (Limited)	104,749	Inland Marine.
The Reliance Mutual Life Assurance Society, London, Eng.	110,380	Life.
The Royal Insurance Co., Liverpool, Eng.	110,277	Life.
The Scottish Union and National Insurance Co., Edinburgh, Scotland	689,533	Fire and Life.
The Standard Life Assurance Co., Edinburgh, Scotland	100,833	Fire.
The Star Life Assurance Society, London, Eng.	3,018,881	Life.
The Steam Boiler and Plate-Glass Insurance Co. of Canada.	146,000	Life.
The Sun Insurance Office, London, Eng.	18,000	Steam Boiler & Plate-glass.
The Sun Life Assurance Co. of Canada.	308,410	Fire.
The Sun Life Assurance Co. of N. A.	57,600	Life.
The Temperance and General Life Assurance Co. of N. A.	64,000	Life.
The Travelers' Insurance Co., Hartford, Conn.	78,336	Life.
The Union Mutual Life Insurance Co., Portland, Maine.	843,113	Life and Accident.
	513,041	Life.
J. G. Thompson, Chief Agent, Toronto	211,800	Fire.
G. F. C. Smith, Chief Agent, Montreal.	321,133	Fire and Life.
Estimure & Lightbourne, Chief Agents, Toronto.	16,400	Plate-glass.
E. A. Lilly, Chief Agent, Montreal.	167,000	Fire, Life & Inland Marine.
A. I. Hubbard, Chief Agent, Toronto.	73,000	Guarantee and Accident.
Alfred Wright, Chief Agent, Toronto.	136,267	Fire.
H. Hal. Brown, Manager, Montreal	122,180	Life.
D. C. Macdonald, Secretary, London, Ont	55,620	Life.
J. G. Richter, Manager, London, Ont.	60,000	Life.
James Boomer, Manager, Toronto	202,200	Fire.
J. F. Junkin, Chief Agent, Toronto.	20,000	Accident.
J. T. E. P. Sutton, Chief Agent, Toronto.	50,000	Life.
R. M. Gifford, General Agent, Toronto.	100,000	Life, on the Assessment Plan
James Lockie, Secretary, Waterloo, Ont.	150,000	Life.
Fayette Brown, Manager, Montreal	2,334,333	Life.
D. Z. Bessette, Chief Agent, Montreal	103,533	Life.
L. I. Boivin, Agent, Montreal	13,567	Plate-glass.
Matthew C. Hinshaw, Montreal	100,161	Fire.
David Burke, Chief Agent, Montreal	1,163,700	Life.
Wm. McCabe, Managing Director, Toronto	59,821	Life.
Thos. Davidson, Managing Director, Montreal	772,063	Fire and Life.
Robt. W. Tyre, Manager, Montreal.	211,700	Fire.
Scott & Walmesley, General Agents, Toronto.	58,400	Accident.
Alex. Dixon, Manager, Toronto.	125,000	Fire.
Wm. Hendry, Manager, Waterloo	104,832	Life.
L. C. Camp, Chief Agent, Toronto	100,000	Fire and Inland Marine.
Smith & Tatley, Chief Agents, Montreal.	193,000	Fire.
Paterson & Son, General Agents, Montreal	192,733	Life.
R. H. Matson, Chief Agent, Toronto.	54,500	Life.
Edwin Jones, President, Quebec.	59,500	Fire.
H. J. Mudge, Chief Agent, Montreal	262,200	Fire.
E. L. Bond, Chief Agent, Montreal	110,380	Life.
J. Cassie Hutton, Attorney, Montreal.	110,277	Life.
Wm. Tatley, Chief Agent, Montreal.	689,533	Fire and Life.
Walter Kavanagh, Agent, Montreal.	100,833	Fire.
W. M. Ramsay, Manager, Montreal	3,018,881	Life.
J. Frith Jeffers, Chief Agent, Toronto.	146,000	Life.
James Laut, Chief Agent, London, Ont.	20,000	Steam Boiler & Plate-glass.
H. M. Blackburn, Chief Agent, Toronto.	308,410	Fire.
R. Macaulay, Managing Director, Montreal	64,000	Life.
Henry Sutherland, Chief Agent, Toronto.	78,336	Life.
Frank F. Parkins, Chief Agent, Toronto.	843,113	Life and Accident.
Henri E. Morin, Attorney, Montreal.	513,041	Life.

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 Union Assurance Society, London, Eng.	T. F. Morrisey, Chief Agent, Montreal.	\$ 155,733	\$ 100,000	Fire.
The United States Life Insurance Co. in the City of New York (Thos. A. Temple, Attorney, St. John, N. B.)	J. J. Kenny, Managing Director, Toronto.	120,000	148,667	Life.
The Western Assurance Co.		57,700	51,980	Fire and Inland Marine.

* This Company has also \$632,500 vested in Canadian Trustees under the Insurance Act. + This Company has also \$1,180,000 in the hands of 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.

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 Accident Insurance Company of North America has ceased transacting business. Notice has been given of application for release of deposit.
 The Eastern Assurance Company has ceased transacting business and has reinsured its outstanding risks with the Union Assurance Society. Notice has been given of an 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	161,067	150,367	Life.
The Life Association of Scotland, Edinburgh, Scotland	Charles M. Holt, Chief Agent, Montreal	134,760	149,898	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	123,280	126,280	Life.
The Scottish Amicable Life Assurance Society, Glasgow, Scotland.	William W. Robertson, Attorney, Montreal	164,374	154,374	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, 1894.

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, 1894.

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, 1894.

President—WM. B. CLARK.

Secretary—WM. 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	\$ 21,280 00
Montreal Harbour bonds.....	4,000 00	4,000 00
Canadian Pacific Land Grant bonds.....	89,000 00	97,900 00
Total par and market values.....	<u>\$112,000 00</u>	<u>\$123,180 00</u>
Carried out at market value.....		\$ 123,180 00
Cash in hands of agents in Canada.....		<u>12,854 12</u>
Total assets in Canada.....		<u>\$ 136,034 12</u>

LIABILITIES IN CANADA.

Net amount of fire losses due and yet unpaid.....	\$ 370 25
do do claimed, but not adjusted.....	10,857 50
do do resisted.....	None.
Total net amount of unsettled claims for fire losses in Canada.....	<u>\$ 11,227 75</u>
Reserve of unearned premiums for all outstanding fire risks in Canada.....	<u>90,309 36</u>
Total liabilities in Canada.....	<u>\$ 101,537 11</u>

INCOME IN CANADA.

For Fire Risks in Canada.

Gross cash received for premiums.....	\$ 179,584 86
Deduct reinsurance, rebate, abatement and return premiums.....	41,393 90
Net cash received for said premiums.....	<u>\$ 138,190 96</u>

For Inland Marine Risks in Canada.

Gross cash received for premiums.....	\$ 29,765 56
Deduct reinsurance, rebate, abatement and return premiums.....	8,621 95
do net cash received for said premiums.....	<u>\$ 21,143 61</u>
Total net cash received for premiums in Canada.....	<u>\$ 159,334 57</u>
Received for interest and dividends.....	<u>6,180 00</u>
Total cash income in Canada.....	<u>\$ 165,514 57</u>

ÆTNA—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 \$14,319,23).....	\$	4,319	23
Paid for fire losses occurring during the year.....		63,496	59
Total net amount paid during the year for fire losses	\$	77,815	82

Inland Marine Risks in Canada.

Amount paid for inland marine losses during the year.....	\$	2,304	22
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Total net amount paid during the year for fire and inland marine losses. \$	80,120	04
Paid for commission or brokerage in Canada.....	29,353	46
do salaries, fees, &c.....	4,577	81
do taxes in Canada.....	1,951	72
do general expenses.....	2,510	21
Total cash expenditure in Canada.....	\$	118,513 24

RISKS AND PREMIUMS.

Fire Risks in Canada.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 16,457,510	\$ 183,274 72
Taken during the year, new and renewed.....	15,000,340	179,584 86
Total.....	\$ 31,457,850	\$ 362,859 58
Deduct terminated.....	15,588,095	183,858 74
Gross in force at end of year.....	\$ 15,869,755	\$ 179,000 84
Deduct reinsured.....	224,675	2,313 42
Net in force at 31st December, 1894.....	\$ 15,645,080	\$ 176,687 42

Inland Marine Risks in Canada.

Taken during the year.....	\$ 3,338,482	\$ 21,143 61
Terminated.....	3,388,482	21,143 61

Total number of policies in force in Canada at date. (No return.)	
Total net amount in force.....	\$ 15,645,080 00
Total premiums thereon.....	176,687 42

(Received, 25th January, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

ASSETS.

Real estate, unencumbered.....	\$	200,000	00
Loans on bond and mortgage.....		36,000	00
Cash on hand and in bank.....		718,694	77
Gross premiums in course of collection.....		627,758	82
Loans on collaterals of par value, \$5,425, market value, \$8,348 75; amount loaned.....		5,600	00
Stocks and bonds, par value, \$7,272,590, market value.....		9,256,357	00
Interest due and accrued.....		3,405	77
Total assets.....	\$	10,847,816	36

Department of Finance—Insurance Branch.

ÆTNA—Concluded.

LIABILITIES.

Net amount of unpaid losses.....	\$ 386,313 76
Amount of unearned premiums	3,062,537 85
Amount reclaimable on perpetual fire insurance policies	48,857 51
All other claims against the company for return-premiums, commissions, &c	152,259 97
Total liabilities except capital stock.....	<u>\$3,649,969 09</u>
Capital stock paid up in cash.....	\$4,000,000 00
Surplus beyond liabilities and capital stock...	<u>3,197,847 27</u>

INCOME.

Net cash received for premiums	\$3,879,016 36
Received for interest and dividends.....	477,616 73
Received for rents.....	2,355 14
Total cash income.....	<u>\$4,358,988 23</u>

EXPENDITURE.

Net amount paid for losses.....	\$2,385,810 27
Cash dividends paid stockholders	720,000 00
Commission or brokerage.....	634,984 72
Salaries, fees, &c	244,242 25
Taxes.....	70,533 81
Miscellaneous.....	265,376 37
Total cash expenditure.....	<u>\$4,320,947 42</u>

RISKS AND PREMIUMS.

Amount of policies taken during the year—Fire.....	\$345,449,164 00
Premiums thereon.....	4,445,448 53
Net amount in force at end of year—Fire.....	470,659,802 00
Premiums thereon.....	<u>5,818,141 39</u>
Amount of policies taken during the year—Inland Marine.....	\$ 62,009,542 00
Premiums thereon.....	253,590 76
Net amount in force at end of year—Inland Marine.	3,721,045 00
Premiums thereon.....	<u>104,235 27</u>

THE AGRICULTURAL INSURANCE COMPANY, WATERTOWN, N. Y.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1894.

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.

Value of real estate (less encumbrances) in Canada held by the Company.....	\$ 2,000 00
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.....	2,195 82
Interest accrued.....	3,186 00
Uncollected premiums.....	17,709 25
Bills receivable.....	1,052 00
Total assets in Canada.....	\$ <u>179,071 07</u>

LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due.....	\$ 2,563 00
Net amount of losses in Canada claimed but not adjusted.....	1,475 00
Total net amount of unsettled claims for fire losses in Canada....	\$ 4,038 00
Reserve of unearned premiums for all outstanding risks in Canada...	61,118 42
Total liabilities in Canada.....	\$ <u>65,156 42</u>

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 62,571 36
Deduct reinsurance, rebate, abatement and return-premiums.....	18,641 40
Total net cash received for premiums.....	\$ 43,929 96
Received for interest or dividends on bonds, &c.....	3,186 00
Other income.....	723 22
Total income in Canada.....	\$ <u>47,839 18</u>

EXPENDITURE IN CANADA

Amount paid for losses occurring in previous years, (which losses were estimated in last statement at \$10,848.40).....	\$ 10,452 13
Amount paid for losses occurring during the year.....	\$ 45,625 21
Deduct amount received for reinsurance.....	411 75
Net amount paid during the year for the said losses.....	\$ <u>45,213 46</u>

Department of Finance—Insurance Branch.

AGRICULTURAL—Continued.

Net amount paid during the year for losses.....	\$ 55,665 59
Commission or brokerage.....	14,442 86
Salaries, fees, and all other charges of officials in Canada.....	3,621 34
Taxes.....	2,527 88
All other expenditure, viz.:—Postage, telegrams and express, \$882.69 ; office expenses, \$639.08 ; rent, \$1,303.22 ; board tax, \$260.33 ; adver- tising, \$45.96 ; legal, \$1,928.01 ; miscellaneous, \$613.40 ; stationery and printing, \$203.52 ; travelling, \$1,814.50 ; maps, \$273.17.....	7,963 88
Total expenditure.....	\$ 84,221 55

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums
Gross policies in force at date of last statement.....	\$ 19,482,696	\$ 180,681 17
Taken during the year (new and renewed).....	6,951,200	65,245 97
Total.....	\$ 26,433,896	\$ 245,927 14
Deduct terminated.....	12,313,272	115,455 74
Gross in force at end of year.....	\$ 14,120,624	\$ 130,471 40
Deduct reinsured.....	373,139	3,517 20
Net in force at 31st December, 1894.....	\$ 13,747,485	\$ 126,954 20
Total number of policies in force in Canada at date. (No return.)		
Total net amount in force.....	\$13,747,485 00	
Total premiums thereon.....	126,954 20	

(Received, 28th February, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

ASSETS.

Real estate.....	\$ 297,704 88
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due.....	983,273 43
Loans on bond and mortgage (first liens) upon which more than one year's interest is due.....	106,079 19
Interest due and accrued on said bond and mortgage loans.....	42,126 38
Stock and bonds held by the company—par value, \$333,400; market value.....	342,838 00
Loans on collateral security of stock, &c., of par value \$165,220 mar- ket value, \$208,639.40; amount loaned... ..	119,728 03
Interest due and accrued.....	9,185 39
Cash on hand and in banks.....	192,419 88
Gross premiums in course of collection.....	168,079 87
Bills receivable.....	2,356 83
Due from other companies for reinsurance.....	4,945 60
Total assets.....	\$2,268,737 48

AGRICULTURAL—*Concluded.*

LIABILITIES.

Net amount of unpaid losses.....	\$ 113,788 16
Unearned premiums.....	1,355,842 65
Cash dividends to stockholders remaining unpaid.....	55 00
Other liabilities.....	33,615 95
Total liabilities, except capital stock.....	\$1,503,301 76
Capital stock paid up in cash.....	\$ 500,000 00
Surplus beyond liabilities and capital stock.....	265,435 72

INCOME.

Net cash received for premiums.....	\$ 961,215 62
Received for interest and dividends.....	91,887 22
do rents.....	804 59
Total cash income.....	\$1,053,907 43

EXPENDITURE.

Net amount paid for losses	\$ 594,612 13
Dividends paid to stockholders.....	49,945 00
Commission or brokerage.....	204,120 77
Salaries, fees, &c.....	120,528 46
Taxes.....	21,858 67
Miscellaneous.....	96,091 32
Total cash expenditure.....	\$1,087,156 35

RISKS AND PREMIUMS.

Amount of policies taken during the year.....	\$127,469,100 00
Premiums thereon.....	1,203,850 00
Net amount in force at end of year.....	280,051,318 00
Premiums thereon.....	2,749,370 52

Department of Finance—Insurance Branch.

THE ALLIANCE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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.....	1,127 75
Cash in Bank of Montreal.....	427 43
Cash in hands of agents in Canada.....	24,895 53
Total assets in Canada.....	\$ 337,592 71

LIABILITIES IN CANADA.

Net amount of fire losses, unsettled but not resisted.....	\$ 11,738 52
Total net amount of unsettled claims for fire losses in Canada.....	\$ 11,738 52
Reserve of unearned premiums for all outstanding fire risks in Canada.....	126,543 92
Total liabilities in Canada.....	\$ 138,282 44

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 209,461 84
Deduct reinsurance, rebate, abatement and return-premiums.....	34,445 62
Net cash received for premiums.....	\$ 175,016 22
*Received for interest on stock.....	9,334 26
Total income in Canada.....	\$ 184,350 48

*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 \$16,764.55).....	\$17,399 61
Amount paid for losses occurring during the year.....	\$149,404 75
Deduct amount received for reinsurance.....	4,572 66
Net amount paid during the year for the said losses.....	\$144,832 09
Net amount paid during the year for losses in Canada.....	\$162,231 70
Commission or brokerage in Canada.....	29,524 45
Salaries, fees and other charges of officials in Canada.....	12,931 40
Taxes in Canada.....	3,551 79
Miscellaneous payments, viz.:—	
Rents, \$2,644; postage, \$1,381.61; stationery, \$2,103.09; advertising, \$778.94; travelling expenses, \$113.25; general office expenses, \$3,726.51; agency disbursements, \$1,081.97; cables and telegrams, \$116.43; bad debts, \$168.01.....	12,113 81
Total expenditure in Canada.....	<u>\$220,353 15</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Policies in force at date of last statement.....	\$ 26,410,423	\$ 303,723 93
Policies taken during the year, new and renewed.....	17,519,618	209,849 67
Total.....	\$43,930,041	\$ 513,573 60
Deduct terminated.....	19,578,869	231,806 62
Gross in force at end of year.....	\$24,351,172	\$ 281,766 98
Deduct reinsured.....	1,784,554	19,185 61
Net in force at 31st December, 1894.....	\$ 22,566,618	\$ 262,581 37
Number of policies in force at date. (No return.)		
Total net amount in force.....		\$22,566,618 00
Total premiums thereon.....		<u>262,581 37</u>

(Received, 1st March, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

FIRE AND PROFIT AND LOSS ACCOUNT.

The Fire Premium Income for the year amounted to £509,754 13s. 11d., and while there is a slight increase in the Home business of the company, the account shows a reduction in premiums of £23,014 17s. 5d., as compared with the amount in the previous year, which reduction is accounted for by the curtailment of Foreign and Colonial business.

The claims by fire, including ample provision for all outstanding losses, amounted to 48.73 per cent of the premiums, and the expenses, including commission, to 35.63 per cent, leaving a surplus (exclusive of interest) of £79,711 7s. 2d.

The interest (less income tax) on the capital, the fire insurance fund, and the profit and loss account amounted to £52,422 4s. 8d., which, with the amount of surplus referred to above, makes a total profit of £132,133 11s., 10d. After transferring to profit and loss account a sufficient sum to cover the dividend on the share capital for 1895, there remained a balance of £32,261 6s. 2d., which has been added to the fire insurance fund, which fund now amounts to £749,390 6s. 1d.

Department of Finance—Insurance Branch.

ALLIANCE ASSURANCE COMPANY—*Continued.*

FIRE ACCOUNT.

	£	s. d.		£	s. d.
Amount of fire insurance fund at the beginning of the year.....	717,128	19 11	Losses by fire after deduction of amounts recovered under re-insurances	248,401	11 4
Premiums received, after deduction reinsurance premiums.....	509,754	13 11	Commission.....	70,692	6 1
Interest and dividend on fire insurance fund.....	£30,464	3 0	Expenses of management.....	110,921	3 9
Less income tax.....	833	7 6	Bad debts.....	28	5 7
			Transferred to profit and loss account.....	77,080	16 6
	29,630	15 6	Amount of fire insurance fund at the end of the year, per balance sheet.....	749,390	6 1
	£1,256,514	9 4		£1,256,514	9 4

PROFIT AND LOSS ACCOUNT.

	£	s. d.		£	s. d.
Balance of last year's account.....	49,199	1 10	Dividends to members.....	100,000	0 0
Members' share of quinquennial profit on the life account transferred from life assurance account	55,000	0 0	Applied in writing down ledger value of the company's property	984	17 10
Interest and dividends on share capital, and on profit and loss account.....	£23,397	3 7	Income tax (excluding income tax on interest and dividends)....	3,086	9 8
Less income tax.....	605	14 5	Balance as per balance sheet.....	100,000	0 0
	22,791	9 2			
Transferred from fire account..	77,080	16 6			
	£ 204,071	7 6		£ 204,071	7 6

ALLIANCE ASSURANCE COMPANY—Concluded.

BALANCE SHEET AS AT 31ST DECEMBER, 1894.

LIABILITIES.

Capital, £5,000,000, of which is paid up.....	£	s.	d.
Life assurance fund.....	550,000	0	0
Fire insurance fund.....	2,416,632	18	8
Leasehold and investment policies fund.....	749,890	6	1
Profit and loss account.....	21,216	3	3
	100,000	0	0
	£3,837,239	8	0
Claims under life policies admitted but not yet paid, £20,328 2 6 do announced but not yet ad- mitted, owing to proof of death not having been furnished.....	20,884	0	10
Outstanding fire losses.....	£41,212	3	4
Outstanding dividends.....	52,755	10	6
Bills payable.....	55	8	0
Accrued commission and expenses.....	1,765	7	4
	6,206	9	11
	101,994	19	1

ASSETS.

Mortgages on property within the United Kingdom.....	£	s.	d.
Mortgages on property out of the United Kingdom.....	467,945	11	5
Loans on the company's life policies.....	95,554	19	11
Investments:—	104,352	14	7
In British Government securities.....	141,813	0	0
Colonial Government securities.....	101,475	0	0
Foreign Government securities.....	174,813	15	6
Railway and other debentures and debenture stocks.....	601,183	8	8
Railway stocks and shares (preference and ordinary).....	290,440	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.....	66,316	0	0
New River Company's shares (Adventurer's and New).....	131,800	0	0
Suez Canal shares.....	20,190	0	0
Bank preference shares (fully paid-up).....	1,330	0	0
Gas company's stock.....	30,000	0	0
House property.....	308,806	5	1
Landed property and ground rents.....	8,150	0	0
Reversion.....	4,705	7	3
Loans to counties, towns, and unions in Great Britain on the security of rates and property.....	520,467	13	10
Loans on the security of rent charges.....	288,171	5	7
Loans on debentures, stocks, shares, and on life, reversionary and other interests in real and personal property; and for parliamentary deposits.....	286,514	18	11
Deposits with sundry banks.....	83,218	10	4
Loans on personal security.....	1,500	0	0
Agents' balances, and balances due from other offices.....	123,630	10	9
Outstanding premiums.....	15,029	5	0
Outstanding interest and dividends.....	4,936	16	3
Cash:—In hand (£2,329 9s. 1d.), and on current accounts (£54,819 12s. 8d.).....	57,149	1	9
Bills receivable.....	3,449	6	8
Interest and dividends accrued to the 31st December, 1894, but not payable until 1895.....	33,291	15	7
	£3,989,234	7	1

£3,989,234 7 1

Department of Finance—Insurance Branch.

THE ATLAS ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Secretary—SAMUEL J. PIPKIN, | Principal Office—LONDON, ENGLAND.
 Chief Agent in Canada—M. C. HINSHAW. | Head Office in Canada—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

ASSETS IN CANADA.

Stocks and bonds:—

	Par Value.	Market Value.
Canada 3½ per cent inscribed stock.....	\$ 82,733 33	\$ 87,283 66
New South Wales 3½ per cent inscribed stock.....	24,333 33	24,211 67
Total par and market values.....	<u>\$ 107,066 66</u>	<u>\$ 111,495 33</u>

Carried out market value.....\$ 111,495 33

(The above being on deposit with the Receiver General.)

Cash at Head office in Canada.....	540 23
Cash in Bank of British North America.....	21,684 21
Amount of cash in hands of agents in Canada.....	7,182 54
Office furniture and plans.....	1,929 77
	<u>\$ 142,832 08</u>

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted (\$650 of which accrued in previous years).....	\$ 6,508 50
Net amount of losses resisted—in suit.....	2,725 00
Total net amount of unsettled claims for losses in Canada.....	<u>\$ 9,233 50</u>
Reserve of unearned premiums for all outstanding risks in Canada....	73,761 80
Total liabilities in Canada.....	<u>\$ 82,995 30</u>

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 132,632 10
Deduct reinsurance, rebate, abatement and return premiums.....	17,553 64
Net cash received for said premiums.....	<u>\$ 115,078 46</u>
Received for interest and dividends.....	3,747 33
Interest, &c.....	130 63
Total income in Canada.....	<u>\$ 118,956 42</u>

ATLAS ASSURANCE COMPANY—Continued.

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$3,916.49).....	\$ 3,946 65	
Amount paid for losses occurring during the year.....	\$ 63,062 52	
Deduct amount received for reinsurance.....	\$ 1,164 01	
do savings and salvage.....	176 57	
Total deductions.....	1,340 58	
Net amount paid during the year for said losses.....	\$ 61,721 96	
Total net amount paid during the year for losses in Canada.....	\$ 65,668 61	
Commission or brokerage.....	21,330 87	
Salaries, fees and all other charges of officials.....	3,932 10	
Taxes in Canada.....	2,594 49	
Miscellaneous payments, viz.:—		
Office charges, \$696.21; stationery and printing, \$794.29; advertising, \$581.93; maps and block plans, \$224.07; postage, express and telegrams, \$336.72; travelling, \$654.56; office rent and taxes, \$690.97; agents' charges, \$593.03; law charges, \$111.43; furniture and fixtures, \$432.11; bad debts, \$172.62..		5,287 94
Total expenditure in Canada.....	\$ 98,814 01	

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 8,723,812	\$ 110,633 80
Taken during the year—new and renewed.....	9,800,424	132,637 80
Total.....	\$ 18,524,236	\$ 243,271 60
Deduct terminated.....	7,834,626	100,673 95
Gross in force at end of year.....	\$ 10,689,610	\$ 142,597 65
Deduct reinsured.....	124,463	1,528 78
Net in force at 31st December, 1894.....	\$ 10,565,147	\$ 141,068 87
Number of policies in force at date.....	(No return.)	
Total net amount in force.....		\$10,565,147 00
Total premiums thereon.....		141,068 87

(Received, 25th February, 1895.)

ATLAS ASSURANCE COMPANY.—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

FIRE DEPARTMENT.

	£	s.	d.	£	s.	d.
Amount of fire insurance fund at the beginning of the year	269,000	0	0	196,543	2	0
Premiums received, after deduction of re-assurance premiums	362,853	5	5	63,457	16	0
Losses by Fire, after deduction of re-assurances				53,089	5	11
Commission				201	13	11
Expenses of management				49,561	7	
Bad debts				269,000	0	0
Surplus for the year carried to profit and loss account						
Amount of fire insurance fund at end of year				631,853	5	5

PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.	
Balance of last year's Account (1893)	18,000	0	0	18,000	0	0	
Amount transferred from reserve fund	12,619	17	10	6,000	0	0	
Interest, dividends, &c., not carried to other accounts	49,561	7	1	6,055	17	8	
Amount transferred from fire account	3,651	4	6				
Amount transferred from life account	17	15	0				
Transfer fees				£50,794	6	9	
				Less Interim Dividend paid 24th Sept., 1894	6,000	0	0
				Appropriation of Surplus:—			
				Balance of dividend payable 2nd proxo	£20,400	0	0
				Addition to fire fund	31,000	0	0
				Addition to reserve fund	2,394	6	9
				53,794	6	9	
				£83,850	4	5	

ATLAS ASSURANCE COMPANY—*Concluded.*

BALANCE SHEET, 31ST DECEMBER, 1894.

LIABILITIES.
Proprietors.

Paid up capital.....	£	120,000	0	0
Bonuses added out of profits since 1847.....	£	24,000	0	0
Reserve fund.....		144,000	0	0
Fire fund.....		44,931	2	6
Profit and loss.....		269,000	0	0
Outstanding fire losses.....	£	59,964	6	4
Outstanding fire commission.....		623	15	6
Due to other offices for reassurances.....		13,582	18	5
Sundry unclaimed dividends.....		683	0	0
Outstanding accounts.....		1,291	12	4
		76,145	13	7

ASSETS.
Proprietors.

Mortgages on county, board and corporation rates.....	£	24,547	13	0
Mortgages on property within the United Kingdom.....		45,718	13	2
Advances on rent charges.....		3,334	7	7
(None of the above are in Ireland.)				
Investments—				
Indian and Colonial Government securities.....	£	97,088	8	8
Foreign Government securities.....		69,886	1	10
Indian railway guaranteed stock.....		15,060	4	3
Railway and other debentures and debenture stocks.....		28,368	14	10
Municipal corporations bonds.....		39,543	3	1

249,936 12 8
86,767 4 3
115 0 0

Freeholds and other property.....				
Loan on personal security.....				
Branch and agency balances.....	£	117,453	9	2
Due by other offices for reassurances.....		7,460	14	2
Outstanding premiums.....		6,058	8	4
do interest due.....		52,527	14	0
do do accrued.....		1,394	0	5
do do accounts.....		3,921	14	5
Cash (on deposit).....	£	21,569	11	11
Cash (in hand on current account).....		20,884	3	2

134,997 17 1
42,453 15 1

Life department.....	£	587,871	2	10
		1,485,091	14	9
	£	2,072,962	17	7

£ 587,871 2 10
1,485,091 14 9
£ 2,072,962 17 7

Department of Finance—Insurance Branch.

THE BRITISH AMERICA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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.....	60,700 00
Interest due and unpaid on said loans.....	\$ 721 18
Interest accrued and unpaid on said loans.....	1,974 50
Total interest	<u>2,695 68</u>

Stock and bonds owned by company. —

<i>*Held in the United States.</i>	Par Value.	Market Value.
United States bonds, 6s, 1896.....	\$ 30,000 00	\$ 31,050 00
do do 4s, 1904.....	275,000 00	311,437 50
Georgia State bonds, 4½ per cent 1915.....	25,000 00	28,250 00
New York and West Shore R. R. 1st mortgage bonds, 4 per cent.....	50,000 00	52,187 50
City of Richmond, Va., bonds 4 per cent, 1924.....	26,300 00	26,300 00
City of Toronto debentures.....	90,125 00	90,125 00
City of London debentures, 4 per cent, 1916.....	150,000 00	150,000 00
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	21,672 91
City of Winnipeg debentures.....	20,000 00	21,132 00
City of Toledo, Ohio, debentures.....	50,000 00	51,125 00
City of Columbus, Ohio, debentures.....	50,000 00	53,300 00
	<u>\$ 823,425 00</u>	<u>\$ 874,119 91</u>

**Certificates of deposit held by the different Commissioners in the United States:*

1. California United States bonds.....	\$ 100,000 00
2. New York do do.....	200,000 00
3. Georgia, Georgia State bonds.....	25,000 00
4. Virginia, City of Richmond bonds.....	<u>26,300 00</u>

BRITISH AMERICA—Continued.

Deposited with Dominion Government.

	Par Value.	Market Value
City of Kingston debentures.....	\$ 17,000 00	\$ 17,467 50
Town of Owen Sound debentures.....	10,000 00	10,350 00
City of London debentures.....	7,000 00	7,000 00
Canadian Pacific Railway bonds.....	1,000 00	1,090 00
Town of Harriston debentures.....	7,000 00	7,192 50
City of St. Catharines debentures.....	15,000 00	15,000 00
City of Montreal debentures.....	5,000 00	5,000 00
	<u>\$ 62,000 00</u>	<u>\$ 63,100 00</u>

Held by the Company.

Freehold Loan and Savings Company's stock.....	\$ 12,000 00	\$ 16,080 00
Dominion Savings and Investment Society stock.....	5,500 00	4,125 00
City of London debentures.....	2,000 00	2,000 00

	<u>\$ 19,500 00</u>	<u>\$ 22,205 00</u>
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Recapitulation.

Held in the United States.....	\$ 823,425 00	\$ 874,119 19
Deposited with the Dominion Government.....	62,000 00	63,100 00
Held by the Company.....	19,500 00	22,205 00

Total par and market values.....	<u>\$ 904,925 00</u>	<u>\$ 959,424 91</u>
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Carried out at market value.....	\$	959,424 91
Cash on hand at head office.....		296 66
Cash in banks, namely:—		

Canadian Bank of Commerce, New York.....	\$ 19,479 85
do do Toronto.....	7,900 31

Total.....		27,380 16
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Interest accrued and unpaid on stock, &c.....		12,038 00
Agents' balances.....		201,636 64
Bills receivable.....		16,831 36

(Amount of same overdue, \$3,248.56.)

Sundry, viz.:—

Office furniture and plans.....	\$ 33,602 25
Rents due and accrued.....	1,014 03
People's Insurance Company.....	8,809 90

	<u>43,426 18</u>
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Gross assets.....	\$	1,474,898 51
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Amount which should be deducted from the above assets on account • of bad or doubtful agents' balances.....		942 11
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Total assets.....	<u>\$</u>	<u>1,473,956 40</u>
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LIABILITIES.

1. *Liabilities in Canada.**For Fire Risks.*

Net amount of fire losses, adjusted, but not due.....	\$ 9,701 22
do do claimed but not adjusted.....	6,502 20

(\$600 of which accrued prior to 1894.)

Total amount of unsettled claims for fire losses in Canada.....	\$	16,203 42
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For Inland Marine Risks.

Net amount of inland marine losses, adjusted but not due.....	\$ 994 02
do do claimed but not adjusted.....	1,083 33

(\$150 of which accrued prior to 1894.)

Total amount of unsettled claims for inland marine losses in Canada.....		2,077 35
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Department of Finance—Insurance Branch.

BRITISH AMERICA—Continued.

For Marine (Ocean) Risks.

Net amounts of ocean losses adjusted but not due.....	\$ 1,067 32
do do claimed but not adjusted.....	4,032 67
(\$66 of which accrued prior to 1894)	
Total amount of unsettled claims for ocean losses in Canada.....	\$ 5,099 99
do do losses in Canada.....	23,380 76
Reserve of unearned premiums for all outstanding risks in Canada:—	
Fire.....	\$ 143,688 18
Ocean.....	10,411 16
Total reserve of unearned premiums for risks in Canada.....	154,099 34
Dividends declared and due but unpaid.....	4,322 62
All other claims against the company in Canada.....	2,226 97
Total liabilities, excluding capital stock in Canada.....	\$ 184,029 69

2. Liabilities in Other Countries.

Net amount of fire losses adjusted but not due.....	\$ 22,149 77
do claimed but not adjusted.....	71,019 89
do resisted—in suit.....	18,535 00
do do not in suit.....	4,375 00
Total unsettled fire losses (of which \$10,106.41 accrued in previous years)...	\$ 116,079 66
Net amount of inland marine losses adjusted but not due.....	\$ 401 65
do do claimed but not adjusted.....	34,125 09
do do resisted—in suit.....	120 00
Total unsettled inland marine losses (\$1,722.34, of which accrued in previous years).....	\$ 34,646 74
Total net amount of unsettled claims for losses in other countries.....	\$ 150,726 40
Reserve of unearned premiums, viz:—	
Fire.....	\$ 562,557 03
Inland marine.....	13,439 03
Total.....	575,996 06
Unused balances of premium notes.....	866 77
Total liabilities in other countries.....	\$ 727,589 23
Total liabilities (excluding capital stock) in all countries.....	\$ 911,618 92
Capital stock paid up.....	\$ 750,000 00

INCOME.

For Fire Risks.

	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 347,084 30	\$1,191,344 88
Deduct reinsurance, rebate, abatement and return premiums..	126,686 33	211,313 98
Net cash received for fire premiums.....	\$ 220,397 97	\$ 980,030 90
(Bills and notes received during the year for premiums, and remaining unpaid, \$1,335.05.)		

For Inland Marine Risks.

Gross cash received for premiums.....	\$ 29,344 80	\$ 186,820 89
Deduct reinsurance, &c.....	11,952 05	24,442 72
Net cash received for inland marine premiums.....	\$ 17,392 75	\$ 162,378 17
Bill and notes received during the year for premiums and remaining unpaid, \$15,496.31.)		

BRITISH AMERICA—Continued.

For Ocean Risks

Gross cash received for premiums.....	\$ 35,158 31	
Deduct reinsurance, &c.....	1,930 06	
Net cash received for ocean premiums.....	<u>\$ 33,228 25</u>	
Total net cash received for premiums.....	<u>\$ 271,018 97</u>	<u>\$1,142,409 07</u>
Total net cash received for premiums in all countries.....		\$1,413,428 04
Received for interest on bonds and mortgages.....		32,567 14
Rents.....		2,162 30
Other income.....		<u>1,512 05</u>
Total cash income.....		<u>\$1,449,669 53</u>

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 \$105,187.85).....	\$ 6,500 10	\$ 103,152 07
Deduct savings and salvage.....	\$ 7,111 26	
Deduct amount received for reinsurance.....	1,480 39	
Total deductions.....	<u>102 35</u>	<u>8,489 30</u>
Net amount paid during the year for said losses.....	\$ 6,397 75	\$ 94,662 77
Paid for losses occurring during the year.....	\$ 177,506 48	\$ 500,642 66
Deduct savings and salvage.....	\$ 7,052 96	
Deduct reinsurance.....	55,887 47	
Total deductions.....	<u>35,075 59</u>	<u>27,864 84</u>
Net amount paid for said losses.....	\$ 142,430 89	\$ 472,777 82
Total net amount paid during the year for fire losses.....	<u>\$ 148,828 64</u>	<u>\$ 567,440 59</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 \$22,616 66).....	\$ 1,712 96	\$ 27,969 22
Deduct reinsurance.....	963 52	285 92
Net amount paid during the year for said losses.....	\$ 749 44	\$ 27,683 30
Paid for losses occurring during the year.....	\$ 39,831 48	\$ 92,982 00
Deduct savings and salvage.....	\$ 4,536 00	
Deduct amount received for reinsurance.....	32,794 07	
Total deductions.....	<u>25,038 34</u>	<u>12,291 73</u>
Net amount paid for said losses.....	\$ 14,793 14	\$ 80,690 27
Total net amount paid during the year for inland marine losses.....	<u>\$ 15,542 58</u>	<u>\$ 108,373 57</u>

Total net amount paid during the year for fire and inland marine losses, viz:—

In Canada.....	\$ 164,371 22
In other countries.....	675,814 16

Total.....\$ 840,185 38

Department of Finance—Insurance Branch.

BRITISH AMERICA—Continued.

Net amount paid during the year for ocean losses	\$ 13,113 34
Paid for dividends on capital stock at 7 per cent.....	51,726 55
Commission or brokerage	255,842 41
Salaries, fees and all other charges of officials.....	66,519 43
Taxes	29,640 99
Miscellaneous payments, viz.:—Exchange, \$1,651.42; board expenses and fire patrol, \$15,517.87; postage, \$8,965.62; advertising, \$4,086.65; adjustment expenses, \$16,660.11; rent account, \$3,417.42; office furniture, \$3,508.21; office expenses, \$6,435.39; auditors and trustees, \$310; duty, \$75.39; travelling, \$4,189.31; directors' compensation, \$5,610; printing and stationery, \$11,159.01; special agents, \$41,435.88; telegraph and express, \$2,541.83; various, \$6,028.53.....	131,592 64
Total cash expenditure... ..	\$ 1,388,620 74

CASH ACCOUNT.

1893.	<i>Dr.</i>	
Dec. 31. To balance on hand and in banks at this date.....		\$ 39,403 52
1894.		
Dec. 31. To income as above.....		1,449,669 53
Received from realization of investments.....		240,252 68
Total.....		\$ 1,729,325 73
1894.	<i>Cr.</i>	
Dec. 31. By expenditure during the year as above.....		\$ 1,388,620 74
By investments.....		313,028 17
Balance in hand and in banks at this date.....		27,676 82
		\$ 1,729,325 73

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...	29,200,089	345,816 62	78,805,850	1,000,882 78	108,005,939	1,346,699 40
Taken during the year—new and renewed.....	26,058,860	354,207 21	86,618,221	1,178,034 68	112,677,081	1,532,241 89
Total	55,258,949	700,023 83	165,424,071	2,178,917 46	220,683,020	2,878,941 29
Deduct terminated.....	28,616,247	368,238 23	84,769,210	1,075,000 65	113,385,457	1,443,238 88
Gross in force at end of year.....	26,642,702	331,785 60	80,654,861	1,103,916 81	107,297,563	1,435,702 41
Deduct reinsured.....	3,943,671	52,694 67	1,094,959	14,144 76	5,038,630	66,839 43
Net in force at 31st December, 1894.....	22,699,031	279,090 93	79,559,902	1,089,772 05	102,258,933	1,368,862 98
<i>Inland Marine Risks.</i>						
Gross policies in force at date of last statement...			2,826,335	36,240 24	2,826,335	36,240 24
Taken during the year.....	5,408,799	32,827 44	17,516,862	198,010 16	22,925,661	230,837 60
Total	5,408,799	32,827 44	20,343,197	234,250 40	25,751,996	267,077 84
Deduct terminated.....	5,408,799	32,827 44	16,875,564	207,372 34	22,284,363	240,199 78
Gross and net in force at 31st December, 1894.....			3,467,633	26,878 06	3,467,633	26,878 06
<i>Ocean Risks.</i>						
Gross policies in force at date of last statement...	228,396	8,365 34			228,396	8,365 34
Taken during the year.....	2,845,621	32,346 05			2,845,621	32,346 05
Total	3,074,017	40,711 39			3,074,017	40,711 39
Deduct terminated.....	2,804,261	30,300 23			2,804,261	30,300 23
Gross and net in force at 31st December, 1894....	269,756	10,411 16			269,756	10,411 16

Total number of policies in force.....(No return.)

Total net amount in force\$105,996,322 00

Total premiums thereon..... 1,406,152 20

(Received, 28th February, 1895.)

Department of Finance—Insurance Branch.

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY,
(LIMITED.)

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

<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>
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(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.....			734 63
Total assets in Canada.....			\$ <u>112,734 63</u>

LIABILITIES IN CANADA.

Net amount of unsettled claims for inland marine losses in Canada.....	None.
Reserve of unearned premiums.....	None.
Total liabilities in Canada.....	<u>None</u>

INCOME IN CANADA.

Net cash received for inland marine premiums.....	\$ 6,414 42
Received for interest on bonds.....	4,480 00
Total income (inland marine) in Canada.....	\$ <u>10,894 42</u>

THE BRITISH AND FOREIGN MARINE—*Continued.*

EXPENDITURE IN CANADA.

Net amount paid during the year for Inland Marine losses occurring in previous years.....	\$	774 53	
Amount paid for losses occurring during the year.....		8,701 92	
Total net amount paid during the year for Inland Marine losses.....	\$		9,476 45
Commission or brokerage.....			609 53
Salaries, fees and all other charges of officials in Canada.....			533 51
Taxes in Canada.....			600 00
Miscellaneous payments, viz.: postage, \$3.30; telegrams, \$17.03; sundries, \$38.91.....			59 24
Total expenditure (inland marine) in Canada.....	\$		11,278 73

RISKS AND PREMIUMS.

<i>Inland Marine Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Policies taken during the year	175	\$ 1,596,638	\$ 6,614 42
Deduct terminated.....	175	1,596,638	6,414 42

(Received, 27th February, 1895.)

Department of Finance—Insurance Branch.

THE BRITISH AND FOREIGN MARINE—Concluded.
 GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.
 PROFIT AND LOSS ACCOUNT, 31ST DECEMBER, 1894.

	£	s.	d.	£	s.	d.
To Balance 31st December, 1893.....	£237,343	16	2			
Less dividend and bonus for 2nd half of year 1893.....	£40,200					
“ transferred to reserve fund.....	50,000					
	90,200	0	0			
To Balance 31st December, 1893.....	147,143	16	2			
Balance underwriting account, 1893.....	336,822	9	1			
Interest account, 1894.....	50,119	3	5			
	£584,085	8	8			
By Claims, returns, &c., and commission on profits of 1893, settled in 1894.....	£242,830	9	5			
Amount credited to 1894 account, to meet claims.....	22,500	0	0			
	265,330	9	5			
Balance carried down.....	268,754	19	3			
	£584,085	8	8			

UNDERWRITING ACCOUNT, 1894.

	£	s.	d.	£	s.	d.
To Premiums, 1894, less returns, re-insurance, foreign taxes and agents' charges.....	573,021	0	11			
By Claims, 1894.....	£227,971	13	0			
Less credited as above.....	22,500	0	0			
	205,471	13	0			
Directors' remuneration—Liverpool and London.....	7,350	0	0			
Auditors' do.....	328	15	0			
General expenses:—						
Liverpool.....	15,559	4	10			
London.....	13,176	15	10			
New York.....	15,479	3	8			
Balance carried down.....	315,655	8	7			
	£573,021	0	11			

BALANCE SHEET, DECEMBER 31ST, 1894.

	£	s.	d.	£	s.	d.
To Capital—67,000 shares at £20 per share.....	£1,340,000					
Paid up £4 per share.....	268,000	0	0			
Reserve fund.....	650,000	0	0			
Balance profit and loss account, brought down, £268,754 19 3						
Less interim dividend paid July 1st, 1894, and income tax for previous year.....	28,282	19	0			
	240,472	0	3			
Re-insurance account.....	315,655	8	7			
Dividends unpaid.....	29,411	19	2			
Building maintenance account.....	462	11	0			
Transfer fees reserved.....	1,935	14	3			
Accounts due by the company.....	49,186	18	9			
	£1,555,286	19	6			
By Investments.....	£1,180,910	14	7			
Company's property—Castle street, Liverpool.....	69,851	16	7			
do. do. 31 Cornhill, London.....	18,045	13	5			
Loans.....	73,200	0	3			
	1,342,008	4	10			
Stamps.....	1,193	6	2			
Cash at bankers' and on hand and bills receivable.....	46,604	15	11			
Interest accrued but not received.....	17,945	8	2			
Accounts due to the Company.....	147,535	4	5			
	£1,555,286	19	6			

THE CALEDONIAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Chairman—
JOHN URE.

Manager and Actuary—
D. DEUCHAR, F.I.A. & F.F.A.

*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.....	\$1,866,666 67
Amount subscribed for, £537,500.....	2,615,833 33
Amount paid up in cash, £107,500	523,166 67

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 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.....	£ 23,671	£24,205 17 8
Carried out at market value.....		\$ 117,801 96
(The above being in deposit with the Receiver General.)		
Cash at head office.....		1,438 74
Cash in hands of general agent British Columbia.....		207 65
Cash in hands of agents in Canada.....		13,931 82
Insurance maps and plans.....		4,600 00
Office furniture.....		500 00
Total assets in Canada.....		\$ 138,480 17

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted.....	\$ 1,321 60
Total net amount of unsettled claims for losses in Canada.....	1,321 60
Reserve of unearned premiums for all outstanding risks in Canada.....	99,431 85
Commission on uncollected premiums in agents' hands.....	2,089 77
Overdraft at Molsons Bank.....	159 88
Total liabilities in Canada.....	\$ 103,003 10

Department of Finance—Insurance Branch.

CALEDONIAN—Continued.

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 165,346 81
Deduct reinsurance, rebate, abatement and return premiums	18,315 57
<hr/>	
Net cash received for premiums.....	\$ 147,031 24
* Received for interest on deposit.....	5,474 22
Interest on bank account.....	173 28
<hr/>	
Total income in Canada.....	<u>\$ 152,678 74</u>

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$13,037.28).....	\$ 15,114 87
Deduct amount received for reinsurance.....	1,823 81
<hr/>	
Net amount paid for said losses.....	\$ 13,291 06
<hr/>	
Amount paid for losses occurring during the year.....	\$ 92,378 43
Deduct amount received for reinsurance.....	3,650 93
<hr/>	
Net amount paid for said losses.....	\$ 88,727 50
<hr/>	
Total net amount paid during the year for losses in Canada.....	\$ 102,018 56
Commission or brokerage	20,456 29
Salaries, fees and all other charges of officials in Canada.....	11,307 66
Paid for taxes in Canada.....	3,296 77
Miscellaneous payments, viz.:—Printing and stationery, \$1,051.43; travelling expenses \$662.03; advertising, \$721.50; postage and telegrams, \$782.07; rent, \$1,350; furniture, \$284.25; plans, \$1,162.10; incidentals, \$1,796.50.....	7,809 88
<hr/>	
Total expenditure in Canada.....	<u>\$ 144,889 16</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement....	13,076	\$ 17,158,350	\$ 184 864 77
Policies taken during the year (new).....	5,019	8,937,002	98 354 27
do do (renewed).....	3,623	5,699,458	67 549 10
<hr/>			
Total.....	21,718	\$ 31,794,810	\$ 350,768 14
Deduct terminated.....	7,966	13,574,469	152,868 63
<hr/>			
Gross in force at end of year.....	13,752	\$ 18,220,341	\$ 197,899 51
Deduct reinsurance.....		559,624	6,035 80
<hr/>			
Net in force on 31st December, 1894.....	<u>13,752</u>	<u>\$ 17,660,717</u>	<u>\$ 191,863 71</u>
<hr/>			
Total number of policies in force in Canada at date.....	13,752		
Total net amount in force.....	\$ 17,660,717 00		
Total premiums thereon.....	<u>191,863 71</u>		

*Interest paid direct to Company at Edinburgh.

(Received, 1st March, 1895.)

CALEDONIAN—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

FIRE REVENUE ACCOUNT.

		£	s.	d.			£	s.	d.
Funds at 31st December, 1893—					Losses by fire after deducting sums re insured				
Capital paid up		107,500	0	0	Commission		318,787	11	9
Fire guarantee fund		270,000	0	0	Expenses of management		77,095	18	9
Reserve for Unexpired risk		159,798	5	7	Foreign and colonial taxes, and expenses of rating committees and salvage associations		73,234	9	3
		<hr/>					<hr/>		
Premiums	£498,724	9			Transferred to shareholders' profit and loss account		6,541	10	3
Less—Reinsurance premiums	63,278	16	2		Funds at end of year—				
		<hr/>			Capital paid up		£107,500	0	0
		£435,445 4 7			Fire guarantee fund		270,000	0	0
Sum received from Niagara Company	£80,433	14	9		Reserve for unexpired risk—				
Less 34.65 per cent in lieu of expenses and commission	27,870	5	10		One-third of		£435,445	4	7
		<hr/>			One-sixth of		£80,433	14	9
		52,563 8 11					<hr/>		
		438,008 13 6					536,054 0 8		
		<hr/>					<hr/>		
		£1,025,306 19 1					£1,025,306 19 1		
		<hr/>					<hr/>		

SHAREHOLDERS' PROFIT AND LOSS ACCOUNT (1894).

		£	s.	d.			£	s.	d.
Balance from 1893		35,493	15	7	Dividend paid in 1894		21,500	0	0
Interest and dividends	£21,434	17	7		Income tax on profits		582	8	0
Less—Income tax	309	9	7		Bad and doubtful debts		48	2	11
		<hr/>			Balance		41,042	10	5
Transfer fees		21,125	8	0	<hr/>				
Transferred from fire account		12	7	6			<hr/>		
		<hr/>					<hr/>		
		6,541 10 3					£ 63,173 1 4		
		<hr/>					<hr/>		
		£ 63,173 1 4					£ 63,173 1 4		
		<hr/>					<hr/>		

Department of Finance—Insurance Branch.

CALEDONIAN—*Concluded.*

GENERAL BALANCE SHEET (1894).

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Shareholders' capital, £537,500 in 21,500 shares of £25, with £5 paid on each, total amount paid.....	107,500	0	0	Mortgages on property within the United Kingdom.....	233,377	3	7
Life assurance and annuity fund...	1,247,079	3	4	Mortgages on property out of the United Kingdom.....	31,224	19	0
Fire insurance funds (exclusive of capital).....	428,554	0	8	Loans secured over public rates...	95,944	16	6
Shareholders' profit and loss account.	41,042	10	5	Loans on the company's life policies.	68,265	19	2
Claims under life policies admitted but not paid.....	19,209	7	1	Investments—			
Outstanding fire losses.....	67,585	0	0	Indian and Colonial Government securities.....	121,621	6	0
Shareholders' dividends outstanding	1,691	6	6	Indian Government guaranteed railway stock.....	16,187	19	1
Sundry balances due by the company.	3,539	13	5	Colonial municipal securities....	86,762	15	0
				Colonial and foreign harbour bonds.....	24,290	0	0
				United States Government securities.....	73,984	18	9
				United States municipal securities.....	53,430	1	6
				United States railroad bonds....	220,611	3	7
				Debentures of joint stock Companies.....	69,529	19	0
				Sums on deposit with Colonial Banks.....	51,638	2	0
				Railway and other stocks and shares (preference and ordinary)	47,511	18	1
				Fou-duties.....	147,394	8	0
				House property.....	113,318	1	2
				Life interests and reversions purchased.....	50,117	9	9
				Loans on life interests and reversions.....	197,214	12	4
				Loans on personal security with life policies and the company's shares.....	21,520	10	0
				Agents' balances (receipts in course of collection).....	58,633	1	0
				Outstanding premiums.....	1,902	16	4
				Outstanding interest.....	672	19	4
				Interest accrued, but not due...	15,242	16	0
				Cash on deposit at call.....	34,000	0	0
				Cash in hand and on current account.....	72,376	11	7
				Office furniture and maps.....	9,400	6	2
				Stamps.....	26	8	6
	£ 1,916,201	1	5		£ 1,916,201	1	5

THE COMMERCIAL UNION ASSURANCE COMPANY, LIMITED,
LONDON, ENGLAND.

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 "	=	1,216,666 67

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	\$ 115,639 30
Queensland 4 per cent loan, 1878.....	73,000 00	73,730 00
Swedish stock.....	58,400 00	58,400 00
British consolidated stock.....	48,667 00	48,667 00

Total par and market values.....	\$ 286,647 00	\$ 296,436 30
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Carried out at market value.....	296,436 30
Cash on hand at head office in Canada.....	1,218 83

Cash in banks, viz.:—

Bank of British North America, Winnipeg.....	\$ 5,329 44
do do Montreal.....	4,156 87

9,486 31

Deposited in court on account of loss..... 3,466 67

Agents' balances..... 37,070 41

Bills receivable..... 67 50

Approximate value of block plans..... 4,000 00

Office furniture at Montreal..... 1,000 00

Total assets in Canada (exclusive of assets of life branch)...	\$ 354,746 02
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LIABILITIES IN CANADA (FIRE AND MARINE DEPARTMENT).

Net amount of fire losses in Canada, adjusted but not due.....	\$ 5,815 26
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do do claimed but not adjusted.....	46,404 93
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do do reported or supposed but not claimed..	2,570 10
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do do resisted—in suit.....	2,666 67
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do do resisted—not in suit.....	2,300 00
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Total net amount of unsettled claims for fire losses in Canada.....	\$ 59,756 96
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(Of this amount, \$3,066.67 accrued previous to 1894.)

Reserve of unearned premiums for fire losses in Canada.....	275,922 19
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Due for reinsurance and other accounts.....	31 44
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Total liabilities in Canada (exclusive of liabilities, life branch)....	\$ 335,710 59
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Department of Finance—Insurance Branch.

COMMERCIAL UNION—Continued.

INCOME IN CANADA.

For Fire Risks in Canada.

Gross cash received for premiums	\$ 457,861 35
Deduct re-insurance, rebate, abatement and return-premiums	72,214 85
Net cash received for fire premiums.....	\$ 385,646 50
(Bills and notes received during the year for premiums and remaining unpaid, \$67.50)	
Received for dividends paid direct to head office, England	\$ 11,565 88
Interest	83 84
Total interest received.....	11,649 72
Total cash income in Canada	\$ 397,296 22

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 \$43,638.57).....	\$ 42,803 94
Deduct amount received for re-insurance.....	2,042 04
Net amount paid during the year for said losses.....	\$ 40,761 90
Paid for losses occurring during the year	\$ 213,337 51
Less received for re-insurance.....	12,419 91
Net amount paid for said losses.....	\$ 200,917 60
Total net amount paid during the year for fire losses.....	\$ 241,679 50
Commission or brokerage.....	59,440 74
Salaries, fees and other charges of officials in Canada.....	19,185 28
Taxes in Canada	4,299 44
Miscellaneous payments, viz.:—Rent, \$1,255.00; travelling and surveys, \$1,436.33; stationery and printing, \$1,306.53; advertising and subscriptions, \$720.69; postage, telegrams, &c., \$2,804.41; loss expenses, \$4,952.09; office expenses, \$1,914.45; legal expenses, \$770.91; underwriters' associations, \$2,024.29; block plans, \$909.59; sundries, \$1,423.71.....	19,518 00
Total cash expenditure in Canada.....	\$ 344,122 96

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	30,365	\$ 43,308,973	\$ 547,948 44
Taken during the year—new.....	10,821	17,539,953	214,112 00
do renewed	9,758	17,095,920	239,709 61
Total.....	50,944	\$ 77,944,846	\$1,001,770 05
Deduct terminated	18,792	33,655,146	425,679 65
Gross in force at end of year	32,152	\$ 44,289,700	\$ 576,090 40
Deduct reinsured.....		2,580,006	34,832 39
Net in force at 31st December, 1894	32,152	\$ 41,709,694	\$ 541,258 01
Total number of policies in force in Canada at date	32,152		
Total net amount in force			\$41,709,694 00
Total premiums thereon..			541,258 01

(Received 1st March, 1895.)

COMMERCIAL UNION—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Revenue Accounts.

DR.	FIRE DEPARTMENT.			CR.			
	£	s.	d.				
To Amount of fire fund at the beginning of the year.....	839,156	12	7	By losses paid and outstanding after deduction of re-insurances.....	678,873	13	5
Premiums, after deduction of re-insurances.....	1,127,744	13	7	Commission and brokerage.....	157,395	10	7
Interest.....	28,368	11	2	Contributions to fire brigades..	6,336	5	2
				State charges—foreign.....	15,317	14	5
				Expenses of management.....	165,924	17	7
				Bad debts.....	244	13	1
				Amount to profit and loss.....	60,000	00	0
				Amount of fire fund at the end of the year.....	911,177	3	1
	<u>£1,995,269</u>	<u>17</u>	<u>4</u>		<u>£1,995,269</u>	<u>17</u>	<u>4</u>

DR.	PROFIT AND LOSS.			CR.			
	£	s.	d.				
To Balance of last year's account....	62,527	11	8	By dividend paid 2nd May.....	43,750	0	0
Interest and dividends not carried to departmental accounts	29,664	3	3	Interim dividend paid 2nd November.....	18,750	0	0
Amount transferred from fire department.....	60,000	0	0	Interest on "West of England" debenture stock.....	11,463	8	9
Amount transferred from marine department.....	70,000	0	0	Remuneration to directors and auditors.....	8,315	0	0
Transfer fees and sundry receipts.....	89	6	3	Expenses not carried to departmental accounts.....	15,765	3	3
				Income tax on profits.....	1,284	12	11
				Furniture and fittings at head office and branches—expenditure during the year.....	1,337	18	10
				Alterations and repairs at head office and branches—expenditure during the year.....	1,028	14	9
				Cost of businesses acquired....	55,944	9	7
				Balance carried to next year's account.....	64,641	13	1
	<u>£222,281</u>	<u>1</u>	<u>2</u>		<u>£222,281</u>	<u>1</u>	<u>2</u>

Department of Finance—Insurance Branch.

COMMERCIAL UNION—*Concluded.*

BALANCE SHEET OF THE COMPANY—31st DECEMBER, 1894.

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 United Kingdom	67,352	12	0
“West of England” 4 p. c. Term. Deb. Stock	300,000	0	0	Mortgages on property out of the United Kingdom	20,266	3	0
General reserve fund	200,000	0	0	Mortgages on rates raised under acts of parliament	21,368	19	5
Investment reserve fund	5,423	1	1	Loans upon life interests and re-versions	3,600	0	0
Fire fund	911,177	3	1	Loans upon personal security	23,658	19	1
Life account, as per separate balance sheet	1,687,523	8	9	Life investments and outstanding accounts, as per separate balance sheet	1,687,523	8	9
Marine fund	283,004	2	2	Investments—			
Profit and loss account	64,641	13	1	British government securities	121,050	15	7
Temporary deposit by life depart't.	52,207	18	6	Indian and colonial government securities	185,189	1	10
Bills payable	8,156	17	0	Colonial municipal securities	53,995	16	6
Unclaimed dividends and interest	398	2	8	Foreign government securities	72,729	19	7
Perpetual premiums and fire dep'ts.	10,077	19	0	United States government secur's	85,921	9	6
Survey fees		17	7	" " railway securities	246,140	16	6
Outstanding fire losses	£144,905	0	0	Railway and other debentures and debenture stocks	113,680	7	11
" marine "	3,800	0	0	Railway and other stocks and shares	128,273	16	7
Amounts due to other companies for re-insurances	79,156	51	1	Freehold premises at home and abroad, partly occupied as offices of the company, and partly producing revenue	433,328	6	2
	227,861	5	11	Leasehold premises ditto ditto	20,093	11	3
				Branch and agency balances	231,416	9	0
				Amounts due by other companies for re-insurances and losses	87,192	1	0
				Contribution of expenses due by “West of England life fund”	4,300	1	9
				Suspense account in connection with businesses acquired	6,184	8	2
				Outstanding marine premiums	25,806	4	10
				" fire "	5,536	10	7
				" interest "	1,957	6	4
				Cash—On deposit	166,751	3	5
				With bankers			
				and in hand	173,262	9	2
					340,013	12	7
				Bills receivable	13,355	15	0
				Stamps in hand	552	5	10
					£4,000,488	18	9
					£4,000,488	18	9

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.

THE CONNECTICUT FIRE INSURANCE COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1894.

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.....	4,365 97
Total assets in Canada.. . . .	\$ 109,365 97

LIABILITIES IN CANADA.

Net amount of losses in Canada unsettled but not resisted.....	\$ 2,810 94
Net amount of losses resisted, in suit.....	3,000 00
Reserve of unearned premiums for all outstanding risks in Canada (approximate).....	20,895 00
Total liabilities in Canada.....	\$ 26,705 94

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 37,424 18
Deduct reinsurances, rebate, abatement and return-premiums.....	4,613 28
Net cash received for premiums.....	\$ 32,810 90
Received for interest or dividends on stock.....	4,000 00
Total income in Canada	\$ 36,810 90

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$3,290).....	\$ 3,295 87
Amount paid for losses occurring during the year.....	10,322 72
Net amount paid during the year for losses.....	\$ 13,618 59
Commission or brokerage.....	5,555 25
Taxes	1,987 91
Miscellaneous payments, viz:—Postage, express duties, &c.. \$262.19 ; loss and travelling expenses, \$590.12; legal expenses, \$600; board expenses, \$198.69; maps, \$739.80; sundries, \$61.86.....	2,452 66
Total expenses in Canada.....	\$ 23,614 41

Department of Finance—Insurance Branch.

THE CONNECTICUT FIRE—Continued.

RISKS AND PREMIUMS.

<i>Fire Risks in Canada</i> (approximate).	Amount.	Premiums thereon.
Gross policies in force at date of last statement	\$ 3,780,000	\$ 40,100 00
Policies taken during the year—new and renewed	2,750,000	37,424 00
Total	\$ 6,530,000	\$ 77,524 00
Deduct terminated	3,080,000	37,624 00
Gross and net in force at 31st December, 1894	\$ 3,450,000	\$ 39,900 00

Number of policies in force at date	(No return.)
Total amount in force	\$3,450,000 00
Total premiums thereon	39,900 00

(Received, 16th February, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDED 31ST DECEMBER, 1894.
ASSETS.

Real estate	\$ 128,750 00
Loans on bond and mortgage	825,360 00
Stocks and bonds—par value, \$1,376,600; market value	1,567,981 00
Loans on stocks, bonds, &c., of par value, \$5,000; market value, \$13,000	7,500 00
Cash on hand and in banks	215,134 81
Net premiums in course of collection	225,621 98
Bills receivable	2,285 00
Total assets	\$2,972,632 79

LIABILITIES.

Net amount of unpaid losses	\$ 194,692 00
Unearned premiums	1,279,531 10
Other liabilities	54,000 00
Total liabilities, excluding capital stock	\$1,528,223 10

Joint stock capital paid up in cash	\$1,000,000 00
Surplus beyond capital and all other liabilities	444,409 69

INCOME.

Net cash received for premiums	\$1,666,730 34
Interest and dividends	118,864 72
Total cash income	\$1,785,595 06

EXPENDITURE.

Net amount paid for losses	\$ 955,099 48
Dividends to stockholders	80,000 00
Commission or brokerage	296,840 34
Salaries, fees and all other charges of officials	130,113 31
Taxes	36,362 97
Miscellaneous	123,513 94
Total cash expenditure	\$1,621,930 04

THE CONNECTICUT FIRE—*Concluded.*

RISKS AND PREMIUMS—FIRE AND TORNADO RISKS.

Written or renewed during the year.....	\$144,862,485 00
Premiums thereon.....	1,931,246 60
Net in force, 31st December, 1894.....	188,142,484 00
Premiums thereon.....	<u>2,456,177 07</u>

Department of Finance—Insurance Branch.

THE EASTERN ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1894.

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
	250,000 00

(For list of Stockholders 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.....	\$ 36,500 00
Interest accrued and unpaid on said loans.....	682 93

Stocks, bonds and debentures:—

	Par value.	Market value.
Province of Nova Scotia bonds.....	\$ 50,000 00	\$ 51,250 00
Town of Galt debentures.....	8,000 00	8,480 00
City of St. John, N.B., debentures.....	8,000 00	8,640 00
City of Ottawa waterworks debentures.....	50,000 00	50,000 00
County of Victoria, N.S. do.....	6,000 00	6,090 00
Town of Guelph, Ont. do.....	5,000 00	5,300 00
Dominion Cotton Co., 1st mortgage bonds.....	10,000 00	10,100 00
City of Halifax, N.S., debentures.....	30,000 00	31,200 00
45 shares Bank of Nova Scotia stock.....	4,500 00	8,280 00
Town of Wolfville, N.S., debentures.....	15,000 00	15,225 00
Town of Sault Ste. Marie do.....	10,000 00	10,500 00
Town of Dartmouth, N.S., do.....	5,000 00	5,075 00
Nova Scotia Building Society, paid up shares.....	19,200 00	23,966 16
Nova Scotia Steel and Forge Co.....	5,000 00	5,000 00
Total par and market value.....	\$ 225,700 00	\$ 239,106 16

Carried out at market value.....	239,106 16
Cash on hand at head office.....	1,167 06

Cash in banks, viz:—

Bank of Nova Scotia, Halifax.....	\$ 4,043 60
do Montreal.....	4,199 26
Imperial Bank of Canada, Winnipeg.....	4,626 95
Bank of Montreal, Vancouver.....	1,919 30
Canadian Bank of Commerce, Toronto.....	193 42

Total.....	14,982 53
Interest accrued and unpaid on stock and bonds.....	3,575 48
Agents' balances.....	11,072 07
Office furniture and fittings at head office and branches, including insurance maps.....	7,500 00

EASTERN ASSURANCE—*Continued.*ASSETS—*Continued.*

Sundry assets.....	\$	482 56
Total assets.....	\$	315,018 79

LIABILITIES.

Net amount of losses adjusted but not due.....	\$	4,497 77
do claimed but not adjusted.....		27,931 49
do resisted, not in suit.....		1,820 48
Net amount of unsettled claims.....	\$	34,249 74
Reserve of unearned premiums on all outstanding risks in Canada.		93,632 96
Bills payable.....		20,000 00
Total liabilities.	\$	147,882 70
Capital stock paid up in cash.	\$	250,000 00

INCOME.

Gross cash received for premiums.....	\$	217,531 19
Deduct reinsurance, rebate, abatement and return premiums.....		53,416 04
Net cash received for premiums.....	\$	164,115 15
Received for interest and dividends.....		13,199 85
Total income.....	\$	177,315 00

EXPENDITURE.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$29,449.30).....	\$	28,001 62
Amount paid for losses occurring during the year.....	\$	133,309 56
Deduct amount received for reinsurance from other companies.....		9,639 66
Net amount paid during the year for said losses.....	\$	123,669 90
Total net amount paid during the year for fire losses	\$	151,671 52
Commission or brokerage.....		33,591 15
Salaries, fees and all other charges of officials.....		13,287 38
Taxes		2,207 33
Miscellaneous payments, viz.:—Adjustment and inspection, \$3,861.33 ; expense account and rent, head office and agencies, \$3,659.26 ; printing, stationery and advertising, \$2,219.72 ; underwriters' associations, \$629.08 ; office furniture, including insurance maps and plans, \$1,623.46 ; legal expenses, \$26.		12,018 85
Total expenditure.....	\$	212,776 23

Department of Finance—Insurance Branch.

EASTERN ASSURANCE—*Concluded.*

CASH ACCOUNT.

Dr.

Dec. 31, 1893—To balance in hand and in banks at this date.....	\$ 24,645 46
Dec. 31, 1894—To income as above.....	177,315 00
To received from investments	7,372 47
Money borrowed.....	20,000 00
	\$ 229,332 93

Cr.

Dec. 31, 1894—By expenditure as above.....	\$ 212,776 23
By items in suspense.....	407 11
Balance on hand and in banks.....	16,149 59
	\$ 229,332 93

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 21,481,117	\$ 294,847 12
Taken during the year, new and renewed.....	16,249,601	203,686 99
Total.....	\$ 37,730,718	\$ 998,534 11
Deduct terminated.....	21,671,957	297,237 37
Gross in force at end of year.....	\$ 16,058,761	\$ 201,296 74
Deduct reinsured.....	897,038	16,330 99
Net in force, 31st December, 1894.....	\$ 15,161,723	\$ 184,965 75
Total number of policies in force at date..... (No return)		
Total net amount in force.....		\$ 15,161,723 00
Total premiums thereon.....		184,965 75

(Received, 11th February, 1895.)

THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Chairman—J. J. HAMILTON. | Manager Fire Dep't.—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 sub- scribed for.....	£2,000,000 stg	...\$9,733,333 33
Amount paid up in cash	1,000,000 "	<u>4,866,666 67</u>

ASSETS IN CANADA.

Value of real estate (less encumbrances) in Canada (building 181 St.
James St., 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
Total par and market values.....	<u>\$ 230,566 65</u>	<u>\$ 250,273 98</u>

Carried out at market value.. 250,273 98
 Cash on hand at head office in Canada. 1,045 41
 Cash in bank viz. :

Merchants' Bank of Canada (general account).....	\$ 10,078 22
do do manager's account.....	10 60
do do special deposit.....	<u>5,000 00</u>

Total..... 15,088 82
 Cash in the hands of agents in Canada..... 23,955 47
 Interest accrued..... 291 51
 Due for reinsurance on losses paid 371 40
 Furniture 1,355 33
 Maps and plans..... 2,644 31

Total assets in Canada..... \$ 395,026 23

LIABILITIES IN CANADA.

Net amount of losses adjusted but not due.....	\$ 15,363 10
do resisted, in suit (accrued in previous years).....	<u>5,071 00</u>

Total amount of unsettled claims for losses in Canada.....\$ 20,434 10
 Reserve of unearned premiums for all outstanding fire risks in Canada 210,071 08
 Due for reinsurance..... 1,322 54

Total liabilities in Canada.....\$ 231,827 72

*Deposited with the Receiver General.

Department of Finance—Insurance Branch.

GUARDIAN FIRE AND LIFE—Continued.

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 332,236 61	
Deduct reinsurance, rebate, abatement and return-premiums.....	45,061 25	
Net cash received for fire premiums.....		\$ 287,175 36
*Received for dividends on stock.....		9,198 00
Rent.....		2,541 04
Interest.....		700 00
Total cash income in Canada.....	\$	299,614 40

EXPENDITURE IN CANADA.

Paid for losses occurring in previous years (which losses were estimated in the last statement at \$5,060.17).....	\$ 6,396 42	
Deduct amount received for reinsurance.....	454 18	
Net amount paid during the year for said losses.....	\$ 5,942 24	
Paid for losses occurring during the year.....	\$ 234,979 70	
Deduct amount received for reinsurance.....	23,618 39	
Net amount paid during the year for said losses.....	\$ 211,361 31	
Net amount paid during the year for fire losses.....	\$	217,303 55
Commission or brokerage.....		48,191 89
Salaries, fees, and all other charges of officials in Canada.....		26,383 61
Taxes.....		2,927 93
Miscellaneous payments, viz. :—		
Dominion Government assessment, \$161.30; travelling expenses, \$3,076.99; tariff association charges, \$1,546.17; advertising, \$2,621.04; postage, telegrams, telephones, express charges and exchange, \$2,587.87; printing and stationery, \$2,092.74; maps and plans, \$1,563.24; office furniture, \$524.96; rents, \$3,891.33; gas, water, light, &c., \$388.01; sundries, \$592.49; legal expenses, \$102.32; commercial agencies, \$200.....		19,348 46
Total cash expenditure in Canada.....	\$	314,155 44

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	22,259	\$ 39,853,457	\$ 431,691 57
Taken during the year—new.....	10,876	17,367,479	200,639 15
Taken during the year—renewed.....	5,764	10,022,929	129,213 22
Total.....	38,899	\$ 67,243,865	\$761,543 94
Deduct terminated.....	13,362	28,360,703	325,202 72
Gross in force at end of year.....	25,537	\$ 38,883,162	\$436,341 22
Deduct reinsured.....		1,849,281	20,344 18
Net in force at 31st December, 1894.....	25,537	\$ 37,033,881	\$415,997 04

Total number of policies in force in Canada at date.....	25,537
Total net amount in force.....	\$37,033,881 00
Total premiums thereon.....	415,997 04

(Received 1st March, 1895.)

*Paid direct to the head office in London.

Department of Finance—Insurance Branch.

GUARDIAN FIRE AND LIFE—Continued.

BALANCE SHEET ON 31ST DECEMBER, 1894.

FIRE DEPARTMENT.

	£	s.	d.		£	s.	d.
Fire insurance fund, at the end of the year, as per fire insurance revenue account.....	524,100	0	0	Mortgages on property in New York city.....	17,000	0	0
Fire losses outstanding.....	13,517	0	0	Investments:—			
Reinsurance premiums due to other companies.....	22,248	15	8	British Government securities... Indian and Colonial Government securities.....	48,342	7	0
Expenses of management due.....	2,912	9	3	United States Government registered bonds.....	34,865	0	0
Bills payable.....	2,510	7	9	Colonial corporation securities... Foreign Government and other securities, deposits for license to transact fire insurance.....	28,203	17	11
Estimate to complete liquidation of United States business outstanding.....	12,249	14	5	Railway and other debentures and debenture stocks.....	23,159	12	10
Profit and Loss: Balance due to proprietors.....	29,654	6	7	Railway preference stocks.....	163,568	10	2
				Indian railway stocks (guaranteed by Indian Government)..	19,734	12	4
				Indian railway bonds (guaranteed by Indian Government)..	40,881	0	3
				Salvage Corps (share of houses)..	20,900	0	0
				House property (freehold offices)..	4,877	8	0
				House property (leasehold offices)..	11,457	14	11
				Furniture and plans in offices abroad	472	4	9
				Outstanding premiums.....	799	18	7
				Agents' balances.....	9,445	0	8
				Reinsurance premiums due from other companies.....	57,479	14	10
				Outstanding interest, due and accrued.....	3,562	8	11
				Cash—On deposit.....	5,704	19	4
				In hand and on current acc't. 14,245 0 0			
				Bills receivable — agents' remittances, &c.....	31,415	0	0
					4,854	10	4
					<u>£ 607,192</u>	<u>13</u>	<u>8</u>

GUARDIAN FIRE AND LIFE—*Concluded.*

BALANCE SHEET ON 31ST DECEMBER, 1894.

PROPRIETORS' CAPITAL ACCOUNT.

		£ s. d.			£ s. d.
Proprietors' capital £2,000,000.—			Mortgages on property within the		
200,000 shares of £10 each (£5			United Kingdom.....	384,833	1 7
paid).....	1,000,000 0 0		Mortgages on life interests, with		
Profit and loss account.....	69,658 11 3		policies.....	5,850	0 0
Unpaid dividends and bonuses to			Investments:—		
proprietors.....	2,693 17 0		Canada Dominion bonds (guaran-		
			teed by British Government)..	91,090	7 2
			Indian and Colonial government		
			securities.....	86,885	14 11
			United States Government regis-		
			tered bonds.....	55,259	10 4
			Colonial Corporation securities..	17,835	0 7
			Indian railway debenture stock		
			(guaranteed by Indian Govern-		
			ment).....	25,000	0 0
			Railway and other debentures and		
			debenture stocks.....	161,902	14 7
			Railway preference shares.....	11,913	2 10
			Terminable rent charges on land.	20,043	2 1
			Charges on local and public rates	6,663	14 6
			Leasehold ground rents.....	10,756	12 1
			House property (freehold offices)	72,777	10 11
			House property (leasehold offices)	4,577	11 1
			Freehold landed property.....	13,084	10 6
			Transfer from fire fund on account		
			of dividend.....	29,634	6 7
			Outstanding interest, and due		
			accrued.....	10,600	3 6
			Cash—On deposit....£55,000 0 0		
			In hand and on		
			current acc't. 8,625 5 0	63,625	5 0
				£ 1,072,352	8 3
Liabilities life department.....	2,822,707 1 10		Assets life department.....	2,822,707	1 10
Grand total.....	£ 4,502,252 3 9		Grand total.....	£ 5,502,252	3 9

Department of Finance—Insurance Branch.

THE HARTFORD FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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 in deposit with Receiver General:—
 Montreal corporation, 4 per cent bonds.....\$ 62,500 00 \$ 62,500 00
 Ontario bank stock, 54½ shares..... 5,420 00 5,831 50
 Bank of Montreal stock, 100 shares..... 20,000 00 43,800 00
 Total par and market values.....\$ 87,920 00 \$ 112,131 50
 Carried out at market value.....\$ 112,131 50
 Cash in the hands of agents in Canada..... 9,874 40
 Total assets in Canada.....\$ 122,005 90

LIABILITIES IN CANADA.

Net amount of fire losses in Canada, unsettled but not resisted.....\$ 13,588 02
 do do do resisted, in suit..... 3,348 00
 do do do do not in suit..... 500 00
 Total net amount of unsettled claims for fire losses in Canada.....\$ 17,436 02
 Reserve of unearned premiums for all outstanding fire risks in Canada 91,368 32
 Total liabilities in Canada.....\$ 108,804 34

INCOME IN CANADA.

Gross cash received for premiums.....\$ 159,708 78
 Deduct reinsurance and return premiums..... 15,228 70
 Net cash received for fire premiums.....\$ 144,480 08
 do interest and dividends..... 8,303 32
 Total cash income in Canada.....\$ 152,783 40

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$8,315.57).....\$ 8,807 71
 Paid for fire losses occurring during the year.....\$ 88,872 08
 Deduct amount received for reinsurance..... 3,272 48
 Net amount paid for said losses.....\$ 85,599 60

HARTFORD FIRE INSURANCE COMPANY—Continued.

Total net amount paid during the year for fire losses.....	\$	94,407	31
Commission or brokerage		23,116	80
Salaries, fees, &c.....		3,868	93
Taxes in Canada		1,874	85
General expenses.....		3,342	60
Total expenditure in Canada.....	\$	126,610	49

RISKS AND PREMIUMS.

<i>Fire Risks in Canada</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	13,665	\$ 15,364,816	\$ 165,427 87
Taken during the year, new and renewed.....	14,870	15,811,420	159,708 78
Total.....	28,535	\$ 31,176,236	\$ 325,136 65
Deduct terminated.....	14,522	14,565,176	157,122 40
Gross in force at end of year.....	14,013	\$ 16,611,060	\$ 168,014 25
Deduct reinsured.....		70,315	778 70
Net in force at 31st December, 1894.....	14,013	\$ 16,540,745	\$ 167,235 55
Total number of policies in force in Canada at date.....	14,013		
Total net amount in force.....			\$16,540,745 00
Total premiums thereon.....			167,235 55

(Received, 8th February, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

ASSETS.

Real estate.....	\$	366,575	60
Loans on bonds and mortgages.....		1,486,000	00
Interest accrued thereon.....		25,442	49
Stocks and bonds, par value, \$3,986,566; market value.....		4,713,868	66
Loans on stocks, bonds, &c., of par value, \$3,700; market value, \$15,850; amount loaned.....		10,000	00
Cash in hand and in banks.....		1,054,950	57
Gross premiums in course of collection.....		969,024	82
Rents due and accrued.....		1,595	48
State tax due from non-resident stockholders.....		18,278	00
Total assets.....	\$	8,645,735	62

LIABILITIES.

Net amount of unpaid losses.....	\$	584,250	00
Unearned premiums.....		4,239,888	75
Other liabilities.....		71,250	00
Total liabilities, excluding capital stock.....	\$	4,895,388	75

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.....	<u>2,500,346 87</u>

INCOME.

Net cash received for premiums.....	\$5,690,233 68
Interest and dividends.....	308,215 48
Other income—rents.....	8,038 21
Total cash income.....	<u>\$6,006,487 37</u>

EXPENDITURE.

Net amount paid for losses.....	\$2,783,297 02
Dividends to stockholders.....	300,000 00
Commission or brokerage.....	928,234 20
Salaries, fees, and other charges of officials.....	348,443 44
Taxes	78,159 99
Miscellaneous	536,523 94
Total cash expenditure.....	<u>\$4,974,658 59</u>

RISKS AND PREMIUMS—FIRE RISKS.

Written or renewed during the year, amount.....	\$545,262,979 00
Premiums thereon.....	6,819,224 67
Net in force, 31st December, 1894.....	679,136,986 00
Premiums thereon.....	<u>8,206,593 64</u>

Hartford, Conn., 4th February, 1895.

THE IMPERIAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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	29,200 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.....			139 06
Cash in Banks, viz:—			
Bank of British North America, Montreal		\$ 3,076 78	
Bank of Montreal.....		472 43	
Total cash in banks			3,549 21
Agents' balances and outstanding premiums.....			17,624 09
Rents due.....			768 00
Office furniture and plans.....			5,000 00
Total assets in Canada			\$ 601,699 20

LIABILITIES IN CANADA.

Net amount of losses in Canada, adjusted but not due.....			\$ 300 00
do do do claimed but not adjusted.....			3,207 96
do do resisted—in suit (accrued in 1892).....			2,437 50
Total net amount of unsettled claims for fire losses in Canada...\$			5,945 46

Department of Finance—Insurance Branch.

IMPERIAL—Continued.

LIABILITIES IN CANADA—Concluded.

Reserve of unearned premiums for all outstanding fire risks in Canada.	\$ 138,407 99
Due for cancelments and reinsurance.....	2,099 54

Total liabilities in Canada \$ 146,452 99

INCOME IN CANADA.

Gross cash received for fire premiums	\$ 210,794 29
Deduct reinsurance, rebate, abatement and return-premiums.....	24,739 25
Net cash received for fire premiums	\$ 186,055 04
*Dividends on stock deposited with Receiver General.....	6,930 13
Interest on bank account	187 60
Received for rents.....	8,526 77

Total cash income in Canada..... \$ 201,699 54

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$4,861.20).....	\$ 5,012 30
Deduct amount received for reinsurance	36 29
Net amount paid for said losses	\$ 4,976 01
Paid for fire losses occurring during the year.....	\$ 103,281 64
Deduct amount received for savings and salvage and reinsurance.....	1,588 79
Net amount paid for said losses	\$ 101,692 85
Total net amount paid during the year for fire losses in Canada.....	\$ 106,668 86
Paid for commission or brokerage	25,936 84
do salaries, fees, &c.....	18,535 72
do taxes in Canada	4,351 13
Miscellaneous payments, viz.:—Postage, express and telegrams, \$1,340.45; plans, \$1,018.72; advertising, \$625.92; printing and stationery, \$1,748.73; travelling expenses, \$1,444.37; rent, \$3,376.96; sundries, \$1,658.08; underwriters' associations, \$950.55	12,163 78

Total cash expenditure in Canada \$ 167,656 33

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement....	15,027	\$ 25,102,232	\$ 283,631 71
Taken during the year—new	5,335	9,113,256	107,229 40
do renewed	4,842	8,202,178	103,271 54
Total	25,204	\$ 42,417,666	\$ 494,132 65
Deduct terminated	10,208	17,744,333	210,686 57
Gross in force at end of year	14,996	\$ 24,673,333	\$ 283,446 08
Deduct reinsurance.....		1,160,305	12,255 11
Net in force at 31st December, 1894	14,996	\$ 23,513,028	\$ 271,190 97
Total number of policies in force in Canada at date.....	14,996		
Total net amount in force	\$23,513,028 00		
Total premiums thereon.....	271,190 97		

(Received, 27th February, 1895.)

* These are paid direct to the head office in London.

IMPERIAL—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1894.

REVENUE ACCOUNT.

	£	s.	d.	£	s.	d.
General reserve fund.....	481,846	14	10	387,348	7	4
Reserve for unexpired risks.....	234,140	0	0	113,956	19	9
Premiums received after deduction of reinsurance.....	688,354	14	11	127,687	2	2
Interest and dividends (less tax).....	54,657	10	5	399	8	4
Transfer fees.....	30	17	6	229,451	11	8
Differences in purchase and sale of investments.....	5,016	16	0	60,000	0	0
Losses after deduction of reinsurance.....				545,223	4	5
Expenses of management.....						
Commission and brokerage.....						
Bad debts.....						
Revenue for unexpired risks carried forward.....						
Transferred to profit and loss account.....						
General reserve fund.....						
	£1,464,046	13	8	£1,464,046	13	8

PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Balance of last year's account.....	60,000	0	0	30,000	0	0
Transferred from revenue account.....	60,000	0	0	30,000	0	0
Interim dividend paid 5th January, 1894.....				60,000	0	0
Dividend paid 5th July, 1893.....						
Balance at end of year.....						
	£ 120,000	0	0	£ 120,000	0	0

Department of Finance—Insurance Branch.

IMPERIAL—Concluded.

BALANCE SHEET.

Capital and Liabilities.

Property and Assets.

	£	s.	d.		£	s.	d.
Capital subscribed on 60,000 shares of £20 each..	£1,200,000	0	0		25,000	0	0
Paid up 60,000 shares at £5 each.		300,000	0	0	307,292	6	5
Special reserve fund.		400,000	0	0	225,279	3	9
General reserve fund.		545,223	4	5	108,433	17	9
Reserve for unexpired risks.		229,451	11	8	158,723	2	4
Profit and loss account.		60,000	0	0	173,561	7	10
		£1,534,674	16	1	404,270	8	0
Outstanding losses.	£	108,643	0	0	5,587	14	10
Term premiums paid in advance, less commission and expenses.		56,987	12	2	88,886	3	8
Outstanding commission and agents expenses.		22,447	0	0	24,907	16	3
Bills payable.		6,182	11	2	£1,521,942	0	10
Unclaimed dividends.		3,386	11	6	160,449	15	9
Sundry accounts.		1,338	4	0	45,602	16	3
		198,984	18	10	5,347	2	8
					317	19	5
					£1,733,659	14	11
					£1,733,659	14	11
					£159,569	8	10
Branch and agents' balances.					480	6	11
Other companies' balances for reinsurances and losses.					£21,528	5	8
Cash—On current account and with bankers.					24,074	10	7
On deposit account with United States bankers in names of trustees.					Bills receivable.		
					Stamps and cash on hand.		
					£1,733,659	14	11

THE INSURANCE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

President—CHARLES PLATT.

Secretary—GREVILLE E. FRYER.

Principal Office—Philadelphia.

Chief Agent in Canada—ROBERT HAMPSON.

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, in deposit with the Receiver General, par value\$ 111,000 00
Cash in Bank, viz:—
Bank of Montreal, Montreal.....\$ 5,453 03
do St. John, N. B..... 2,767 30
do Halifax, N. S..... 6,125 14
14,345 47
Total assets in Canada.....\$ 125,345 47

LIABILITIES IN CANADA.

Net amount of fire losses in Canada claimed but not adjusted.....\$ 1,812 61
Total net amount of unsettled claims for fire losses in Canada.....\$ 1,812 61
Reserve of unearned premiums for all unexpired fire risks in Canada... 49,931 55
51,744 16
Total liabilities in Canada.....\$ 51,744 16

INCOME IN CANADA.

Gross cash received for premiums.....\$ 110,060 32
Deduct reinsurance, rebate, abatement and return premiums..... 27,141 71
Net cash received for premiums.....\$ 82,918 61
Interest on bonds, paid direct to head office 4,440 00
87,358 61
Total income in Canada.....\$ 87,358 61

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$1,100).....\$ 99 20
Amount paid for losses occurring during the year.....\$ 76,451 21
Deduct amount received for reinsurance.....\$ 17,797 25
Deduct saving and salvage..... 100 32
Total deductions..... 17,897 57
Net amount paid during the year for said losses.....\$ 58,553 64

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.....	\$	58,652 84
Paid for commission or brokerage.....		23,916 28
Taxes in Canada.....		2,193 85
Miscellaneous payments, viz.: Adjusting, \$2,284.23; advertising, \$97.96; maps and plans, \$1,851.55; postage, telegrams and exchange, \$295.41; printing and stationery, \$28.50; travelling expenses, \$5.55; local boards, \$216.54.....		4,779 74
Total expenditure in Canada.....	\$	89,542 71

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 7,718,205	\$ 92,484 43
Taken during the year—new and renewed.....	9,209,910	110,060 32
Total.....	\$ 16,928,115	\$ 202,544 75
Deduct terminated.....	7,895,483	91,145 26
Gross in force at end of year.....	\$ 9,032,632	\$ 111,399 49
Deduct reinsured.....	1,430,780	16,705 81
Net in force at 31st December, 1894.....	<u>\$ 7,601,852</u>	<u>\$ 94,693 68</u>

Total number of policies in force in Canada at date.....	No return.	
Total net amount in force.....		\$7,601,852 00
Total premiums thereon.....		<u>94,693 68</u>

(Received, 27th February, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

ASSETS.

Value of real estate less encumbrances thereon.....	\$	346,804 00
Loans on bonds and mortgages, first liens, upon which not more than one year's interest is due.....		2,578,883 76
Loans on bonds and mortgages, first liens, upon which more than one year's interest is due (of which \$9,100 are in process of foreclosure).....		48,000 00
Interest due on said bond and mortgage loans.....		37,088 60
Bonds, stocks and debentures owned by the company of par value, \$4,245,468 and market value.....		4,646,558 08
Amount of loans secured by way of bonds, stocks and other marketable collaterals of par value, \$26,100; market value, \$46,277.....		18,550 00
Cash on hand and in banks.....		815,497 04
Premiums in course of collection.....		912,670 26
Bills receivable.....		64,213 49
Reinsurance claims and marine losses paid.....		12,280 35
Book debts due the company.....		82,054 34
Total assets.....	\$	9,562,599 92

INSURANCE COMPANY OF NORTH AMERICA—*Concluded.*

LIABILITIES.

Net amount of unpaid losses.....	\$ 372,904 34
Reserve of unearned premiums.....	3,085,589 14
Amount reclaimable by the insured on perpetual fire policies being 90 and 95 per cent of the premium or deposit received.....	772,604 02
All other liabilities.....	87,233 32
Total liabilities.....	\$4,318,330 82
Joint stock capital paid up in cash.....	\$3,000,000 00
Surplus beyond capital and all other liabilities.....	2,244,269 10

INCOME DURING THE YEAR.

Net cash received for premiums.....	\$ 5,438,488 57
Received for interest and dividends.....	390,586 23
Net perpetual premiums for the year.....	1,363 85
Total income.....	\$ 5,830,438 65

EXPENDITURE DURING THE YEAR.

Net amount paid for losses.....	\$ 3,739,200 61
Dividends paid in cash.....	360,000 00
Paid for commission or brokerage.....	877,016 76
Salaries.....	267,346 38
Taxes.....	113,065 33
All other expenditure.....	328,026 72
Total expenditure.....	\$ 5,684,655 80

MISCELLANEOUS.

Amount of fire risks (excluding perpetuals) written or renewed during the year.....	\$548,845,497 00
Premiums thereon.....	4,399,097 15
Amount of marine and inland risks written or renewed during the year.....	393,886,542 00
Premiums thereon.....	2,504,750 66
Net amount of fire risks in force on 31st December, 1894.....	581,998,021 00
Premiums thereon.....	5,485,598 86
Net amount of marine and inland risks in force on 31st December, 1894.....	21,663,710 00
Premiums thereon.....	367,117 53

PERPETUAL RISKS.

Amount of risks written during the year.....	\$ 751,350 00
Deposits thereon.....	18,687 75
Amount of risks terminated.....	648,946 00
Deposits.....	17,323 90
Amount in force at 31st December, 1894.....	33,519,356 82
Deposits.....	848,329 35

PHILADELPHIA, 12th January, 1895.

Department of Finance—Insurance Branch.

THE LANCASHIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Chairman—EDWARD COWARD. | Principal Office—Manchester, England.

General Manager—DIGBY JOHNSON.

Manager in Canada—J. G. THOMPSON.

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.....	\$ 15,000,000 00
Amount subscribed for.....	13,649,300 00
Paid up in cash	1,364,930 00

ASSETS IN CANADA.

Stock and bonds in deposit with the Receiver General, viz. :—

	Par value.	Market value.
Canada 4 per cent stock.....	\$ 97,332 99	\$ 101,712 96
do 4 do bonds, loan, 1883.....	95,000 00	103,550 00
Consolidated 2½ per cent annuities.....	19,466 67	20,172 34
Total par and market values.....	\$ 211,799 66	\$ 225,435 30

Carried out at market value.....	\$ 225,435 30
Cash on hand at head office.....	2,514 02
Cash in Dominion Bank	9,234 62
Interest accrued.....	1,431 10
Cash in hands of agents in Canada.....	14,026 47
Office furniture and insurance plans.....	5,000 00
Total assets in Canada	\$ 257,641 51

LIABILITIES IN CANADA.

Net amount of fire losses in Canada unsettled but not resisted	\$ 11,115 39
do losses resisted, in suit (accrued prior to 1894).....	3,850 00
Total net amount of unsettled claims for fire losses in Canada.....	\$ 14,965 39
Reserve of unearned premiums for all outstanding fire risks in Canada	189,947 74
Total liabilities in Canada.....	\$ 204,913 13

INCOME IN CANADA.

Gross cash received for fire premiums	\$ 298,663 47
Less reinsurance, rebate, abatement and return premiums.....	37,809 19
Net cash received for premiums..	\$ 260,854 28
Received for interest and dividends on stock, &c.....	7,945 82
Bank interest.....	109 60
Total cash income in Canada.....	\$ 268,909 70

LANCASHIRE INSURANCE COMPANY—*Continued.*

EXPENDITURE IN CANADA.

Paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$4,338.07).....	5,654 58	
Amount paid for losses occurring during the year.....	\$ 160,949 33	
Deduct amount received for reinsurance from other companies.....	8,949 71	
Net amount paid for said losses.....	\$ 151,999 62	
Total net amount paid during the year for fire losses in Canada.....	\$	157,654 20
Paid for commission or brokerage.....		45,709 85
Paid for salaries, fees and other charges of officials in Canada.....		12,797 09
Paid for taxes in Canada.....		2,800 95
Miscellaneous payments, viz. :—		
Advertising, printing and stationery, \$2,855.19; express, postage and telegrams, \$1,991.31; rent and office furnishings, \$2,027.08; insurance plans, \$1,038.88; legal expenses and mercantile and fire reports \$261.56; underwriters' associations, \$1,337.65; Ontario license fees, \$100.00; Dominion Insurance Department assessment, \$142.25; remittance charges, \$311.21; travelling expenses, \$1,684.52; sundries, \$1,284.99.....		13,034 64
Total cash expenditure in Canada.....	\$	<u>231,996 73</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	22,073	\$ 32,611,344	\$ 383,573 77
Taken during the year—new.....	7,439	12,731,066	153,800 74
do do renewed.....	6,355	10,402,817	144,862 73
Total.....	35,867	\$ 55,745,227	\$ 682,237 24
Deduct terminated.....	13,927	23,252,594	295,072 06
Gross in force at end of year.....	21,940	\$ 32,492,633	\$ 387,165 18
Deduct reinsured.....		681,594	10,616 46
Net in force, 31st December, 1894.....	21,940	\$ 31,811,039	\$ 376,548 72
Total number of policies in force at date.....			21,940
Total net amount in force.....			\$31,811,039 00
Total premiums thereon ..			<u>376,548 72</u>

(Received, 1st March, 1895.)

LANCASHIRE INSURANCE COMPANY—Continued.

REVENUE ACCOUNTS FOR THE YEAR ENDING 31ST DECEMBER, 1894.

(Prepared in accordance with the "Life Assurance Companies Act, 1870.")

No. 1, LIFE ASSURANCE ACCOUNT.

Amount of life assurance fund at beginning of the year.....	£	930,868	0	9	Claims under life policies (after deduction of sums reassured)....	£	48,501	8
Premiums after deduction of reinsurance premiums.....		89,108	15	6	Annuities.....		272	19
Consideration for annuities granted.....		2,600	0	0	Surrenders.....		5,486	7
Interest and dividends.....		35,018	10	10	Commission.....		3,934	0
					Expenses of management.....		9,628	13
					Bonuses paid in cash.....		8,823	2
					20 per cent of profit to 31st December, 1894, to shareholders.....		19,652	0
					Amount of life assurance fund at the end of the year.....		961,256	15
	£	1,057,595	7	1		£	1,057,595	7

No. 2, FIRE ACCOUNT.

Premiums received after deduction of reinsurance.....	£	725,212	15	4	Losses by fire (after deduction of reinsurance).....	£	440,681	6
					Expenses of management.....		119,255	2
					Commission.....		124,157	3
					Foreign state taxes.....		10,363	18
					Surplus carried to profit and loss account.....		30,755	5
	£	725,212	15	4		£	725,212	15

No. 3, PROFIT AND LOSS ACCOUNT.

Balances from last year.....	£	1,021	9	8	Dividends to shareholders amount paid 15th November, 1894, £6,824,13,0 amount payable 27th May, 1895, £6,824,13,0....	£	13,649	6
Fire insurance and general reserve funds at beginning of the year.....		168,000	0	0	Fire insurance and general reserve funds.....		218,000	0
Interest and dividends.....		14,385	18	5	Balance carried forward.....		2,115	7
Surplus from fire business.....		30,755	5	1				
Life assurance account as above.....		19,652	0	0				
	£	233,764	13	2		£	233,764	13

LANCASHIRE INSURANCE COMPANY—*Concluded.*

BALANCE SHEET ON THE 31ST DECEMBER, 1894.

Shareholders' capital.....	£ 272,986	0	0	Mortgages on property within the United Kingdom.....	£ 369,795	13	3
Life assurance fund.....	961,256	15	1	Mortgages on property out of the United Kingdom.....	23,858	6	4
Fire insurance and reserve funds.....	218,000	0	0	Loans on company's policies.....	43,318	9	1
Balance carried forward.....	2,115	7	2	Investments—			
	£ 1,454,358	2	3	British Government securities.....	£ 34,380	6	6
Claims under life policies admitted, but not yet paid.....	12,506	5	0	Colonial Government securities.....	57,298	2	10
Outstanding fire losses.....	94,092	0	0	United States Government securities.....	151,873	5	1
Dividends due to shareholders.....	10,437	1	0	United States, state and city bonds.....	17,116	8	8
				Foreign Government securities.....	6,347	14	5
				Foreign Government, city bonds.....	13,103	15	0
				Railway and other debentures and debenture stocks.....	315,979	3	11
				Railway preference and other shares.....	71,074	8	5
				House property and land.....	159,086	5	10
				Bank deposits for periods.....	33,500	0	0
				Deposits with foreign companies.....	31,467	5	1
				Deposit with United States trustees.....	14,992	12	11
				Personal loans.....	906,219	8	8
				Agents' and branch office balances.....	1,010	0	0
				Outstanding premiums at head office.....	189,996	6	3
				Interest accrued.....	2,668	19	0
				Cash at bankers.....	12,467	18	11
				Bills on hand.....	22,058	6	9
					£ 1,571,393	8	3
					£ 1,571,393	8	3

Department of Finance—Insurance Branch.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1894.

President—GEORGE MELLY, 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)		932,150 00
Stocks and bonds, viz.:—		
	Par value.	Market value.
Canada 4 per cent inscribed stock.....	\$ 97,333 33	\$ 105,606 00
do 4 do do do of 1883.....	100,000 00	108,500 00
do 4 do (reduced) stock.....	116,800 00	126,728 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	11,200 00
Montreal Harbour—July, 1906.....	10,000 00	11,225 00
Province of Quebec bonds	97,333 33	101,226 66
Total par and market value.....	\$ 432,466 66	\$ 465,485 66
Carried out at market value (\$323,133.33 par value being deposited with Receiver General on account of fire and life)		465,485 66
Loans on life policies, being within the amount of their surrender value when the loans were made.....		5,467 20
Cash on hand at head office in Canada.....		393 88
Cash in banks, viz.:—		
Bank of Montreal, Montreal.....	\$ 29,648 87	
do do St. John, N.B.....	2,447 11	
Cash in bank, Victoria, B.C.....	1,799 47	
Total.....		33,895 45
Interest due and accrued		12,595 01
Cash in hands of agents in Canada.....		33,152 08
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.....		\$1,573,639 28

LIVERPOOL AND LONDON AND GLOBE—Continued.

LIABILITIES IN CANADA.

Net amount of losses adjusted but not due.....	\$	521	00
Net amount of losses in Canada, claimed but not adjusted.....		6,315	62
Net amount of losses resisted, not in suit (\$2,666 of which accrued in previous years).....		3,366	00
Total net amount of unsettled claims for fire losses in Canada.....	\$	10,202	62
Reserve of unearned premiums for all outstanding fire risks in Canada.....		266,926	59
Reinsurance fund under the life insurance department in Canada.....		107,993	18
Due and accrued for salaries, rent and general expenses.....		500	00
Total liabilities in Canada.....	\$	385,622	39

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$	362,173	03
Deduct reinsurance, rebate, abatement and return premiums.....		31,998	17
Net cash received for fire premiums.....	\$	330,174	86
Received for interest on bonds and mortgages.....		43,347	35
Received from interest and dividends on stocks and all other sources....		14,522	89
Income from other sources (rents).....		3,163	00
Total cash income in Canada.....	\$	391,208	10

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$18,785.00).....	\$	20,508	31
Deduct amount received for reinsurance.....		2,030	50
Net amount paid for said losses.....	\$	18,477	81
Paid for losses occurring during the year.....	\$	200,936	66
Deduct amount received for reinsurance.....		3,631	80
Net amount paid for said losses.....	\$	197,304	86
Total net amount paid during the year for fire losses in Canada.....	\$	215,782	67
Commission or brokerage.....		54,334	18
Salaries, fees and all other charges of officials.....		25,000	37
Taxes in Canada.....		2,762	43
Miscellaneous payment, viz.:—Advertising, \$1,954.07; rent, \$2,200; repairs, \$431.40; coal and gas, \$439.62; travelling expenses, \$1,111.67; printing and stationery, \$2,094.24; fire commissioner, \$174.00; postage, \$2,057.06; exchange, \$436.31; office expenses, \$806.68; surveys, \$863.05; underwriters, \$1,967.84; Insurance Superintendence, \$250.22; auditors, \$300; law expenses, \$63.15; fire brigade, \$30.00.....		15,179	31
Total expenditure in Canada.....	\$	313,058	96

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	23,738	\$ 50,291,787	\$ 526,564 93
Taken during the year—new.....	9,595	16,007,805	181,475 71
do do renewed.....	8,673	16,322,971	187,964 20
Total.....	42,006	\$ 82,622,563	\$ 896,004 84
Deduct terminated.....	17,485	32,051,351	351,658 15
Gross in force at end of year.....	24,521	\$ 50,571,212	\$ 544,346 69
Deduct reinsured.....		1,190,755	12,356 27
Net in force at 31st December, 1894.....	24,521	\$ 49,380,457	\$ 531,990 42

Department of Finance—Insurance Branch.

LIVERPOOL AND LONDON AND GLOBE—Continued.

Total number of policies in force in Canada at date.....	24,521
Total net amount in force.....	\$49,380,457 00
Total premiums thereon.....	<u>531,990 42</u>

(Received, 22nd February, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

FIRE DEPARTMENT.

The fire premium income for the year, after deducting the sums paid for reinsuring surplus risks, amounts to £1,618,128. The losses, inclusive of full provision for all claims that had arisen up to the close of the year, amount to £902,241. The account, after providing for expenses, shows, without the addition of interest, a surplus of £211,456, which has been carried to profit and loss account.

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.....	902,241	0	6
Premiums received after deduction of reinsurances	1,618,128	6	8	Expenses of management.....	221,110	5	10
				Commission	246,136	9	8
				Other payments, viz. :—			
				Contributions to fire brigades at home and abroad	£14,984	10	11
				State taxes (foreign)	22,199	4	7
					<u>37,183</u>	15	6
				Carried to profit and loss	211,456	15	2
				Amount of fire reinsurance fund at the end of the year, as in balance sheet.....	740,000	0	0
					<u>£2,358,128</u>	6	8
					<u>£2,358,128</u>	6	8

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's account.....	684,212	18	9	Amount paid to Globe 6 per cent perpetual annuitants in 1894.....	£49,626	0	0
Interest and dividends not carried to other accounts	165,937	14	0	Less income tax	1,583	3	9
Carried from fire account.....	211,456	15	2		<u>48,042</u>	16	3
Transfer fees	26	13	6	Balance of dividend for 1893, paid 22nd May, 1894.....	122,820	0	0
				Exchange	241	16	1
				Balance—			
				Interim dividend for the year 1894, paid 22nd Nov.....	£61,410	0	0
				* Carried to next year's account.....	829,119	9	1
					<u>890,529</u>	9	1
					<u>£1,061,634</u>	1	5
					<u>£1,061,634</u>	1	5

* The above balance will be reduced to £694,017, 9s 1d by payment of balance of 1894 dividend on 22nd May.

THE LIVERPOOL AND LONDON AND GLOBE—Continued.

BALANCE SHEET ON THE 31ST DECEMBER, 1894.

LIABILITIES.

ASSETS.

	£	s.	d.	£	s.	d.
Shareholders' capital				425,144	7	5
Life assurance fund—				994,396	3	0
Liverpool and London and Globe	£221,632	8	2	170,245	7	3
Globe				169,794	11	9
Annuity fund—				396,463	7	1
Liverpool and London and Globe	5,138	16	4	103,512	2	6
Globe				415,564	11	0
General reserve fund				55,199	7	9
Fire reinsurance fund				3,024	3	3
Profit and loss				2,099,282	16	7
Other funds viz:—				1,371,029	4	0
Investment fluctuation fund				953,503	2	11
Permanent fire policy deposit fund				34,683	8	4
Liability to the Globe annuitants, viz., £49,628 per annum, payable in perpetuity to Globe six per cent annuitants, and not entailing upon the company any liability to redeem, the payment of the annuity being collaterally secured by the guarantee fund of one million sterling, included in the enumeration of assets in this schedule, valued at				299,822	15	1
Claims under life policies admitted but not paid—						
Liverpool and London and Globe				133,641	1	0
Globe						
Outstanding fire losses						
Other sums owing by company—						
Bills payable						
Dividends due and unpaid						
Amount owing to fire insurance companies						
				466,028	17	0

	£	s.	d.	£	s.	d.
Mortgages on property within the United Kingdom	245,040	0	0	322,516	14	9
Mortgages on property out of the United Kingdom				75,877	16	3
Loans on the company's policies						
Investments—						
In British Government securities	3,446,417	16	4			
United States Government and State securities						
United States municipal securities						
Colonial Government and State securities						
Colonial municipal securities	1,162,059	10	1			
Foreign Government securities						
Railway and other debentures and debenture stocks						
Railway stocks (of which £4,947 10s. 7d. is ordinary)	2,040,000	0	0			
Houseproperty, including offices partly occupied by the company	829,119	9	1			
Ground rents						
Life interests and annuities	179,045	3	9			
Reversions	70,320	18	1			
Agents' balances						
Being the uncollected portion of the revenue of the last quarter, ending on the date to which these accounts are made up; since collected.				188,875	13	9
Outstanding premiums						
Outstanding interest, accrued but not due						
Cash						
On deposit				292,483	16	3
In hand and on current account with bankers				482,866	0	3
Other assets—						
Loans on life interests, annuities and reversions				300,956	0	10
Loans on railway and other debenture bonds, shares and other stocks				63,279	16	4
Loans to local boards and counties in United Kingdom				96,744	17	0
Loans on personal security				<i>nil</i>		
Amount owing to the company				5,048	2	10

Department of Finance—Insurance Branch.

Current accounts owing by company.....	£ s. d. 10,220 2 0	Mortgages on property within the United Kingdom.....	£ 57,700 0 0	£ s. d.
		House property, including offices partly occupied by the company.....	121,682 16 7	
		Annuities, the property of the company.....	42,021 5 2	
		Land.....	14,755 13 0	
			236,159 14 9	
			£236,159 14 9	
			£387,508 7 2	
			£9,374,508 7 2	

Globe

THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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 and subscribed for.....\$ 10,339,650 00
 Amount paid up in cash..... 1,033,965 00

ASSETS IN CANADA.

Stocks and bonds held by the Company:—

	Par value.	
Canada 4 per cent stock	\$ 107,066 67	
do 3 do	24,333 33	
In deposit with Receiver General.....		\$ 131,400 00
Cash on hand at head office.....		101 76
Cash in Dominion Bank, Toronto		6,397 84
Amount of cash in hands of agents in Canada.....		14,823 53
Special deposits		70,000 00
Total assets in Canada		\$ 222,723 13

LIABILITIES IN CANADA.

Net amount of losses due and yet unpaid.....	\$ 386 45	
do do claimed but not adjusted.....	3,809 05	
Total net amount of unsettled claims for fire losses in Canada.....		\$ 4,195 50
Reserve of unearned premiums for outstanding risks in Canada		122,598 62
Total liabilities in Canada.....		\$ 126,794 12

INCOME IN CANADA.

Gross cash received for premiums	\$ 202,924 11	
Deduct reinsurance, rebate, abatement and return-premiums.....	32,451 77	
Net cash received for premiums.....		\$ 170,472 34
Bank and special deposit interest.....		2,647 50
Interest on deposit paid direct to head office.....		5,012 67
Total income in Canada.....		\$ 178,132 51

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$4,345.80.).....	\$ 5,177 68
Amount paid for losses occurring during the year.....	\$ 104,534 79
Deduct amount received for reinsurance.....	927 17
Net amount paid during the year for said losses.....	\$ 103,607 62

Department of Finance—Insurance Branch.

LONDON AND LANCASHIRE FIRE—*Continued.*

Net amount paid during the year for losses in Canada	\$ 108,785 30
Commission or brokerage, including commission on profits.....	32,461 02
Salaries, fees and all other charges in Canada.....	5,485 50
Taxes.....	2,205 85
All other payments in Canada, viz.:—Advertising, \$305.00; supplies, \$924.91; board expenses, \$794.81; postage and express, \$1180.67; rent, \$1,666.50; maps, \$435.10; inspection, \$1,602.08; miscellane- ous, duty, etc., \$313.96; legal expenses, \$5.00.....	7,228 03
Total expenditure in Canada.	\$ 156,482 95

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
ross policies in force at date of last statement ...	17,137	\$ 21,524,737	\$ 261,104 12
Policies taken during the year—new.....	5,819	8,347,244	99,888 54
do do renewed.....	3,845	7,298,265	94,099 64
Total.....	26,801	\$ 37,170,246	\$ 455,092 30
Deduct terminated.....	9,400	16,964,205	208,783 97
Gross in force at end of year.....	17,401	\$ 20,206,041	\$ 246,308 33
Deduct reinsured.....		642,579	8,702 02
Net in force at 31st December, 1894. . .	17,401	\$ 19,563,462	\$ 237,606 31
Total number of policies in force in Canada at date.....	17,401		
Total net amount in force.....			\$19,563,462 00
Total premiums thereon.....			237,606 31

(Received, 28th February, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

The net premiums, after deduction of the sums credited to other offices in reduction of the company's liabilities, amounted to £846,213 12s. 0d., against £868,138 14s. 9d. in the previous year.

The net fire losses, including full estimates for all that were not adjusted at the closing of the books, amounted to £489,513 5s. 6d.

The surplus on the year's underwriting account, after deduction of all commissions and expenses, bad debts, depreciations, and other charges, amounts to £65,256 17s. 8d., to which has to be added £29,722 18s. 0d., interest on investments, &c., making a total profit for the year of £94,979 15s. 8d. Adding this amount to the £60,259 0s. 2d., brought forward from last account, the total to be now dealt with amounts to £155,238 15s. 10d., less the interim dividend of £12,765 (3s. per share), distributed on account of the year 1894 in November last.

LONDON AND LANCASHIRE FIRE—*Concluded.*

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

DR.	£ s. d.	CR.	£ s. d.
To fire premiums (less re insurances).....	846,213 12 0	By fire losses paid and outstanding..	489,513 5 6
Dividends and interest	29,722 18 0	Commission, including contingent commission on 1894 business	144,646 19 8
		Income tax and foreign and colonial state taxes.....	12,704 3 2
		Management and general expenses at head offices, branches and abroad, and all other outgoings	134,092 6 0
		Balance carried to general fund	94,979 15 8
	£ 875,936 10 0		£ 875,936 10 0

BALANCE SHEET, 31ST DECEMBER, 1894.

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		85,736 15 8
Dividends unclaimed.....		304 14 0
Bills payable		3,154 10 0
Foreign agents' balances and sundry creditors		19,970 3 8
Reserve and re insurance fund.....		600,000 0 0
General fund:—		
Balance brought forward.....	£ 90,044 0 2	
Less dividend payable 3rd May, 1894.....	29,785 0 0	
	£ 60,259 0 2	
As per last report.....	£ 60,259 0 2	
Add balance at credit of income and expenditure account for 1894.....	94,979 15 8	
	£ 155,238 15 10	
Less purchase of the fire business of Colonial companies, including fire claims paid and outstanding on the running out policies.....	12,488 2 8	
	£ 142,750 13 2	
“ interim dividend payable 7th November, 1894	12,765 0 0	
		129,985 13 2
		£ 1,051,901 16 6

ASSETS.		£ s. d.
By Buildings owned by the company in Liverpool, London, Bristol, Dublin, New York and Cape Town, unencumbered.....	£ 191,744 0 4	
Part ownership in various salvage corps premises	8,588 3 2	
	200,332 3 6	
Cash at bankers on deposit and on current account.....		95,965 9 4
British Government securities	£ 4,965 13 6	
British railway preference stocks	134,847 11 0	
Mersey docks and harbour bonds	16,100 15 11	
United States funded loan and other first-class American securities... ..	394,108 7 1	
Colonial Government securities.....	45,909 9 7	
Foreign do do	7,450 11 5	
		603,382 8 6
Mortgages on first-class residential property (first liens).....		3,562 7 11
Home branches and agents' balances.....	£ 36,886 2 8	
Foreign branches and agents' balances.....	82,835 13 5	
Outstanding direct premiums.....	4,978 19 9	
		124,700 15 10
Balance of reinsurance accounts with other fire offices		10,419 12 2
Accrued interest and sundry debtors.....		13,538 19 3
		£ 1,051,901 16 6

Department of Finance—Insurance Branch.

THE LONDON ASSURANCE.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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.....	\$ 4,363,243 33
Amount paid up in cash.....	2,181,621 67

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		2,124 57
Cash in Union Bank of Canada.....		2,392 98
Agents' balances in Canada.....		8,796 74
Total assets in Canada.....		\$ 183,654 29

LIABILITIES IN CANADA.

Net amount of losses due and yet unpaid.....	\$ 4,723 00	
do resisted—in suit (accrued in previous years)	300 00	
do do not in suit.	1,425 00	
Total amount of unsettled claims for losses in Canada.....	\$ 6,448 00	
Reserve of unearned premiums for all outstanding risks in Canada...		82,273 92
Reinsurance reserve under life department.....		9,286 91
Total liabilities in Canada.....	\$ 98,008 83	

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 144,639 81	
Deduct reinsurance, rebate, abatement and return premiums.....	25,885 63	
Net cash received for fire premiums	\$ 118,754 18	
Net cash received for inland premiums		844 26
Interest on deposit with Receiver General, \$167,000, paid direct to head office, England		6,680 00
Total cash income in Canada.....	\$ 126,278 44	

* Deposited with Receiver General, \$50,000, being on account of life branch.

LONDON ASSURANCE—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$2,138).....	\$	2,525	96
Paid for fire losses occurring during the year.....	\$	86,941	46
Less savings and salvage and reinsurance.....		14,288	57
Net amount paid during the year for said losses.....	\$	72,652	89
Total net amount paid during the year for fire losses in Canada.....	\$	75,178	85
Paid during the year for inland marine losses in Canada.....		749	95
Paid for commission or brokerage.....		20,272	99
Paid for salaries, fees and all other charges of officials in Canada.....		8,995	52
Paid for taxes in Canada (including \$50.73, Marine department).....		2,714	43
All other payments in Canada, viz.:—			
Rent, \$1,720; office expenses, \$516.82; postage, express and telegrams, \$873.54; printing and stationery, \$668.70; tariff expenses, \$684.97; maps, \$750.20; travelling expenses, \$1,188.79; advertising, \$736.85; sundry expenses, Marine department, \$84.43.....		7,224	30
Total cash expenditure in Canada.....	\$	114,435	54

RISKS AND PREMIUMS.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 15,830,679	\$ 151,328 09
Taken during the year—new.....	9,524,357	95,949 15
do renewed.....	4,236,950	45,318 27
Total.....	\$ 29,591,986	\$ 292,595 51
Deduct terminated.....	12,940,387	125,585 56
Gross in force at end of year.....	\$ 16,651,599	\$ 167,009 95
Deduct reinsurance.....	975,971	10,384 88
Net in force at 31st December, 1893.....	\$ 15,675,628	\$ 156,625 07

Inland Marine Risks in Canada.

Gross policies taken during the year.....	\$ 396,107	\$ 844 26
Deduct terminated.....	396,107	844 26

Total number of policies in force in Canada at date.....	No return.
Total net amount in force.....	\$15,675,628 00
Total premiums thereon.....	156,625 07

(Received, 28th February, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

FIRE DEPARTMENT.

The premium income of the year, after deduction of reassurances and returns amounted to £404,778 3s. 7d., and the losses, inclusive of all claims to the 31st December, 1894, to £230,458 19s. 2d.

The balance at the credit of the fire fund, after transferring £30,000 to profit and loss account, amounted on the 31st December, 1894, to £579,727 9s. 2d.

MARINE DEPARTMENT.

The net premiums received during the year amounted to £273,760 3s. 3d. The losses paid and outstanding for 1894 and previous years amounted to £182,079 0s 3d. The balance at the credit of the marine fund, after transferring £30,000 to profit and loss account, amounted on the 31st December, 1894, to £247,780 18s. 5d.

Department of Finance—Insurance Branch.

LONDON ASSURANCE—Continued.

PROFIT AND LOSS

The amount standing to the credit of the account on the 31st December, 1894, was £116,883 0s. 10d., 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.

FIRE ACCOUNT.

1893.	£.	s.	d.	1894.	£	s.	d.
Dec. 31 Amount of fire insurance fund at this date.....	550,954		7 2	Dec. 31 Losses after deduction of re-assurances and salvage....	230,458		19 2
1894.				Expenses of management (apportioned).....	64,907		0 8
Dec. 31 Premiums after deduction of re-assurances and returns..	404,778		3 7	Commission.....	68,385		7 11
Interest and dividends... 18,803			11 2	Bad debts.....	647		14 10
Less income tax..... 409			10 2	Carried to profit and loss account.....	30,000		0 0
			18,394	Amount of fire insurance fund at date, as per balance sheet.....	579,727		9 2
			1 0				
			<u>£974,126</u>				<u>£974,126</u>
			9				9

MARINE ACCOUNT.

1893.	£	s.	d.	1894.	£	s.	d.
Dec. 31 Account of marine insurance fund at this date	219,839		10 1	Dec. 31 Losses after deduction of re-assurances and salvage on account of 1894 and former years.....	182,079		0 3
1894.				Expenses of management (apportioned)	30,806		9 10
Dec. 31 Premiums after deduction of brokerage, discount, re-assurances, and returns..	273,760		3 3	Agents' commission.....	9,875		2 9
Interest and dividends... 7,502			18 3	Bad debts.....	397		12 5
Less income tax..... 163			7 11	Carried to profit and loss account.....	30,000		0 0
			7,339	Amount of marine insurance fund at this date, as per balance sheet.....	247,780		18 5
			10 4				
			<u>£500,939</u>				<u>£500,939</u>
			3 8				3 8

PROFIT AND LOSS ACCOUNT.

1893.	£	s.	d.	1894.	£	s.	d.
Dec. 31 Balance of account at this date	101,146		0 3	Dec. 31 Dividends to shareholders...	89,655		0 0
1894.				Income tax.....	530		11 5
Dec. 31 Interest and dividends not carried to other accounts	£29,331		4 9	Balance, as per balance sheet	116,883		0 10
Less income tax..... 638			15 8				
			28,692				
			9 1				
Transferred from life assurance accounts—							
Non-participating..... £9,747			9 2				
Participating 7,455			3 9				
			17,202				12 11
Transferred from fire account do do marine account.....	30,000		0 0				
Transfer fees.....	30,000		0 0				
			27				10 0
			<u>£207,068</u>				<u>£207,068</u>
			12 3				12 3

LONDON ASSURANCE—*Concluded.*

BALANCE SHEET AT 31ST DECEMBER, 1894.

LIABILITIES.			ASSETS.		
	£	s. d.		£	s. d.
Shareholders capital, £896,550, of which is paid up.....	448,275	0 0	Mortgages on property within the United Kingdom 1,007,393 5 9		
General reserve fund.....	310,000	0 0	Loans upon parliamentary rates....	557,152	2 0
Life assurance funds—			Loans upon rent-charges.....	24,454	17 1
Non-participating. 669,470 14 9					
Participating.....1,368,724 0 0					
	2,038,194	14 9		1,589,000	4 10
Fire fund.....	579,727	9 2	Mortgages on property out of the United Kingdom.....	3,000	0 0
Marine fund.....	247,780	13 5	Loans on the corporation's life policies.....	57,096	16 9
Profit and loss.....	116,883	0 10	Loans on railway and on other securities.....	64,000	0 0
	£3,740,861	3 2	Investments—		
Claims under life policies admitted but not yet paid...£11,355 4 0			In British Government securities, viz. :—		
Outstanding fire losses 46,435 11 0			£201,256 7s. 8d.		
do marine losses 952 0 6			consols... ..	180,634	15 10
do dividends to shareholders 15,251 10 0			Turkish 4 per cent guaranteed bonds	22,900	0 0
do income tax... 583 15 9				203,534	15 10
Fire premiums due to other companies... 9,646 13 8			Indian and Colonial Government securities.....	97,288	9 10
Marine premiums due to other companies. 8,768 1 4			Foreign Government securities..	157,628	13 3
Clerks' savings fund.. 5,175 14 4			Municipal securities.....	161,666	1 11
	98,168	10 7	Railway and other debentures and debenture stocks.....	745,796	5 8
			Railway and other preferred and ordinary stocks.....	367,714	10 1
			Reversions.....	56,299	1 4
			Life interests.....	1,108	14 10
			Premises account.....	4,855	11 11
			Agents' balances, viz. :—		
			Account life.....£ 9,405 8 7		
			do fire.....	66,694	12 8
			do marine... 59,028 6 3		
				135,128	7 6
			Loans on personal security.....	Nil.	
			Outstanding premiums.....	35,817	1 10
			do interest.....	141	15 0
			Fire premiums due by other companies.....	2,240	3 5
			Cash :—		
			On deposit.....£110,488 10 11		
			In hand and on current accounts... 35,291 13 10		
				145,780	4 9
			Bills receivable.....	10,667	9 5
			Policy stamps.....	265	5 7
				£3,839,029	13 9
				£3,839,029	13 9

Department of Finance—Insurance Branch.

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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	\$ 24,860 00
*Town of Tilsonburg debentures	6,500 00	7,150 00
*Ontario Loan and Debenture Company debentures	13,260 00	13,260 00
*Huron and Erie Loan and Savings Company debentures	13,260 00	13,260 00
Total par and market values	\$ 55,620 00	\$ 58,530 00

Carried out at market value 58,530 00
Cash on hand at head office 701 95
Accrued interest on debentures..... 402 67
Agents' balances..... 9,776 23
Bills receivable 1,019 45

(Amount of same overdue, \$995.45.)

Premium notes on hand.....\$ 433,650 21
Deduct amount paid thereon 157,964 60

275,685 61

(Total assessments on premium notes, \$180,923.10.)

Office furniture..... 1,186 01
Balance of reinsurance on loss..... 400 00

Total gross assets.....\$ 361,812 73

Amount which should be deducted on account of bad or doubtful agents' balances. \$726 12
Bills receivable 479 95

Total deductions..... 1,206 07

Total net assets.....\$ 360,606 66

*Deposited with the Receiver General.

LONDON MUTUAL FIRE—*Continued.*

LIABILITIES.

Net amount of fire losses adjusted but not due	\$ 3,801 15
Net amount of fire losses reported or supposed but not claimed	10,302 74
	<u>\$ 14,103 89</u>
Net amount of losses resisted, in suit	1,276 50
do do not in suit	500 00
	<u>1,776 50</u>
Total net amount of unsettled claims for losses in Canada.....	\$ 15,880 39
Reserve of unearned premiums for all outstanding risks in Canada.....	290,090 91
Other liability.....	12,202 75
Borrowed from Molsons Bank	18,000 00
	<u>336,174 05</u>
Total liabilities	\$ 336,174 05
Surplus of assets over liabilities.....	<u>\$ 24,432 61</u>

INCOME.

Gross premiums received in cash.....	\$ 60,278 12
Gross cash received on bills and notes taken for premiums	96,798 16
	<u>\$157,076 28</u>
Deduct reinsurance, rebate, abatement and return premiums.....	1,313 88
	<u>\$ 155,762 40</u>
Net cash received for premiums.....	\$ 155,762 40
(Bills and notes received during the year for premiums and remaining unpaid, \$152,759.14)	
Received for interest and dividends on stocks, and all other sources....	2,991 43
Sundries, viz.—Transfer fees, \$331.17; steam thresher licenses, \$4; rent, \$372.70; bills receivable, \$28.65	736 52
	<u>\$ 159,490 35</u>
To cash income	\$ 159,490 35

EXPENDITURE.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$28,070.44)	\$ 29,004 14
Deduct savings and salvage	Nil.
	<u>\$ 29,004 14</u>
Net amount paid for said losses	\$ 29,004 14
Paid for losses occurring during the year.....	\$ 97,730 43
Deduct reinsurance.....	202 16
	<u>\$ 97,528 27</u>
Net amount paid for said losses	\$ 97,528 27
Total net amount paid during the year for fire losses.....	\$ 126,532 41
Commission or brokerage	19,148 50
Taxes.....	421 62
Salaries, fees and all other charges of officials	13,663 69
Miscellaneous payments, viz.:—Bank commission, \$48.97; law expenses, \$1,393.44; postage, \$1,873.98; printing, advertising and station- ery, \$2,075.05; Dominion Government inspection, \$67.28; interest, \$3,534.36; discount on stamps, &c., \$7.35; fuel and light, \$103.06; Ontario Government license, \$100; mailing annual report, \$148.83; expenses, \$568.63; rewards and gratuities, \$325; bills receivable, \$240; stone carving, front of office, \$100.....	10,369 95
	<u>\$ 170,136 17</u>
Total cash expenditure	\$ 170,136 17

Department of Finance—Insurance Branch.

LONDON MUTUAL FIRE—*Concluded.*

CASH ACCOUNT.

DR.		1894.
1893.		
Dec. 31—To balance in hand and in banks at this date.....	\$ 3,764 82	
1894.		
Dec. 31—Income as above.....	159,490 35	
Borrowed during year.....	67,582 95	
Received from realization of investments.....	10,920 00	
	<u>\$ 241,758 12</u>	
		1894.
		Dec. 31—By expenditure during year, as above.....
		\$ 170,136 17
		Borrowed money returned.....
		60,000 00
		By investments during the year.....
		10,920 00
		Balance in hand and in banks this date.....
		701 95
		<u>\$ 241,758 12</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement....	37,890	\$ 43,298,836	\$ 533,813 42
Taken during the year—new and renewed.....	16,327	18,042,907	218,184 61
	54,217	\$ 61,341,743	\$ 751,998 03
Deduct terminated.....	13,195	14,958,827	190,589 99
	41,022	\$ 46,382,916	\$ 561,408 04
Deduct reinsured.....		163,765	1,134 95
	41,022	\$ 46,219,151	\$ 560,273 09
Net in force at 31st December, 1894.....			
Total number of policies in force at date.....	41,022		
Total net amount in force.....			\$46,219,151 00
Total premiums thereon.....			<u>560,273 09</u>

(Received, 22nd February, 1895.)

THE MANCHESTER FIRE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

President—THOMAS BARHAM FOSTER. | Manager and Secretary—J. B. MOFFAT.

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	<u>973,333 33</u>

ASSETS IN CANADA.

Stocks, bonds and debentures:—

	Par value.	Market value.	
Canada, 3½ per cent stock	\$ 102,200	\$ 107,821	
do 4 do do	100,600	103,500	
Total par and market values	<u>\$ 202,200</u>	<u>\$ 216,321</u>	
Carried out at market value			\$ 216,321 00
Cash at head office in Canada			824 63
Cash in Ontario Bank, Toronto.			21,423 84
Cash in hands of agents in Canada.....			5,352 80
Block plans.....			3,000 00
Office furniture and fixtures			<u>500 00</u>
Total assets in Canada			<u>\$ 247,422 27</u>

LIABILITIES IN CANADA.

Net amount of losses adjusted but not due	\$ 10,499 70
do do claimed but not adjusted.....	2,517 13
do do reported or supposed but not claimed.....	8,712 37
do do resisted—in suit.....	<u>3,900 00</u>
Total net amount of unsettled claims. (Of this amount \$3,881.54 accrued previous to 1894.)	\$ 25,629 20
Reserve of unearned premiums upon all unexpired fire risks in Canada	137,027 40
Due for reinsurance and other accounts	<u>1,087 69</u>
Total liabilities in Canada	<u>\$ 163,744 29</u>

Department of Finance—Insurance Branch.

MANCHESTER FIRE—Continued.

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 227,405 06	
Deduct reinsurance, rebate, abatement and return premiums.....	37,398 93	
Net cash received for premiums.....	\$ 190,006 13	
Interest on deposit with Receiver General, paid direct to head office in England.....		7,500 00
Interest on bank deposits.....		94 93
Total income in Canada.....	\$ 197,601 06	

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years, (which losses were estimated in the last statement at \$20,744.20).....	\$ 22,319 35	
Deduct amount received for reinsurance from other companies.....	2,344 63	
Net amount paid during the year for said losses.....	\$ 19,974 72	
Amount paid for losses occurring during the year.....	\$ 136,359 95	
Deduct savings and salvage.....	3 63	
Deduct amount received for reinsurance.....	7,586 43	
Net amount paid during the year for said losses.....	\$ 128,769 89	
Total net amount paid during the year for fire losses in Canada.....	\$ 148,744 61	
Commission or brokerage in Canada.....		32,054 56
Salaries, fees and all other charges of officials in Canada.....		15,334 86
Taxes in Canada.....		2,775 88
Miscellaneous, viz.:—Loss expenses, \$2,845.62; stationery and print- ing, \$2,095.14; travelling and surveys, \$2,600.19; advertising and newspaper subscriptions, \$1,203.03; postage and exchange, \$2,178.43; office expenses, \$1,135.73; legal expenses, \$394.06; maps and plans, \$1,248.41; underwriters' associations, \$1,066.09; rents, \$1,261.73.....		16,028 43
Total expenditure in Canada.....	\$ 214,938 34	

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 28,350,264	\$ 334,837 58
Policies taken during the year—new.....	13,145,547	157,675 87
do do renewed.....	4,565,801	62,221 31
Total.....	\$ 46,061,612	\$ 554,734 76
Deduct terminated.....	21,814,421	265,578 15
Gross in force at end of year.....	\$ 24,247,191	\$ 289,156 61
Deduct reinsured.....	1,000,619	11,993 69
Net in force on 31st December, 1894.....	\$ 23,246,572	\$ 277,162 92
Total number of policies in force at date.....	No return.	
Total net amount in force.....	\$23,246,572 00	
Total premiums thereon.....	277,162 92	

(Received, 28th February, 1895.)

* Including Albion policies.

MANCHESTER FIRE—Concluded.

GENERAL BUSINESS STATEMENT (FOR THE YEAR ENDING 31ST DECEMBER, 1894.)

INCOME.

	£	s.	d.
Net premiums.....	757,478	12	9
Interest and dividends.....	20,543	13	2
Profit on securities realized.....	1,163	5	5
<hr/>			
	£779,185	11	4

***EXPENDITURE.**

	£	s.	d.
Fire losses paid and outstanding.....	482,284	0	2
Agent's commissions and expenses.....	130,325	2	10
Home, foreign and colonial state taxes.....	11,998	10	0
Expenses of management—head office and branches at home and abroad.....	108,107	6	7
<hr/>			
Balance carried to funds.....	£733,314	19	7
	45,870	11	9
<hr/>			
	£779,185	11	4

* Including losses and expenses of running out Albion business taken over at the end of 1893.

BALANCE SHEET.

LIABILITIES.

	£	s.	d.
Capital account—100,000 shares of £20 each, £2 per shares paid.....	200,000	0	0
Funds from last year's account.....	£464,183	7	7
Balance of revenue account brought down.....	45,870	11	9
<hr/>			
	£510,053	19	4
Less interim dividend paid September.....	£10,000	0	0
Dividend and bonus payable 27th March, 1895.....	20,000	0	0
<hr/>			
Reserve funds.....	480,053	19	4
<hr/>			
Total.....	£690,053	19	4
Outstanding losses.....	91,896	18	2
Other liabilities.....	339	14	8
Dividend and bonus for past half-year payable to shareholders, 27th March, 1895, as shewn above.....	20,000	0	0
<hr/>			
	£792,292	12	2

ASSETS.

	£	s.	d.
Railway and other debentures and bonds.....	230,327	12	0
United States Government 4 % registered bonds.....	98,854	18	7
Municipal bonds.....	95,140	11	6
English Railway and other stock.....	16,289	0	10
Canada Government inscribed stock.....	43,785	8	1
Cape of Good Hope Government 3½ % inscribed stock.....	9,853	6	0
Transvaal Government 5 % loan.....	5,257	11	0
Austrian Government 4 % gold rentes.....	8,710	0	0
do 5 % silver rentes.....	9,422	0	0
Spanish Government 4 % redeemable stock.....	628	8	2
Mortgages on first class property (with ample margins).....	10,650	19	1
Interest accrued, not yet payable.....	4,037	16	7
House property and furniture, land, Manchester and London, &c.....	40,796	9	11
Balances in hands of branches and agents (home and foreign).....	90,181	12	8
Balances due from other offices.....	63,824	15	4
Outstanding premiums.....	43,402	10	10
Cash at bankers and in hand.....	20,029	11	7
<hr/>			
	£792,292	12	2

Department of Finance—Insurance Branch.

THE MERCANTILE FIRE INSURANCE COMPANY.

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1894.

President—I. E. BOWMAN, M.P.

| Secretary and Chief Agent—JAS. LOOKIE.

Principal Office—Waterloo, Ont.

(Incorporated by Ontario Act, 37 Vic., Cap. 87, 1874; amended by 55 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.....	\$ 63,500 00
Loans as above on which more than one year's interest is due, and for which judgment has not been obtained—First liens.....	9,960 00
Interest due and unpaid on said loans.....	\$ 1,097 27
do accrued do.....	2,410 95
Total interest carried out.....	3,508 22
Stock bonds and debentures, viz. :—	

	Par value	Market value.
*Thorold debentures.....	\$ 5,276 33	\$ 5,460 99
*Leamington do.....	9,798 10	10,141 03
*Arthur do.....	5,000 00	5,262 50
*Thamesville do.....	3,722 00	3,722 00
*Markdale do.....	4,145 72	4,290 83
*Markham do.....	12,743 03	13,398 29
Berlin do.....	5,559 00	5,753 56
Guelph and Ontario Investment and Savings Society Debentures.....	7,600 00	7,600 00
*Windsor debentures.....	5,000 00	5,125 00
*Guelph do.....	4,400 00	4,708 00
Total par and market values.....	\$ 63,244 18	\$ 65,462 20

Carried out at market value.....	65,462 20
Cash on hand at head office.....	3,083 69
Cash in Canadian Bank of Commerce.....	279 19
Interest accrued and unpaid on bonds, &c.....	743 55
Agents' balances.....	18,081 73
Bills receivable.....	1,027 77
Office furniture.....	413 06
Goad's plans.....	1,483 25
Total assets.....	\$ 167,542 66

*Deposited with Receiver General.

MERCANTILE FIRE—*Continued.*

LIABILITIES.

Net amount of losses claimed but not adjusted and reported or supposed but not claimed.....	\$ 16,037 11
(\$1,000 of which accrued in previous years.)	
Total net amount of unsettled claims for fire losses.....	\$ 16,037 11
Reserve of unearned premiums for all outstanding risks in Canada....	102,327 70
Dividends declared but not yet due.....	2,000 00
Total liabilities (excluding capital stock)...	\$ 120,364 81
Capital stock paid up.....	\$ 40,000 00
Surplus beyond all liabilities and capital stock.....	\$ 7,177 85

INCOME.

For Fire Risks.

Gross premiums received in cash.....	\$ 190,125 79
Gross cash received on bills or notes taken for premiums ..	1,486 29
Gross cash received for premiums.....	\$ 191,612 08
Deduct reinsurance, rebate, abatement and return premiums.....	29,963 45
Net cash received for premiums.....	\$ 161,648 63
Total net cash received for premiums.....	\$ 161,648 63
Received for interest and dividends.....	5,950 01
Total cash income.....	\$ 167,598 64

EXPENDITURE.

For Fire Losses.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$6,949.95).....	\$ 7,061 76
Amount paid for losses occurring during the year.....	\$ 103,844 62
Deduct amount received for reinsurance	11,016 33
Net amount paid during the year for said losses.....	\$ 92,828 29
Total net amount paid during the year for losses.....	\$ 99,890 05
Amount of dividends paid during the year at 10 per cent, half yearly..	4,000 00
Commission or brokerage.....	38,708 21
Salaries, fees and all other charges of officials.....	6,051 20
Taxes.....	26 00
Miscellaneous payments, viz.:—Office postage, \$419.07; books and stationery, \$636.60; printing, \$207.25; advertising, \$674.81; agent's postage, \$535.12; adjusting losses, \$2,128.22; rent, \$552.50; fuel, light, &c., \$31.80; Ontario government registration, \$100; Dominion insurance inspection, \$70.91; telegraph and telephone, \$133.12; bank exchange, \$82.63; Canadian Fire Underwriters' Association, \$466.82; express charges, \$27.20; solicitor's charges, \$340.13; sundry expenses, \$102.86; Goad's plans and office furniture, \$752.80.....	7,261 84
Total cash expenditure.....	\$ 155,937 30

Department of Finance—Insurance Branch.

MERCANTILE FIRE—*Concluded.*

CASH ACCOUNT.

1893.	<i>Dr.</i>	1894.	<i>Cr.</i>	
Dec. 31.	To Balance in hand and in banks at this date.....\$	6,201 54	Dec. 31. By Expenditure as above....\$	155,937 30
1894.	Income as above.....	167,598 64	Investments.....	20,150 00
Dec. 31.	Received from realization of investments.....	5,650 00	Balance in hand and in banks at this date.	3,362 88
		<u>\$ 179,450 18</u>		<u>\$ 179,450 18</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	13,839	\$ 15,597,909	\$ 188,335 74
Taken during the year—new and renewed.....	11,459	14,544,278	190,143 05
Total.....	25,298	\$ 30,142,187	\$ 378,478 79
Deduct terminated.....	9,848	11,350,913	158,196 38
Gross in force at end of year.....	15,450	\$ 18,791,274	\$ 220,282 41
Deduct reinsured.....		1,113,268	15,627 00
Net in force at 31st December, 1894.....	<u>15,450</u>	<u>\$ 17,678,006</u>	<u>\$ 204,655 41</u>
Total number of policies in force at date.....			14,450
Total amount in force.....			\$17,678,006 00
Total premiums thereon.....			<u>204,655 41</u>

(Received, 14th February, 1895.)

THE NATIONAL ASSURANCE COMPANY OF IRELAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Secretary—HAROLD 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, 1883.)

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	\$ 108,674 68
Carried out at market value		\$ 108,674 68
Cash in Bank of British North America.....		4,964 01
Amount of cash in the hands of agents in Canada.....		17,517 69
Office furniture, including maps, plans, books, &c		2,053 08
Total assets in Canada.....		\$ 133,209 46

LIABILITIES IN CANADA.

Net amount of losses in Canada, claimed but not adjusted (\$650 of which accrued in previous years).....	\$ 6,508 50
Net amount of losses resisted in suit.....	2,725 00
Total net amount of unsettled claims for fire losses in Canada... ..	\$ 9,233 50
Reserve for unearned premiums for all outstanding risks in Canada....	73,761 80
Total liabilities in Canada.....	\$ 82,995 30

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 132,632 10
Deduct reinsurance, rebate, abatement and return premiums.	17,553 64
Net cash received for premiums.....	\$ 115,078 46
*Interest on deposit.....	4,006 44
Interest, &c	130 63
Total cash income in Canada.....	\$ 119,215 53

*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 \$3,916.49).....	\$	3,946 65
Amount paid for losses occurring during the year.....	\$	63,135 09
Deduct amount received for reinsurance.....	\$	1,164 01
Deduct savings and salvage		176 57
Total deductions		1,340 58
Net amount paid during the year for said losses.....	\$	61,794 51
Net amount paid during the year for fire losses.....	\$	65,741 16
Commission or brokerage in Canada.....		21,330 87
Salaries, fees and all other charges of officials in Canada.....		3,932 10
Taxes in Canada		2,594 49
Miscellaneous expenditure, viz.:—Office charges, \$696.21; stationery and printing, \$794.29; advertising, \$581.93; maps and block plans, \$224.07; postage, express and telegrams, \$336.72; travelling, \$654.56; office rent and taxes, \$690.97; agents' charges, \$593.03; law charges, \$111.43; furniture and fixtures, \$432.11; bad debts, \$172.62.....		5,287 94
Total cash expenditure in Canada.....	\$	98,886 56

RISKS AND PREMIUMS.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement	\$ 8,723,812	\$ 110,633 80
Policies taken during the year—new and renewed.....	9,800,424	132,637 80
Total.....	\$ 18,524,236	\$ 243,271 60
Deduct terminated.....	7,834,626	100,673 95
Gross in force at end of year.....	\$ 10,689,610	\$ 142,597 65
Deduct reinsured.....	124,463	1,528 78
Net in force at 31st December, 1894.....	\$ 10,565,147	\$ 141,068 87
Total number of policies in force in Canada at date.....	No return	
Total net amount in force.....	\$10,565,147 00	
Total premiums thereon.....	141,068 87	

(Received, 25th February, 1895.)

GENERAL BUSINESS STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1894.

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
1894				1894			
Jan. 1				Dec. 31			
Amount of fire insurance fund at the beginning of the year.....	81,191	8	6	Claims by fire (after deduction of re-assurances)....	175,938	19	0
Dec. 31				Commission.....	54,114	16	3
Premiums received (after deductions of re-assurances)	279,932	3	3	Expenses of management.....	31,987	8	7
				Amount of fire insurance fund at the end of the year.....	99,082	7	11
	£361,123	11	9		£361,123	11	9

Department of Finance—Insurance Branch.

NATIONAL OF IRELAND—Continued.

BALANCE SHEET of the National Assurance Company of Ireland, on 31st December, 1894.

LIABILITIES.

	National Assurance Company General Account	Liberal Annuity Company 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.....	5,746 19 0				
do do No. 2.....					
Reserve for fluctuations in investments.....	99,405 12 10				
Annuitiy fund.....	14,054 13 9				
Total life funds, as per life revenue accounts.....	119,207 5 7	40,257 18 4	17,364 1 9	92,869 2 8	269,638 8 4
Shareholders' capital.....	100,000 0 0				100,000 0 0
Fire insurance fund.....	99,082 7 11				99,082 7 11
Profit and loss.....	9,795 18 0				9,795 18 0
Reserve for fluctuations in investments, general fund.....	2,878 16 10				2,878 16 10
Total funds.....	330,964 8 4	40,257 18 4	17,364 1 9	92,869 2 8	481,455 11 1
Late Royal Exchange Insurance Company of Dublin.....	1,868 12 6				1,868 12 6
Dividends and bonuses unclaimed.....	1,975 17 6				1,975 17 6
Loan account.....	4,750 0 0				4,750 0 0
Outstanding fire losses and expenses.....	9,252 8 7				9,252 8 7
Claims under life policies, admitted but not paid.....	4,166 2 10				4,166 2 10
Due to Great Britain policy holders' trustee.....				2,786 0 0	2,786 0 0
Due to Great Britain account and included in that trust account.....	64 7 10			52 10 0	64 7 10
Due to Dublin widows' account, and included in that account.....	155 2 0				155 2 0
Due to Liberal Annuity company's account, and included in that account.....	201 14 10				201 14 10
Total.....	383,398 14 5	40,257 18 4	17,364 1 9	95,707 12 8	506,728 7 2

BALANCE SHEET of the National Assurance Company of Ireland on 31st December, 1894.—*Concluded.*
ASSETS.

	Amount of Stock.			National Assurance Company General account.			Liberal Annuity Company 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.....																		
INVESTMENTS:																		
British Government securities.....	15,000	0	0	13,617	19	5	13,617	19	5				13,617	19	5			
Irish Government securities.....	41,251	12	11	23,938	17	9	3,278	8	6				16,161	13	4			
Municipal corporation stocks.....	3,000	0	0	563	2	6							2,582	0	0			
United States state and municipal bonds.....	23,000	0	0	31,790	14	10												
Foreign Government securities.....	6,000	0	0										6,333	14	5			
Railway debentures and debenture stocks.....	53,950	0	0	12,449	12	8	12,712	10	0	17,181	0	0	20,790	14	6			
Railway stocks and shares (preference and ordinary guaranteed).....																		
Dublin Port and docks bonds.....	38,449	3	4	8,758	13	6	21,665	5	0				15,682	17	2			
Landed and house property (freehold and leasehold), and furniture.....	3,000	0	0	2,970	0	0							2,000	0	0			
Bank of England stock.....	1,000	0	0	31,308	0	6							7,200	0	0			
Bank of Ireland stock.....	10,950	0	0	30,402	3	0	2,400	0	0				3,250	0	0			
A. Guinness, Son & Co., Ltd., preference shares.....	3,000	0	0															
Glasgow Salvage Corps building shares.....	350	0	0	350	0	0							4,735	16	0			
Advances on Government stock, pensions, annuities and personal security.....																		
Agents' balances on life account.....																		
Agents' and reassurance balances on fire account, including outstanding premiums.....																		
Outstanding life premiums.....																		
Outstanding interest.....																		
Reversions.....																		
National Assurance shares.....	100	0	0	100	0	0												
Due to Great Britain account by National Assurance company's account.....																		
Due to Dublin widows' account by National Assurance company's account.....																		
Due to the Liberal Annuity company's account by National Assurance company's account.....																		
Cash on deposit.....																		
Cash in hand and on current account.....																		
Total.....				353,398	14	5	40,257	18	4	17,364	1	9	95,707	12	8	506,728	7	2

Department of Finance—Insurance Branch.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDED 30TH NOVEMBER, 1894.

Chairman—RIGHT HON. SIR MATTHEW WHITE RIDLEY, BART., M.P.

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, £2,500,000 sterling.....	12,166,666 67
Amount paid up in cash, £625,000 sterling ..	3,041,666 67.

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..... 866,166 66

Amount 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.....	15,000 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

NORTH BRITISH AND MERCANTILE—Continued.

Town of Woodstock bonds.....	\$ 60,000 00
Present value of province of Ontario railway subsidy fund certificates...	27,545 22
Present value town of Chatham bonds.....	16,543 71
Town of Windsor bonds.....	32,472 00
Town of Trenton bonds.....	30,000 00
Town of Lachine bonds.....	35,000 00
Township of Rochester bonds.....	2,040 34
Town of Petrolea bonds.....	27,519 77
Village of Wallaceburg bonds.....	6,539 15
Township of Romney do.....	15,380 59
Township of Colchester do.....	1,116 00
Township of Raleigh do.....	5,081 40
Town of Picton do.....	15,653 76
• St. James' Cathedral bonds.....	64,257 46
City of Hamilton bonds.....	86,449 00
West Toronto Junction bonds.....	22,920 82
Town of Cornwall do.....	29,923 07
Cote St. Antoine bonds.....	100,000 00
City of Hamilton school bonds.....	29,226 26
Township of Richmond, B. C., bonds.....	50,000 00
City of London, Ont., bonds.....	60,000 00
City of Victoria, B. C., bonds.....	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. bonds.....	75,000 00
Town of Lindsay bonds.....	69,000 00
City of Halifax bonds.....	44,000 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 Belleville bonds.....	50,000 00
Total par value.....	\$2,497,321 88
Cash on hand at head office in Canada.....	2,177 95
Cash in Bank of Montreal, Montreal.....	83,921 58
Interest accrued and unpaid on stocks and bonds.....	52,771 13
Balance due by agents in Canada.....	38,506 41
Office furniture and supplies in Montreal, Toronto and St. John, N.B....	2,500 00
Total assets in Canada.....	\$3,804,365 61
LIABILITIES IN CANADA.	
Net amount of fire losses in Canada adjusted but not due.....	\$ 3,250 00
Net amount of fire losses in Canada reported or supposed, but not claimed..	5,821 58
Net amount of fire losses in Canada resisted—in suit (\$3,785 of which accrued in previous years).....	12,785 00
Total net amount of unsettled claims for fire losses in Canada.....	\$ 21,856 58
Reserve of unearned premiums for all outstanding fire risks in Canada.....	289,103 64
Reinsurance fund, under the life insurance branch.....	601,456 98
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses.....	7,498 24
Total liabilities in Canada.....	\$ 919,915 44
INCOME IN CANADA.	
Gross cash received for fire premiums.....	\$ 440,486 66
Deduct reinsurance, &c.....	43,871 65
Net cash received for fire premiums.....	\$ 396,615 01
Received for interest and dividends.....	139,275 95
Rents (net).....	1,783 09
Total cash income in Canada.....	\$ 537,674 05

Department of Finance—Insurance Branch.

NORTH BRITISH AND MERCANTILE—Continued.

EXPENDITURE IN CANADAA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$13,730 84).....	\$	11,830 22
Paid for fire losses occurring during the year.....	\$	220,515 62
Less reinsurance.....		7,081 40
Net amount paid for said losses.....	\$	<u>213,434 22</u>
Total net amount paid during the year for fire losses in Canada.....	\$	225,264 44
Commission or brokerage.....		60,425 51
Salaries, fees and all other charges of officials in Canada.....		24,672 53
Taxes in Canada.....		3,443 90
All other expenditure in Canada viz.:—Advertising, newspapers and directories, \$720.43; calendars and memorandum books, \$870.54; retiring allowances, \$2,100; book-binding, printing and stationery, \$1,818.97; heating, lighting and water, \$591.23; underwriters associations, \$1,850.08; travelling expenses, \$2,514.61; office furniture, \$20.00; auditors' fees and legal expenses, \$507.00; rents, \$3,859.19; insurance superintendence, \$210.27; other miscellaneous expenses, \$542.52; postage, express, bank charges and telegrams, \$2,985.18; plans, \$1,273.54; freight and duty, \$160.88; telephones \$170.83; fire commissioners, \$251.22; fire marshals' salaries, \$37.50; electric service, \$23.60. Total, 20,507.59. Less proportion of expenses chargeable to life branch, \$1,500.....		19,007 59
Total cash expenditure.....	\$	<u><u>332,813 97</u></u>

RISKS AND PREMIUMS.

Gross policies in force at date of last statement.....	30,867	\$ 54,703,828	\$ 589,779 62
Taken during the year—new and renewed.....	18,793	38,294,814	429,570 05
Total.....	49,660	\$ 92,998,642	\$1,019,349 67
Deduct terminated.....	18,593	38,526,081	423,980 35
Gross in force at 30th November, 1894.....	31,067	\$ 54,472,561	\$ 595,369 32
Deduct reinsured.....		2,352,562	23,809 19
Net in force, 30th November, 1894.....	<u>31,067</u>	<u>\$ 52,119,999</u>	<u>\$ 571,560 13</u>

Total number of policies in force at date.....	31,067
Total net amount in force.....	\$ 52,119,999 00
Total premiums thereon.....	<u>571,560 13</u>

(Received, 27th February, 1895.)

NORTH BRITISH AND MERCANTILE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31ST, 1894.

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Reserve at 31st December, 1893...	1,550,000	0	0	Losses less reinsurances	825,494	10	9
Premium reserve at 31st December, 1893.....	482,463	6	2	Commission	238,110	12	4
Premiums received in 1894 less reinsurances	1,440,509	9	5	Expenses of management:—			
				Salaries and directors' fees at home and abroad	£164,990	18	3
				Rents, taxes, and sundry office expenses.....	50,120	10	1
				Agents' charges and travelling expenses	21,629	11	3
				Books, advertising, postages, telegrams, &c	35,066	7	7
				Law expenses.....	1,557	6	11
				Salvage corps, &c.....	5,838	19	4
					<u>£279,203</u>	<u>13</u>	<u>5</u>
				Deduct—Applicable to the life department for salaries, &c.....	40,191	2	6
							239,012 10 11
				Premium reserve at 31st December, 1894	480,169	16	6
				Reserve at 31st December, 1894...	1,550,000	0	0
				Balance, being profit of 1894 carried to profit and loss.....	140,185	5	1
					<u>£3,472,972</u>	<u>15</u>	<u>7</u>

PROFIT AND LOSS.

	£	s.	d.		£	s.	d.
Balance from 1893.....	9,440	18	6	Superannuation fund.....	1,000	0	0
Profit of year 1894.....	140,185	5	1	Balances irrecoverable	3,030	2	8
Interest and dividends, less income tax.....	106,201	19	2	Income tax on untaxed interest...	1,120	19	4
Transfer fees.....	145	10	0	Balance at 31st December, 1894...	250,822	10	9
				Carried to dividend account...£160,000	0	0	
				To be carried forward	90,822	10	9
					<u>£250,822</u>	<u>10</u>	<u>9</u>
	<u>£</u>	<u>255,973</u>	<u>12 9</u>		<u>£</u>	<u>255,973</u>	<u>12 9</u>

DIVIDEND ACCOUNT.

	£	s.	d.		£	s.	d.
Balance at 31st December, 1893...	240,000	0	0	Dividend for 1893 paid in May, and November 1894	110,000	0	0
Amount credited from profit and loss of 1894	160,000	0	0	Balance at 31st December, 1894...	290,000	0	0
	<u>£400,000</u>	<u>0</u>	<u>0</u>		<u>£</u>	<u>400,000</u>	<u>0 0</u>

Department of Finance—Insurance Branch.

NORTH BRITISH AND MERCANTILE—Concluded.
GENERAL BALANCE SHEET—31st December, 1894.

LIABILITIES.

	£	s.	d.
CAPITAL.			
Subscribed—110,000 shares of £25 each.....	£2,750,000		
Called up—£5 5s. per share.....	687,500	0	0
Dividend account.....	290,000	0	0
Profit and loss.....	90,822	10	9
Dividends unclaimed.....	5,534	6	7
Superannuation fund.....	65,314	0	4
FIRE DEPARTMENT.			
Premium reserve.....	£ 480,169	16	6
General reserve.....	1,550,000	0	0
Outstanding liabilities.....	£2,030,169	16	6
Outstanding losses.....	241,307	10	3
Bills payable.....	£ 120,300	5	5
Reinsurance premiums.....	10,928	18	6
Sundry outstanding balances.....	93,704	6	1
	16,284	0	3
	£ 241,307	10	3

LIFE DEPARTMENT.

Life Branch—			
Life fund.....	£5,669,475	14	6
Outstanding liabilities.....	136,713	3	3
Annuity Branch—			
Annuity fund.....	£1,903,050	0	5
Outstanding liabilities.....	3,040	14	3

£12,122,927 16 10

ASSETS.

	£	s.	d.
British Government securities.....	378,172	15	11
Colonial Government securities.....	347,664	17	5
Guaranteed Indian Railway shares.....	161,663	8	0
Guaranteed Indian Railway debentures.....	120,121	11	0
East Indian Railway annuities.....	74,458	5	1
Foreign Government and state securities.....	465,925	10	1
Colonial Municipal securities.....	53,580	7	4
Foreign Municipal securities.....	26,621	7	5
Foreign Railway bonds.....	562,763	12	1
Foreign Railway preference shares.....	1,165	1	4
Mortgages—property in United Kingdom.....	71,000	12	7
Fee duties and feuing ground.....	18,700	5	6
Railway and other debenture stocks.....	63,625	12	3
Loans in London on security.....	33,000	0	0
Premises in Edinburgh, London, &c., partly occupied as offices of the company, and partly let.....	520,252	6	10
Salvage Corps premises.....	12,084	9	11
Bills receivable.....	5,280	6	6
Agents' balances.....	247,614	3	5
Outstanding premiums.....	73,476	11	5
Outstanding interest.....	9,917	0	10
Due by life branch.....	1,450	17	4
Cash in bank and in hand, abroad.....	137,238	12	0
Cash in bank and in hand, at home.....	24,870	10	2

£3,410,648 4 5

LIFE DEPARTMENT.

Life Branch—			
Assets of life branch, per separate balance sheet.....	6,806,188	17	9
Annuity Branch—			
Assets of annuity branch, per separate balance sheet.....	1,906,090	14	8

£12,122,927 16 10

THE NORTHERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Chairman—ALEXANDER DAVIDSON | *General Manager*—H. 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 sub-		
scribed 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.....	\$ 211,700 00

Carried out at par value.....	\$ 211,700 00
Cash in hand at head office.....	629 41
Cash in Bank of Montreal.....	5,968 05
Cash in the hands of agents in Canada.....	16,535 54
Insurance maps and plans.....	4,000 00
Office fixtures and furniture.....	1,000 00
Total assets in Canada.....	\$ 239,833 00

LIABILITIES IN CANADA.

Net amount of losses in Canada (\$463.40 of which accrued in previous year).....	\$ 5,250 89
Net amount of unsettled claims for losses in Canada.....	5,250 89
Reserve of unearned premiums for all outstanding fire risks in Canada.....	119,460 61
Total liabilities in Canada.....	\$ 124,711 50

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 193,223 24
Deduct re insurance, rebate, abatement and return premiums.....	31,651 95
Net cash for fire premiums.....	\$ 161,571 29
*Interest and dividends on stock and all other sources.....	12,580 33
Total cash income in Canada.....	\$ 174,151 62

* Interest paid direct to head office, London.

Department of Finance—Insurance Branch.

THE NORTHERN—Continued.

EXPENDITURE IN CANADA.

Amount paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$14,708.57).....	\$ 14,372 83
Paid for fire losses occurring during the year.....	\$ 100,548 00
Deduct reinsurances.....	10,058 97
Net amount paid for said losses.....	99,489 03
Total net amount paid during the year for fire losses in Canada.....	\$ 113,861 86
Commission or brokerage in Canada.....	23,097 04
Salaries, fees, and all other charges of officials in Canada..	9,134 04
Taxes in Canada.....	2,259 45
Miscellaneous payments, viz.:—Maps, \$802.05; postage, \$1,342.99; underwriters' association, \$846.81; rents, \$1,757.52; stationery and printing, \$1,075.58; travelling expenses, \$1,065.74; advertising, \$1,042.06; office expenses, \$1,169.90; sundries, \$530.84.....	9,633 49
Total expenditure in Canada.....	\$ 157,985 88

RISKS AND PREMIUMS.

Fire Risks in Canada.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement...	14,385	\$ 23,159,286	\$ 262,613 86
Taken during the year—new.....	4,294	7,637,913	88,603 20
do do renewed.....	4,680	8,437,112	106,298 17
Total.....	23,359	\$ 39,234,311	\$ 457,515 23
Deduct terminated.....	9,123	16,712,072	199,265 98
Gross in force at end of year.....	14,236	\$ 22,522,239	\$ 258,249 25
Deduct reinsured.....		1,686,582	21,395 12
Net in force at 31st December, 1894....	14,236	\$ 20,835,657	\$ 236,854 13

Total number of policies in force in Canada at date.....	14,236
Total net amount in force.....	\$20,835,657 00
Total premiums thereon.....	236,854 13

(Received, 16th Feb, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

	£	s.	d.		£	s.	d.
Balance brought forward from last year.....	69,984	0	9	Dividend declared 8th June, 1894....	37,500	0	0
Balance of interest account, after deducting the amounts due to the life, annuity and staff funds, respectively.....	64,375	14	11	do do 22nd Nov., 1894..	30,000	0	0
Profit on fire account.....	84,236	19	2	Income tax.....	5,127	1	9
Profit on investments realized.....	1,452	8	0	Allowances to retired officers of the company.....	584	6	8
				Company's moiety of assurance premiums of staff...4	889	13	3
				Agents' balances irrecoverable.....	609	1	7
				Estimate of possible loss on Melbourne mortgages.....	6,038	0	0
				Interest in arrear on Melbourne mortgages.....	4,416	7	6
				Outlay on Melbourne mortgages.....	444	9	9
				Loss on exchange.....	845	5	6
				Balance at credit of this account, as per balance sheet.....	133,594	16	10
	£220,049	2	10		£220,049	2	10

Department of Finance—Insurance Branch.

THE NORWICH UNION FIRE INSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

President—HENRY S. PATTESON. | *Secretary*—CHAS. EDWARD BIGNOLD.
Principal Office—Norwich, England.
Chief Agent in Canada—ALEX. DIXON. | *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

Stocks and bonds in deposit with Receiver General, viz. :—

	Par value.	Market value.
Canada 4 per cent.....	\$ 100,000 00	\$ 105,000 00
Western Canada Loan and Savings Co. debentures.....	25,000 00	25,000 00
Total par and market values.....	\$ 125,000 00	\$ 130,000 00

Carried out at market value.....		\$ 130,000 00
Cash on hand at head office in Canada.....		7,571 46

Cash in banks, viz. :—

Bank of Montreal, Toronto.....	\$ 3,857 92	
do (special account).....	6,630 70	
do Montreal.....	1,539 48	
Total.....		12,028 10
Agents' balances.....		10,652 15
God's plans.....		2,000 00

Total assets in Canada.....	\$ 162,251	71
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LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due.....	\$ 23,650 19	
do do resisted—in suit (of which \$2,052 accrued prior to 1894).....	4,162 17	
Total net amount of unsettled claims for losses in Canada.....		\$ 27,812 36
Reserve of unearned premiums for all outstanding risks in Canada.....		111,505 53

Total liabilities in Canada.....	\$ 139,317	89
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INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 154,817 22	
Deduct reinsurance, rebate, abatement and return premiums.....	17,260 63	
Net cash received for premiums.....		\$ 137,556 59
*Received for interest on stocks, &c.....		4,000 00
Interest on bank deposits.....		1,195 29

Total income in Canada.....	\$ 142,751	88
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*Paid direct to head office.

NORWICH UNION—Continued.

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in last statement at \$16,329 92).....	\$	20,657 63
Less amount received for reinsurance		2,117 58
Net amount paid during the year for said losses.....	\$	18,540 05
Amount paid for losses occurring during the year.....	\$	98,979 91
Less amount received for reinsurance.....		3,261 63
Net amount paid during the year for said losses.....	\$	95,718 28
Total net amount paid during the year for fire losses.....	\$	114,258 33
Commission or brokerage and bonus on profits in Canada.....		27,277 12
Taxes in Canada.....		2,662 68
Miscellaneous payments viz.:-		
Inspection, \$1,211; Canadian fire underwriters' association \$793.24; legal expenses, \$200; Goad's plans, \$33.81; sundries, \$678.86.....		2,916 91
Total cash expenditure in Canada.....	\$	147,115 04

RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	15,219	\$ 19,640,946	\$ 210,167 43
Policies taken during the year—new.....	4,690	7,398,139	83,668 78
do do renewed.....	3,733	5,808,142	71,148 44
Total.....	23,642	\$ 32,847,227	\$ 364,984 65
Deduct terminated.....	7,815	11,129,426	140,475 84
Gross in force at end of year.....	15,827	\$ 21,717,801	\$ 224,508 81
Deduct reinsured.....		738,561	7,952 72
Net in force at 31st December, 1894.....	15,827	\$ 20,979,240	\$ 216,556 09
Total number of policies in force in Canada at date.....	15,827		
Total net amount in force.....		\$20,979,240 00	
Total premiums thereon.....			216,556 09

(Received 28th February, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

	£	s.	d.		£	s.	d.
Premiums.....	902,070	5	10	Losses by fire.....	497,422	12	1
Interest.....	32,491	1	10	Commission.....	182,155	7	11
Transfer fees.....	43	10	0	Expenses of management, &c.....	104,417	13	7
Profit on sale of investments.....	241	3	8	Balance.....	150,850	7	9
	<u>£934,846</u>	<u>1</u>	<u>4</u>		<u>£934,846</u>	<u>1</u>	<u>4</u>

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

	£	s.	d.		£	s.	d.
Balance disposable, 1893.....	114,247	6	1	Dividends to proprietors.....	44,000	0	0
Reserve on current policies, 1893.....	293,259	12	7	Clerks' superannuation and benefit fund.....	1,000	0	0
Increased value of investments.....	18,405	6	1	Reserve on current policies, 1894.....	300,690	1	11
Balance of revenue account.....	150,850	7	9	Balance disposable.....	231,072	10	7
	<u>£576,762</u>	<u>12</u>	<u>6</u>		<u>£576,762</u>	<u>12</u>	<u>6</u>

THE PHENIX INSURANCE COMPANY, BROOKLYN, N. Y.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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 in deposit with Receiver General, viz.:

	Par value.	Market value.
United States bonds, 4 per cent, registered.....	\$ 100,000 00	\$ 114,500 00
Carried out at market value.....		\$ 114,500 00
Cash in hands of agents in Canada.....		17,723 57
Total assets in Canada.....		\$ 132,223 57

LIABILITIES IN CANADA.

Net amount of fire losses in Canada claimed but not adjusted.....	\$ 6,325 00
Total amount of unsettled claims for losses in Canada..	\$ 6,325 00
Reserve of unearned premiums for all outstanding fire risks in Canada	68,584 65
Total liabilities in Canada.....	\$ 74,909 65

INCOME IN CANADA.

Gross cash received for fire premiums in Canada.....	\$ 110,475 94
Deduct reinsurance, rebate, abatement and return premiums.....	20,933 96
Total net cash received for premiums.....	\$ 89,541 98
Total cash income in Canada.....	\$ 89,541 98

EXPENDITURE IN CANADA.

Amount paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$7,825).....	\$ 7,962 21
Amount paid for losses occurring during the year.....	\$ 57,750 37
Deduct amount received for reinsurance.....	3,106 76
Net amount paid during the year for the said losses.....	\$ 54,643 61

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.....	\$ 62,605 82
Commission or brokerage.....	19,338 62
Salaries, fees and other charges of officials in Canada.....	1,375 00
Taxes in Canada.....	1,871 68
General expenses—postage, rent, telegrams, advertising, travelling expenses, &c.....	4,609 93
Total cash expenditure in Canada.	\$ 89,801 05

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums.
Gross policies in force at date of last statement	\$ 13,411,433	\$ 137,132 21
Taken during the year—new and renewed.....	7,129,247	89,776 86
Total.....	\$ 20,540,680	\$ 226,909 07
Deduct terminated.....	6,687,180	80,635 03
Gross in force at end of year.....	\$ 13,853,500	\$ 146,274 04
Deduct reinsured.....	783,211	10,183 50
Net in force, 31st December, 1894.....	\$ 13,070,289	\$ 136,090 54
Total number of policies in force in Canada at date.....	No return.	
Total net amount in force.....		\$13,070,289 00
Total premiums thereon.....		136,090 54

(Received, 28th February, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

ASSETS.

Real estate.....	\$ 399,000 00
Loans on bond and mortgage upon which not more than one year's interest is due.....	126,050 00
Interest accrued on said bond and mortgage loans.....	2,060 78
Stocks and bonds—par value, \$2,982,900; market value.....	3,782,345 00
Interest due and accrued thereon.....	9,374 15
Cash on hand and in banks.....	522,354 57
Gross premiums in course of collection.....	700,673 59
Other assets—rents due and accrued.....	3,770 95
Total assets.....	\$5,545,629 04

LIABILITIES.

Net amount of unpaid losses.....	\$ 305,931 46
Unearned premiums.....	3,627,392 90
Due and accrued for rent, &c.....	2,266 66
All other claims.....	203,678 44
Total liabilities, except capital stock.....	\$4,139,269 46
Capital stock paid up in cash.....	\$1,000,000 00
Surplus beyond liabilities and capital stock.....	406,359 58

PHENIX, OF BROOKLYN—*Concluded.*

INCOME.

Net cash received for premiums.....	\$4,043,184 67
Interest and dividends.....	168,672 81
Income from all other sources.....	15,455 15
Total cash income.....	<u>\$4,227,312 63</u>

EXPENDITURE.

Net amount paid for losses.....	\$2,754,172 44
Dividends to stockholders.....	100,000 00
Commission or brokerage.....	624,337 93
Salaries, fees, &c.....	308,143 28
Taxes.....	73,876 51
Miscellaneous.....	361,914 22
Total cash expenditure.....	<u>\$4,222,444 38</u>

RISKS AND PREMIUMS.

Fire risks—written during the year—amount.....	\$384,757,365 00
Premiums thereon.....	4,800,227 07
Net amount in force, 31st December, 1894.....	565,914,337 00
Premiums thereon.....	<u>7,220,053 18</u>

NEW YORK, 28th February, 1895.

Department of Finance—Insurance Branch.

PHŒNIX ASSURANCE COMPANY OF LONDON.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1894.

Hon. Director—JOHN J. BROOMFIELD. | 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.

This company has no nominal capital, the liability of the shareholders being unlimited, but keeps on hand, for the payment of fire losses only, a customary balance exceeding £600,000 sterling.

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.....	<u>\$ 192,793 33</u>	<u>\$ 201,020 93</u>

Carried out at market value.....	\$ 201,020 93
Interest accrued and unpaid on stocks, &c.....	1,543 95
Unpaid premiums.....	12,258 42
Total assets in Canada.....	<u>\$ 214,823 30</u>

LIABILITIES IN CANADA.

Net amount of fire losses claimed but not adjusted.....	\$ 1,930 08
Total net amount of unsettled claims for fire losses in Canada.....	\$ 1,930 08
(Of this amount \$1,338.87 accrued in previous years.)	
Reserve of unearned premiums for all outstanding fire risks in Canada.....	190,994 59
Total liabilities in Canada.....	<u>\$ 192,925 67</u>

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 308,025 56
Less reinsurance, rebate, abatement and return premiums.....	47,519 99
Net cash received for fire premiums.....	<u>\$ 260,505 57</u>
Add interest on the deposit with Receiver General, paid direct to the head office in London.....	8,104 23
Total cash income in Canada.....	<u>\$ 268,609 80</u>

PHENIX, OF LONDON—*Concluded.*

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$6,081.46).....	\$	6,315 43	
Deduct old loss recovered.....		576 07	
Net amount paid during the year for said losses.....	\$	5,739 36	
Paid for fire losses occurring during the year.....	\$	171,102 58	
Deduct savings and salvage.....	\$	51 87	
Deduct amount received for reinsurance.....		14,433 09	
Total deductions.....		14,484 96	
Net amount paid during the year for said losses.....	\$	156,617 62	
Total net amount paid during the year for fire losses.....	\$	162,356 98	
Commission or brokerage.....		60,448 14	
Taxes in Canada.....		3,034 22	
Miscellaneous payments:—			
Insurance Department, Ottawa.....	\$	142 81	
Vancouver, B.C., sundries.....		602 27	
			745 08
Total cash expenditure in Canada.....	\$	226,584 42	

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	16,851	\$ 33,643,183	\$ 382,110 22
Taken during the year—new.....	6,103	14,168,567	180,520 62
do do renewed.....	5,538	11,375,334	143,285 69
Total.....	28,492	\$ 59,187,084	\$ 705,925 53
Deduct terminated.....	11,992	24,900,650	306,291 45
Gross in force at end of year.....	16,500	\$ 34,286,434	\$ 399,634 08
Deduct reinsured.....		2,561,678	33,464 90
Net in force, 31st December, 1894.....	16,500	\$ 31,724,756	\$ 366,169 18
Total number of policies in force at date.....	16,500		
Total net amount in force.....			\$31,724,756 00
Total premiums thereon.....			366,169 18

(Received, 1st March, 1895.)

THE PHENIX INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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..... 2,000,000 00

ASSETS IN CANADA.

Stocks and bonds owned by the company, viz. :—

	Par value.	Market value.	
City of Guelph bonds.....	\$ 24,000 00	\$ 27,600 00	
City of Brantford bonds.....	25,000 00	28,250 00	
City of Victoria bonds.....	20,000 00	22,400 00	
Town of St. Henry bonds.....	75,000 00	79,500 00	
Province of New Brunswick bonds.....	5,000 00	5,100 00	
Canadian Pacific Railway bonds.....	44,000 00	48,400 00	
(The above are deposited with the Receiver (General.)	\$ 193,000 00	\$ 211,250 00	
Imperial Bank stock.....	13,300 00	23,940 00	
	<u>\$ 206,300 00</u>	<u>\$ 235,190 00</u>	
Total carried out at market value.....		\$ 235,190 00	
Cash at head office in Canada		1,580 51	
Cash in hands of agents in Canada.....		40,414 37	
Interest accrued.....		2,798 31	
All other property in Canada.....		9,539 35	
Total assets in Canada.....		<u>\$ 289,522 54</u>	

LIABILITIES IN CANADA.

Net amount of losses in Canada due and unpaid.....	\$ 3,040 10	
do do adjusted but not due	15,874 88	
do do claimed but not adjusted.....	100 00	
do do reported or supposed, but not claimed.....	734 14	
do do resisted—in suit (\$3,265.40 accrued in pre- vious years).....	4,715 40	
do do resisted—not in suit.....	450 00	
Total amount of unsettled claims for fire losses in Canada.	\$ 24,914 52	
Reserve of unearned premiums for all outstanding fire risks in Canada	132,330 00	
Total liabilities in Canada.....	<u>\$ 157,244 52</u>	

PHOENIX, OF HARTFORD—Continued.

INCOME IN CANADA.

Gross cash received for premiums	\$ 232,334 47
Deduct reinsurance, rebate, abatement and return premiums	39,383 82
Net cash received for premiums.....	\$ 192,950 65
*Received for interest and dividends.....	10,422 00
Total income in Canada.....	\$ 203,372 65

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$17,619.46)	\$ 16,767 35
Deduct amount received for reinsurance	46 15
Net amount paid during the year for the said losses	\$ 16,721 20
Amount paid for losses occurring during the year	\$ 129,556 12
Deduct amount received for reinsurance	1,264 30
Net amount paid during the year for the said losses.....	\$ 128,291 82
Net amount paid during the year for fire losses in Canada.....	\$ 145,013 02
Commission or brokerage.....	33,400 34
Salaries, fees and all other charges of officials in Canada.....	13,199 53
Taxes in Canada.....	4,272 10
Miscellaneous payments, viz.:—Travelling expenses, \$2,835.28; Underwriters' association, \$1,256.33; postages and telegrams, \$1,901.33; stationery and printing, \$2,668.34; insurance plans, \$1,211.60; office furniture, \$490.32; freight and duty, \$334.88; rents, \$3,120.27; loss expenses, \$4,934.30; advertising, \$2,308.14; exchange, \$460.63; subscription, \$235.25; interest, \$13.27; sundries, \$2,198.44.....	23,968 38
Total expenditure in Canada.....	\$ 219,853 37

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	6,366	\$ 23,501,866	\$ 310,525 63
Taken during the year, new.....	8,350	11,663,239	158,587 37
do do renewed.....	3,387	4,474,487	66,564 55
Total.....	18,103	\$ 39,639,592	\$ 535,677 55
Deduct terminated.....	4,235	20,174,902	269,662 06
Gross in force at end of year.....	13,868	\$ 19,464,690	\$ 266,615 49
Deduct reinsured.....	.....	245,265	3,885 11
Net in force at 31st December, 1894.....	13,868	\$ 19,219,425	\$ 262,130 38

Total number of policies in force in Canada at date	13,868
Total net amount in force.....	\$19,219,425 00
Total premiums thereon.....	262,130 38

(Received, 5th March, 1895.)

*Paid direct to home office.

Department of Finance—Insurance Branch.

PHENIX, OF HARTFORD—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

ASSETS.

Market value of real estate, less encumbrances, owned by the company...	\$ 386,612 55
Loans on bond and mortgage.	324,242 85
Interest due and accrued thereon.....	53,891 49
Stocks and bonds owned by the company, of par value \$2,882,750.00, market value.....	3,901,857 50
Loans on stocks, bonds and other marketable collaterals, of par value \$39,000, market value \$43,382.....	30,500 00
Cash on hand and in banks.....	342,569 31
Interest due and accrued on collateral loans and on bank deposits.....	5,885 40
Net premiums due and in course of collection, less commissions.....	525,834 37
All other property.....	16,664 60
Total assets.....	\$5,588,058 07

LIABILITIES.

Net amount of unpaid losses.....	\$ 523,579 63
Total unearned premiums	2,327,260 93
Total liabilities not including capital stock.....	\$2,850,840 56
Capital stock paid up in cash.....	\$2,000,000 00
Surplus beyond capital stock and all other liabilities.....	\$ 737,217 51

INCOME DURING THE YEAR.

Net cash received for premiums.....	\$3,507,580 82
Received for interest and dividends.....	205,049 41
Income from other sources—rents.....	7,182 64
Total income.....	\$3,719,812 87

EXPENDITURE DURING THE YEAR.

Net amount paid during the year for losses	\$2,206,976 70
Dividends paid to stockholders.....	280,000 00
Commission or brokerage.....	574,813 43
Salaries, fees and all other charges of officials.....	171,498 83
Taxes	69,728 07
All other payments and expenditures	370,400 63
Total expenditure..	\$3,673,417 66

RISKS AND PREMIUMS.

Amount of fire and tornado risks written during the year.....	\$341,299,417 00
Premiums thereon.....	4,085,061 25
Net amount in force on 31st December, 1894	381,879,635 00
Premiums thereon.....	4,549,486 92

HARTFORD, 5th January, 1895.

QUEBEC FIRE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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 mortgage bonds.....	\$ 2,500 00	\$ 2,500 00
Sarnia bonds.....	3,013 79	3,013 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	63,750 00
La Banque Nationale stock.....	18,000 00	12,000 00

Total par and market values.....\$ 139,013 79 \$ 150,273 79

Carried out at market value..... 150,273 79

Cash on hand at head office..... 265 62

Cash in banks, viz. :—

La Banque National, Quebec	\$ 4,456 83	
do dividend account.....	1,075 20	
Quebec Bank, Montreal.....	140 11	
do Toronto.....	274 76	
do special deposit.....	20,500 00	
Bank of Nova Scotia, St. John, N.B.....	30 11	
Union Bank of Canada, Winnipeg.....	5 24	
do Toronto.....	34 81	
Bank of Montreal, Montreal.....	2,133 33	

Total..... 28,650 39

*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

Department of Finance—Insurance Branch.

QUEBEC—Continued.

Interest accrued and unpaid on stocks.....	\$	2,163 57
Agents' balances.....		28,630 62
Bills receivable.....		199 70
Interest accrued on special deposit.....		676 22
Balances due for losses reinsured.....		2,157 52
Total assets	\$	245,017 43

LIABILITIES.

(1) Liabilities in Canada.

Claims for fire losses adjusted but not due.....	\$	5,885 00
do resisted—in suit (accrued in previous year).....		1,333 00
Net amount of unsettled claims for fire losses.....	\$	7,218 00
Total reserve of unearned premiums for fire losses		60,167 62
Dividends declared and due but not paid.....		1,075 20
Total liabilities in Canada, except capital stock.....	\$	68,460 82

(2) Liabilities in other Countries.

Net amount of fire losses, adjusted but not due.....	\$	1,250 00
do claimed but not adjusted.....		4,000 00
Total net amount of fire losses unsettled	\$	5,250 00
Total reserve of unearned premiums for fire risks in other countries.....		32,243 91
Total liabilities in other countries.....	\$	37,493 91
Total amount of liabilities in all countries, except capital stock	\$	105,954 73
Capital stock paid up in cash.....	\$	99,920 00
Surplus beyond all liabilities and capital stock paid up.....	\$	39,142 70

INCOME.

	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 126,787 71	\$ 64,878 89
Deduct reinsurance, rebate, abatement and return premiums....	40,266 12	10,157 20
Net cash received for premiums.....	\$ 86,521 59	\$ 54,721 69
Net cash received for premiums in all countries.....		\$ 141,243 28
Received for interest on bonds and mortgages		3,615 69
Received for interest and dividends on stocks, &c.....		4,648 57
Received for rent.....		1,615 00
Total cash income.....		\$ 151,122 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 \$14,720).....	\$ 7,020 74	\$ 7,310 39
Amount paid for losses occurring during the year.....	\$ 67,268 96	\$ 30,923 13
Deduct savings and salvage and reinsurance.....	10,978 76	.....
Net amount paid for said losses	\$ 56,290 20	\$ 30,923 13
Total.....	\$ 63,310 94	\$ 38,233 52

QUEBEC—*Concluded.*

Total net amount paid during the year for fire losses.....	\$	101,544	46
Amount of dividends paid during the year at 3 per cent.....		2,852	80
Commission or brokerage.....		27,125	76
Salaries, fees, &c.....		8,140	00
Taxes.....		2,788	35

Miscellaneous payments, viz. :—

Repairs, including new furnace, \$536.72; interest, \$1,086.06; fuel and light, \$347.49; Printing policies, \$183.02; general charges, \$555.63. Total, \$2,708.92. Less commission, \$1,520.03. Net charges, H. O., \$1,188.89. Rent at branches, \$475.00; plans, \$180.00; Postage, telegraph and stationery at branches, \$1,576.60.....		3,420	49
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Total cash expenditure.....\$ 145,871 86

CASH ACCOUNT.

1893.	DR.	1894.	CR.
Dec. 31. Balance in hand and in banks at this date	\$ 22,954 56	Dec. 31. Expenditure as above.....	\$ 145,871 86
1894.		Bills receivable.....	199 70
Dec. 31. Income as above.....	151,122 54	Balance on hand and in banks end of year.....	28,916 01
Received from investments..	910 47		
	<u>\$ 174,987 57</u>		<u>\$ 174,987 57</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.....	10,560,345	139,156 08	5,548,974	71,601 48	16,109,319	210,757 56
Taken during the year—new....	4,815,595	69,677 96	4,710,936	67,523 56	9,526,531	137,201 52
" " renewed.....	4,458,592	58,544 16	.....	.....	4,458,592	58,544 16
Total.....	19,834,532	267,378 20	10,259,910	139,125 04	30,094,442	406,503 24
Deduct terminated.....	9,175,773	121,096 04	5,369,276	72,524 59	14,545,049	193,620 63
Gross in force at end of year....	10,658,759	146,282 16	4,890,634	66,600 45	15,549,393	212,882 61
Deduct reinsured.....	1,893,141	25,633 96	257,304	3,846 83	2,150,445	29,480 79
Net in force, 31st Dec., 1894....	8,765,618	120,648 20	4,633,330	62,753 62	13,398,948	183,401 82

Total number of policies in force at date.....No return.
 Total net amount in force \$13,398,948 00
 Total net premiums thereon..... 183,401 82

(Received, 8th March, 1895.)

Department of Finance—Insurance Branch.

THE QUEEN INSURANCE COMPANY OF AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

President—J. A. MACDONALD. | *Secretary*—G. W. BURCHELL.
Principal Office—New York.
Resident Manager in Canada— | *Head Office in Canada*—
 H. J. MUDGE. | 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	\$ 113,500 00
City of Halifax 5 per cent stock.....	60,000 00	66,000 00
New Zealand 4 per cent bonds.....	48,667 00	48,667 00
Province of Quebec 5 per cent bonds.....	24,333 00	24,333 00
Province of Manitoba 5 per cent bonds.....	29,200 00	29,200 00
Total par and market values.....	\$ 262,200 00	\$ 281,700 00

Carried out at market value..... \$ 281,700 00
 Cash at head and branch offices in Canada..... 892 72

Cash in banks, viz:—

Molsons Bank, Montreal.....	\$ 148 69	
Bank of British North America, Halifax.....	12 67	
Bank of Montreal, St. John, N. B.....	568 11	

Total..... 729 47

Agents' balances in Canada..... 15,568 87
 Sundry (approximate)..... 5,569 43

Total assets in Canada..... \$ 304,460 49

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted.....	\$ 2,126 00	
do reported or supposed but not claimed.....	1,826 00	
do resisted—in suit (accrued prior to 1894).....	1,000 00	
do resisted—not in suit.....	149 00	

Total net amount of unsettled claims for fire losses in Canada..... \$ 5,101 00
 Reserve of unearned premiums for all outstanding fire risks in Canada. 184,882 64
 Sundry..... 250 00

Total liabilities in Canada..... \$ 190,233 64

QUEEN INSURANCE COMPANY OF AMERICA—Continued.

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 320,237 81
Deduct reinsurance, &c.....	44,733 50
Net cash received for fire premiums.....	\$ 275,504 31
Interest and dividends on stocks, &c	206 49
Total cash income in Canada.....	\$ 275,710 80

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$15,258.68).....	\$ 14,763 04
Amount paid for losses occurring during the year.....	\$ 172,984 04
Less amount received for reinsurance.....	2,895 93
Net amount paid during the year for said losses.....	170,888 11
Total net amount paid during the year for fire losses in Canada.....	\$ 184,851 15
Commission or brokerage in Canada.....	40,597 78
Salaries, fees and all other charges of officials in Canada	18,310 87
Taxes in Canada.....	3,576 05
Miscellaneous payments, viz.:—Postage and telegrams, \$1,822.21; exchange charges, \$413.75; printing and stationery, \$1,272.39; advertising, \$1,003.73; inspection, \$1,598.35; underwriters' association, \$1,332.01; rent, \$2,109.71; general expenses and sundries, \$5,034.49.....	14,586 64
Total cash expenditure in Canada.....	\$ 261,922 50

RISKS AND PREMIUMS.

Fire Risks and Premiums.

Gross policies in force at date of last statement.....	\$ 29,811,681	\$ 363,523 30
Policies taken during the year—new	13,810,269	165,188 21
do do renewed	9,989,381	146,390 67
Total.....	\$ 53,611,331	\$ 675,102 18
Deduct terminated.....	24,010,630	302,635 06
Gross in force at end of year.....	\$ 29,600,701	\$ 372,467 12
Deduct reinsured	998,646	12,086 94
Net in force at 31st December, 1894.....	\$ 28,602,055	\$ 360,380 18
Total number of policies in force in Canada at date.....	No return.	
Total net amount in force.....	\$28,602,055 00	
Total premiums thereon.....	360,380 18	

(Received, 28th February, 1895.)

Department of Finance—Insurance Branch.

QUEEN INSURANCE COMPANY OF AMERICA—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

ASSETS.

Stocks and bonds owned by the company of par value, \$2,612,400.00; market value.....	\$3,063,771 02
Cash in hand and in banks	297,097 57
Interest due and accrued.....	43,698 62
Premiums in course of collection.....	340,376 13
Bills receivable.....	1,850 03
All other property belonging to the company.....	757 86
	<u>\$3,747,551 23</u>

LIABILITIES.

Net amount of unpaid losses.....	\$ 240,245 81
Total unearned premiums.....	1,681,777 08
Cash dividends to stockholders remaining unpaid.....	50,000 00
Due and accrued for rent, salaries, &c.....	5,028 81
Sundry.....	116,010 09
Total liabilities, not including capital stock.....	<u>\$2,093,061 79</u>
Capital stock paid up in cash.....	\$ 500,000 00
Surplus beyond liabilities, including capital stock.....	<u>\$1,154,489 44</u>

INCOME.

Net cash received for premiums.....	\$2,100,614 20
Interest and dividends.....	121,707 76
Total income.....	<u>\$2,222,321 96</u>

EXPENDITURE.

Net amount paid during the year for losses.....	\$1,397,933 54
Commission or brokerage.....	326,720 95
Salaries, fees and all other charges of officials.....	175,531 26
Taxes	40,566 46
All other payments and expenditures.....	152,693 30
Total expenditure... ..	<u>\$2,093,445 51</u>

RISKS AND PREMIUMS.

Fire risks written or renewed during the year	\$219,441,912 00
Premiums thereon	2,663,032 09
Net amount in force at 31st December, 1894.....	282,095,923 00
Premiums thereon.....	<u>3,301,695 33</u>

NEW YORK, 30th January, 1895.

THE RELIANCE MARINE INSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1894.

Chairman—C. 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.....	<u>100,000</u>

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.....	<u>\$ 110,980 00</u>

Carried out at par value	\$ 110,980 00
Agents balances in Canada.....	<u>8,261 04</u>

Total assets in Canada..... \$ 119,241 04

LIABILITIES IN CANADA.

Net amount of inland marine losses claimed but not adjusted.....	\$ 4,500 00
Total liabilities in Canada.....	<u>\$ 4,500 00</u>

INCOME IN CANADA.

Net cash received for inland marine premiums.....	<u>\$ 8,263 59</u>
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EXPENDITURE IN CANADA.

Net amount paid for inland marine premiums.....	\$ 105 22
Paid for commission.....	826 36

Total expenditure in Canada..... \$ 931 58

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Policies taken during the year.....	97	\$ 1,124,102	\$ 8,263 59
Terminated.....	97	<u>1,124,102</u>	<u>8,263 59</u>

(Received, 27th February, 1895).

Department of Finance—Insurance Branch.

RELiance MARINE INSURANCE COMPANY (LIMITED)—Concluded.
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

PROFIT AND LOSS ACCOUNT.	
Dr.	Cr.
£	s. d.
To balance 1st of January, 1894.....	15,418 5 0
Balance of underwriting account, 1893.....	54,779 10 4
Interest account.....	8,304 15 11
	<u>£ 78,502 11 3</u>
	By Dividend paid to Shareholders—
	1st July, 1893..... £5,000 0 0
	26th January, 1894..... 5,000 0 0
	<u>10,000 0 0</u>
	Amount written off Investment Fluctuation Account.....
	Income tax, 1893..... 407 17 4
	Claims, reinsurance, returns, commissions, &c., for 1893,
	and previous years..... 38,067 16 2
	Balance carried down..... 28,026 17 9
	<u>£ 78,502 11 3</u>
UNDEERWRITING ACCOUNT.	
Dr.	Cr.
£	s. d.
To premiums, less re insurances, returns and agency charges.....	112,401 13 4
Transfer fees.....	19 17 6
	<u>£ 112,421 10 10</u>
	General expenses, including salaries, rent, subscription to
	underwriters' rooms, registers of shipping, &c., Liverpool,
	London, New York and Paris..... 13,618 15 8
	Auditors' remuneration..... 100 0 0
	Directors' fees..... 1,500 0 0
	Furniture and fixtures—amount written off..... 250 0 0
	Balance carried down..... 51,143 5 8
	<u>£ 112,421 10 10</u>
BALANCE SHEET.	
Dr.	Cr.
£	s. d.
To capital—	£500,000
50,000 shares at £10 per share, £500,000.....	237,168 7 5
Paid up £2 per share.....	4,076 11 2
Reserve fund.....	194 18 2
Balance of profit and loss account.....	2,293 0 1
Less interim dividend paid 1st July, 1894.....	9,464 6 2
	<u>£28,026 17 9</u>
	5,000 0 0
Balance of underwriting account, 1894.....	2,349 11 4
Special re insurance account.....	28,052 10 10
Accounts due by the company.....	.....
Dividends unpaid.....	.....
	<u>£ 283,599 5 2</u>
	By loans and investments.....
	Investment fluctuation account.....
	Steamers.....
	Furniture and fixtures, Liverpool, London, New York, and Paris
	Cash at bankers and at hand.....
	Interest accrued but not received.....
	Accounts due to the company for premiums, salvages, &c.....
	<u>£ 283,599 5 2</u>

THE ROYAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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.....		26,509 85
Cash at head office in Canada		755 52
Cash in Banks, viz.:—		
Merchants' Bank.....	\$ 1,248 29	
Molsons' Bank.....	5,354 59	
Total.....		6,602 88
Cash in hands of agents in Canada.....		52,962 84
Interest due.....		408 08
Rents accrued		1,468 98
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.....		\$1,040,953 49

LIABILITIES IN CANADA.

Net amount of fire losses claimed but not adjusted.....		\$ 23,962 00
do do resisted—in suit (accrued in previous year)		13,264 00
Total net amount of unsettled claims for fire losses in Canada.....		\$ 37,226 00
Reserve of unearned premiums on all outstanding fire risks.....		462,207 32
Total liabilities under fire branch in Canada.....		\$ 499,433 32
Liability under life branch in Canada		390,000 00
Total liabilities in Canada.....		\$ 889,433 32

*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	\$ 626,784 19
Deduct reinsurance, &c.....	<u>57,812 46</u>
Net cash received for fire premiums	\$ 568,971 73
Interest on life loans, &c	2,385 91
Interest and dividends on stock, &c.....	22,793 83
Rents	<u>7,068 79</u>
Total cash income in Canada.....	\$ <u>601,220 26</u>

EXPENDITURE IN CANADA (FIRE BRANCH.)

Amount paid during the year for fire losses occurring in previous years (estimated in last statement at \$15,700).....	\$ 16,209 34
Paid for losses occurring during the year.....	\$ 386,820 64
Less amount paid for reinsurance	<u>424 89</u>
Net amount paid for said losses	\$ 386,395 75
Total net amount paid during the year for fire losses in Canada.....	\$ 402,605 09
Paid for commission or brokerage.....	98,865 41
Paid for salaries, fees and all other charges of officials in Canada.....	27,179 52
Taxes in Canada.....	<u>3,887 69</u>
Miscellaneous payments, viz.:—Printing and stationery, \$3,354.16; office furniture, \$269.34; travelling expenses, \$1,344.82; plans, \$1,723.53; advertising, \$1,050.25; postage, express and tele- grams, \$3,324.77; lighting, \$310.50; calendars, \$1,942.26; rent, \$6,230; board expenses, \$3,002.74; agents' license fees, \$340.00; other miscellaneous expenses, \$1,326.45.....	<u>24,218 82</u>
Total cash expenditure in Canada	\$ <u>556,756 53</u>

RISKS AND PREMIUMS.

<i>For Fire Risks in Canada.</i>	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 84,952,234	\$ 918,300 30
Taken during the year—new	31,598,018	358,085 42
do do renewed.....	<u>22,649,130</u>	<u>278,440 49</u>
Total	\$ 139,199,382	\$1,554,826 21
Deduct terminated	<u>55,360,199</u>	<u>626,552 17</u>
Gross in force as end of year.....	\$ 83,839,183	\$ 928,274 04
Deduct reinsured.....	848,256	9,058 13
Net in force, 31st December, 1894.....	<u>\$ 82,990,927</u>	<u>\$ 919,215 91</u>
Total number of policies in force in Canada.....	No return.	
Total net amount in force.....	\$82,990,927 00	
Total premiums thereon.....	<u>919,215 91</u>	

(Received, 1st March, 1895.)

Department of Finance—Insurance Branch.

ROYAL—*Concluded.*

BALANCE SHEET ON THE 31ST DECEMBER, 1894—*Continued.*

£	s.	d.		£	s.	d.
			Railway debenture stocks :—			
			England... ..	£252,144	8	1
			Scotland.. . . .	27,672	5	1
			Wales.....	7,686	18	0
			Foreign.....	30,951	14	4
						318,455 5 6
			Railway guaranteed and prefer- ence stocks :—			
			England.....	£1,777,778	10	10
			Scotland.....	121,906	0	0
			Wales.....	7,922	5	1
			Indian and co- lonial.....	83,190	11	9
						1,990,797 7 8
			Railway ordinary stocks, England			71,732 11 8
			Gas and dock companies' bonds.			441,564 19 10
			Bonds and shares of other incor- porated companies			44,487 4 10
			Freehold ground rents, England and Scotland.			35,544 6 4
			Freehold buildings :—			
			England.....	£371,780	18	3
			Scotland.	29,756	3	6
			Ireland	7,000	0	0
			United States..	328,170	2	10
			Canada	34,229	1	6
			Melbourne.....	8,116	13	4
			Calcutta.	6,179	7	8
						785,232 7 1
			Leasehold build- ings, England..	£112,151	13	1
			Leasehold build- ings, Ireland...	1,249	12	7
						113,401 5 8
			Loans :—			
			To various towns and townships on security of the rates :—			
			England...	£346,074	10	8
			Scotland.	9,658	6	3
			Wales.....	540	13	4
						356,273 10 3
			On English and Scottish railway and other securities, with mar- gins			198,814 6 1
			Agents' balance since received. . . .			185,252 11 0
			Outstanding premiums since receiv'd			29,626 17 1
			Outstanding interest since received			79,000 11 0
			Cash in hand and on current account with bankers.			389,581 6 3
						£8,751,018 0 7

THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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	\$30,000,000 00
Amount subscribed for	21,757,000 00
Amount paid up in cash....	<u>1,500,000 00</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	2,028 40
City of Toronto bonds	1,500 00	1,500 00
Total par and market value	<u>\$ 103,500 00</u>	<u>\$ 112,528 40</u>

Carried out at market value	\$ 112,528 40
Cash in hands of agents in Canada	5,746 99

* Total assets in Canada..... \$ 118,275 39

* Besides these, there are other Canadian investments, held at Hartford, the U. S. branch of the company, as follows:—

Province of Quebec Government bonds	\$ 47,500 00	\$ 49,100 00
Town of Cobourg bonds	11,500 00	11,735 00
City of Montreal debenture stock	150,000 00	122,075 00
County of Middlesex bonds	142,500 00	150,119 10
do Hastings do	20,000 00	22,090 00
Town of Dundas do	35,000 00	35,623 75
Village of Parkdale do	14,500 00	15,910 00
City of St. Thomas do	5,000 00	5,200 00
Ontario railway subsidy bonds	156,984 00	156,984 00
Canada Permanent Loan Company's debentures	25,000 00	25,000 00
Farmers' 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
Canada Landed and National Investment Co.'s do	37,500 00	37,500 00
City of Toronto bonds	125,000 00	125,000 00
Province of Manitoba Government bonds	50,000 00	49,250 00
	<u>\$1,310,484 00</u>	<u>\$1,295,586 85</u>

Department of Finance—Insurance Branch.

SCOTTISH UNION AND NATIONAL—Continued.

LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due.....	\$	1,681 32
do do claimed but not adjusted.....		8,460 37
Total net amount of unsettled claims for losses in Canada.....	\$	10,141 69
Reserve of unearned premiums for all outstanding risks in Canada.....		73,029 33
		83,171 02

INCOME IN CANADA.

Gross cash received for premiums.....	\$	151,772 77
Deduct reinsurance, rebate, abatement and return premiums.....		31,831 73
Net cash received for premiums.....	\$	119,941 04
Received for interest and dividends.....		12,241 14
		132,182 18

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$6,694.53).....	\$	6,694 53
Deduct savings and salvage.....		1,901 89
Net amount paid for said losses.....	\$	4,792 64
Amount paid for losses occurring during the year.....	\$	85,179 37
Deduct amount received for reinsurance.....		8,213 65
Net amount paid for said losses.....		76,965 72
Net amount paid during the year for losses.....	\$	81,758 36
Commission or brokerage.....		24,417 83
Taxes in Canada.....		2,397 24
Miscellaneous payments, viz.:—Stationery and printing, \$34.75; postage, telegrams and express, \$884.92; advertising, \$564.47; underwriters' association, &c., \$585.52; sundry, \$137.07... ..		2,206 73
		110,780 16

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	17,444	\$ 16,811,729	\$ 156,500 33
Taken during the year—new and renewed.....	14,658	14,191,019	151,772 77
Total.....	32,102	\$ 31,002,748	\$ 308,273 10
Deduct terminated.....	16,387	16,027,180	162,308,87
Gross in force at end of year.....	15,715	\$ 14,975,568	\$ 145,964 23
Deduct reinsured.....		374,357	4,918 36
Net in force at 31st December, 1894.....	15,715	\$ 14,601,211	\$ 141,045 87
Total number of policies in force in Canada at date.....	15,715		
Total net amount in force.....			\$14,601,211 00*
Total premiums thereon.....			141,045 87

(Received, 20th February, 1895.)

SCOTTISH UNION AND NATIONAL—Concluded.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

FIRE REVENUE ACCOUNT.

	£	s.	d.	£	s.	d.
Fire premiums received, after deducting reinsurance premiums.....	510,031	8	10	272,664	3	4
Losses by fire, after deducting sums reinsured.....				84,346	11	10
Commission.....				73,448	16	10
Expenses of management, including government and state taxes..				79,571	16	10
Balance of revenue transferred to profit and loss account.....				£510,031	8	10

PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Fire premium reserve at 31st December, 1893.....	155,000	0	0	140	16	5
General reserve fund at 31st December, 1893.....	191,010	12	0	7,341	0	0
Balance of fire and profit and loss account at 31st December, 1893	346,010	12	0	52,500	0	0
brought forward.....	14,328	8	6			
Balance of fire revenue account.....	360,339	0	6			
Interest and dividends (less income tax) not carried to life account.....	79,571	16	10			
Transfer fees.....	32,166	7	7			
Share of profits of life assurance business.....	97	2	6			
	6,209	17	2			
	£478,384	4	7			
Fire premium reserve at 31st December, 1893.....	155,000	0	0	396,010	12	0
Applied in reduction of company's office property, etc.....				191,010	12	0
Provision for dividend and bonus payable in 1895.....						
Fire premium reserve at 31st December, 1893.....	£155,000	0	0			
Added as at 31st December, 1894.....	50,000	0	0			
General reserve.....	205,000	0	0			
Balance carried forward.....	191,010	12	0	22,301	16	2
	£478,384	4	7			

BALANCE SHEET AT 31ST DECEMBER, 1894.

	£	s.	d.	£	s.	d.
Shareholders' capital.....	300,000	0	0	1,109,473	41	0
Shareholders' reserves—				619,741	15	0
Fire reserve.....	£205,000	0	0	26,638	9	1
General reserve.....	191,010	12	0	90,848	4	3
	£396,010	12	0	131,304	7	0
Profit and loss—Provision for dividend and bonus payable in 1895, £52,500, and balance of £22,391 16s. 2d. carried forward.....	74,891	16	2	95,041	19	0
				6,901	17	3
	470,902	8	2	87,717	0	0
	770,902	8	2	225,884	1	0
Mortgages on property within the United Kingdom.....				147,595	0	0
Mortgages on property out of the United Kingdom.....				10,000	0	0
Reversions and life interests.....				60,892	11	0
Few duties, ground rents, etc.....						
Loans on Company's policies, within their surrender value.....						
Loans on miscellaneous securities (trust funds, etc).....						
British Government securities.....						
Railway debenture stocks.....						
Railway stocks, preference and ordinary.....						
Other debenture stocks.....						
Other preference stocks.....						
Indian railway guaranteed stocks.....						

Department of Finance—Insurance Branch.

Life assurance and annuity funds.....	3,427,019	3	10	
Claims under life policies, admitted or known, but not payable until after 31st December, 1894..	68,408	6	11	
Claims under fire policies, admitted or known, but not payable until after 31st December 1894.	58,162	5	7	
Outstanding commission and charges.....	17,246	19	7	
Outstanding dividends.....	2,501	0	10	
Deposits made by agents as security.....	-460	0	0	
	146,778	12	11	
United States railway mortgage bonds.....				412,080
United States government bonds.....				11,054
United States municipal and state bonds.....				115,295
Foreign Government securities.....				7,041
Indian and Colonial Government stocks.....				203,727
Colonial provincial, municipal and county bonds.....				188,555
Terminable debentures and fixed deposits.....				538,800
Water annuities.....				7,294
Company's own stock.....				1,835
House property—Edinburgh, London, Dublin, Glasgow and Manchester.....				81,200
Loan on personal security with life policy.....				250
Agents' balances (chiefly receipts in their hands for collection, since accounted for).....				102,761
Outstanding premiums (head offices and branches).....				40,375
Interest accrued to 31st December, 1894.....				42,767
Bank balances and deposits at call.....				74,419
Bills receivable.....				4,597
	£4,344,700	4	11	411

THE SUN INSURANCE OFFICE, LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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 and subscribed for.....	\$11,680,080 00
Amount paid up in cash	584,004 00

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	\$ 26,766 66
Canada 4 per cent stock, 1885.....	24,333 33	26,533 33
Canada 3 per cent stock.....	107,066 67	107,066 67
Province of Manitoba debentures.....	12,166 67	13,626 67
City of Montreal stock	48,666 67	51,586 67
City of Toronto bonds.....	54,020 00	55,100 40
City of Vancouver bonds.....	24,333 33	25,550 00
City of Winnipeg bonds.....	12,166 67	13,626 67

Total par and market values..... \$ 307,086 67 \$ 319,857 07

Carried out at market value	\$ 319,857 07
Cash at head office in Canada.....	609 70
Cash in Dominion Bank.....	8,107 03
Cash in hands of agents in Canada.....	21,229 20
Sundry, viz.:—	
Plans	\$ 5,491 18
Office furniture and fixtures.....	679 20
	<u>6,170 38</u>

Total assets in Canada.....\$ 355,973 38

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted.....	\$ 8,467 02
Total net amount of unsettled claims for fire losses in Canada.....	\$ 8,467 02
Reserve of unearned premiums for all outstanding risks in Canada...	80,744 28
Due and accrued for rent and advertising (since paid).....	247 83
Total amount of all liabilities in Canada.....	<u>\$ 89,459 13</u>

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 147,993 75
Deduct reinsurance, rebate, abatement and return-premiums.....	20,499 60
Net cash received for said premiums.....	\$ 127,494 15
Endorsement fees.....	78 76
Interest from bank.....	422 20
Total income in Canada.....	<u>\$ 127,995 11</u>

Department of Finance—Insurance Branch.

SUN INSURANCE OFFICE—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$3,620.27).....	\$ 2,253 01	
Amount paid for losses occurring during the year.....	\$ 87,787 59	
Deduct savings and salvage.....	\$ 47 91	
Deduct amount received for reinsurance.....	1,523 27	
	1,571 18	
Net amount paid during the year for said losses.....	\$ 86,216 41	
Total net amount paid during the year for losses in Canada.....	\$ 88,469 42	
Commission or brokerage.....	23,301 75	
Salaries, fees and all other charges of officials in Canada.....	11,094 37	
Taxes in Canada.....	2,368 65	
Miscellaneous payments, viz:—Postage, \$1,611.97; advertising, \$1,296.17; stationary, \$860.05; plans, \$693.76; telephone, \$177.60; travelling expenses, \$685.26; board of underwriters, \$664.67; insurance superintendence, \$51.41; underwriters' protective associations, \$50; mercantile agencies, \$123.16; rent, \$877.54; miscellaneous, \$311.36; signs, \$79.32; solicitors' fees, \$103.97.....	7,586 24	
Total expenditure in Canada.....	\$ 132,820 43	

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Policies in force at beginning of year.....	5,403	\$ 8,696,592	\$ 107,410 56
Policies taken during the year—new.....	5,358	8,299,393	105,751 55
Policies taken during the year—renewed.....	1,911	3,305,751	47,780 58
Total.....	12,672	\$ 20,301,736	\$ 260,942 69
Deduct terminated.....	5,126	8,037,796	107,891 15
Gross in force at end of year.....	7,546	\$ 12,263,940	\$ 153,051 54
Deduct reinsured.....		242,653	2,575 06
Net in force at 31st December, 1894.....	7,546	\$ 12,021,287	\$ 150,476 48
Total number of policies in force in Canada at date.....	7,546		
Total net amount in force.....			\$12,021,287 00
Total premiums thereon.....			150,476 48

(Received, 26 February, 1895).

THE UNION ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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 authorized and subscribed for	£450,000	\$ 2,190,000
Amount paid up in cash.....	180,000	876,000

ASSETS IN CANADA.

Stocks and bonds, viz. :—

	Par value.	
Consolidated 2½ per cent stock.....	£ 22,000	
Carried out at market value.....		\$ 100,000 00
Cash at head office in Canada.....		2,189 31
Cash in banks on current account (Bank of Toronto, Montreal).....		1,464 88
Cash in hands of agents in Canada.....		24,828 50
Office furniture and plans.....		3,366 08
Total assets in Canada.....		\$ 131,848 77

LIABILITIES IN CANADA.

Net amount of fire losses adjusted but not due.....	\$ 27 50
Net amount of fire losses claimed but not adjusted.....	12,396 50
Net amount of losses resisted, in suit (accrued in 1893).....	2,000 00
Total amount of unsettled claims for fire losses in Canada.....	\$ 14,424 00
Reserve of unearned premiums upon all unexpired fire risks.....	123,875 61
Total liabilities in Canada.....	\$ 138,299 61

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 288,722 38
Deduct reinsurance, rebate, abatement and return premiums.....	46,422 62
Net cash received for premiums.....	\$ 192,299 76
*Interest and dividends on stocks.....	2,945 00
Interest from Bank of Toronto.....	244 55
Sundry.....	37 08
Total income in Canada.....	\$ 195,526 39

*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 \$15,585.33).....	\$	15,312	81
Deduct amount received for reinsurance from other companies.....		1,208	86
Net amount paid during the year for said losses.....	\$	14,103	95
Amount paid for losses occurring during the year.....	\$	105,658	06
Deduct reinsurance.....	\$1,537	69	
Deduct savings and salvage.....	903	61	
		2,441	30
Net amount paid during the year for the said losses.....	\$	103,216	76
Total net amount paid during the year for fire losses in Canada.....	\$	117,320	71
Commission or brokerage in Canada.....		32,158	48
Salaries, fees and all other charges of officials in Canada.....		8,440	68
Taxes in Canada.....		2,817	63
Miscellaneous payments, viz.:—			
Postage and telegrams, \$992.25; exchange, \$235.52; rent, \$1,311.25; travelling, \$1,170.49; advertising, \$1,080.71; stationery, \$824.73; express, \$33.48; subscriptions to mercantile agencies \$112.50; tariff associations, \$1,142.76; plans, \$294.91; sundry accounts, \$669.83; sundries, \$148.08; furniture, \$1,106.55....		9,123	06
Total expenditure in Canada.....	\$	169,860	56

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Policies in force at date of last statement.....	6,415	\$ 10,730,112	\$ 164,706 63
Taken during the year—new.....	4,822	11,983,307	182,914 09
do renewed.....	2,486	4,139,706	70,177 17
Total.....	13,723	\$ 26,853,125	\$ 417,797 89
Deduct terminated.....	5,906	10,775,495	177,393 99
Gross in force at end of year.....	7,817	\$ 16,077,630	\$ 240,403 90
Deduct reinsured.....		1,003,647	17,539 84
Net in force at 31st December, 1894.....	7,817	\$ 15,073,983	\$ 222,864 06
Total number of policies in force at date.....	7,817		
Total net amount.....			\$15,073,983 00
Total premiums thereon.....			222,864 06

(Received, 14th February, 1895.)

THE UNION ASSURANCE SOCIETY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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- assurance	223,456	17	5
Premiums after deduction of re- assurance.....	402,113	13	5	Expenses of management.....	49,252	2	5
				Contributions to fire brigades.....	1,357	1	11
				Commission.....	79,257	4	3
				Bad debts written off.....	78	12	8
				Balance carried to profit and loss account.....	48,711	14	9
				Amount of fire reserve fund at the end of the year.....	323,539	0	0
	<u>£</u>	<u>725,652</u>	<u>13 5</u>		<u>£</u>	<u>725,652</u>	<u>13 5</u>

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance from last year.....	20,798	4	5	Dividends to shareholders.....	40,500	0	0
Interest and dividends.....	35,315	11	2	Income tax on interest and divid- ends.....	977	16	8
Profit realized on investments.....	153	15	0	Expenses of management not car- ried to other accounts.....	1,050	0	0
Balance from fire account.....	48,711	14	9	Pensions granted to retired officers of the society.....	1,860	5	11
				Balance.....	60,591	2	9
	<u>£</u>	<u>104,979</u>	<u>5 4</u>		<u>£</u>	<u>104,979</u>	<u>5 4</u>

GENERAL RESERVE—FIRE AND LIFE.

LIABILITIES.		£	s.	d.	ASSETS.		£	s.	d.
Subscribed capital.....	£450,000	0	0		Mortgages on property within the United Kingdom.....	389,925	0	0	
Of which is paid up..	180,000	0	0		Mortgages on property out of the United Kingdom.....	27,000	0	0	
Life reserve fund....	350,000	0	0		<i>Investments</i> —				
Fire reserve fund....	323,539	0	0		British government securities....	20,900	0	0	
Mortgage reserve fund.....	10,000	0	0		Indian “ “.....	24,808	8	7	
Profit and loss ac- count.....	60,591	2	9		Foreign “ “.....	1,632	19	2	
					United States Government and State Securities.....	78,029	0	0	
	£924,130	2	9		United States municipal bonds..	67,592	14	8	
Outstanding fire losses	41,980	1	7		Bank stock.....	25,600	0	0	
“ “ charges	1,555	18	7		Railway and other debentures and debenture stocks.....	66,433	9	0	
“ “ dividends	20,701	15	0		Railway and other stocks and shares, preference and ordinary	45,347	15	0	
Reinsurance pre- miums due to other companies.....	11,814	14	9		Loans on railway and other securities.....	18,000	0	0	
					Loans on rates.....	4,026	13	4	
					“ “ shares of the society....	1,775	0	0	
					House property.....	104,727	7	9	
					Branch offices and agents' bal- ances.....	80,460	4	3	
					Outstanding premiums.....	6,838	3	10	
					Reinsurance premiums due from other companies.....	10,260	3	1	
					Outstanding interest due but not received.....	3,003	17	6	
					Outstanding interest, accrued but not due.....	6,165	4	11	
					Cash on deposit.....	1,567	10	8	
					“ in hand and on current account	16,089	0	11	
						17,656	11	7	
Liabilities life department.....	1,708,503	15	1		Assets life department.....	1,708,503	15	1	
	<u>£2,708,686</u>	<u>7 9</u>				<u>£2,708,686</u>	<u>7 9</u>		

Department of Finance—Insurance Branch.

THE UNITED FIRE INSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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, 1877; License issued in Canada, 30th Dec., 1890.)

CAPITAL.

Amount of joint stock capital subscribed for.....	£	250,000
Amount paid up in cash.....		<u>100,000</u>

ASSETS IN CANADA

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

	Par value.	Market value.
Province of Quebec debentures.....	\$ 85,653 33	\$ 90,792 52
Province of Manitoba debentures.....	9,246 67	10,078 85
City of Belleville debentures.....	7,000 00	7,164 50
Canada 4 per cent stock.....	74,615 73	79,092 67
Total par and market value.....	<u>\$ 176,515 73</u>	<u>\$ 187,128 54</u>
Carried out at market value.....		\$ 187,128 54
Cash at head office in Canada.....		443 71
Cash in Molson's Bank.....		3,500 42
Cash in the hands of agents in Canada.....		17,351 58
Office furniture and plans.....		<u>4,500 00</u>
Total assets in Canada.....		<u>\$ 212,924 25</u>

LIABILITIES IN CANADA.

Net amount of losses in Canada, claimed but not adjusted (\$3,360 of which accrued in previous year).....	\$	18,040 85
Total net amount of unsettled claims for fire losses in Canada.....	\$	18,040 85
Reserve of unearned premiums for all unexpired fire risks in Canada...		<u>107,103 79</u>
Total liabilities in Canada.....	\$	<u>125,144 64</u>

INCOME IN CANADA.

Gross cash received for premiums.....	\$	188,082 12
Deduct amount received for reinsurance, &c.....		<u>31,632 59</u>
Net cash received for premiums.....	\$	156,449 53
Received for interest in Canada.....		315 00
*Received for interest and dividends on stock, &c.....		6,338 81
Endorsement fees.....		<u>199 40</u>
Total income in Canada.....	\$	<u>163,302 74</u>

* Interest paid direct to head office, Manchester, England.

UNITED FIRE—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$22,006.16).....	\$	19,113	79
Deduct amount received for reinsurance.....		1,072	22
Net amount paid during the year for said losses.....	\$	18,041	57
Paid for losses occurring during the year.....	\$	105,300	56
Deduct savings and salvage.....	\$	762	28
Deduct amount received for reinsurance.....		1,045	56
-Total deductions.....		1,807	84
Net amount paid during the year for said losses.....	\$	103,492	72
Net amount paid during the year for fire losses.....	\$	121,534	29
Commission or brokerage in Canada.....		27,262	43
Salaries, fees and all other charges of officials in Canada.....		11,103	14
Taxes in Canada.....		3,086	52
Miscellaneous payments, viz.:—Postage, telegraph and exchange, \$1,960.15; printing, stationery and supplies, \$1,509.51; Underwriters' Association, \$1,044.32; rent, \$1,532.00; insurance department, \$102.54; plans, \$1,992.18; office expenses, Winnipeg, \$937.48; travelling expenses, \$1,620.97; advertising, \$854.55; solicitor's fees, \$613.49; auditors' fees, \$400.00; sundries, \$630.05.....		13,197	24
Total expenditure in Canada.....	\$	176,183	62

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon
Policies in force at date of last statement.....	\$ 17,411,446	\$ 245,983 99
Taken during the year, new.....	8,774,002	125,845 92
do do renewed.....	3,495,959	63,053 76
Total.....	\$ 29,681,407	\$ 434,883 67
Deduct terminated.....	15,223,110	223,306 47
Gross in force at end of year.....	\$ 14,458,297	\$ 211,577 20
Deduct reinsured.....	148,443	2,160 10
Net in force at 31st December, 1894.....	\$ 14,309,854	\$ 209,417 10
Total number of policies in force in Canada at date.....	No return	
Total net amount in force at date.. ..	\$14,309,854	00
Total premiums thereon.....	209,417	10

(Received, 26th February, 1895.)

Department of Finance—Insurance Branch.

THE WESTERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

President—A. M. SMITH. *Managing Director*—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.....	<u>1,000,000 00</u>

(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.....	63,273 98
Interest due and unpaid on said loans.....	\$ 1,158 26
Interest accrued and unpaid on said loans.....	832 83
Total interest carried out.....	1,991 09

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	55,200 00
Shelburne debentures.....	2,500 00	2,792 64
Arthur do.....	3,000 00	3,265 60
Tilsonburg do.....	3,000 00	3,475 50
York do.....	4,300 00	4,644 00
Owen Sound do.....	5,200 00	5,439 20
United States registered bonds.....	341,000 00	386,182 50
Georgia state bonds.....	25,000 00	26,250 00
City of Richmond.....	42,000 00	42,000 00
Board of Trade debentures.....	2,500 00	2,500 00
Collingwood do.....	1,200 00	1,200 00
Freehold Loan and Savings Co. stock.....	10,200 00	13,668 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.....	22,500 00	25,000 00
Canada Permanent Loan and Savings Co. stock.....	10,710 00	17,671 50
do do debentures.....	2,400 00	2,400 00
Dominion Savings and Loan Co. stock.....	15,000 00	11,250 00
Imperial Loan and Investment Society stock.....	28,320 00	31,718 40
British America Assurance Co. stock.....	194,350 00	229,972 05
City of Columbus bonds.....	50,000 00	52,750 00
City of Toledo bonds.....	50,000 00	51,125 00
Central Canada Loan Co. debentures.....	25,000 00	25,000 00

WESTERN—Continued.

Stock and bonds held by the Company—Continued.

Kingston debentures.....	\$ 21,300 00	\$ 23,110 50
London do	44,000 00	44,000 00
Montreal do	46,000 00	46,000 00
Portland, Oregon, debentures.....	50,000 00	56,000 00
Toronto debentures.....	60,000 00	60,000 00
Winnipeg do	24,000 00	25,440 00
Total par and market values.....	<u>\$ 1,331,030 00</u>	<u>\$ 1,466,415 64</u>

Carried out at market value.....\$1,466,415 64
 Cash on hand at head office.....2,525 23

Cash in banks, &c., viz. :—

Canadian Bank of Commerce, Toronto.....	\$ 65,221 26
Ontario Bank, Toronto.....	24,349 23
Alex. Laird and Wm. Gray, agents Canadian Bank of Commerce, New York.....	119,377 13
Corn Exchange National Bank, Chicago.....	157 24
Bank of Nova Scotia, St. John, N. B.....	2,332 42
Bank of Montreal, St. John, N. B.....	886 60
Merchants Bank of Halifax, Halifax.....	2,898 76
Bank of Commerce, Buffalo.....	191 84
Ontario Industrial Loan and Investment Co., special deposit.....	10,000 00
Central Canada Loan and Savings Co., special deposit.....	20,000 00

Total.....245,414 48
 Interest unpaid, due and accrued, on stocks, &c.....5,350 17
 Agents' balances.....341,606 87
 Bills receivable.....79,003 47
 Sundry, viz. :—

Office furniture, maps, &c.....	\$ 63,226 34
Due from other companies for reinsurance on losses already paid.....	42,297 83

105,524 17

Total net assets.....\$2,376,105 10

LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of losses, unsettled, but not resisted :—

Fire.....	\$ 19,491 54
Inland marine.....	1,991 00
Ocean.....	3,106 18
Total.....	\$ 24,588 72
Net amount of fire losses resisted, in suit.....	389 92

Total net amount of unsettled claims in Canada.....\$ 24,978 64

Reserve of unearned premiums for outstanding risks in Canada :—

Fire.....	\$241,084 02
Inland marine.....	Nil.
Ocean.....	11,211 80

Total reserve of unearned premiums for risks in Canada.....252,295 82
 Dividends declared and due and remaining unpaid.....1,015 53
 Bills payable.....1,485 55

Total liabilities (excluding capital stock) in Canada.....\$ 279,775 54

Department of Finance—Insurance Branch.

WESTERN—Continued.

(2) Liabilities in other Countries.

Net amount of losses unsettled but not resisted:—

Fire.....	\$ 138,985 21
Inland marine.....	30,629 01
Ocean.....	3,281 12
Total.....	\$ 172,895 34
Net amount of fire losses resisted, in suit.....	41,116 00

Total net amount of unsettled claims in other countries.. ..\$ 214,011 34
 (\$17,885.21 of fire losses accrued in previous years.)

Reserve of unearned premiums:—

Fire.....	\$ 815,208 75
Inland marine.....	27,233 11
Ocean marine.....	20,987 75

Total reserve..... 863,429 61

Total liabilities in other countries.....\$1,077,440 95

Total liabilities (excluding capital stock) in all countries.....\$1,357,216 49

Capital stock paid up.....\$1,000,000 00

Surplus beyond all liabilities and capital stock..... \$ 18,888 61

INCOME.

For Fire Risks.

	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 502,106 81	\$1,919,171 91
Deduct reinsurance, rebate, abatement and return premiums.....	182,258 62	650,706 41
Net cash received for fire premiums.....	\$ 319,848 19	\$1,268,465 50

For Inland Marine Risks.

Gross cash received for premiums.....	\$ 51,009 94	\$ 366,368 51
Deduct reinsurance, &c.....	39,977 08	64,956 96
Net cash received for inland marine premiums.....	\$ 11,032 86	\$ 301,411 55

For Ocean Risks.

Gross cash received for premiums.....	\$ 143,572 86	\$ 134,504 72
Deduct reinsurance, &c.....	35,787 85	36,322 28
Net cash received for ocean premiums.....	\$ 107,785 01	\$ 98,182 44
Total net cash received for premiums.....	\$ 438,666 06	\$1,668,059 49

Total net cash received for premiums in all countries.....\$2,106,725 55

Received for interest and dividends..... 77,240 66

Total cash income.....\$2,183,966 21

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 \$212,169 84)	\$ 27,779 60	\$ 158,923 64
Paid for losses occurring during the year	\$ 234,140 55	\$ 819,879 45
Less received for savings and salvage and reinsurance	50,283 06	141,881 96
Net amount paid for said losses	<u>\$ 183,857 49</u>	<u>\$ 677,997 49</u>
Total net amount paid during the year for fire losses	<u>\$ 211,637 09</u>	<u>\$ 836,921 13</u>
<i>For Inland Marine Losses.</i>		
Paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$40,989 00)	245 00	\$ 53,119 31
Paid for losses occurring during the year	\$ 23,628 45	\$ 256,448 86
Less savings and salvage and reinsurance	14,459 47	90,803 55
Net amount paid for said losses	<u>\$ 9,168 98</u>	<u>\$ 165,645 31</u>
Total net amount paid during the year for inland marine losses	<u>\$ 9,413 98</u>	<u>\$ 218,765 62</u>
Total net amount paid during the year for fire and inland marine losses, viz.—		
In Canada	\$ 221,051 07	
In other countries		1,055,686 75
Total		<u>\$1,276,737 82</u>
Net amount paid during the year for ocean losses (of this amount \$12,675.79 was incurred in previous years)		140,278 14
Paid for dividends on capital stock		98,446 21
Commission or brokerage		379,788 55
Salaries, fees and all other charges of officials		105,638 34
Taxes		50,512 04
Miscellaneous payments, viz. :—		
Printing and advertising, \$20,274.04; postage, telegrams and express, \$18,991.48; law expenses, \$3,182.83; president's and directors' fees, \$5,500; books, stationery, supplies, &c., \$4,973.46; local boards, \$21,520.41; supervision of business, \$89,928.56; sundries, \$7,219.94		171,590 72
Total cash expenditure		<u><u>\$2,222,991 82</u></u>

CASH ACCOUNT.

1893.	<i>Dr.</i>	
Dec. 31. To balance in hand and in banks as at this date		\$ 342,067 39
1894.		
Dec. 31. To income as above		2,183,966 21
		<u>\$2,526,033 60</u>
1894. <i>Cr.</i>		
Dec. 31. By expenditure during year as above		\$2,222,991 82
Investments		16,602 07
Borrowed money returned		38,500 00
Balance in hand and in banks at this date		247,939 71
		<u><u>\$2,526,033 60</u></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.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
<i>Fire Risks.</i>						
Gross policies in force at date of last statement.....	48,322,925	538,402 71	134,576,752	1,800,386 23	182,899,677	2,338,788 94
Taken during the year (new and renewed).....	37,392,332	539,671 71	117,301,474	1,597,047 82	154,693,806	2,136,719 53
Total	85,715,257	1,078,074 42	251,878,226	3,397,434 05	337,593,483	4,475,508 47
Deduct terminated.....	35,100,477	459,940 24	129,944,529	1,742,476 01	165,045,006	2,202,416 25
Gross in force at end of year	50,614,780	618,134 18	121,933,697	1,654,958 04	172,548,477	2,273,092 22
Deduct reinsured.....	10,896,342	145,187 48	4,517,578	46,172 21	15,413,920	191,359 69
Net in force 31st Dec. 1894..	39,718,438	472,946 70	117,416,119	1,608,785 83	157,134,557	2,081,732 53
<i>Inland Marine Risks.</i>						
Gross policies in force at date of last statement.....			7,791,591	92,897 51	7,791,591	92,897 51
Taken during the year.....	5,823,673	54,494 48	46,001,006	357,345 43	51,824,679	411,839 91
Total	5,823,673	54,494 48	53,792,597	450,242 94	59,616,270	504,737 42
Deduct terminated.....	5,823,673	54,494 48	45,719,264	364,354 94	51,542,937	418,849 42
Gross in force at date.....			8,073,333	85,888 00	8,073,333	85,888 00
Deduct reinsured.....			1,872,482	31,421 78	1,872,482	31,421 78
Net in force 31st Dec., 1894..			6,200,851	54,466 22	6,200,851	54,466 22
<i>Ocean Risks.</i>						
Gross policies in force at date of last statement.....	365,840	14,548 26	1,328,708	61,173 60	1,694,548	75,721 86
Taken during the year.....	11,489,343	104,124 71	6,097,237	68,757 83	17,586,580	172,882 54
Total	11,855,183	118,672 97	7,425,945	129,931 43	19,281,128	248,604 40
Deduct terminated.....	11,521,100	105,736 17	6,764,953	99,835 68	18,286,053	205,571 85
Gross in force at end of year.	334,083	12,936 80	660,992	30,095 75	995,075	43,032 55
Deduct reinsured.....	20,000	1,725 00	131,489	9,108 00	151,489	10,833 00
Net in force 31st Dec., 1894..	314,083	11,211 80	529,503	20,987 75	843,586	32,199 55

Total number of policies in force at date..... No return.
Total net amount in force..... \$164,178,994 00
Total premiums thereon..... 2,168,398 30

(Received, 27th February, 1895.)

Department of Finance—Insurance Branch.

STATEMENTS

OF

LIFE INSURANCE COMPANIES

LIST OF COMPANIES

BY WHICH THE BUSINESS OF LIFE INSURANCE WAS TRANSACTED IN THE DOMINION, DURING THE YEAR ENDED 31ST DECEMBER, 1894.

- 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 *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, 1894.

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.	1,500,000 00

ASSETS IN CANADA.

Amount of loans made to Canadian policy holders on the company's policies, assigned as collaterals (\$147,365.00 of this amount belongs to policies issued subsequent to 31st March, 1878).....	\$ 173,415 00
Premium obligations on Canadian policies in force (\$16,474.71 of this amount belongs to policies issued subsequent to 31st March, 1878).	49,773 28
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	143,640 00
City of Hull do	40,000 00	41,200 00
Montreal Harbour do	60,000 00	64,800 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	228,250 00
Town of Coaticook do	21,000 00	21,000 00
Province of Quebec do	153,000 00	165,240 00
Town of Mount Forest do	20,000 00	20,600 00
Town of Lévis do	28,000 00	28,000 00
City of Brantford do	100,000 00	102,000 00
City of Vancouver do	225,000 00	245,250 00
City of St. Hyacinthe do	30,000 00	30,000 00
City of Three Rivers do	32,500 00	35,100 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 39
Town of Toronto Junction do	97,810 52	97,810 52
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	54,457 19
City of Belleville do	50,000 00	51,500 00
Côte St. Antoine do	100,000 00	103,000 00
Town of Galt do	50,000 00	51,500 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 00	43,151 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	209,090 00
Prince Edward Island do	100,000 00	103,000 00
United States Government do	150,000 00	171,000 00
Protestant Hospital for Insane bonds	74,000 00	76,220 00
Province of Quebec bonds	100,000 00	110,000 00

Total par and market values.....	\$3,634,672 81	\$3,825,884 63
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ÆTNA LIFE—Continued.

Carried out at market value.....	\$3,825,884 63
Gross premiums due and uncollected on Canadian policies in force.....	\$13,475 87
Gross deferred premiums on same.....	20,867 13
Total outstanding and deferred premiums.....	\$34,343 00
Deduct cost of collection at 10 per cent.....	3,434 30
Net outstanding and deferred premiums.....	30,908 70
Total assets in Canada.....	<u>\$4,079,981 61</u>

LIABILITIES IN CANADA.

Under Policies issued previous to 31st March, 1878.

*Amount computed or estimated to cover the net present value of all Canadian policies in force.....	\$1,500,000 00
Claims for death losses adjusted but not due, and unadjusted but not resisted..	\$ 2,608 00
Claims for matured endowments due and unpaid.....	4,193 00
Net amount of unpaid claims.....	6,801 00
(Of this amount \$2,410 matured endowments accrued in previous years).	
Amount of dividends or bonuses to Canadian policy-holders due and unpaid.....	1,346 00
Total liabilities in respect of said policies in Canada.....	<u>\$1,508,147 00</u>

Under Policies issued subsequent to 31st March, 1878.

*Amount computed or estimated to cover the net present value of all Canadian policies in force.....	\$3,450,000 00
Claims for death losses adjusted but not due, and unadjusted but not resisted..	\$ 3,147 00
Claims for matured endowments due and unpaid.....	2,785 00
Net amount of unpaid claims.....	5,932 00
(Of this amount \$203 death claims accrued in previous years.)	
Amount of dividends or bonuses to Canadian policy-holders due and unpaid.....	4,247 83
Total liabilities in respect of said policies in Canada.....	<u>\$3,460,179 83</u>
Total liabilities in Canada.....	<u>\$4,968,326 83</u>

INCOME IN CANADA.

Cash received for premiums.....	\$ 449,612 18
Premium obligations taken in part payment of premiums.....	7,031 72
Premiums paid by dividends, including reconverted additions.....	131,665 86
Total premium income.....	\$ 588,309 76
Received for interest on premium notes and policy loans.....	10,217 72
Total income in Canada during the year.....	<u>\$ 598,527 48</u>

*Based on Institute of Actuaries H. M. Table of Mortality, with 4½ per cent interest. Estimated by the Department.

Department of Finance—Insurance Branch.

ÆTNA LIFE—Continued.

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada.....	\$ 189,845 72
Premium and other obligations used in payment of the same.....	4,020 03
Total amount paid for death claims.....	<u>\$ 193,865 75</u>
(Of this amount \$33,644.90 accrued in previous years)	
Cash paid for matured endowments.....	\$ 220,103 13
Premium and other obligations used in payment of the same.....	12,166 87
Total amount paid for matured endowments.....	<u>\$ 232,270 00</u>
(Of this amount \$2,780 accrued in previous years.)	
Total amount paid for death claims and matured endowments.....	<u>\$ 426,135 75</u>
Cash paid for surrendered policies.....	42,105 64
Premium obligations used in purchase of surrendered policies.....	1,629 00
Cash dividends paid policy-holders and applied in payment of premiums in Canada.....	131,665 86
Premium obligations used in payment of dividends to policy-holders in Canada.....	2,129 54
Total net amount paid to policy-holders in Canada.....	<u>\$ 603,665 79</u>
Cash paid for commissions, salaries and other expenses of officials in Canada.....	50,910 35
Taxes, licenses, fees or fines.....	1,619 89
Miscellaneous payments, viz. :—	
Postage, \$2,350.92; telegraph, \$82.24; express, \$337.66; stationery, \$313.28; advertising, \$17.50; printing, \$106.02; exchange, \$242.25; medical examiners, \$1,574.00; travelling expenses, \$8.85; legal expenses, \$1.....	<u>5,033 72</u>
Total expenditure in Canada.....	<u>\$ 661,229 75</u>

PREMIUM CREDIT ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 20,598 11
do received during the year.....	4,693 00
	<u>\$ 25,291 11</u>
Amount of obligations used in payments of claims.....	\$ 716 00
do used in purchase of surrendered policies.....	1,629 00
do redeemed in cash.....	1,086 00
Total deductions.....	<u>\$ 3,431 00</u>
Balance—premium credits at end of year.....	<u>\$ 21,860 11</u>

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 30,329 58
do received during the year.....	2,383 72
	<u>\$ 32,713 30</u>
Amount of obligations used in payment of claims.....	\$ 2,500 02
do used in purchase of surrendered policies.....	131 01
do used in payment of dividends to policy-holders..	2,129 54
do redeemed in cash.....	39 56
Total deductions.....	<u>\$ 4,800 13</u>
Balance—note assets at end of year.....	<u>\$ 27,913 17</u>

AETNA LIFE—Continued.

MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year as taken in Canada.....	501	
Amount of said policies.....		\$ 614,543 00
Number of policies become claims in Canada during the year...	341	
Amount of said claims.....		415,014 00
Number of policies in force in Canada at date	12,620	
Amount of said policies.....		<u>16,271,293 00</u>

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death.....	154	\$ 180,617 00
2. By maturity.....	187	234,397 00
3. By expiry.....	77	132,700 00
4. By surrender (for which cash value has been paid, \$42,105.64)	94	124,775 00
5. By surrender, \$129,096 (for which paid-up policies have been granted to amount of \$50,344). Difference of amounts carried out		78,752 00
6. By lapse.....	150	<u>286,140 00</u>
Total.....	662	<u>\$ 1,037,381 00</u>

	No.	Amount.
Policies in force at beginning of year.....	12,813	\$16,608,155 00
Policies issued during the year.....	669	863,010 00
Policies terminated as above and by change to paid-up policies.	771	1,087,725 00
Policies terminated otherwise, not taken.....	91	112,147 00
Policies in force at date of statement.....	12,620	<u>16,271,293 00</u>

Number of insured lives at beginning of year	11,446
Number of new insurers during the year.....	345
Number of deaths during the year among insured.....	127
Number of insured whose policies have been terminated during the year otherwise than by death.....	344
Number of insured lives at date of statement.....	<u>11,320</u>

DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

Policies in force at beginning of year in Canada.....	9,583	\$12,661,551 00
Policies issued during the year.....	612	757,590 00
Policies terminated as above and by change to paid-up policies	603	828,399 00
Policies not taken.....	91	112,147 00
Policies in force at date of statement.....	9,501	<u>12,478,595 00</u>

(Received, 28th February, 1895.)

Department of Finance—Insurance Branch.

ÆTNA LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1894.

INCOME DURING THE YEAR 1894.

Total premium income (including accident premiums \$150,959.92).\$	4,984,304 01
Cash received for interest upon mortgage loans (including accident, \$7,516.83).....	1,265,129 68
Cash received for interest on bonds owned and dividends on stock...	585,441 34
do do premium notes, loans and liens.....	78,130 40
do do collateral loans due the company.....	49,582 69
do do deposits.....	28,621 78
do rents.....	32,315 09
do as discount on endowment claims paid in advance.	3,582 35
do dividends and surrender values on reinsurance.....	568 34
Total income (including accident).....	\$7,027,675 68

DISBURSEMENTS DURING THE YEAR 1894.

Cash paid for losses and matured endowments (including accident losses \$66,502.99).....	\$2,874,422 61
Premium notes, loans or liens used in the purchase of surrendered policies and voided by lapse.....	12,977 64
Premium notes, loans or liens used in payment of dividends to policy holders.....	42,597 87
Cash dividends paid policy holders.....	764,261 16
Surrender values paid in cash.....	213,294 09
Surrender values applied to pay running premiums.....	15,456 25
Surrender values applied to purchase paid up insurance and annuities	247,130 90
Cash paid stockholders for interest or dividends...	150,000 00
Commissions to agents (including accident \$43,229.02).....	562,707 08
Taxes (including accident \$2,400).....	119,957 20
Insurance department fees and agents' licenses....	11,912 63
Rent (including accident \$144.66).....	24,529 30
Salaries of officers and office employees (including accident \$5,436.08).	105,189 61
Miscellaneous expenses (including accident \$17,250.33)	170,346 59
Total disbursements (including accident).....\$	5,314,782 94

ASSETS.

Cost of real estate, less encumbrances.....\$	517,662 32
Loans on bonds and mortgages (first liens) on real estate (including accident loans,\$112,100).....	22,072,740 25
Loans secured by pledge of bonds, stock and other marketable colla- terals.....	534,124 31
Loans made in cash to policy holders on the company's policies assigned as collaterals.....	636,658 62
Premium notes, loans or liens on policies in force.....	769,932 42
Cost value of bonds and stocks owned absolutely.....	11,726,720 16
Cash on hand and in banks (including accident, \$24,990.09)	4,185,495 54
Agents' ledger balances.....	15,829 29
Bills receivable.....	5,537 40
Total net or ledger assets (including accident).....	\$40,464,700 31

ÆTNA LIFE—*Concluded.*

OTHER ASSETS.

Interest due and accrued (including \$453.83 accident)	\$ 599,318 26
Market value of stocks and bonds over cost.....	653,992 62
Net amount of uncollected and deferred premiums.....	334,153 25
<hr/>	
Total assets as per books of company (including accident).....	\$ 42,052,166 44
Deduct items not admitted.....	21,366 69
<hr/>	
Total assets (less items not admitted)	\$ 42,030,799 75

LIABILITIES.

Net reinsurance reserve, Actuaries Table of Mortality, 4 per cent....	\$ 34,321,368 00
Reserve on accident policies.....	63,130 34
Total unsettled claims (including accident, \$19,246.66).....	300,486 66
Amount of all unpaid dividends or surplus, or other description of profits due policy-holders..	460,450 70
Premiums paid in advance.....	4,448 53
Bills payable.....	5,175 63
Contingent surrender values	16,978 35
<hr/>	
Total liabilities (including accident)	\$ 35,172,038 21
<hr/>	
Gross surplus on policy-holders' account.....	\$ 6,858,761 54

RISKS AND PREMIUMS.

LIFE.

Number of new policies issued during the year.....	9,193
Amount of said policies	\$ 17,191,601 00
Number of policies terminated during the year.....	8,872
Amount terminated.....	17,499,387 00
Number of policies in force at date of statement.....	83,370
Net amount of said policies.....	135,907,796 00

ACCIDENT.

Number of policies issued during the year.....	9,900
Amount of said policies.....	\$ 39,319,750 00
Number of policies terminated during the year.....	8,074
Amount terminated.	30,202,500 00
Number of policies in force at date of statement.....	7,479
Net amount of said policies.....	29,772,550 00

HARTFORD, 1st March, 1895.

Department of Finance—Insurance Branch.

THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

President—Rt. Hon. Sir JOHN GORST, 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, 1883.)

No capital.

ASSETS IN CANADA.

Value of real estate in Canada held by the company	\$ 157,597 44
Mortgages on real estate in Canada	1,436,897 00
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals.....	86,249 31
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	16,878 48
Cash in Bank of Montreal.....	17,963 63
Agents' ledger balances	7,708 96
Interest due.....	\$ 13,156 28
Interest accrued.....	23,295 72
Total.....	36,452 00
Rents due.....	\$ 174 00
Rents accrued.....	1,028 67
Total	1,202 67
Gross premiums due and uncollected on Canadian policies in force	\$ 47,263 70
Deduct cost of collection, at 10 per cent.....	4,726 37
Not outstanding premiums.....	42,537 33
Net assets in Canada.....	\$1,928,073 49

LIABILITIES IN CANADA.

*Amount of reserve on all outstanding policies in Canada.....	\$1,000,000 00
Claims for death losses due and unpaid	\$ 1,015 50
do resisted in suit	5,000 00
Total amount of unsettled claims in Canada.....	6,015 50
Total liabilities in Canada.....	\$1,006,015 50

*Estimated by the Department, on basis of Institute of Actuaries' H.M. Table with 4½ per cent interest.

BRITISH EMPIRE—Continued.

INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life policies in Canada.....	\$ 220,121 53
Deduct premiums paid to other companies for reinsurance.....	14,363 24
Net premium income.....	\$ 205,758 29
Received for rents.....	5,483 49
All other income (interest on mortgages, &c.).....	87,819 83
Total income in Canada.....	\$ 299,061 61

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada.....	\$ 76,537 50
Deduct amount received for reinsured death claims.....	12,800 00
Net amount paid on account of death claims in Canada.....	\$ 63,737 50
Net amount paid on account of matured endowments.....	8,286 00
Cash paid to annuitants.....	454 22
Amount paid for surrendered policies.....	11,493 26
Cash dividends paid to Canadian policy-holders.....	16,897 87
Total net amount paid to policy-holders in Canada.....	\$ 100,868 85
Cash paid for commissions, salaries and other expenses of officials in Canada.....	30,950 14
Cash paid for taxes.....	1,721 13
Miscellaneous payments, viz:—	
Charges, \$1,566.89; travelling expenses, \$1,955.55; stationery, \$511.05; legal expenses, \$906.61; rent, \$1,636.74; advertising, \$874.60.....	9,451 44
Total expenditure in Canada.....	\$ 142,991 56

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	298
Amount of said policies.....	\$ 722,319 17
Number of policies become claims in Canada during the year... ..	25
Amount of said claims.....	48,018 50
Number of policies in force in Canada at date.....	3,033
Amount of said policies.....	\$6,377,750 28
Bonus additions thereon.....	80,200 77
Total.....	\$6,457,951 05
Less amount of said policies reinsured in other licensed companies in Canada..	302,483 00
Net amount in force, 31st December, 1894.....	6,155,468 05

Department of Finance—Insurance Branch.

BRITISH EMPIRE—Continued.

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$652.50).....	20	\$ 39,732 50
2. By maturity (including bonus additions, \$386).....	5	8,286 00
3. By expiry.....	1	20,000 00
4. By surrender (including bonus additions, \$1,303.50).. (For which cash value has been paid, \$14,750.19.)	78	146,085 17
5. By surrender		\$ 60,637 50
(For which paid up policies have been granted to amount of \$21,735.17.)		
Difference of amounts carried out.....		38,902 33
6. By lapse (including bonus additions, \$274.50.).....	109	138,578 25
Total (including \$3,254 bonus additions)....	213	\$ 391,584 25

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$44,439.27).....	3,015	\$6,204,700 63
Policies issued during the year.....	313	742,319 17
Bonuses added during the year.....		39,015 50
Reinstated	4	9,000 00
Policies terminated as above (including bonus additions, \$3,254).....	213	391,584 25
Policies not taken.....	86	145,500 00
Policies in force at date of statement (including bonus addi- tions, \$80,200.77.). ...	3,033	6,457,951 05

Number of insured lives at beginning of year in Canada.....	2,931
Number of new insurers during the year.....	315
Number of deaths during the year among the insured.....	19
Number of insured whose policies have been terminated during the year otherwise than by death.....	279
Number of insured lives at date of statement.....	2,948

(Received, 28th February, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

NEW BUSINESS.

The proposals received during the year were 1199 in number, for the assurance of £741,980. The policies issued were 976, assuring £535,659, of which amount £80,560 was reassured with other companies, making the net new sums assured £455,099. The new premiums were £18,943 gross, and £16,841 after deduction of re-assurances.

Five immediate annuities were granted for £254 5s. 10d., the consideration money received being £2,240.

BRITISH EMPIRE—*Continued.*

DEATH CLAIMS.

Of the lives assured 334 died during the year. The claims thus arising under 383 policies amounted to £121,286, including reversionary bonus. The claims were less by £12,831 than those of last year, and were well within the expectation on the basis of the Institute of Actuaries' Mortality Table both as regards number and amount.

Four annuitants, in receipt of £80 5s. 2d. per annum, died during the year.

INTEREST.

The rate of interest earned upon the invested funds was over £4 7s. 6d. per cent. The rate calculated upon the total funds, invested and uninvested, was £4 5s. 9d. per cent, after deducting income tax.

EXPENDITURE.

The amount disbursed in management and commission was diminished in the normal items, but the total outgoings were increased owing to the expenses incidental to the triennial valuation and the resulting distribution of bonus among the members. The proportionate working charges remain, however, less than 18 per cent of the premium income.

PREMIUM INCOME.

The total premium income for the year was £197,445, after deducting payments for re-assurances.

FUNDS.

The total funds on 31st December, 1894, amounted to £1,769,904, showing an increase of £60,179 during the year, notwithstanding the payment of £24,149 in cash bonus.

BUSINESS IN FORCE.

The policies in force on 31st December, 1894, were 20,187 in number, assuring (after deduction of reassurances) £6,420,000, including bonus additions.

DEPUTATION TO CANADA.

In the course of the year a deputation, consisting of the chairman and the actuary, proceeded to Canada, to inquire into the business of the company's branch at Montreal, and to investigate the position of the mortgages in the Dominion, amounting, as stated in the balance sheet, to £301,649. The securities in which the company is interested were investigated by the deputation, nearly all the properties personally inspected and independent valuations obtained. The directors are pleased to be able to report that the interest payments are well maintained and the position of these securities is satisfactory.

Department of Finance—Insurance Branch.

BRITISH EMPIRE—Concluded.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

	£	s.	d.	£	s.	d.
Amount of funds at the beginning of the year.....	1,709,725	0	8	121,286	16	5
Premiums (less reassurances).....	197,445	17	10	10,174	6	7
Consideration for annuities and pensions.....	4,497	10	6	15,064	1	4
Interest (less tax).....	74,579	18	0	6,167	5	10
Fines and fees.....	168	4	9	10,795	7	0
				24,672	14	2
				24,149	8	10
	£1,986,416	11	9	1,896	9	11
				2,207	0	0
				1,769,904	1	8
				£1,986,416	11	9

BALANCE SHEET ON THE 31ST DECEMBER, 1894.

	£	s.	d.	£	s.	d.
Assurance fund.....	£1,728,880	11	2	369,583	12	0
Reserve fund.....	31,415	12	1	301,649	2	1
Investment reserve fund.....	9,607	18	5	71,898	11	7
Claims admitted or announced, but not paid.....	1,769,904	1	8	233,076	6	4
Outstanding accounts.....	22,416	11	5	125,988	5	11
	718	0	9	72,784	13	5
				10,000	0	0
				10,000	0	0
				37,477	0	0
				29,932	16	5
				16,032	10	4
				49,280	0	0
				27,061	4	0
				37,378	0	0
				196,854	10	5
				102,828	8	0
				12,477	17	10
				1,745	14	10
				889	2	9
				12,331	14	4
				32,495	1	5
				20,834	10	4
				20,439	11	10
				£1,793,038	13	10

CANADA LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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.....	<u>125,000 00</u>

(For List of Shareholders see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (without incumbrances) held by the company :

Buildings in Hamilton, Toronto, Montreal and elsewhere.....	\$1,137,767 94
Amount secured by way of loans on real estate by bond or mortgage, first liens	3,772,460 63
Amount of loans secured by bonds, stocks or other marketable collaterals.....	2,735,156 75

Viz.:—Upon stock and bonds of—

	Par value.	Market value.	Amount loaned thereon.
7 shares Hamilton Gaslight Co.....	\$ 280 00	\$ 448 00	\$ 280 00
12 do Hamilton Provident and Loan Society.....	1,200 00	1,464 00	225 00
36 do Hamilton Gaslight Co.....	1,170 00	1,972 00	1,500 00
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	
St. Lawrence and Adirondack Ry. Co.'s bonds, 5 per cent.....	400,000 00	400,000 00	} 400,000 00
Michigan Central Ry. Co.'s bonds, 5 per cent..	125,000 00	143,750 00	
600 shares Michigan Central Ry. Co.....	60,000 00	58,800 00	
600 do New York Central and Hudson River Railway.....	60,000 00	58,025 00	} 9,327 60
Parish of St. Andrew's, P. Q., bonds, 5 per cent..	9,327 60	9,328 00	
Lake Erie and Detroit River Ry. Co.'s bonds, 6 per cent.....	900,000 00	900,000 00	} 800,000 00
4,625 shares H. Walker & Sons (Ltd.).....	416,250 00	416,250 00	
Alberta Ry. & Coal Co. guaranteed bonds.....	550,000 00	550,000 00	550,000 00
Grant, Lottridge Brewing Co. (Ltd.) bonds, 6 per cent.....	80,000 00	80,000 00	} 100,000 00
Policies Nos. 43,780 and 055,865 in Canada Life 830 shares in Grant, Lottridge Brewing Co. (Ltd.).....	83,000 00	83,000 00	
30 shares Hamilton Gaslight Co.....	1,200 00	1,920 00	900 00
45 do Hamilton Provident and Loan Society.....	4,500 00	5,490 00	} 4,263 75
50 do Hamilton Provident and Loan Society.....	1,000 00	1,220 00	
	150		

Department of Finance—Insurance Branch.

CANADA LIFE—Continued.

	Par value.	Market value.	Amount loaned thereon.
,000 shares Toronto Railway Co.	\$ 200,000 00	\$ 100,000 00	\$ 50,000 00
200 do Central Canada L. & S. Co.	20,000 00	24,400 00	} 35,000 00
200 do Toronto Savings and Loan Co.	20,000 00	23,450 00	
593 do Toronto General Trust Co.	5,671 25	14,178 00	15,000 00
9 do Hamilton Gaslight Co.	360 00	576 00	450 00
90 do Bank of Hamilton.	9,000 00	13,815 00	9,000 00
200 do Bank of Commerce.	10,000 00	13,800 00	} 50,000 00
104 do Imperial Bank.	10,400 00	18,928 00	
17 do Bank of Toronto.	1,700 00	4,165 00	
62 do Consumers' Gas Co.	3,100 00	5,952 00	
200 do Toronto Railway Co.	20,000 00	10,000 00	} 150,000 00
150 bonds Dominion Cotton Mills Co.	150,000 00	150,750 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	29,000 00
Hamilton and Dundas Street Railway bonds, 6 per cent.	14,800 00	14,800 00	12,500 00
Hamilton and Dundas Street Railway bonds, 6 per cent.	5,000 00	5,000 00	} 4,000 00
Life and endowment policies in Canada Life, for \$20,500.		7,300 00	
Loans on the policies of other companies.			24,200 00
Total.	<u>\$3,813,958 85</u>	<u>\$3,775,481 00</u>	<u>\$2,735,156 75</u>

Amount of loans, as above, on which interest has not been paid within one year previous to statement, \$268,311.30.

Amount of loans made in cash to policy-holders on the company's policies assigned as collaterals. \$1,598,674 35

Premium obligations on policies in force. 88,431 19

Debentures owned by the company:—

	Par value.
<i>Municipality.</i>	
<i>City—</i>	
Hamilton.	\$ 2,617 50
Three Rivers, Que.	20,000 00
Vancouver, B. C.	15,500 00
Victoria, B. C.	405,000 00
St. Thomas.	9,461 67
Toledo, Ohio.	100,000 00
Moncton, N. B.	20,500 00
Winnipeg, Man.	45,920 97
	<u>\$ 619,000 14</u>
<i>County—</i>	
Compton, Que.	\$ 8,973 34
Digby, N. S.	33,000 00
Bruce.	10,000 00
Minnedosa, Man.	8,000 00
Queens, N.S.	7,000 00
Pontiac.	100,000 00
	<u>\$ 166,973 34</u>
<i>Town—</i>	
Windsor.	\$ 121,994 14
Galt.	5,000 00
Stratford.	800 00
Tilsonburg.	3,000 00
Ingersoll.	57,000 00
Woodstock.	6,000 00
Sarnia.	20,000 00
Niagara Falls.	10,400 00
Mitchell.	15,000 00
Goderich.	6,000 00
Dresden.	705 26
Kincardine.	11,000 00
Peterboro'.	14,500 00
St. John's, Q.	60,000 00
Beauharnois, Q.	10,000 00
Seaforth.	4,000 00
Orangeville.	15,000 00

CANADA LIFE—Continued.

Debentures owned by the company—Continued.

Municipality.	Par value.
<i>Town—Continued.</i>	
Orillia.....	\$ 6,200 00
St. Henri, Q.....	22,000 00
Petrollea.....	26,302 09
Cornwall.....	3,429 00
Amherstburg.....	9,598 93
Walkerton.....	7,000 00
Listowel.....	5,000 00
Wingham.....	11,000 00
Uxbridge.....	5,000 00
Calgary, N.W.T.....	23,766 67
Blenheim.....	601 99
West Toronto Junction.....	51,541 06
Brampton.....	53,303 04
Sydney, N.S.....	7,000 00
Dartmouth, N.S.....	2,000 00
North Sydney.....	5,000 00
	\$ 599,142 18
<i>Village—Listowel.</i>	
Clinton.....	\$ 5,000 00
Exeter.....	6,000 00
Caledonia.....	4,500 00
Hochelaga, Q.....	8,000 00
Georgetown.....	80,000 00
Ste. Cunegonde, Q.....	12,000 00
St. Jean Baptiste, Q.....	87,000 00
Wingham.....	35,000 00
Côte St. Louis, Q.....	2,500 00
Alliston.....	3,800 00
Madoc.....	3,400 00
Brussels.....	7,500 00
St. Gabriel, Q.....	9,000 00
Parkdale.....	65,000 00
Blyth.....	80,000 00
Aylmer.....	5,300 00
Thamesville.....	13,797 59
Port Elgin.....	3,991 68
Uxbridge.....	1,502 86
Dunnville.....	10,000 00
Lucknow.....	3,660 00
Essex Centre.....	4,500 00
Tottenham.....	3,094 00
Kingsville.....	993 00
Wallaceburg.....	1,059 00
London West.....	11,967 01
Leamington.....	15,000 00
Port Stanley.....	8,769 72
Tilbury Centre.....	705 26
Tara.....	3,391 60
	2,000 00
	£ 498,431 72
<i>Township—Dudswell, Q.</i>	
Weldon, Q.....	\$ 20,000 00
Dover.....	24,000 00
Mara.....	6,664 99
Bolton, Q.....	8,600 00
Grantham, Q.....	10,600 00
South Colchester.....	703 73
Raleigh.....	1,454 00
Mersea.....	4,293 47
St. Jean Baptiste, Man.....	10,961 83
Tarbolton, Man.....	290 00
Albert, Man.....	600 00
Mebourne, Man.....	66 40
Aldboro'.....	1,500 00
Alfred.....	208 40
Lethbridge.....	1,180 00
Dunwich.....	500 00
Caradoc.....	4,242 97
Ferris.....	2,540 30
	563 72
	\$ 98,969 75

Department of Finance—Insurance Branch.

CANADA LIFE—Continued.

Debentures owned by the company—Continued.

Municipality.	Par value.
<i>Synopsis</i> —City.....	\$ 619,000 14
County	166,973 34
Town	599,142 18
Township.....	98,969 75
Village	498,431 72
Total municipal debentures, par value	\$1,982,517 13

Stocks and bonds owned by the company:—

	Par value.	Value in account.	Market value.
<i>Bank Stocks</i> —Merchants' Bank	\$ 66,500 00	\$ 109,060 00	\$ 109,060 00
Dominion Bank.....	40,000 00	110,800 00	110,800 00
Standard Bank.....	25,850 00	44,302 50	44,302 50
Imperial Bank.....	7,000 00	12,775 00	12,775 00
Molson's 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	99,750 00	99,750 00
Bank of Montreal.....	60,000 00	132,000 00	132,000 00
Bank of Commerce	60,000 00	83,100 00	83,100 00
	\$ 402,350 00	\$ 749,301 50	\$ 749,301 50
<i>Loan Companies' Stock</i> —Canada Landed and National Investment Company	\$ 5,000 00	\$ 6,250 00	\$ 6,250 00
Huron and Erie	22,300 00	34,206 00	34,206 00
Trusts Corporation of Ontario	1,000 00	1,000 00	1,000 00
	\$ 28,300 00	\$ 41,456 00	\$ 41,456 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 Can- ada Loan and Savings Company....	\$ 125,000 00	\$ 125,000 00	\$ 125,000 00
Canada Landed and National Invest- ment Company.....	50,000 00	50,000 00	50,000 00
	\$ 175,000 00	\$ 175,000 00	\$ 175,000 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	\$ 7,370 00	\$ 7,370 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
	\$ 405,000 00	\$ 405,000 00	\$ 405,000 00
<i>Rolling Stock Companies' Debentures</i> —Vic- toria Rolling Stock Company.....	\$ 193,000 00	\$ 193,000 00	\$ 193,000 00
<i>Telephone Companies' Stock</i> —Bell Telephone Company.....	\$ 12,000 00	\$ 18,480 00	\$ 18,480 00

CANADA LIFE—Continued.

Stocks and bonds owned by the company—Continued.

	Par value.	Value in account.	Market value.
<i>Harbour Debentures—Montreal</i>	\$ 359,000 00	\$ 353,987 00	\$ 353,987 00
<i>Newfoundland Government Inscribed Stock</i>	\$ 48,666 66	\$ 50,535 13	\$ 50,535 15
<i>United States Government Bonds</i>	\$100,000 00	\$113,500 00	\$113,500 00
<i>Railway Companies' Stock—</i>			
Canadian Pacific.....	\$200,000 00	\$118,000 00	\$118,000 00
Canada Southern.....	200,000 00	100,000 00	100,000 00
	\$ 400,000 00	\$218,000 00	\$218,000 00
<i>Summary—Bank stocks</i>	\$402,350 00	\$749,301 50	\$749,301 50
Loan companies' stock.....	28,300 00	41,456 00	41,456 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.....	175,000 00	175,000 00	175,000 00
Bridge companies' debentures.....	6,000 00	6,000 00	6,000 00
Telegraph companies' stock.....	6,700 00	7,370 00	7,370 00
Railway bonds.....	22,300 00	20,469 08	20,469 08
Street railway bonds.....	500,000 00	500,000 00	500,000 00
Water works companies' debentures.....	405,000 00	405,000 00	405,000 00
Newfoundland Government inscribed stock.....	48,666 66	50,535 13	50,535 13
United States Government bonds.....	100,000 00	113,500 00	113,500 00
Rolling stock companies' debentures.....	193,000 00	193,000 00	193,000 00
Railway companies' stock.....	400,000 00	218,000 00	218,000 00
Telephone companies' stock.....	12,000 00	18,480 00	18,480 00
Harbour debentures.....	359,000 00	353,987 00	353,987 00
Totals	\$2,915,728 66	\$3,213,457 91	\$3,213,457 91
Total debentures, stocks, &c., carried out at value in account			\$5,195,975 04
Cash at head office			2,628 96
Cash in banks, viz. :—			
National Bank of Scotland.....		\$ 478 09	
Bank of Hamilton.....		41,720 10	
Bank of Montreal.....		140,775 69	
Bank of Commerce.....		97,824 47	
State Savings Bank of Detroit.....		26,000 00	
Savings Bank of Central Canada Loan and Savings Co.....		30,000 00	
			336,798 35
Ground rents			414 25
Office furniture			6,610 16
Items in suspense			5,809 41
Total			\$14,880,727 03
OTHER ASSETS.			
Interest due		\$ 73,912 01	
do accrued.....		233,300 30	
Total carried out			307,212 31
Rents due		\$ 2,479 53	
do accrued.....		3,927 89	
Total carried out			6,407 42
Gross premiums due and uncollected on policies in force		\$ 308,423 18	
Gross deferred premiums on same		150,884 29	
Total outstanding and deferred premiums		\$ 459,307 47	
Deduct cost of collection, at 10 per cent.		45,930 74	
Net outstanding and deferred premiums			413,376 73
Total assets			\$15,607,723 49

Department of Finance—Insurance Branch.

CANADA LIFE—Continued.

LIABILITIES.

*Net reinsurance reserve	\$ 13,075,777 00
Claims for death losses due and unpaid.....	\$ 24,546 07
Claims for death losses unadjusted, but not resisted.....	35,408 75
Total.....	59,954 82
Amount of dividends or bonuses to policy holders due and unpaid	46,669 51
Premiums paid in advance.....	330 50
Total liabilities.....	\$ 13,182,731 83
Surplus on policy-holders' account	\$ 2,424,991 66
Capital stock paid up	\$ 125,000 00
Surplus above all liabilities (including capital stock paid up).....	2,299,991 66

INCOME.

Cash received for premiums.....	\$1,761,181 57
Premiums paid by dividends.....	173,887 91
Total.....	\$1,935,069 48
Deduct premiums paid to other companies for reinsurance.....	14,849 74
Total premium income.....	\$1,920,219 74
Received for interest and dividends	691,357 33
Received for rents.....	24,067 35
Total income.....	\$2,635,644 42

EXPENDITURE.

Cash paid for death losses.....	\$ 668,079 93
Premium obligations used in payment of same.....	2,835 09
Total amount paid for death claims (of this amount \$128,112.00, and \$15,729.34 profits, making \$143,841.34, accrued in previous years).....	\$ 670,915 02
Cash paid for matured endowments.....	\$ 61,510.31
Premium obligations used in payment of same.....	858.75
Total paid for matured endowments.....	62,369 06
Total net amount paid for death claims and matured endowments (including \$76,482.08, being profits paid on account of claims).....	\$ 733,284 80
Cash paid to annuitants.....	400 00
Cash paid for surrendered policies.....	68,889 60
Premium obligations used in purchase of surrendered policies.....	283 60
Cash dividends paid to policy-holders	21,777 29
Cash dividends applied in payment of premiums.....	173,887 91
Cash paid stockholders for interest or dividends.....	25,000 00
Commissions, salaries and other expenses of officials	274,055 45
Taxes, licenses, fees or fines.....	7,218 33
Miscellaneous payments, viz:—Medical fees, \$11,573.33; solicitor's charges, \$2,713.85; travelling expenses of agents and others, \$5,462.75; rents, \$26,138.35; fuel, \$857.81; light, \$658.13; stationery, \$3,746.18; printing, \$4,097.51; advertising, \$3,893.97; books and periodicals, \$1,278.91; postage, exchange, etc., \$7,655.91; sundries, including water rates, express charges, guarantee premiums, cleaning offices, etc., etc., \$6,835.47; written off office furniture, \$735.00.....	75,647 17
Total expenditure	\$1,380,443 43

* Upon basis of American Experience table of mortality, with 4 per cent interest.

CANADA LIFE—Continued.

*PREMIUM NOTE ACCOUNT.

Premium obligations on hand at 31st December, 1893.....	\$	94,098	28
Deductions during the year, viz :—			
Amount of obligations used in payment of claims.....	\$	3,693	84
do do purchase of surrendered policies.....		283	60
do do redeemed in cash.....		1,689	65
Total deductions.....	\$	5,667	09
Balance, premium obligations at 31st December, 1894.....	\$	88,431	19

MISCELLANEOUS.

Number of new policies reported during the year as taken	2,743
Amount of said policies.....	\$6,529,332 00
Amount of said policies reinsured in other licensed companies in Canada	60,746 66
Number of policies become claims during the year.	330
Amount of said claims (including profits).....	651,618 58
Number of policies in force at date.....	30,868
Amount of said policies.....	\$ 64,127,375 40
Add bonus profits.....	2,680,021 85
Total.....	\$ 66,807,397 25
Deduct amount of said policies reinsured in other licensed companies in Canada, including bonus profits, \$9,539.30.....	374,227 27
Net amount of policies in force at 31st December, 1894	66,433,169 98

Number and amount of policies terminated during the year,
not including bonus additions:—

	No.	Amount.
1. By death.....	289	\$ 532,468 00
2. By maturity.....	41	53,550 00
3. By expiry.....	5	26,000 00
4. By surrender	204	305,783 00
(For which cash value has been paid, \$68,889.60.)...		
5. By surrender, \$149,600. (For which paid up policies have been granted to amount of \$31,652.)		
Difference of amounts carried out.....		117,948 00
6. By lapse.....	766	1,759,682 00
Total.....	1,305	\$ 2,795,431 00

	No.	Amount.
Policies in force at beginning of year (not including bonus profits).....	29,040	\$ 59,919,990 40
Policies issued during the year.....	3,543	7,965,727 00
Policies terminated as above and by change to paid-up policies.....	1,357	2,827,083 00
Policies terminated otherwise, being not taken policies of this year as well as those of previous years, returned by agents.....	358	931,259 00
Gross policies in force at date of statement (not including bonus profits).....	30,868	64,127,375 40

*Being half credit debts.

Department of Finance—Insurance Branch.

CANADA LIFE—Continued.

Bonuses in force at 31st December, 1893.....	\$2,783,255 57
Bonuses added, revived and changed.....	5,512 41
	\$2,788,767 98

Bonuses terminated:—

By death.....	\$ 45,115 25	
By matured endowments.....	7,541 49	
By free policies.....	1,250 46	
By lapse.....	17,797 95	
By change.....	30,127 40	
Surrendered.....	6,913 57	
	108,746 13	

Bonuses in force on 31st December, 1894.....	\$2,680,021 85
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Number of insured lives at beginning of year.....	21,439
Number of new insurers during the year.....	2,541
Number of deaths during the year among insured.....	291
Number of insured whose policies have been terminated during the year, otherwise than by death.....	993
Number of insured lives at date of statement.....	22,696

BUSINESS DONE OUTSIDE OF CANADA.

(Included in above Statement.)

ASSETS.

Gross premiums due and uncollected on policies in force.....	\$ 47,774 69	
Gross deferred premiums on same.....	13,715 78	
Total outstanding and deferred premiums.....	\$ 61,490 47	
Deduct cost of collection, at 10 per cent.....	6,149 04	
Net outstanding and deferred premiums.....	\$ 55,341 43	

LIABILITIES.

Claims for death losses and matured endowments outstanding at 31st December, 1894.....	\$ 2,000 00
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INCOME.

Premiums received during the year ending 31st December, 1894.....	\$ 123,275 01	
Less reinsurance premiums paid.....	6,493 47	
Total net income.....	\$ 116,781 54	

EXPENDITURE.

Payments for death claims and matured endowments during the year ending 31st December, 1894.....	\$ 4 769 00
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CANADA LIFE—*Concluded.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in other countries	525	
Amount of said policies		\$ 1,772,950 00
Number of policies become claims.....	6	
Amount of said claims.....		6,769 00
Number of policies in force in other countries at date.....	1,435	
Net amount of policies in force at 31st December, 1894.....		<u>4,585,675 00</u>

Number and amount of policies terminated during the year in other countries:—

	No.	Amount.
By death	6	\$ 6,769 00
By surrender.....	4	9,000 00
By lapse.....	203	535,400 00
By transfer	6	16,000 00
Total.....	219	\$ 567,169 00
Policies in force at 31st December, 1893.....	1,102	\$ 3,333,523 00
Policies issued during the year.....	540	1,805,552 00
Policies transferred from other agencies.....	12	13,769 00
Policies terminated as above.....	219	567,169 00
Policies in force at date of statement.....	1,435	<u>4,585,675 00</u>

.(Received, 26th February, 1895.)

Department of Finance—Insurance Branch.

THE COMMERCIAL UNION ASSURANCE COMPANY (LIMITED.)

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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.....	<u>250,000 "</u>

ASSETS IN CANADA.

(Specially Life Department.)

Amount secured by way of loans on real estate in Canada by bond or mortgage—first liens.....	\$ 60,833 33
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals (of this amount \$2,097.96 is on policies issued subsequent to 31st March, 1878).....	10,687 80
Premium obligations on Canadian policies in force (of this amount \$1,268 is on policies issued subsequent to 31st March, 1878).....	7,467 41
Deposited with Receiver General—	

	Par value.	Market value.
Cape of Good Hope 4 per cent stock.....	\$ 107,066 67	\$ 117,773 70
Canada 4 per cent stock.....	29,200 00	31,682 00
	<u>\$ 136,266 67</u>	<u>\$ 149,455 70</u>

Carried out at market value.....	149,455 70
Cash at head office in Canada.....	244 45

Cash in banks viz. :—

Bank of Montreal, Montreal, current account.....	\$ 3,533 43
do do special deposit.....	1,000 00
Bank of Toronto, special deposit.....	1,000 00

Total cash in banks.....	5,533 43
Interest accrued.....	453 33
Gross premiums due and uncollected on Canadian policies in force.....	\$ 4,018 61
Gross deferred premiums on same.....	1,955 60
Total outstanding and deferred premiums.....	\$ 5,974 21
Deduct cost of collection, at 10 per cent.....	597 42
Net outstanding and deferred premiums (of this amount \$2,136.38 is on policies issued subsequent to 31st March, 1878).....	<u>5,376 79</u>

Total assets in Canada.....	<u>\$ 240,052 24</u>
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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.....	\$	184,563	47
Claims for death losses adjusted but not due.....		4,059	53
Total liabilities to said policy-holders in Canada.....	\$	188,623	00

Under Policies issued subsequent to 31st March, 1878.

*Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$	45,318	40
Claims for death losses adjusted but not due.....		Nil.	
Total net liabilities to said policy-holders in Canada.....	\$	45,318	40
Total net liabilities to all policy-holders in Canada.....	\$	233,941	40

INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life policies in Canada.....	\$	17,619	67
Premiums paid by dividends (including reconverted additions).....		44	45
Total premium income.....	\$	17,664	12
Interest on first mortgage loan.....		3,041	67
Interest on policy loans and fines for extension.....		778	21
Interest on bank deposit.....		70	00
Total income in Canada.....	\$	21,554	00

EXPENDITURE IN CANADA.

Amount paid on account of death claims (including bonus additions, \$601.02), of which \$640.70 accrued in 1893.....	\$	3,696	03
Amount paid for surrendered policies.....		438	35
Cash paid for matured endowments in Canada.....		486	67
Cash dividends paid to Canadian policy-holders.....		87	35
Cash dividends applied in payment of premiums in Canada.....		44	45
Total net amount paid to policy-holders in Canada.....	\$	4,752	85
Cash paid for commissions, &c.....		1,530	58
Cash paid for taxes, licenses, fees or fines.....		50	00
Miscellaneous payments, viz.:—Medical fees, \$13.75; legal charges, \$88; stationery, \$7.85; insurance superintendence, \$10.16; postage and exchange, \$37.55.....		157	31
Total expenditure in Canada.....	\$	6,490	74

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.

Department of Finance—Insurance Branch.

COMMERCIAL UNION—Continued.

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	2	
Amount of said policies		\$ 2,000 00
Number of policies become claims in Canada during the year....	5	
Amount of said claims (including bonus additions, \$1,776.33.)...		7,601 53
Number of policies in force in Canada at date	291	
Amount of said policies.....		\$ 567,490 17
Add bonus additions.....		89,568 07
Total net amount in force at 31st December, 1894.		657,058 24

Number of policies terminated during the year in Canada, viz:—

	No.	Amount.
1. By death (inclusive of bonus, \$1,776.33).....	4	\$ 7,061 53
2. By maturity	1	486 67
3. By surrender (for which case value has been paid \$438.35)	3	4,219 63
4. By surrender, \$15,014.59 (for which paid up policies have been granted to amount of \$4,258.33.)		
Difference of amounts carried out (including bonus additions, \$2,281.25).....		10,756 26
5. By lapse (including bonus additions \$77.87).....	5	11,944 54
Total (inclusive of bonuses, \$4,395.08).....	13	\$ 34,468 63

	No.	Amount.
Policies in force at beginning of year (inclusive of bonus, \$93,-908.65)	302	\$ 689,472 37
Policies issued during the year.....	2	2,000 00
Bonuses added during the year.		54 50
Policies terminated as above (inclusive of bonuses, \$4,395.08)...	13	34,468 63
Policies in force at date of statement (inclusive of bonuses, \$89,-568.07).....	291	657,058 24
Number of insured lives at beginning of year.....	279	
Number of new insurers during the year.....	2	
Number of deaths during the year among insured.....	4	
Number insured whose policies have been terminated during the year otherwise than by death.....	8	
Number of insured lives at date of statement.....	269	

DETAILS OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada (inclusive of bonuses \$12,129.19).....	126	\$ 270,836 80
Policies issued during the year... ..	2	2,000 00
Policies terminated as above (including \$597.63 bonuses).....	6	14,835 04
Policies in force at date of statement (including bonuses, \$11,-531.56).....	122	258,001 76

(Received, 28th February, 1895.)

COMMERCIAL UNION—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER 1894.

REVENUE ACCOUNT.

LIFE DEPARTMENT.

<i>Dr.</i>	£	s.	d.	<i>Cr.</i>	£	s.	d.
To amount of life assurance fund at the beginning of the year . . .	1,508,848	16	5	By claims under policies (including bonus additions), after deduction of sums reassured	70,474	16	5
New premiums . . . £ 17,735	8	6		Endowment assurances matured	3,190	16	0
Renewal do . . . 179,835	9	4		Surrenders	7,349	0	8
	<u>£197,570</u>	<u>17</u>	<u>10</u>	Annuities	2,150	10	4
Deduct reinsurance	25,037	6	9	Reduction of premiums by bonus	428	1	6
				Commission	7,458	7	11
Premium for endowment certain Consideration for annuities . . . £ 3,046	4	7		Expenses of management	11,920	15	10
Deduct reinsurance	582	0	0	Bonuses to policy-holders taken in cash	1,175	10	10
				Loss on exchange	18	12	5
Interest and dividends	2,464	4	7	Bad debt	2	3	8
Fines	66,507	13	11	Amount of life assurance fund at the end of the year	1,646,512	14	8
	289	6	7				
	<u>£1,750,681</u>	<u>10</u>	<u>3</u>		<u>£1,750,681</u>	<u>10</u>	<u>3</u>

BALANCE SHEET OF THE LIFE DEPARTMENT.

LIABILITIES.	31st December, 1894.			ASSETS.	£	s.	d.
	£	s.	d.		£	s.	d.
Assurance fund	1,646,512	14	8	Mortgages on property within the United Kingdom	754,646	12	9
Life investment reserve fund . . .	9,051	12	9	Mortgages on property out of the United Kingdom	154,808	10	5
Claims outstanding	19,786	18	2	Mortgage rates raised under Acts of Parliament	84,792	3	11
Reassurance premiums due, but not paid	6,083	3	11	Loans upon life interests and reversions	263,787	15	11
Commission due	2,688	10	7	Loans upon personal security . .	10,790	0	0
Annuities due	231	13	8	Loans on the company's policies . .	51,150	0	5
Suspense account	315	14	5	Investments—			
Interest received in advance of due dates	2,853	0	7	Indian and colonial government securities	122,041	18	6
				Foreign government securities . . .	1,000	0	0
				Railway and other debentures and debenture stocks	73,222	16	10
				Railway and other preference stocks and shares	40,991	7	10
				Freehold ground rents	14,689	1	7
				Life policy purchased	1,543	6	0
				Branch and agency balances . . .	30,175	13	2
				Outstanding premiums	12,735	17	2
				Outstanding interest	4,638	10	2
				Cash—on deposit . . . £52,613	8	1	
				With bankers			
				and in hand . . . 13,896	6	0	
					<u>66,509</u>	<u>14</u>	<u>1</u>
	<u>£1,687,523</u>	<u>8</u>	<u>9</u>		<u>£1,687,523</u>	<u>8</u>	<u>9</u>

Department of Finance—Insurance Branch.

THE CONFEDERATION LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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.....\$1,168,756 52
Amount secured by way of loans on real estate by bond or mortgage,
first liens..... 2,149,098 39
Amount of loans secured by bonds, stocks or other marketable col-
laterals, viz.:..... 104,802 20

Stock.	No. of shares.	Par value.	Market value.	Amount of Loan.
Ontario Industrial Loan Co.....	57	\$ 3,420 00	\$ 3,488 40	\$ 3,067 50
Western Canada Loan Co.....	125	6,250 00	10,625 00	
do do.....	300	3,750 00	6,375 00	
Freehold Loan Co.....	57	5,700 00	7,638 00	35,302 49
do do.....	59	1,180 00	1,581 20	
British America Assurance Co.....	100	5,000 00	5,900 00	
Western Assurance Co.....	465	9,300 00	14,136 00	
Bank of Commerce.....	30	1,500 00	2,085 00	1,587 19
Imperial Bank.....	19	1,900 00	3,496 00	2,112 46
County of York debentures.....		10,777 44	10,777 44	10,777 44
Canada Permanent Loan Co.....	160	1,600 00	2,720 00	2,500 00
Ontario Industrial Loan Co.....	22	1,320 00	1,346 40	1,025 00
Traders' Bank.....	50	5,000 00	4,900 00	3,851 00
British America Assurance Co.....	600	30,000 00	35,400 00	32,270 65
Western Assurance Co.....	160	3,200 00	4,864 00	
Ontario Industrial Loan Co.....	36	3,600 00	3,672 00	4,000 00
do do.....	27	1,620 00	1,652 40	
London and Canadian Land & Agency Co.....	130	910 00	1,110 20	958 47
do do do.....	1,000	7,000 00	8,540 00	7,350 00
		\$103,027 44	\$130,307 04	\$104,802 20

Amount of loans as above on which interest has not been paid within
one year previous to statement.....\$119,690 15
Amount of loans made in cash to policy-holders on the company's
policies assigned as collaterals..... 470,944 07

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 North Toronto	400 00	402 00
do West Toronto	37,831 09	35,935 00
do Neepawa	20,000 00	20,312 00
do Port Arthur	15,000 00	15,690 00
Village of Yorkville	1,168 00	1,304 00
Township of York	7,595 75	8,041 00
do Muskoka	1,200 00	1,200 00
do Assiginack	300 00	300 00
Town of Ridgetown	3,209 00	3,519 00
do Orillia	4,800 00	5,292 00
Rosedale, Turtle Mountain	900 00	968 00
City of Brandon	8,500 00	10,147 00
Village of Aurora	21,220 81	22,472 00
do Markham	3,556 00	3,857 00
City of Vancouver	20,000 00	25,690 00
Village of London West	5,000 00	5,785 00
do Kincardine	3,500 00	3,929 00
do Wawanesa	1,100 00	1,100 00
City of St. John, N. B.	35,500 00	35,059 00
do New Glasgow, N. S.	34,000 00	34,000 00
Town of Portage la Prairie	62,000 00	55,608 00
do Stellarton, N. S.	2,000 00	2,000 00
do Dartmouth	3,000 00	3,000 00
City of Charlottetown, P. E. I.	2,000 00	2,164 00
Town of Lunenburg, N. S.	1,000 00	1,000 00
do Sydney, C. B.	7,000 00	7,000 00
School District of Lauder, Man.	2,300 00	2,505 00
do Estevan do	1,500 00	1,500 00
do Boissevain, Man.	10,000 00	10,931 00
do Sifton do	7,100 00	8,091 00
Village of Souris, Man.	8,000 00	8,766 00

Total par and market values..... \$ 530,680 65 \$551,567 00

Carried out at market value..... \$ 551,567 00
 Government 5 per cent stock, par value, and savings bank deposit..... 4,876 29
 Cash at head office 2,700 63
 Cash in banks, viz.:

Bank of British Columbia, Vancouver ...	\$ 6,898 16
do do New Westminster	5,601 64
do do Victoria	5,086 93
Imperial Bank, Winnipeg	22,826 38
Merchants' Bank of Halifax, Halifax	25,128 51
Ontario Bank, Toronto	34,065 37
Canadian Bank of Commerce, Toronto	42,183 94

141,790 93

Total.....\$4,594,536 03

OTHER ASSETS.

Interest due \$ 47,610 98
 do accrued..... 54,452 81

Total..... 102,063 79

Rents due \$ 4,761 22
 do accrued..... 802 09

Total... 5,563 31

Gross premiums due and uncollected on policies in force.....\$132,376 23
 Gross deferred premiums on same 36,664 07

Total outstanding and deferred premiums.....\$169,040 30
 Deduct cost of collection, at 10 per cent..... 13,904 03

Net outstanding and deferred premiums..... 152,136 27
 Furniture 7,376 82
 Fire premiums..... 4,620 42

Department of Finance—Insurance Branch.

CONFEDERATION LIFE—Continued

Advances to travelling agents to cover expenses.....	\$ 1,998 45
Advances to employees, secured by salary or commission.....	1,837 01
Sundry current accounts.....	701 66
	<u>4,870,833 76</u>

LIABILITIES.

*Amount computed to cover the net present value of all policies and annuities in force.....		\$4,372,580 00
Deduct net value of policies reinsured in other companies		33,365 00
		<u>4,339,215 00</u>
Total net reinsurance reserve.....		\$4,339,215 00
Liability on account of dividends applied to reduce future premiums...		99,500 00
Claims for death losses due and unpaid (accrued in previous years).....	\$ 160 51	
Claims for death losses unadjusted but not resisted.....		13,869 00
		<u>14,029 51</u>
Total death claims.....		14,029 51
Dividend to policy holders, due and unpaid.....		979 39
Amount of dividends to stockholders due and unpaid.....		7,500 00
Due on account of general expenses		7,882 00
Current account		54 95
		<u>4,469,160 85</u>
Total liabilities		\$4,469,160 85
Surplus on policy-holders' account.....	\$ 401,672 91	
Capital stock paid up.....		100,000 00
		<u>301,672 91</u>

INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 778,849 63
Premiums paid by dividends.....	27,741 89
Cash received for annuities.....	5,540 00
	<u>812,131 52</u>
Total.....	\$ 812,131 52
Deduct premiums paid to other companies for reinsurance.....	4,396 46
	<u>807,735 06</u>
Total premium income.....	\$ 807,735 06
Received for interest.....	176,977 12
Rents.....	18,603 14
	<u>1,003,315 32</u>
Total income.....	\$1,003,315 32

EXPENDITURE DURING THE YEAR.

Cash paid for death losses.....	\$ 183,319 84
Deduct amount received from other companies for reinsured death claims....	1,994 50
	<u>181,325 34</u>
Net amount paid for death claims.....	\$ 181,325 34
Cash paid for matured endowments.....	117,473 50
	<u>298,798 84</u>
Net amount paid for death claims and matured endowments.....	\$ 298,798 84
(Of this amount \$32,901.34 death claims accrued in previous years).	
Cash paid to annuitants.. ..	30,643 83
Cash paid for surrendered policies.....	48,467 59
Cash dividends paid to policy holders.....	29,599 73
Cash dividends applied in payment of premiums	27,741 89

*Reserve at $\frac{4}{2}$ per cent on Mortality Table of Institute of Actuaries, G. B., for policies.

CONFEDERATION LIFE—Continued.

Cash paid to stockholders for interest or dividends.....	\$ 15,238 20
Commissions, salaries and other expenses of officials	154,420 92
Taxes, licenses, fees or fines.....	6,770 77
Rent.....	8,011 00
Other expenditure, viz.:—Insurance superintendence, \$436.52; solicitor's fees, \$1,202.58; postage, \$3,349.88; agency expenses, \$1,129.15; medical expenses, \$7,020.95; general expenses, \$4,548.51; printing and stationery, \$4,444.56; advertising \$7,138.80; insurance literature, \$300.34; commission on loans, \$811.84; written off office furniture, \$819.64.....	31,202 77
Total expenditure.....	\$ 650,895 54

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	2,110	
Amount of said policies	\$ 3,339,663 00	
Amount of said policies reinsured in other licensed companies in Canada		58,000 00
Number of policies become claims during the year.....	152	
Amount of said claims (including matured endowments).....		281,761 00
Amount of above claims reinsured in other licensed companies in Canada.....		1,994 50
Number of policies in force in Canada.....	16,625	
Amount of said policies.....	\$ 25,288,285 00	
Bonus additions.....	167,057 00	
Total.....	\$ 25,455,342 00	
Amount of said policies reinsured in other licensed companies in Canada (including \$1,463.00 bonus additions).....		186,011 00
Net amount of policies in force on 31st December, 1894.....	25,269,331 00	

Number and amount of policies terminated during the year in Canada:

	No.	Amount.
1. By death (including bonus additions).....	105	\$ 164,287 50
2. By maturity (including bonus additions)	47	117,473 50
3. By expiry.....	23	49,500 00
4. By surrender (including bonus additions).....	248	419,393 00
(For which cash value has been paid, \$48,467.59.)		
5. By surrender, \$179,706 (including bonus additions.)		
(For which paid-up policies have been granted to amount of \$23,694.)		
Difference of amounts carried out.....		156,012 00
6. By lapse (including bonus additions).....	780	1,150,537 00
Total (including bonus additions).....	1,203	\$ 2,057,203 00

	No.	Amount.
Policies in force at beginning of year.....	15,872	\$ 24,430,731 00
Policies issued during the year.....	2,218	3,484,163 00
Policies revived during the year.....	30	44,041 00

Department of Finance—Insurance Branch.

CONFEDERATION LIFE—*Concluded.*

	No.	Amount.
Policies terminated as above.....	1,203	\$ 2,057,203 00
Policies not taken.....	292	446,389 00
Gross policies in force at date of statement.....	16,625	25,455,342 00
Number of insured lives at beginning of year.....		13,961
Number of new insurers during the year (including 26 restored).....		2,162
Number of deaths during the year among insured.....		93
Number of insured whose policies have been terminated during the year otherwise than by death.....		1,363
Number of insured lives at date of statement.....		14,667

(Received, 1st March, 1895.)

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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..... \$ 850,000 00

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies
in Canada..... \$ 30,545 03
Premiums paid by dividends..... 19,665 00
Total premium income..... \$ 50,210 03

EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada—
On account of death claims \$ 79,305 00
do matured endowments..... 28,598 00
Net amount paid on account of claims..... \$ 107,903 00
Cash dividends applied in payment of premiums..... 19,665 00
Cash paid for surrendered policies..... 4,550 00
Total net amount paid to policy-holders in Canada..... \$ 132,118 00
Cash paid for commission.. 315 97
Total expenditure in Canada. \$ 132,433 97

MISCELLANEOUS.

Number of policies become claims in Canada during the year..... 55
Amount of said claims \$ 107,903 00
Number of policies in force in Canada at date..... 994
Amount of said policies..... 1,905,932 00

*Combined Experience Table with 4 per cent interest.

Department of Finance—Insurance Branch.

CONNECTICUT MUTUAL LIFE—*Continued.*

Number and amount of policies terminated during the year in Canada—

	No.	Amount.
1. By death.....	34	\$ 79,305 00
2. By maturity.....	21	28,598 00
3. By surrender and lapse.....	12	14,328 00
(For which cash value has been paid, \$4,500.)		
Total	67	\$ 122,231 00

	No.	Amount.
Policies in force at beginning of year in Canada.....	1,061	\$2,028,163 00
Policies terminated as above	67	122,231 00
Policies in force at date of statement....	994	1,905,932 00

No return of number of insured lives.

(Received, 6th February, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

INCOME DURING THE YEAR.

Total premium income	\$4,677,972 88
Cash received for interest.....	2,938,754 83
Cash received as discount on endowment claims paid in advance.....	1,212 97
Cash received for rents.....	268,442 48
Balance of profit and loss account.....	19,377 25
Premium notes, loans or liens restored by revival of policies.. ..	821 00
Total income.....	\$7,906,579 41

DISBURSEMENTS DURING THE YEAR 1894.

Total amount paid for losses and matured endowments.....	\$4,273,874 99
Surrender values paid in cash.....	394,335 35
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse.....	20,379 50
Premium notes, loans or liens used in payment of dividends to policy-holders	38,319 75
Surrender values applied to pay running premiums.....	29,327 09
Surrender values applied to purchase paid-up insurance and annuities.	216,480 39
Cash dividends paid policy-holders.....	116,801 37
Cash dividends applied to pay running premiums.....	1,110,294 08
Commissions and bonuses to agents.....	330,098 94
Cash paid for salaries and allowances to managers and agents.....	26,787 13
Cash paid for medical examiners' fees.....	24,153 88
Salaries of officers and office employees	140,554 54
Taxes, licenses and insurance department fees	300,528 14
Rent.....	7,746 65
Advertising and printing.....	46,444 98
All other payments and expenditures	210,253 86
Total disbursements.....	\$7,286,380 64

CONNECTICUT MUTUAL LIFE—*Concluded.*

ASSETS.

Cost value of real estate exclusive of all encumbrances.....	\$ 7,362,583 74
Loans on first liens on real estate mortgage.	37,484,848 18
Loans secured by bonds, stocks or other marketable collaterals	12,300 00
Premium notes, loans or liens on policies in force	1,259,444 15
Cost value of bonds and stocks owned.....	12,637,850 50
Cash on hand and deposited in banks	1,784,032 30
Agents' balances and bills receivable	5,339 49
Total net or ledger assets.....	\$ 60,546 398 36

OTHER ASSETS.

Interest due and accrued.....	991,460 63
Rents due and accrued	7,091 83
Market value of bonds or stocks over cost.....	486,721 50
Net amount of uncollected or deferred premiums.....	203,253 01
Total assets as per books of the company.....	\$ 62,234,925 33
Deduct items not admitted.	5,339 49
Total assets, less items not admitted	\$ 62,229,585 84

LIABILITIES.

Net reinsurance reserve	\$
Total policy claims	180,361 50
Dividends or profits due policy-holders remaining unpaid.....	487,479 56
Reserve on lapsed policies	323,090 00
Premiums paid in advance.	40,520 49
Death claims presented in 1895 on account of deaths occurring in 1894	106,170 00
Total liabilities.....	\$
Gross surplus on policy holders' account.....	\$

EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	4,077
Amount of said policies.	\$ 10,110,220 00
Number of policies terminated during the year.....	3,842
Amount of said policies.....	10,638,834 00
Number of policies in force at end of year.....	65,979
Amount of said policies.....	156,686,871 00

Department of Finance—Insurance Branch.

THE DOMINION LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

President—JAMES INNES, M.P.

Vice-President—CHR. KUMPF.

Managing Director and Chief Agent—

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.....	\$ 80,868 00
Amount of loans as above on which interest has not been paid within one year previous to statement.....	<u>\$ 2,500 00</u>

Amount of loans made to policy-holders on the company's policies, assigned as collaterals.....	386 22
--	--------

Stocks and bonds owned by the company, viz.:—

	Par value.	Market value.
Village of Lucan bonds.....	\$ 7,000 00	\$ 7,257 32
Town of Port Arthur bonds.....	10,000 00	10,948 80
Village of Acton bonds.....	3,000 00	3,132 52
Town of Sault Ste. Marie bonds.....	8,500 00	8,760 09
City of St. Catharines bonds.....	10,220 00	9,736 69
Township of Rat Portage bonds.....	9,212 00	9,766 97
do Brantford bonds.....	4,091 00	4,497 00
Village of New Hampshire bonds.....	4,406 15	4,847 74
Township of Flos bonds.....	3,993 44	4,482 15
do Medonte bonds.....	2,122 61	2,170 28
Town of Aylmer bonds.....	500 00	504 00
do Seaforth bonds.....	3,500 00	3,675 62
*Total par and market values.....	<u>\$66,544 20</u>	<u>\$69,779 18</u>

Carried out at market value.....	69,779 18
Cash at head office.....	83 83

Cash in banks, viz.:—

Molsons' Bank.....	\$ 227 49
Bank of Commerce.....	174 45
Deposit receipts, Molsons' Bank.....	2,000 00
do Bank of Commerce.....	<u>500 00</u>

Agents' ledger balances and advances to agents.....	2,901 94
	<u>1,349 31</u>

Total.....\$ 155,368 48

*All deposited with the Receiver General, with the exception of township of Rat Portage bonds, \$9,212; township of Brantford bonds, \$363; village of New Hamburg bonds, \$171.70; township of Flos bonds, \$261.63; township of Medonte bonds, \$133.36; town of Aylmer bonds, \$100.

THE DOMINION LIFE—Continued.

OTHER ASSETS.

Interest due.....	\$	192 00	
Interest accrued.....		2,991 17	
Total carried out.....	\$		3,183 17
Short date notes for premiums on policies in force.....	\$	4,080 78	
Gross premiums due and uncollected on policies in force.....		5,457 78	
Gross deferred premiums on same.....		1,533 52	
Total outstanding and deferred premiums.....	\$	11,072 08	
Deduct cost of collection at 10 per cent.....		1,107 21	
Net outstanding and deferred premiums.....			9,964 87
Office furniture.....			525 00
Total assets.....	\$		169,041 52

LIABILITIES.

*Amount computed to cover the net present value of all policies in force....	\$	95,054 59	
Deduct value of policies reinsured in other companies.....		363 78	
Net reinsurance reserve.....	\$		94,690 81
Due on account of general expenses.....			600 00
Premiums paid in advance.....			168 74
Total liabilities.....	\$		95,459 55
Surplus on policy-holders' account.....	\$	73,581 97	
Capital stock paid up.....	\$	64,400 00	
Surplus above all liabilities and capital.....	\$	9,181 97	

INCOME DURING THE YEAR.

Cash received for premiums.....	\$	44,549 25	
Premiums paid by dividends.....		291 31	
Total.....	\$	44,840 56	
Deduct premiums paid to other companies for reinsurance.....		244 24	
Net premium income.....	\$	44,596 32	
Received for interest or dividends.....		6,775 24	
Exchange of policies.....		2 50	
Total income.....	\$	51,374 06	

EXPENDITURE DURING THE YEAR.

Cash paid for death claims.....	\$	3,000 00	
Cash paid for surrendered policies.....		217 40	
Cash dividends paid to policy-holders.....		25 15	
Cash dividends applied in payment of premiums.....		291 31	
Cash paid to stock-holders for interest or dividends.....		1,932 00	
Cash paid for commissions, salaries and other expenses of officials.....		13,395 13	
Taxes, licenses, fees or fines.....		120 99	

*Based on Institute of Actuaries' H. M. Table, with 4½ per cent interest.

Department of Finance—Insurance Branch.

THE DOMINION LIFE—*Concluded.*

Sundry expenditure, viz.:—Postage, \$202.99; express and petty charges, \$11.44; travelling expenses, \$597.62; bank charges \$15.62; medical fees, \$1,447.30; advertising, \$250.31; printing, books and stationery, \$503.07; legal expenses, \$77.23; telegraph and telephone, \$34.06; rent of head office and agents' offices, \$362.00; valuation fees and commission on loans, \$221.00; written off office furniture \$31.50; light and cleaning, \$7.70.....	3,761 84
Total expenditure.....	\$ 22,743 82

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	406
Amount of said policies.	\$ 516,500 00
Amount of said policies reinsured in other licensed companies in Canada.....	17,000 00
Number of policies become claims.....	2
Amount of said claims.....	3,000 00
Number of policies in force.....	1,337
Amount of said policies.....	\$ 1,741,405 00
Bonus additions thereon.....	1,440 00
Total	1,742,845 00
Amount of said policies reinsured in other licensed companies in Canada.....	29,000 00
Net amount in force 31st December, 1894.....	1,713,845 00

Number and amount of policies terminated during the year in Canada :

	No.	Amount.
1. By death.....	2 \$	3,000 00
2. By surrender (for which cash value has been paid, \$217.40).....	2	5,500 00
3. By surrender.....	\$ 11,500 00	
For which paid-up policies have been granted to amount of	2,218 00	
Difference of amounts carried out		9,282 00
4. By lapse.....	199	235,250 00
Total.....	203 \$	253,032 00

	No.	Amount.
Policies in force at beginning of year.....	1,134	\$1,477,937 00
Policies issued during the year.....	406	516,500 00
Policies terminated as above	203	253,032 00
Policies in force at date of statement.....	1,337	1,741,405 00

Number of insured lives at beginning of year.....	1,102
Number of new insurers during the year.....	396
Number of deaths during the year among the insured.....	2
Number of insured whose policies have been terminated during the year otherwise than by death	197
Number of insured lives at date of statement.....	1,299

(Received, 6th February, 1895).

THE DOMINION SAFETY FUND LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

President and Chief Agent—
J. DEWOLFE SPURR.

Secretary—CHARLES CAMPBELL.

Head Office—St. John, N. B.

(Incorporated, 25th March, 1881. Commenced business in Canada, 9th June, 1881.)

CAPITAL.

Amount of capital authorized	\$ 120,000 00
Amount subscribed for.....	116,400 00
Amount paid up in cash.....	<u>29,100 00</u>

(For List of Shareholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Amount of loans secured by bonds, stocks or other marketable
collaterals.....\$ 3,750 00

Bonds and debentures owned by the association:—

	Par value.	Market value.
*Province of Nova Scotia bonds.....	\$ 19,000 00	\$ 19,000 00
*Province of New Brunswick bonds.....	31,000 00	31,000 00
St. John City 6 per cent bonds.....	2,000 00	2,125 00
Musquash school bonds.....	300 00	300 00
Total par and market values.....	\$ 52,300 00	\$ 52,425 00
Less assigned to Great West Life Assurance Co.....	25,000 00	25,000 00
	<u>\$ 27,300 00</u>	<u>\$ 27,425 00</u>

Carried out at market value.....	27,425 00
Agents' ledger balances.....	53 50
Cash on hand at head office.....	23 71
Cash in Bank of Montreal.....	361 83
Bills receivable.....	5,000 00
Total.....	<u>\$ 36,614 04</u>

OTHER ASSETS.

Interest accrued.....	\$ 492 40
Due from other companies for losses or claims on the company's policies reinsured.....	8,000 00
Office furniture.....	400 00
Loan unsecured.....	802 75
Total assets.....	<u>\$ 46,309 19</u>

*Deposited with Receiver General.

Department of Finance—Insurance Branch.

DOMINION SAFETY FUND—Continued.

LIABILITIES.

Claims for death losses unadjusted but not resisted.....	\$	8,000 00
Claims for death losses, resisted in suit.....		3,000 00
Dividends to policy holders due and unpaid.....		1,098 56
Other liabilities.....		9,500 00
		<u>21,598 56</u>
Total liabilities.....	\$	<u>21,598 56</u>
Surplus on policy holders' account.....	\$	24,710 63
Capital stock paid up.....	\$	<u>29,100 00</u>

INCOME.

Cash received for premiums.....	\$	26,388 42
Premiums paid by dividends.....		2,834 89
		<u>29,223 31</u>
Total.....	\$	29,223 31
Deduct premiums paid to other companies for reinsurance.....		20,900 34
		<u>8,322 97</u>
Net premium income.....	\$	8,322 97
Interest on bonds and debentures.....		1,896 52
		<u>10,219 49</u>
Total income.....	\$	<u>10,219 49</u>

EXPENDITURE.

Cash paid for death losses.....	\$	30,265 91
Deduct received from other companies for reinsured death claims.....		4,822 00
		<u>25,443 91</u>
Paid for death claims.....	\$	25,443 91
(Of this amount, \$4,000 accrued in previous years.)		
Cash dividends applied in payment of premiums.....		2,834 89
Cash paid for commissions, salaries and other expenses of officials.....		1,230 50
Cash paid for taxes, licenses, fees and fines.....		264 55
Other expenditure, viz.:—		
Office expenses.....	\$	85 48
Stationery.....		21 18
Postage.....		125 39
General expenses.....		355 00
Printing.....		210 28
Advertising.....		93 50
New office.....		47 28
		<u>938 11</u>
Total expenditure.....	\$	<u>30,711 96</u>

DOMINION SAFETY FUND—*Concluded.*

MISCELLANEOUS.

Number of policies reported as taken in Canada during the year	16	
Amount of said policies.....		\$ 25,000 00
Amount of said policies reinsured in other licensed companies in Canada.....		25,000 00
Number of policies become claims in Canada during the year....	25	
Amount of said claims		35,000 00
Amount of above claims reinsured.....		13,000 00
Number of policies in force in Canada at 31st December, 1894....	901	
Amount of said policies.....		1,084,000 00
Amount of said policies reinsured.....		1,084,000 00
Net amount in force at date.....		<u>Nil.</u>

Number and amount of policies terminated during the year :—		
1. By death.....	25	\$ 35,000 00
2. By lapse.....	378	455,000 00
Total.....	403	<u>\$ 490,000 00</u>

Policies in force at beginning of year.....	1,288	\$1,549,000 00
Policies issued during the year.....	16	25,000 00
Policies terminated as above	403	490,000 00
Policies in force at date of statement (all reinsured).....	901	<u>1,084,000 00</u>

Number of insured lives at beginning of year.....	1,003
Number of new insurers during the year.....	15
Number of deaths during the year among insured.....	19
Number of insured whose policies have been terminated other- wise than by death.....	316
Number of insured lives at date of statement (all reinsured)...	<u>683</u>

(Received, 28th January, 1895.)

Department of Finance—Insurance Branch.

THE EDINBURGH LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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 sub- scribed 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.....\$ 15,724 22

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 do.....	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..... 2,850 70

Interest due..... 229 88
do accrued..... 399 39

Total carried out..... 629 27

Gross premiums due and uncollected on Canadian policies in force..... \$ 151 82
Deduct cost of collection at 10 per cent..... 15 18

Net outstanding premiums..... 136 64

Total assets in Canada.....\$ 181,007 50

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies
in Canada.....\$ 165,466 78

Amount of claims on policies in Canada, unsettled..... 6,942 55

Total net liabilities to policy holders in Canada.....\$ 172,409 33

INCOME IN CANADA DURING THE YEAR.

Net cash received for premiums.....\$ 7,925 23

Interest on loans on policies..... 934 72

Total income in Canada..... \$ 8,859 95

*Based on the Institute of Actuaries' H. M. and H. M. (5) Table with 4 per cent interest.

EDINBURGH LIFE—Continued.

EXPENDITURE IN CANADA.

Net amount paid on account of death claims in Canada (including bonuses, \$4,223.05).....	\$	27,096 40
(Of this amount \$1,356.39 accrued in previous years)		
Net amount paid for matured endowments in Canada (including bonuses \$283.24)....		1,256 53
Amount paid for surrendered policies.....		267 18
Amount paid for surrendered bonuses		2,201 56
Total net amount paid to policy holders in Canada.....	\$	30,821 72
Cash paid for commissions in Canada.....		710 66
Cash paid for licenses or taxes in Canada.....		14 70
Solicitors' fees.....		68 74
Total expenditure in Canada.....	\$	31,615 82

MISCELLANEOUS.

Number of policies become claims in Canada during the year.	9	
Amount of said claims (including bonus additions, \$6,582.17).....	\$	35,295 53
Number of policies in force in Canada at date.....	. 113	
Amount of said policies.....	\$	248,615 95
Bonus additions thereon.....		59,483 71
Net amount in force at 31st December, 1894		308,099 66

Number and amount of policies terminated during the year in Canada:—

1. By death (including bonus additions, \$6,298.93).....	8	\$	34,038 94
2. By maturity (including bonus additions \$283.24).....	1		1,256 58
3. By surrender.....	1		973 34
(For which cash value has been paid, \$267.18).....			

Total (including bonus additions, \$6,582.17)	10	\$	36,268 86
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	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$69,314.32).....	123	\$ 347,616 96
Interim bonus additions.....		202 45
Policies terminated as above (including bonus additions, \$6,582.17).....	10	36,268 86
Bonuses surrendered.....		3,450 89
Policies in force at date of statement (including bonus additions, \$59,483.71).....	113	308,099 66

Number of insured lives at beginning of year	114
Number of deaths during the year among insured.....	6
Number of insured whose policies have been terminated during the year otherwise than by death.....	2
Number of insured lives at date of statement.....	106

(Received, 23rd February, 1895.)

Department of Finance—Insurance Branch.

EDINBURGH LIFE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

1894, Jan. 1.—	£	s.	d.		£	s.	d.
Amount of funds at the beginning of the year	2,765,326	11	4	Claims under policies (after deduction of sums reassured)	222,756	7	11
Premiums (less reinsurance premiums)	248,578	0	2	Surrenders	21,187	4	10
Consideration for annuities granted (less paid for reinsurance)	46,323	10	1	Annuities (less received under reinsurance)	30,015	6	3
Interest and dividends	112,136	1	8	Commission	10,966	6	0
Assignment and other fees	110	17	4	Expenses of management	25,983	10	1
Profit on investments	1,253	9	2	Dividends to shareholders	9,500	0	0
				Income tax	2,831	6	2
				1894, December, 31.—Amount of funds at the end of the year	2,850,488	8	6
	£3,173,728	9	9		£3,173,728	9	9

BALANCE SHEET AT 31ST DECEMBER, 1894.

LIABILITIES.				ASSETS.			
	£	s.	d.		£	s.	d.
Assurance and annuity fund	2,705,447	11	11	Mortgages on property within the United Kingdom, viz. :—			
Paid up capital	100,000	0	0	Mortgages of real property	624,464	13	8
Other funds—				Rent charges and annual rents	261,741	5	0
Proprietors' fund	16,916	17	3	Mortgages of life interests and reversions	300,199	8	11
Investments reserve fund	28,123	19	4	Mortgages of the company's own shares	1,421	19	8
Total funds, as per revenue account	2,850,488	8	6		1,187,827	7	3
Claims admitted, but not yet paid*	40,035	6	0	Mortgages on property out of the United Kingdom	56,096	0	0
Other sums owing by the company—				Loans on the company's policies	142,297	6	11
Expenses of management not yet paid*	1,575	0	0	Loans on security of statutory assessments	19,163	16	8
Sums deposited with the company to meet interests, etc.	469	6	10	Loans on policies with personal security	6,968	13	2
Unclaimed dividends*	33	5	0	Investments—			
				Colonial and Provincial Government securities	238,224	6	1
				Municipal securities (United Kingdom)	5,008	6	8
				Municipal securities (Canada)	112,248	13	11
				Railway and other debentures and debenture stock	552,090	10	11
				Deposits with colonial and other banks	190,415	17	7
				Railway stocks (preference and guaranteed)	96,267	19	3
				House property in Edinburgh, London, Dublin, Manchester and Glasgow	115,373	13	7
				Company's own shares (purchased)	3,281	9	6
				Ground rents and feu duties	36,680	18	8
				Life interests (purchased)	1,297	14	1
				Reversions (purchased)	20,488	0	0
				Cash in bank	54,844	12	8
				Policy stamps on hand	49	11	6
				Agents' balances (since accounted for)	22,981	7	9
				Outstanding premiums	4,526	10	9
				do interest due and unpaid at date	2,093	4	2
				Outstanding interest accrued but not yet receivable	24,375	5	3
	£2,892,601	6	4		£2,892,601	6	4

*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, 1894.

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.

In deposit with Receiver General:—

	Par value.	Market value.
U. S. bonds, 4 per cent.....	\$ 475,000 00	\$ 543,875 00
City of Toronto bonds, 4 per cent.....	292,000 00	303,680 00
City of Montreal bonds, 4 do	190,000 00	198,867 00
do do 3½ do	250,000 00	231,458 00
do do stock.....	243,333 33	244,688 00
Province of Quebec bonds.....	99,766 67	102,092 00
Total.....	<u>\$ 1,550 100 00</u>	<u>1,624,660 00</u>

Carried out at market value.....\$1,624,660 00

Held by trustees in accordance with the Insurance Act:—

	Par value.	Market value.
Mercantile Trust stock.....	\$ 595,000 00	2,082,500 00
Carried out at market value.....		<u>2,082,500 00</u>

Gross premiums due and uncollected on Canadian policies in force (estimated)	\$ 24,000 00
Gross deferred premiums on same (estimated).....	55,000 00
Total outstanding and deferred premiums (estimated)	\$ 79,000 00
Deduct cost of collection, at 10 per cent.....	7,900 00

Net outstanding and deferred premiums (estimated)..... 71,100 00

Total assets in Canada.....\$3,788,260 00

LIABILITIES IN CANADA.

Under Policies issued previous to 31st March, 1878.

*Amount computed to cover the net reserve or reinsurance value on all outstanding policies in Canada.....	\$ 588,958 17
Dividends or bonuses to Canadian policy-holders due and unpaid (estimated).....	400 00
Total liability to said policy holders in Canada.....	<u>\$ 589,358 17</u>

*Reserve based on the Institute of Actuaries' H. M. Mortality Table, 4½ per cent interest. Computed by the Department.

Department of Finance—Insurance Branch.

EQUITABLE LIFE—Continued.

Under Policies issued subsequent to 31st March, 1878.

*Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$2,918,596 12
Claims for death losses—	
Due and unpaid.....	\$ 3,500 00
Unadjusted but not resisted.....	6,000 00
Total claims for death losses.....	9,500,00
Dividends or bonuses to Canadian policy holders due and unpaid (estimated).....	1,600 00
Total net liabilities to said policy holders in Canada.....	\$2,929,696 12
Total net liabilities to all policy holders in Canada.....	\$ 3,519,054 29

INCOME IN CANADA.

Total premiums received during the year on life policies in Canada....	\$ 691,052 10
Interest or dividends on stock.....	113,391 00
Total income in Canada.....	\$ 804,443 10

EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz.:—	
On account of death claims (including bonus additions \$799).....	\$ 248,795 00
do matured endowments.....	23,261 36
Net amount paid on account of claims.....	\$ 272,056 36
Cash paid to annuitants.....	2,930 54
Amount paid for surrendered policies.....	93,036 54
Amount paid for dividends or bonuses to Canadian policy holders.....	20,205 15
Total net amount paid to policy-holders in Canada.....	\$ 388,228 59
Cash paid for commissions, salaries and other expenses of officials in Canada.....	53,078 44
Cash paid for licenses, taxes, fees or fines.....	2,091 11
Sundry payment, viz.:—Medical examiners, \$3,445.50; rent \$1,899.96; postage and exchange, \$590.50; percentage allowances, \$26,390.60; advertising, \$127.10; printing and stationary, \$147.25; sundry items, \$89.93; law expenses, \$509.85.....	33,200 69
Total expenditure in Canada.....	\$476,598 83

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	1,058	
Amount of said policies.....		\$2,456,683 00
Number of policies become claims in Canada during the year....	106	
Amount of said claims (not including bonus additions)....		253,690 00
Number of policies in force in Canada at date.....	8,872	
Amount of said policies.....	\$ 19,397,335 00	
Bonus additions (estimated).....	125,907 00	
Net amount in force at 31st December, 1894.....		19,523,242 00

*Reserve based on the Institute of Actuaries, H. M. Mortality Table, 4½ p c. interest; computed by the Department.

EQUITABLE LIFE—Continued.

Number and amount of policies terminated during the year in Canada :—

1. By death (including bonus additions, \$799).....	97	\$ 236,739 00
2. By maturity (including bonus additions, \$5,511)	9	23,261 00
3. By expiry.....	1	1,000 00
4. By surrender (including bonus additions, \$31,344).....	205	283,294 00
(For which cash value has been paid, \$93,036 54)		
5. By surrender, (including bonus additions, \$5,000)		
\$410,303.		
(For which paid up policies have been granted to amount of \$57,732.)		
Difference of amounts carried out.....		352,571 00
6. By lapse and reduction....	816	1,743,147 00
		<hr/>
Total (including bonus additions, \$42,654).....	1128	\$2,640,012 00

Policies in force at beginning of year (including bonus additions, \$133,000)	9,371	\$20,947,848 00
Policies issued during the year.....	1,181	2,514,415 00
Bonuses added during the year.....		35,500 00
Policies terminated as above and by change to paid up policies (including bonus additions, \$42,654).....	1,251	2,697,744 00
Policies not taken ..	429	1,276,838 00
Policies in force at date of statement (including bonus additions, \$125,846).....	8,872	19,523,181 00

Number of insured lives at beginning of the year in Canada..	8,450
Number of new insurers during the year....	1,060
Number of deaths during the year among the insured	90
Number of insured whose policies have been terminated during the year otherwise than by death.....	1,430
Number of insured lives at date of statement.....	7,990

DETAILS OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

Policies in force at beginning of year in Canada (including bonus additions, \$61,695)	8,667	\$19,174,623 00
Policies issued during the year ..	1,181	2,514,415 00
Bonuses added during the year		20,100 00
Policies terminated as above and by change to paid up policies (including bonus additions, \$20,789).....	1,122	2,296,139 00
Policies not taken.....	429	1,276,838 00
Policies in force at date of statement (including bonus additions, \$61,006).....	8,297	18,136,161 00

(Received, 2nd March, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

INCOME DURING THE YEAR 1894.

Total premium income.....	\$ 36,038,931 09
Received for interest or dividends.....	6,047,461 48
Received for rent.....	1,583,333 94
	<hr/>
Total income	\$ 43,669,726 51

Department of Finance—Insurance Branch.

EQUITABLE LIFE—Continued.

DISBURSEMENTS DURING THE YEAR 1894.

Total amount paid for losses and matured endowments.....	\$ 11,831,263 99
Cash paid to annuitants.....	385,811 98
Surrender values paid in cash.....	3,022,549 42
Surrender values applied to purchase paid up insurance and annuities,	2,093,993 00
Cash dividends paid to policy holders.....	1,274,576 11
Cash dividends applied to purchase paid up additions and annuities	865,158 47
Cash paid to stockholders for dividends.....	7,000 00
Commissions and bonuses to agents.....	4,283,873 24
Salaries and allowances to managers and agents	244,086 92
Medical examiners' fees	279,053 89
Salaries of officers and office employes.....	572,401 61
Commuted commissions.....	548,633 88
Taxes, licenses and insurance department fees.....	490,206 68
Rents.....	283,470 94
General expenses.....	1,244 403 80
Total disbursements.....	\$ 27,426,483 93

ASSETS.

Book value of real estate exclusive of all encumbrances.....	\$ 39,413,248 27
Loans on bonds and mortgages, first liens on real estate.....	26,342,841 16
Loans secured by pledge of bonds, stock or other marketable col-	
laterals.....	5,663,500 00
Loans made in cash on the company's policies assigned as collateral	906,077 50
Book value of bonds and stocks owned	93,256,373 37
Cash on hand and in banks.....	11,372,470 15
Agents' balances.....	1,350,590 20
Commuted commissions.....	555,160 72
Total net or ledger assets.....	\$178,860,261 37

OTHER ASSETS.

Interest and rents due and accrued.....	527,200 06
Market value of bonds and stocks over book value.....	2,466,104 63
Net amount of uncollected and deferred premiums.....	3,190,744 00
Total assets as per books of the Company.....	\$185,044,310 06
Less items not admitted	1,905,750 92
Total assets less items not admitted	\$183,138,559 14

LIABILITIES.

*Net reinsurance reserve.....	\$145,973,962 00
Total unsettled claims.....	1,476,334 21
Unpaid dividends or surplus or other description of profits due	
policy holders.....	114,211 00
Total liabilities.....	\$147,564,507 21
Gross surplus on policy holders' account.....	\$ 35,574,051 93

*Computed according to the Actuaries' Table of Mortality, with 4 per cent interest.

EQUITABLE LIFE—*Concluded.*

EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	52,226	
Amount of said policies.. .. .		\$ 166,863,895 00
Number of policies terminated during the year	50,904	
Total amount terminated		194,946,863 00
Number of policies in force at date.....	281,577	
Net amount of said policies		<u>913,556,733 00</u>

(NEW YORK, 12th March, 1895.)

Department of Finance—Insurance Branch.

THE FEDERAL LIFE ASSURANCE COMPANY OF ONTARIO.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

President—JAS. H. BEATTY.

| Chief Agent and Managing Director—
DAVID DEXTER.

Head office—Hamilton, Ont.

(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).....	\$ 20,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	78,183 05
Amount secured by way of loans on real estate, by bond or mortgage, second liens.....	925 00
Amount of loans secured by bonds, stocks or other marketable collaterals.....	1,250 00
Amount of loans made to policy holders on the company's policies assigned as collaterals.	109,012 57
Premium obligations on policies in force.	1,509 91

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	
*Orangeville do	7,500 00	7,565 90	
*Canadian Pacific Railway bonds.....	11,000 00	12,529 82	
*Eldon debentures.....	10,000 00	10,553 40	
*Merriton.....	1,500 65	1,567 60	
*Seaforth debentures.....	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..... \$ 71,788 20 \$ 77,996 04

Carried out at market value	77,996 04
Cash at head office.....	1,914 27

Cash in banks, viz. :—

Bank of Hamilton, Hamilton.....	\$ 19,058 62	
Traders' Bank, Hamilton.....	833 60	
Hamilton Provident and Loan Society	1,463 91	
Landed Banking and Loan Co.....	10,619 73	

Total..... 31,975 86

*Deposited with the Receiver General.

FEDERAL LIFE—*Continued.*

Agents' ledger balances.....	\$	3,414	08
Advances to agents, to be repaid from commissions.....		6,507	36
Office furniture.....		1,819	65
†Total.....	\$	334,507	79

OTHER ASSETS.

Interest due.....	\$	589	62
do accrued.....		5,676	26
Total carried out.....		6,265	88
Due from other companies for claims on the company's policies reinsured.....		10,000	00
Short date notes for premiums on policies in force.....	\$	21,817	58
Gross premiums due and uncollected on policies in force.....		32,459	99
do deferred premiums on same.....		30,044	99
Total outstanding and deferred premiums.....	\$	84,322	56
Deduct cost of collection, at 10 per cent.....		8,432	25
Net outstanding and deferred premiums.....		75,890	31
Chattel mortgage.....		56	50
Fire insurance premium paid on account of mortgages.....		85	75
Total assets.....	\$	426,806	23

LIABILITIES.

*Amount computed to cover the net present value of all policies in force....	\$	350,300	57
Deduct value of policies reinsured in other companies.....		3,314	10
Net reinsurance reserve....	\$	346,986	47
Claims for death losses, unadjusted but not resisted.....		1,173	12
Total liabilities.....	\$	348,159	59
Surplus on policy holders' account.....	\$	78,646	64
Capital stock paid up.....		80,197	00

INCOME DURING THE YEAR.

Cash received for premiums.....	\$	224,337	03
Premiums secured by policy loans.....		27,883	48
‡Premiums paid by dividends.....		25,412	35
Total.....	\$	277,632	86
Deduct premiums paid to other companies for reinsurance.....		12,128	37
Net premium income.....	\$	265,504	49
Received for interest.....		18,962	93
Total income.....	\$	284,467	42

†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, computed by the Department.

‡Including the portion of the mortuary premiums not required for death claims, applied as dividends in reduction of renewal premiums.

Department of Finance—Insurance Branch.

FEDERAL LIFE—Continued.

EXPENDITURE DURING THE YEAR.

Cash paid for death losses (\$23,000 of which accrued in previous years)	\$ 131,229 56
Deduct amount received from other companies for reassured death claims.	4,500 00
Total amount paid for death claims and matured endowments.....	\$ 126,729 56
Cash paid for surrendered policies	3,357 21
Premium obligations used in purchase of surrendered policies	48 49
Cash dividends paid policy holders	1,417 35
Dividends applied in payment of premiums.....	25,412 35
Taxes, licenses, fees or fines.....	2,028 04
Cash paid for commissions, salaries and other expenses of officials.....	64,966 16
Miscellaneous payments, viz.:—Medical fees, \$4,709.90; printing, advertising, stationery, &c., \$4,096.26; postage, telephone, telegrams and express, \$1,217.71; directors' and auditors' fees, \$1,296.33; exchange, \$161.07; legal expenses, \$946.24; insurance superintendence, \$156.95; rent, \$1,533.62; sundries, including fuel, gas, water rates, guarantee premiums and janitor's services, \$2,720.00; office furniture, \$592.64	17,430 72
Total expenditure	\$ 241,389 88

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year..	\$ 1,415 35
do received during the year.....	143 05
	\$ 1,558 40
Premium obligations used in payment of dividends to policy holders	\$ 48 49
Total deduction.....	48 49
Balance, note assets at end of year.....	\$ 1,509 91

MISCELLANEOUS.

Number of new policies reported during the year as taken (including 2 revived for \$2,000).....	1,233
Amount of said policies.....	\$1,705,700 00
Amount of said policies reinsured in other licensed companies.....	35,000 00
Number of policies become claims during the year.....	36
Amount of said claims (including matured endowments).....	105,769 34
Amount of said claims reinsured in other licensed companies in Canada	10,000 00
Number of policies in force at date.....	5,339
Amount of said policies.....	\$10,521,137 43
do do reinsured in other licensed companies.....	625,000 00

Net amount in force, 31st December, 1894..... 9,896,137 43

Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death.....	36	\$ 105,769 34
2. By expiry.....	92	253,000 00
3. By surrender.....	18	42,500 00
(For which cash value has been paid, \$3,405.70.)		
4. By surrender, \$17,000 (for which paid up policies have been granted to the amount of \$2,871.66.)		
Difference of amounts carried out.....		14,128 34
5. By lapse.....	677	1,418,500 00
Total.....	823	\$1,833,897 68

+Being the portion of the mortuary premiums not required for death claims, applied as dividends, in reduction of renewal premiums.

FEDERAL LIFE—*Concluded.*

	No.	Amount.
Policies in force at beginning of year.....	4,929	\$ 10,649,335 11
Policies issued during the year in Canada (including two revived for \$2,000).	1,261	1,761,700 00
Policies terminated as above.....	823	1,833,897 68
Policies not taken.....	28	56,000 00
Policies in force at date of statement.....	<u>5,339</u>	<u>10,521,137 43</u>

Number of insured lives at beginning of year.....	4,853
Number of lives insured during the year.....	1,240
Number of deaths during the year among the insured.....	36
Number of insured whose policies have been terminated other- wise than by death	886
Number of insured lives at date of statement.....	<u>5,171</u>

(Received, 28th February, 1895.)

Department of Finance—Insurance Branch.

GERMANIA LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

<i>President</i> —HUGO WESENDONCK.	|	<i>Secretary</i> —HUBERT CILLIS.
<i>Principal Office</i> —20 Nassau Street, New York.		
<i>Chief Agent in Canada</i>—	|	<i>Head Office in Canada</i> —
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.

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.....	<u>\$ 75,000 00</u>

Carried out at market value.....\$ 78,500 00

Gross premiums due and uncollected on Canadian policies in force.....	\$ 2,413 12
Gross deferred premiums on same.....	753 69
Total outstanding and deferred premiums.....	<u>\$ 3,166 81</u>
Deduct cost of collection at 10 per cent.....	316 68

Net outstanding and deferred premiums..... 2,850 13

Total assets in Canada.....\$ 81,350 13

LIABILITIES IN CANADA.

* Amount computed to cover the net present value of all Canadian policies in force.....	\$ 71,848 00
Claims for death losses unadjusted but not resisted.....	Nil.

Total liabilities in Canada.....\$ 71,848 00

INCOME IN CANADA.

Cash received for premiums.....\$ 13,015 67

Total premium income.....	\$ 13,015 67
Received for interest or dividends.....	3,000 00

Total income in Canada.....\$ 16,015 67

* Actuaries' 4 per cent Table.

GERMANIA LIFE—Continued.

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada.....	\$	26,000	00
Cash paid for surrendered policies		2,610	94
Premium obligations used in purchase of surrendered policies.....		2,887	22
Cash dividends paid to Canadian policy-holders.....		1	55
<hr/>			
Total net amount paid policy-holders in Canada	\$	31,499	71
Commissions, salaries and other expenses of officials in Canada.....		84	47
All other expenditure, viz.—Office rent, fixtures, clerk hire, postage, exchange, advertising, &c.....		1,054	38
<hr/>			
Total expenditure in Canada	\$	32,638	56

MISCELLANEOUS.

Number of policies become claims in Canada during the year....	3		
Amount of said policies.....	\$	26,000	00
Number of policies in force in Canada at date.....	164		
Amount of said policies	\$	321,886	00
Bonus additions thereon.....		1,619	00
<hr/>			
Net amount in force at 31st December, 1894		323,505	00

Number and amount of policies terminated during the year in Canada :—

	No	Amount.
1. By death	3	\$ 26,000 00
2. By surrender (not including bonus additions, \$17.55) (for which cash value has been paid, \$2,610.94).....	15	30,961 00
3. By surrender, \$38,000 (for which paid up policies have been granted to amount of \$6,407) Difference of amounts carried out.....		31,593 00
4. By lapse, not taken and change	62	204,989 00
<hr/>		
Total.....	80	\$ 293,543 00

Policies in force in Canada at beginning of year.....	244	\$ 615,429 00
Policies terminated as above	80	293,543 00
Policies in force at date of statement (exclusive of bonuses, \$1,619.00).....	164	321,886 00

Number of insured lives at beginning of year.....	244
Number of new insurers during the year.....	0
Number of deaths during the year.....	3
Number of insured whose policies have been terminated during the year otherwise than by death.....	77
Number of insured lives at date of statement	164

(Received, 2nd March, 1895.)

Department of Finance—Insurance Branch.

GERMANIA LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

INCOME DURING THE YEAR 1894.

Total premium income.....	\$2,989,433 15
Interest.....	787,076 79
Discount on claims paid in advance.....	1,136 62
Received for rents.....	128,873 47
Policy fees.....	1,936 18
Total income.....	\$3,908,456 21

DISBURSEMENTS DURING THE YEAR 1894.

Total amount paid for losses and matured endowments.....	\$ 1,391,853 83
Cash paid to annuitants.....	23,597 08
Surrender values paid in cash.....	147,029 12
Surrender values applied to purchase paid up insurance and annuities.....	198,334 68
Dividends paid policy holders on paid up policies.....	5,474 80
Cash dividends of 1894 applied to pay running premiums due in 1894.....	78,920 01
Cash dividends applied to purchase paid up additions and annuities...	31,795 50
Paid to stockholders for interest and dividends.....	24,000 00
Commissions and bonuses to agents.....	368,781 39
Salaries and allowances to managers and agents.....	122,826 15
Medical examiners' fees.....	29,713 23
Salaries of officers and office employes.....	84,011 46
Taxes, licenses and insurance department fees.....	38,109 43
Rents.....	17,880 00
Commuting commissions.....	1,295 06
General expenses..	114,133 74
Total disbursements.....	\$ 2,677,754 48

ASSETS.

Cost value of real estate exclusive of all encumbrances.....	\$ 2,024,724 18
Loans on bonds and mortgages, first liens on real estate.....	10,739,974 20
Loans made to policy holders on the company's policies assigned as collaterals.....	840,854 85
Cost value of bonds and stocks owned.....	5,239,350 45
Cash on hand and in banks.....	380,978 50
Certificate of profit of Atlantic Mutual Insurance Co.....	1,040 00
Total net or ledger assets.....	\$19,226,922 18

OTHER ASSETS.

Interest due and accrued.....	166,184 14
Rents due and accrued.....	8,750 00
Market value of real estate over cost.....	52,444 49
Market value of bonds and stocks over cost.....	169,230 27
Net amount of uncollected and deferred premiums.....	414,154 23
Total assets.....	\$20,037,685 31

GERMANIA LIFE—*Concluded.*

LIABILITIES.

*Net reinsurance reserve.....	\$18,249,135 00
Total unsettled claims	158,317 24
Unpaid dividends or surplus or other description of profits due policy-holders.....	23,687 70
All other liabilities	79,173 31
Total liabilities.....	\$18,510,313 25
Gross surplus on policy holders' account.....	\$ 1,527,372 06

EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	6,271
Amount of said policies.....	\$10,992,018 00
Number of policies terminated during the year.....	5,407
Total amount terminated.....	10,937,504 00
Number of policies in force at date.....	40,013
Net amount of said policies.....	68,962,870 00
Number of industrial policies in force.....	6,034
Amount of said policies.....	734,675 00

(NEW YORK, 25th February, 1895.)

*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, 1894.

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.....	\$ 51,000 00
Amount of loans to policy-holders on the company's policies assigned as collaterals.....	1,116 13
Stock and bonds owned by the company:—	
	Par value. Market value.
City of Winnipeg bonds.....	\$ 56,000 00 \$ 58,520 00
Province of New Brunswick, 4 per cent bonds.....	25,000 00 25,000 00
	\$ 81,000 00 \$ 83,520 00
Carried out at market value.....	83,520 00
Cash at head office.....	8,417 08
Cash at branch offices.....	1,065 21
Cash in banks, viz.:—	
Imperial Bank, Winnipeg.....	\$ 641 69
Bank of New Brunswick, St. John, N. B.....	1,928 22
Total.....	2,570 51
Agents' ledger balances.....	9,986 37
Total.....	\$ 157,675 30

OTHER ASSETS.

Interest due.....	855 00
Interest accrued.....	1,013 47
Gross premiums due and uncollected on policies in force.....	\$ 25,782 51
Gross deferred premiums on the same.....	7,769 93
Total outstanding and deferred premiums.....	\$ 33,552 44
Deduct cost of collection at 10 per cent.....	3,365 24
Net outstanding and deferred premiums.....	30,197 20
Office furniture.....	2,996 28
Total assets.....	\$ 192,737 25

THE GREAT WEST—Continued.

LIABILITIES.

*Amount computed to cover the net present value of all policies in force.....	\$ 114,167 05
Deduct value of policies reinsured.....	990 00
Net reinsurance reserve.....	\$ 113,177 05
Claims for death losses resisted, in suit.....	10,000 00
Premiums paid in advance.....	158 49
Total liabilities.....	\$ 123,335 54
Surplus on policy-holders' account.....	\$ 69,401 71
Capital stock paid up.....	\$ 100,000 00

INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 112,006 19
Deduct premiums paid to other companies for reinsurance.....	2,023 60
Total net premium income.....	\$ 109,982 59
Amount received for interest or dividends on stock.....	6,427 18
Total income.....	\$ 116,409 77

EXPENDITURE DURING THE YEAR.

Cash paid for death losses.....	\$ 22,504 65
Deduct received from other companies for reinsurance and death claims.....	4,000 00
Net amount paid for death claims.....	\$ 18,504 65
Cash paid for surrendered policies.....	123 28
Cash paid for commissions, salaries and other expenses of officials.....	35,459 21
Taxes, licenses, fees or fines.....	709 87
Sundry expenditures, viz.:—	
Medical fees, \$4,905.25; travelling expenses, \$4,534.19; rents, \$1,905.00; stationery and printing, \$2,965.13; advertising, \$1,616.95; postage and telegrams, \$992.65; agency expenses, \$24.00; legal expenses, \$381.80; express charges, \$207.89; exchange, \$104.42; sundries, \$1,572.27.....	19,209 55
Total expenditure.....	\$ 74,006 56

MISCELLANEOUS.

Number of new policies reported during the year as taken.....	1,741
Amount of said policies.....	\$2,788,304 65
Amount of said policies reinsured in other licensed companies in Canada.....	70,500 00
Number of policies become claims during the year.....	9
Amount of said policies.....	32,504 65
Amount of above claims reinsured.....	4,000 00
Number of policies in force at date.....	2,328
Amount of said policies.....	\$4,239,050 00
Amount of said policies reinsured in other licensed companies in Canada.....	142,500 00
Net amount in force at 31st December, 1894.....	4,096,550 00

*Based on Actuaries' 4 per cent table.

Department of Finance—Insurance Branch.

THE GREAT WEST—*Concluded.*

Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death.....	9	\$ 32,504 65
2. By surrender	3	8,000 00
(For which cash value has been paid, \$123.28.)		
3. By lapse	183	103,500 00
Total terminated.....	195	\$ 444,004 65

	No.	Amount.
Policies in force at beginning of year.....	945	\$2,268,000 00
Policies issued during the year.....	1,779	2,878,804 65
Policies revived during the year.....	5	9,000 00
Policies terminated as above	195	444,004 65
Policies not taken of 1893 and 1894.....	199	425,000 00
Policies reduced in amount.....		18,250 00
Policies changed and new policies written.....	7	29,500 00
Policies in force at date of statement.....	2,328	4,239,050 00

	No.
Number of insured lives at beginning of year.....	910
Number of revivals	5
Number of new insurers during the year.....	1,525
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	392
Number of insured lives at date of statement.....	2,039

(Received, 1st March, 1895.)

THE LIFE ASSOCIATION OF SCOTLAND.

STATEMENT FOR THE YEAR ENDING 5TH APRIL, 1894.

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.....	<u>425,833 33</u>

ASSETS IN CANADA.

Amount secured by way of loans on real estate by bond or mortgage, first liens.....	\$ 213,534 37
Amounts of loans made to Canadian policy holders on the Association's policies assigned as collaterals.....	35,812 73
Credit premium debts on policies in force.....	67,160 90
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.....	<u>2,433 33</u>
Total par value.....	154,760 00
Cash in Merchants Bank—current account.....	3,140 58
Interest due.....	\$ 966 22
do accrued.....	<u>6,177 25</u>
Total interest.....	7,143 47
Gross premiums due and uncollected on Canadian policies in force.....	18,187 08
Total assets in Canada.....	<u>\$ 499,739 13</u>

LIABILITIES IN CANADA.

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$1,080,602 14
Claims for death losses—due and unpaid.....	\$ 17,247 45
Claims for matured endowments—due and unpaid.....	97 33
Total unsettled claims.....	<u>17,344 78</u>
Total liabilities in Canada.....	<u>\$1,097,946 92</u>

* Institute of Actuaries' H. M. Table, at 4½ 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.....	\$ 45,810 83
New credit premium loans.....	211 99
Total premium income.....	\$ 46,022 82
Amount received for interest or dividends on stock, &c.....	15,652 32
Total income in Canada.....	\$ 61,675 14

EXPENDITURE IN CANADA.

Net amount paid for death claims in Canada (\$10,664.92 of which accrued in previous years).....	\$ 89,466 36
Net amount paid for endowment claims in Canada (\$2,549.92 of which accrued in previous years).....	4,983 25
Total amount paid for death claims and matured endowments.....	\$ 94,449 61
Cash paid for surrendered policies and surrendered bonuses.....	1,020 41
Cash dividends paid to Canadian policy holders.....	250 44
Cash dividends applied in payment of premiums in Canada.....	6,409 46
Total payments to policy holders in Canada.....	\$ 102,129 92
Commissions, salaries, and other expenses of officials in Canada.....	2,580 99
Taxes, licenses, fees or fines.....	72 03
All other expenditure in Canada.....	227 34
Total expenditure in Canada.....	\$ 105,010 28

MISCELLANEOUS.

Number of policies become claims during the year in Canada.....	37
Amount of said claims.....	\$ 79,454 79
Number of policies in force in Canada at 5th April, 1894.....	993
Amount of said policies.....	1,724,787 87

Number and amount of policies, terminated in Canada during the year:—

1. By death.....	36	\$ 77,021 46
2. By maturity. ...	1	2,433 33
3. By surrender.....	5	7,300 00
(For which cash value has been paid, \$1,020.41.)		
4. By surrender, \$1,460.00.		
(For which paid-up policies have been granted to amount of \$739.73.)		
Difference of amounts carried out.....		720 27
5. By lapse.....	4	4,380 00
Total.....	46	\$ 91,855 06

	No.	Amount.
Policies in force at beginning of year in Canada.....	1,039	\$ 1,816,642 93
Policies terminated as above.....	46	91,855 06
Policies in force at date of statement..	993	1,724,787 87

Number of insured lives.....No return.
(Received, 4th February, 1895.)

LIFE ASSOCIATION OF SCOTLAND—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 5TH APRIL, 1894.

The total new business, completed and paid for, amounted to £992,267, under 1,549 policies, and yielding in new premiums £30,997, 19s. 11d. This is nearly £20,000 more of new business than was obtained in the previous year, and about £38,000 more than the average for the five years 1889–1893.

New life annuities, to the number of 104, were purchased for the annual amount of £7,021, at the price of £68,976.

The total revenue from premiums and interest (exclusive of the purchase money for annuities) amounted to £531,995, the increase in the year being more than £10,000.

The claims by death during the year amounted to £297,202, under 635 policies. The number of policies expected to emerge by death was 680. In class A (old series) the actual deaths numbered 359 against expected deaths of 365, and in the other classes the actual deaths were 276 against expected deaths of 315.

Endowment assurances to the number of 68, and assuring the sum of £20,473, matured by survivance of the lives to the fixed periods.

The deaths of annuitants during the year numbered 41, whereby the Association was relieved of the annual payment of £1,820, as against £1,787 of annuities cancelled in the previous year.

The ratio of expenses to life premium income (making allowance for the expenses chargeable to annuities) has virtually been the same as in the previous year, when the ratio was, with one exception, the lowest since 1887.

The funds of the Association now amount to £4,086,986, showing an increase in the year of nearly £127,000. The average annual increase in the two preceding years of the current quinquennium was £114,425. The funds, as invested at the close of the accounts, yield an average return of £4, 0s. 5d. per £100.

At 5th April, 1894—

30,360 policies were in force, assuring (exclusive of bonuses).....	£13,831,888 stg.
Total claims paid under life policies amounted to	6,212,506 “
Cash bonuses paid and bonus additions amounted to.....	1,940,542 “
The funds in hand were	4,086,986 “

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, 1895, 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.

Department of Finance—Insurance Branch.

LIFE ASSOCIATION OF SCOTLAND—*Concluded.*

REVENUE ACCOUNT FOR THE YEAR ENDING 5TH APRIL, 1894.

	£	s.	d.		£	s.	d.
Amount of funds at the beginning of year.....	3,960,259	9	4	Claims under policies payable on death (after deduction of sums reassured).....	297,201	12	6
Premiums (less re-assurances).....	£373,098	12	7	Claims under policies payable on the survival of the lives.....	20,473	19	6
Consideration for annuities granted (less re-assurances).....	61,623	7	1	Surrenders.....	17,203	0	3
Interest and dividends.....	158,897	1	1	Annuities (less re-assurances).....	38,882	19	8
Fines for revival of policies.....	149	10	6	Commission.....	14,322	1	10
Fees for recording assignments.....	233	15	0	Expenses of management.....	42,652	9	5
	594,002	6	3	Dividends to shareholders, and interest on paid-up capital.....	14,706	17	2
				Cash bonuses to existing policy holders.....	18,629	0	11
				Income tax.....	3,203	9	6
					£ 467,275	10	9
				Amount of funds at the end of the year (as per balance sheet).....	4,086,986	4	10
	<u>£ 4,554,261</u>	<u>15</u>	<u>7</u>		<u>£ 4,554,261</u>	<u>15</u>	<u>7</u>

BALANCE SHEET ON THE 5TH APRIL, 1894.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Shareholders' capital, paid up.....	87,500	0	0	Mortgages on property within the United Kingdom.....	1,367,889	11	7
Assurance and annuity fund.....	3,999,486	4	10	Mortgages on property out of the United Kingdom.....	61,876	18	6
Total funds.....	£4,086,986	4	10	Loans on association's policies.....	294,414	17	2
Claims admitted, but not paid (including all deaths to date, whether formally proved or not).....	78,752	5	3	Investments—			
Annuities due, but not applied for..	532	9	8	In Indian and Colonial Government securities.....	384,280	13	4
				Foreign Government securities.....	35,854	13	7
				Municipal securities.....	384,646	4	2
				Railway and other debentures and debenture stocks.....	448,783	10	8
				Railway rent charge, guaranteed and preference stocks.....	309,297	13	8
				House property.....	121,468	5	9
				Reversions.....	18,391	15	0
				Bank stock.....	46,403	7	3
				Stock of the association, purchased under their Act of Parliament, 16 & 17 Vict., c. 224.....	7,986	1	0
				Loans on personal security.....	1,795	0	0
				Loans on statutory public rates.....	243,293	15	0
				Loans on stock of the association...	530	0	0
				Office furniture.....	350	0	0
				Stamps.....	105	12	1
				Outstanding premiums (since received).....	96,553	16	11
				Outstanding interest.....	2,821	8	5
				Interest accrued, but not yet payable.....	45,730	16	7
				Deposits with colonial banks.....	161,494	1	1
				Cash in bank:—			
				On deposit.....	£84,263	9	6
				On current accounts.....	48,039	8	6
					132,302	18	0
	<u>£ 4,166,270</u>	<u>19</u>	<u>9</u>		<u>£ 4,166,270</u>	<u>19</u>	<u>9</u>

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

President—GEORGE MELLY.

| 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 computed to cover the net reserve on all outstanding policies in Canada.....	\$ 104,160 18
Claims for death losses due and unpaid.....	3,833 00
Total net liabilities to policy holders in Canada.....	\$ 107,993 18

INCOME IN CANADA

Cash received for premiums.....	\$ 7,058 03
Cash received for annuities.....	800 00
Total income.....	\$ 7,858 03

EXPENDITURE IN CANADA.

Net amount paid on account of death claims (including \$1,016 05 bonus additions).....	\$ 5,962 72
Net amount paid for matured endowments.....	2,000 00
Amount paid to annuitants ...	1,538 78
Cash paid for surrendered policies.....	1,467 56
Cash dividends paid to Canadian policy holders	1,162 72
Total payments made to policy holders in Canada	\$ 12,131 78
Paid for commission, &c.....	178 65
Sundry expenditure:—Postage, \$64.16; law expenses, \$39.60; ex- change, \$2.24; medical fees, \$5.....	111 00
Total expenditure in Canada.....	\$ 12,421 43

MISCELLANEOUS.

Number of policies become claims in Canada during the year	8
Amount of said policies.....	\$ 11,795 43
Number of policies in force in Canada at date.	143
Amount of said policies	\$ 207,506 67
Add bonus additions.....	33,764 15
Total net amount in force 31st December, 1894.....	241,270 82

*Computed by Department at 31st December, 1894, on the basis of Institute of Actuaries' H. M. Table with $4\frac{1}{2}$ per cent interest.

Department of Finance—Insurance Branch.

LIVERPOOL AND LONDON AND GLOBE—Continued.

Number and amount of policies terminated during the year in Canada :

	No.	Amount.
1. By death (not including \$2,049.05 bonus additions).....	6	\$ 7,746 67
2. By maturity.....	2	2,000 00
3. By surrender (for which cash value has been paid, \$1,467.53).....	2	8,760 00
4. By surrender \$10,840 (for which paid up policies have been granted to amount of \$2,851).....		
Difference of amounts carried out (not including bonus additions, \$1,162.75).....		7,989 00
5. By lapse.....	2	1,000 00
Total (not including bonus additions, \$3,211.80).	12	\$27,495 67

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$33,157.78).....	154	\$ 263,293 45
Bonuses added.....		3,818 17
Policies transferred from England.....	1	4,866 67
Policies terminated as above (including bonus additions, \$3,211.80).....	12	30,707 47
Policies in force at date of statement (including bonus additions, \$33,764.15).....	143	241,270 82

Number of insured lives at the beginning of the year.....	145
Number of new insurers during the year.....	1
Number of deaths during the year among insured.....	6
Number of insured whose policies have been terminated other- wise than by death.....	6
Number of insured lives at date of statement.....	134

(Received, 28th January, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

LIFE DEPARTMENT.

During the year the company has received—

925 proposals to assure the sum of.....	£571,281
756 policies were issued for.....	461,966
124 proposals were not completed for.....	85,248
45 proposals were declined for.....	24,067

The premiums on new assurances during the year amount to £19,945, the total premium income, after deducting the amount paid for reassurances, being £232,348. Three hundred and four annuity bonds have been issued for a consideration of £213,112, granting annuities amounting to £20,041. The holders of one hundred and eighteen annuity bonds have died during the year, relieving the company of the annual payment of £6,260. The life and annuity funds have been increased by £151,904 during the year, and now amount to £4,608,477.

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	3,193,123 19 6	Claims under life policies, including those admitted but not paid (after deducting sums reassured)	248,779 14 5
Premiums after deduction of reinsurance premiums	224,183 1 6	Surrenders	54,076 3 2
Interest and dividends	127,611 3 4	Commission	£ 9,257 10 5
Assignment fees	112 5 0	Expenses of management	11,125 16 10
Fines	29 2 6	Medical fees	738 8 4
	3,545,059 11 10	Stamps	1,296 10 6
		Amount of funds at the end of the year, as in balance sheet	3,224,785 8 2
			3,545,059 11 10

(GLOBE FUND.)

Amount of life assurance fund at the beginning of the year	232,634 9 5
Premiums, after deduction of reinsurance premiums	8,165 3 3
Interest and dividends	8,869 1 11
Assignment fees	4 0 0

(GLOBE FUND)

Claims under life policies, including those admitted but not paid (after deducting sums reassured)	24,712 19 0
Surrenders	2,510 17 0
Commission	£ 269 7 0
Expenses of management	547 3 5
Amount of funds at the end of the year, as in balance sheet	221,632 8 2

249,672 14 7

249,672 14 7

£3,794,732 6 5

£3,794,732 6 5

(For Balance Sheet see Fire Statement.)

Department of Finance—Insurance Branch.

LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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 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 in deposit with Receiver General.....	\$ 122,180	71

Held by trustees in accordance with the Insurance Act:—

	Par value.	
Town of Pembroke.....	\$ 10,000	00
do Brampton.....	15,508	68
do Trenton.....	2,500	00
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 Port 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.....	55,000	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.....	25,189	86
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.....	12,800 00	
City of Montreal stock.....	67,600 00	
City of St. Catharines.....	15,000 00	
Province of Quebec registered bonds.....	5,000 00	
City of Halifax.....	15,000 00	
Total held by trustees in accordance with the Act, carried out at par value.....		\$ 724,563 54
Held by the company—		
City of Toronto.....	\$ 235 00	
Province of Quebec bonds.....	500 00	
Township of Enniskillen.....	246 30	
do Sombra.....	3,600 00	
Village of Midland.....	3,000 00	
Montreal Harbour bonds.....	10,000 00	
Town of Niagara.....	4,000 00	
do Meaford.....	12,515 83	
do Paris.....	3,971 00	
do Collingwood.....	668 52	
Village of Arnprior.....	9,327 22	
Township of Luther, West.....	1,247 84	
do Holland.....	2,693 21	
do Brooke.....	2,672 00	
do Amaranth.....	1,226 76	
do Dundee.....	16,097 57	
do York.....	13,343 71	
Town of Napanee.....	5,218 00	
do Calgary.....	14,100 00	
County of Renfrew.....	16,942 09	
Village of Vaudreuil.....	7,481 54	
City of St. John.....	40,000 00	
do Belleville.....	25,000 00	
Total held by the company.....		194,086 59
Mortgages on real estate in Canada, held by trustees in accordance with the Act.....		361,931 24
(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.....		73,263 00
(Of this amount \$60,535 belongs to policies issued subsequent to 31st March, 1878.)		
Half credits debts on policies (issued previous to 31st March, 1878.)..		2,137 06
Cash at head office in Canada.....		150 00
Cash in Bank of Montreal, current account.....	\$ 2,764 03	
do do special deposit.....	60,000 00	
Total.....		62,764 03
Agents' ledger balances.....		240 02
Interest due.....	\$ 1,062 59	
do accrued.....	20,543 22	
Total carried out... ..		21,605 81
Gross premiums due and uncollected on Canadian policies in force (since paid with few exceptions).....	\$ 4,167 10	
Gross deferred premiums on same.....	23,826 06	
December premiums on which days of grace are current.....	47,772 27	
Total outstanding and deferred premiums.....	\$ 75,765 43	
Deduct cost of collection, at .10 per cent.....	7,576 54	

Department of Finance—Insurance Branch.

LONDON AND LANCASHIRE LIFE—Continued.

Net outstanding and deferred premiums.....	\$ 68,188 89
Office furniture	458 14
Total assets in Canada.....	<u>\$1,631,569 02</u>

LIABILITIES IN CANADA.

Under policies issued previous to 31st March, 1878.

*Net reinsurance reserve.....	\$ 195,000 00
Claims for death losses—due and unpaid	\$ 5,500 00
Bonus additions thereon.....	111 25
	<u>5,611 25</u>
Total liability in respect of said policies.....	<u>\$ 200,611 25</u>

Under policies issued subsequent to 31st March, 1878.

*Net reinsurance reserve.....	\$1,125,000 00
Claims for death losses—due and unpaid	\$ 8,600 00
Bonus additions thereon.....	nil.
	<u>8,600 00</u>
Claims for matured endowments due and unpaid.....	2,000 00
Due on account of general expenses in Canada.	3,381 70
Premiums paid in advance, &c.....	356 96
Total liabilities in respect of said policies.....	<u>\$1,139,338 66</u>
Total liabilities in Canada.....	<u>\$1,339,949 91</u>

INCOME IN CANADA.

Cash received for premiums.....	\$ 223,640 93
Deduct premiums paid to other companies for reinsurance.....	8,038 59
	<u>215,602 34</u>
Net premium income.....	\$ 215,602 34
Interest or dividends on stock, &c.....	71,932 98
Other income.....	20 63
	<u>287,555 95</u>
Total income in Canada.....	<u>\$ 287,555 95</u>

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada (including bonus additions, \$2,183.75). \$	79,534 08
Deduct amount received from other companies for reinsurance (including bonus additions).....	5,593 50
	<u>73,940 58</u>
Net amount paid for death claims in Canada.....	\$ 73,940 58
Cash paid for matured endowments in Canada (including bonus additions, \$218.75).....	\$ 25,018 75
Deduct received from other companies for reinsurance.....	Nil.
	<u>25,018 75</u>
Net amount paid for endowment claims in Canada.....	25,018 75
Total paid for death claims and matured endowments.....	<u>\$ 98,959 33</u>
Cash paid for surrendered policies.....	4,589 92
Cash paid Canadian policy-holders for surrender of bonus additions.....	230 55
	<u>103,779 80</u>
Total net amount paid to policy-holders in Canada.....	<u>\$ 103,779 80</u>

*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.*)

Commissions, salaries and other expenses of officials.....	\$	36,634	59
Taxes, licenses, fees or fines.....		1,827	40
All other expenditure, viz.:—Agency charges, \$266.41; medical fees, \$3,659.03; postage, etc., \$860.19; legal expenses, \$312.95; printing and stationery, \$1,091.30; advertising, \$630.98; rent, \$1,959.48; insurance superintendence, \$116.79; office furniture, \$254.72; telegrams, \$33.33; sundries, \$363.10		9,548	28
Total expenditure in Canada.....	\$	151,790	07

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada, 496			
Amount of said policies.....	\$	848,500	00
Amount of said policies reinsured in other licensed companies in Canada		27,500	00
Number of policies become claims in Canada during the year.....	47		
Amount of said claims.....	\$	76,667	00
Bonus additions thereon.....		1,538	75
		78,205	75
(Amount of above claims reinsured in other licensed companies in Canada, \$5,593.50.)			
Number of policies in force in Canada at date	4,217		
Amount of said policies.....	\$	6,946,234	66
Bonus additions thereon.....		90,339	54
		\$7,036,574	20
Deduct amount of said policies reinsured in other licensed companies in Canada (including bonus additions, \$1,267.00).....		176,244	50
Net amount in force 31st December, 1894.....		6,860,329	70

Number and amount of policies terminated during the year in Canada:

	No.	Amount.
1. By death (including bonus additions, \$1,320)	37	\$ 61,187 00
2. By maturity (including \$218.75 bonus additions)	10	17,018 75
3. By surrender (including \$717.50 bonus additions).....	47	101,760 50
(For which cash value has been paid, \$5,677.52.)		
4. By surrender (including bonus additions, \$3,844.50), \$132,344.50 (for which paid up policies have been granted to amount of \$45,458.50.)		
Difference of amounts carried out.....		86,886 00
5. By lapse (including bonus additions, \$1,722.20).....	311	578,922 20
Total (including \$7,822.95 bonus additions).....	405	\$ 845,774 45

	No.	Amount.
Policies in force at beginning of year in Canada (including \$98,149.99 bonus additions).....	4,117	\$7,019,836 15
Policies issued during the year.....	549	977,500 00
Policies revived (including \$12.50 bonus additions).....	9	14,012 50
Policies terminated as above (including \$7,822.95 bonus additions).....	405	845,774 45
Policies not taken.....	53	129,000 00
Policies in force at end of year (including \$90,339.54 bonus additions).....	4,217	7,036,574 20

Department of Finance—Insurance Branch.

LONDON AND LANCASHIRE LIFE—*Continued.*

Number of insured lives at beginning of year	3,867
Number of new insurers during the year	481
Number of deaths during the year among the insured.....	29
Number of insured whose policies have been terminated during the year otherwise than by death.....	356
Number of insured lives at date of statement.....	<u>3,963</u>

Details of policies issued since 31st March, 1878, and bonus additions thereon.

	No.	Amount.
Policies in force at beginning of year (including \$61,487.97 bonus additions).....	3,770	\$6,518,460 13
Policies issued during the year.....	549	977,500 00
Policies revived during the year (including \$12.50 bonus additions)	8	13,012 50
Policies terminated as above and by change to paid up policies (including \$6,280.45 bonus additions)	396	803,995 95
Policies not taken	53	129,000 00
Policies in force at end of year (including \$55,220.02 bonus additions)	<u>3,878</u>	<u>6,575,976 68</u>

(Received, 25th February, 1895.)

LONDON AND LANCASHIRE LIFE—Continued.

GENERAL BUSINESS STATEMENT.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

	£	s.	d.		£	s.	d.
1894.							
Jan. 1 Amount of funds at the beginning of the year	£897,792	17	9	Dec. 31 Claims under policies (after deduction of sums reassured) paid and admitted, with bonus additions	74,347	14	10
Dec. 31 Premiums—				Endowments matured with bonus additions	5,978	7	6
New, under 1,816 policies assuring £590,097	£ 23,723	5	5	Annuity	80	0	0
Renewals	168,129	3	2	Pension	100	0	0
				Surrenders	16,371	19	0
Total premium	£191,852	8	7	Commission	16,798	7	5
Less premiums paid to other offices for re-assurances	8,156	14	6	Expenses of management			
				Medical officers and fees	£2,212	9	9
Net premiums	£183,695	14	1	Policy stamps	212	4	7
Interest and dividends	39,340	4	4				
Other receipts—					2,424	14	4
Registration for assignments and other fees	63	12	0	Income tax			
Total net income	223,099	10	5	Dividends and bonus to shareholders, viz.:			
				Dividends	£1,000	0	0
				Bonus	1,000	0	0
				Cash bonuses to policy holders			
				Amount of funds at the beginning of the year	£897,792	17	9
				Addition for 1894	77,995	9	7
				Amount of funds at the end of the year (as per balance sheet)	975,788	7	4
					<u>£1,120,892</u>	<u>8</u>	<u>2</u>

Department of Finance—Insurance Branch.

LONDON AND LANCASHIRE LIFE.—*Concluded.*
BALANCE SHEET (on the 31st December, 1894.)

	£	s.	d.	£	s.	d.
LIABILITIES.				ASSETS.		
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.....	£11,025	0 0
Proprietors' share of profits added.....	10,000	0 0		Life interests and reversions.....	14,465	9 2
Proprietors' fund—				Mortgages on freehold property in Canada, India and Australia.....	£25,490	9 2
Balance thereof at 31st Dec., 1893.....	£4,197	7 11		Loans on the company's policies.....	104,495	5 0
Less amount of bonus distributable amongst proprietors in 1894.....	1,000	0 0		Investments—		
Assurance fund.....				In British Government securities.....	£ 10,387	12 0
Total fund (as per revenue account).....			975,788 7 4	Corporation stocks, United Kingdom.....	9,580	1 0
Investment reserve.....	£8,950	0 0		Indian and Colonial government securities, and special deposit with the Canadian government.....	126,249	5 10
Profit and loss items not appropriated.....	2,116	11 6		Railway and other debentures and debenture stocks.....	365,431	5 10
Claims admitted, but not paid.....			11,066 11 6	Railway shares, preference and ordinary.....	98,842	2 10
Other sums owing by the company—			6,214 7 0	Indian railways—stocks and shares.....	9,957	9 3
Interest and bonus to shareholders to 31st December, 1894.....			1,032 4 6	Foreign government securities.....	421	4 0
				Waterworks—debentures and stock.....	6,727	5 6
				Other shares (preference).....	2,826	4 3
				Cornhill and other house property.....	24,497	5 0
				Improved ground rents.....	13,559	14 3
				Reversions.....	6,817	14 5
				Loans on personal security in connection with life policies.....	675,297	4 2
				Branch offices' and agents' balances.....	5,900	0 0
				December premiums on which the days of grace are current.....	33,673	16 5
				Outstanding interest, viz:—		
				Accrued, but not due.....	£7,715	11 5
				Overdue.....	341	7 11
				Outstanding rents.....	8,056	19 4
				Amounts placed on deposits for fixed periods.....	305	0 0
				Cash—	14,375	0 0
				On current account at head office and branches.....	£17,137	11 8
				Bills receivable.....	508	8 2
				Other assets—		
				Furniture and fittings at head office and branches.....	£2,341	7 2
				Less amount written off for depreciation.....	234	2 9
				Policy stamps in hand.....	£2,107	4 5
					27	2 0
					2,134	6 5
					£994,101	10 4

THE LONDON ASSURANCE.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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.....	\$ 9,286 91
Total net liability to policy holders in Canada	\$ 9,286 91

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	\$ 692 96
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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	5
Amount of said policies.....	\$ 17,520 00
Add bonus additions.....	4,249 07
Total amount in force at 31st December, 1894.....	\$ 21,769 07

Number of insured lives at beginning of year in Canada.....	5
Number of insured whose policies have been terminated during the year.....	None.
Number of insured lives at date of statement.....	5

(Received, 5th February, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DEC., 1894.

LIFE DEPARTMENT.

During the past year new assurances were granted under 422 policies for £261,623, the premiums upon which amounted to £10,103 4s. 6d. Of this sum £4,800 has been reassured at annual premiums of £135 2s. 7d.

The premium income of the year after deduction of reassurances and returns, amounted to £145,986 18s. 8d., and the total income from all sources to £242,747 16s. 10d.

Claims have arisen under 165 policies for £152,705, including £19,845 bonus additions. The total funds of the department on the 31st December, 1894, amounted to £2,038,194 14s. 9d.

*Based on the Institute of Actuaries' H. M. Table, 4½ per cent interest. Computed by the Department.

THE LONDON ASSURANCE—Concluded.

LIFE ASSURANCE ACCOUNT—NON-PARTICIPATING SERIES.

	£	s.	d.	1893.	£	s.	d.	1894.	Dec. 31.	Claims under life policies after deducting sums re-assured	£	s.	d.
Dec. 31. 1893.											52,043	0	0
Dec. 31. 1894.					661,765	13	2			Surrenders	1,151	19	2
Dec. 31.										Amitties	4,144	19	7
										Commission	1,007	13	1
										Expenses of management (apportioned)	3,252	10	10
										Abatement of premiums	6,236	12	2
										Bad debts	5	2	0
										Portion of profits appropriated to shareholders carried to profit and loss account			
										Less expenses of management as above	9,747	9	2
										Account of life assurance fund at this date, as per balance sheet	669,470	14	9
											<u>£747,120</u>	<u>0</u>	<u>9</u>

LIFE ASSURANCE ACCOUNT—PARTICIPATING SERIES.

	£	s.	d.	1893.	£	s.	d.	1894.	Dec. 31.	Claims under life policies after deduction of sums re-assured	£	s.	d.
Dec. 31. 1893.											100,662	7	0
Dec. 31. 1894.					1,338,289	0	5			Surrenders	5,627	14	11
Dec. 31.										Commission	4,450	9	5
										Expenses of management (apportioned)	8,088	16	3
										Bonus taken in abatement of premiums	673	18	4
										Portion of profits appropriated to shareholders carried to profit and loss account			
										Less expenses of management as above	7,455	3	9
										Amount of life a-surance fund at this date, as per balance sheet	1,368,724	0	0
											<u>£1,495,682</u>	<u>9</u>	<u>8</u>

(For Balance Sheet see Fire Statement.)

THE LONDON LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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.)

CAPITAL.

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.....	\$ 235,602 89
Amount of loans secured by bonds, stocks or other marketable collaterals.....	32,509 38

	Par value.	Market value.	Amount loaned.
247 shares London Life Insurance Co.	\$ 4,940 00	\$ 6,175 00	\$ 1,489 38
41 do Huron and Erie Loan and Savings Co.	2,050 00	3,320 00	} 2,850 00
34 do Huron and Erie Loan and Savings Co., 20 per cent stock.	340 00	527 00	
40 do Canadian Savings and Loan Co.	2,000 00	2,500 00	2,000 00
105 do Agricultural Savings and Loan Co.	5,250 00	5,775 00	4,100 00
1,162 do Ontario Loan and Debenture Co., 20 per cent stock.	11,620 00	14,176 40	} 22,570 00
263 do Ontario Loan and Debenture Co. stock.	13,150 00	16,766 25	
	\$ 39,350 00	\$ 49,239 65	\$ 32,509 38

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..... 27,301 50

Stocks and bonds held by the company, viz. :—

	Par value.	Market value.	Ledger value.
Ontario Loan and Debenture Co. stock.	\$ 50,000 00	\$ 63,750 00	\$ 62,625 00
do do 20 p. cent stock. .	10,000 00	12,250 00	12,000 00
Dominion Savings and Investment Co. stock.	1,250 00	931 25	1,000 00
Canadian Savings and Loan Co. stock.	5,000 00	6,250 00	6,000 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	2,592 00	2,478 00
Huron and Erie Loan and Savings Co. 20 per cent stock.	160 00	248 00	232 00
*Ontario Loan and Debenture Co. debentures.....	60,000 00	60,000 00	60,000 00
Total.....	\$ 130,610 00	\$ 148,881 25	\$ 147,195 00

*In deposit with the Receiver General.

Department of Finance—Insurance Branch.

THE LONDON LIFE INSURANCE COMPANY—*Continued.*

Carried out at ledger value	\$ 147,195 00
Cash at head office.....	27 04
Cash in banks, viz.:—	
Molsons Bank	\$ 2,814 77
London Loan Company	2,200 70
	5,015 47
Total.....	\$ 447,651 28

OTHER ASSETS.

Interest due.....	\$ 1,684 03
Interest accrued.....	10,343 36
	12,027 39
Total interest.....	12,027 39
Gross premiums due and uncollected on policies in force.....	\$ 1,663 39
Gross deferred premiums on same.....	8,498 29
	10,161 68
Total outstanding and deferred premiums.....	\$ 10,161 68
Deduct cost of collection at 10 per cent	1,016 15
	9,145 53
Net outstanding and deferred premiums.....	9,145 53
Short date notes for premiums on policies in force, less 10 per cent for collection.....	1,783 91
Total net assets.....	\$ 470,608 11

LIABILITIES.

*Amount computed to cover the net present value of all policies in force....	\$ 387,891 01
Deduct value of policies reinsured in other companies.....	1,442 52
	386,448 49
Net reinsurance reserve	\$ 386,448 49
Claims for death losses unadjusted but not resisted.....	443 95
Claims for death losses resisted—in suit.....	517 00
Amount of dividends or bonuses to policy holders accrued.....	2,955 01
Advanced premiums.....	293 76
Contingent fund, to cover all outstanding accounts	3,000 00
Proprietors' account.	13,864 78
	407,522 99
Total liabilities..	\$ 407,522 99
Surplus on policy holders' account.....	\$ 63,085 12
Capital stock paid up.	50,000 00
Surplus above all liabilities and capital.....	\$ 13,085 12

INCOME DURING THE YEAR.

Cash received for premiums (including industrial \$93,136.87)	\$ 129,862 15
Premiums paid by dividends.....	2,919 94
	132,782 09
Total.....	\$ 132,782 09
Deduct premiums paid to other companies for reinsurance.	201 60
Net premium income	\$ 132,580 49
Amount received for interest or dividends on stock, &c.....	21,479 71
	154,060 20
Total.	\$ 154,060 20
Received for calls on capital, \$12,330; less \$4,486.67 transferred from proprietors' account.	7,843 33
Received for increased capital (20 per cent on \$25,000).....	5,000 00
Total income.....	\$ 166,903 53

*Reserve based on Institute of Actuaries' H. M. Table of Mortality, with $\frac{4}{2}$ per cent interest for general policies and Combined Experience Table with 4 per cent interest for industrial policies.

THE LONDON LIFE INSURANCE COMPANY—*Continued.*

EXPENDITURE DURING THE YEAR.

Cash paid for death losses, including \$18,604.48 industrial.	\$ 28,604 48
(\$5,164.16 of this amount accrued in previous years.)	
Cash paid for matured endowments.	9,200 00
Cash paid for surrendered policies.....	3,533 70
Cash dividends paid to policy holders and applied in payment of premiums	2,919 94
Cash paid to stockholders for interest or dividends	2,362 50
Cash paid for commissions, salaries and other expenses of officials.....	46,314 60
Taxes, &c	210 70
Miscellaneous payments, viz.:—Medical examination fees, \$1413.98; travelling expenses, \$2,642.30; postage and exchange, \$421.02; printing and stationery, \$1,166.95; advertising, \$516.16; rent, \$1,230; sundries, including water, light, periodicals, cleaning offices, &c., \$799.01; commission on investments, \$261.18; legal expenses, \$287.52; office furniture, \$110.36.....	8,848 48
Total expenditure.....	\$ 101,994 40

MISCELLANEOUS.

Number of policies reported during the year as taken in Canada —general, 215 ; industrial, 13,443 (including 22 revived for \$2,900.50).....	13,658
Amount of said policies—general	\$ 223,500 00
do do industrial.....	1,235,681 50
Total.....	\$1,459,181 50
Number of policies become claims during the year—general, 15 ; industrial, 290.....	305
Amount of said claims (including matured endowments)—general	\$ 14,200 00
do do industrial.....	19,401 27
Total.....	33,601 27
Number of policies in force in Canada at date—general, 1,623 ; industrial, 23,606	25,229
Amount of said policies—general	\$ 1,522,444 21
do do industrial	2,207,061 00
Total	\$ 3,729,505 21
Amount of said policies reinsured in other licensed companies in Canada— general	5,000 00
Net amount in force, 31st December, 1894.....	3,724,505 21

Department of Finance—Insurance Branch.

THE LONDON LIFE INSURANCE COMPANY—*Concluded.*

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death—general.....	4 \$	5,000 00
do industrial	290	19,401 27
2. By maturity—general.	11	9,200 00
3. By expiry do	5	4,500 00
4. By surrender do ..	26	23,501 00
(For which cash value has been paid, \$3,535.70.)		
5. By surrender, \$18,500. (For which paid-up policies have been granted to amount of \$3,410.86.)		
Difference of amounts carried out.		15,089 14
6. By lapse—general	128	143,175 00
do industrial	7,718	732,283 23
Total	8,182	\$ 952,149 64

	No.	Amount.
Policies in force at beginning of year—general.....	1,582	\$1,499,409 35
do do industrial.....	18,171	1,723,064 00
Policies revived during the year—industrial.....	22	2,900 50
Policies issued during the year general.....	215	223,500 00
do do industrial.....	13,421	1,232,781 00
Policies terminated as above.....	8,182	952,149 64
Policies in force at date of statement—general.....	1,623	1,522,444 21
do do industrial.....	23,606	2,207,061 00

Number of insured lives at beginning of year—general.....	1,565
Number of new insurers during the year do	207
Number of deaths during the year among insured do	3
Number of insured whose policies have been terminated during the year otherwise than by death—general	166
Number of insured lives at date of statement—general.....	1,565

Number of insured lives, industrial policies, not known

(Received, 1st March, 1895.)

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

<i>President</i> —GEO. GOODERHAM.	|	<i>Managing Director and Chief Agent</i> — JOHN F. ELLIS,
<i>Secretary</i> —GEORGE A. STERLING.	|	<i>Principal Office</i> —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.....	\$ 4,500 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	494,101 57
Amount of loans as above on which interest has not been paid within one year previous to statement.....	\$9,600 00
Amount of loans made to policy holders on the company's policies assigned as collaterals.....	16,878 40

Stocks, bonds and debentures owned by the company, viz.:—

	Par value.	Market value.	
Dominion Government bonds.....	\$ 50,000 00	\$ 52,250 00	
Huntsville debentures.....	4,350 00	4,350 00	
West Toronto Junction debentures.....	56,304 57	51,957 26	
Sault Ste. Marie bonds.....	6,200 00	5,704 00	
Winnipeg bonds.....	40,000 00	43,198 00	
Total par and market values	\$ 156,854 57	\$ 157,459 26	
Carried out at market value.....			157,459 26
Cash at head office.....			8,772 15
Cash in banks, viz.:—			
Traders' Bank, Toronto	\$ 11,439 03		
Imperial Bank, Toronto.....	18,800 85		
			30,239 88
Bills receivable			1,305 15
Agents' balances			6,343 50
Life interests.....			534 92
Reversions			4,572 00
Total.....			\$ 724,706 83

Department of Finance—Insurance Branch.

THE MANUFACTURERS' LIFE INSURANCE COMPANY—Continued.

OTHER ASSETS.

Interest due.....	\$	4,838 96	
do accrued.....		9,308 57	
Total carried out			14,147 53
Gross premiums due and uncollected on policies in force.....	\$	60,716 98	
Gross deferred premiums on same.....		24,737 18	
Total outstanding and deferred premiums.....	\$	85,454 16	
Deduct cost of collection at 10 per cent.....		8,545 41	
Net outstanding and deferred premiums.....			76,908 75
Office furniture.....			5,000 00
Fire premiums.....			557 77
Total assets.....	\$		821,320 88

LIABILITIES.

*Amount computed to cover the net present value of all policies in force....	\$	648,533 00	
Deduct value of policies reinsured in other companies.....		20,104 00	
Net reinsurance reserve.....			628,429 00
Claims for death losses, unadjusted but not resisted.....	\$	9,122 00	
Total claims for death losses.....			9,122 00
Dividends on policy holders due and unpaid.....			744 93
Due on account of general expenses (medical fees).....			1,282 48
Premiums paid in advance.....			4,112 65
Total liabilities.....	\$		643,691 06
Surplus of assets over liabilities for protection of policy holders.....	\$	177,629 82	
Capital stock paid up.....			127,320 00
Surplus above all liabilities and capital stock.....	\$		50,309 82

INCOME.

Cash received for premiums.....	\$	277,673 61	
Deduct premiums paid to other companies for reinsurance.....		10,262 87	
Total premium income.....	\$	267,410 74	
Received for interest or dividends.....			29,057 57
Total income.....	\$		296,468 31

EXPENDITURE.

Amount paid for death losses (\$10,000 of which accrued in previous years).....	\$	44,947 00	
Cash paid for surrendered policies and bonuses.....		4,924 83	
Cash dividends paid to policy holders.....		197 63	
Cash paid for commissions, salaries and other expenses of officials.....		81,301 90	
Cash paid for taxes, licenses, fees and fines		1,033 86	
Rent.....		2,779 76	
Office furniture.....		955 97	

*Based on Institute of Actuaries' H. M. 4½ per cent Table.

THE MANUFACTURERS' LIFE INSURANCE COMPANY—Continued.

Miscellaneous payments, viz.:—Commissions on loans, \$325; printing and advertising, \$6,862.42; postages, telegrams and express, \$2,372.92; directors' fees, \$1,640; medical fees, \$6,636.23; law costs, \$912.38; light account, \$112.21; office supplies, \$1,938.35; valuation fees, \$38.50; auditors' fees, \$200; legal and commercial exchange, \$453; insurance superintendence, \$135.75; telephones, \$133.22; exchange, \$154.29; insurance papers, \$64.10; sundry expenses, \$1,390 06	\$ 23,368 43
Total expenditure.....	\$ 159,509 38

MISCELLANEOUS.

Number of policies reported during the year as taken (including 116 foreign for \$188,768).....	1,546
Amount of said policies.....	\$2,462,068 00
Amount of said policies reinsured in other licensed companies in Canada.....	76,500 00
Number of policies become claims during the year, (including one foreign for \$1,947).....	31
Amount of said claims	44,069 00
Number of policies in force at date (including 158 foreign for \$272,268).....	5,976
Amount of said policies (including bonus additions, \$900).....	\$9,555,300 00
Amount of said policies reinsured in other licensed companies in Canada (including \$683 bonus additions).....	534,183 00
Net amount in force 31st December, 1894 (including foreign, \$272,268)	9,021,117 00

Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death.....	31	\$ 44,069 00
2. By expiry.....	3	30,000 00
3. By surrender.....	64	76,906 00
(For which cash value has been paid, \$4,924.83.)		
4. By surrender.....		\$63,500 00.
(For which paid-up policies have been granted to the amount of \$9,645.)		
Difference of amounts carried out.....		53,855 00
5. By lapse.....	1,049	1,693,473 00
Total.....	1,147	\$1,898,303 00

Policies in force at beginning of year.....	5,524	\$8,937,834 00
Bonuses added		378 00
Policies issued during the year (including 123 foreign for \$258,205).....	1,673	2,710,755 00
Policies revived.....	40	64,000 00
Policies terminated as above.....	1,147	1,898,303 00
Policies terminated by reduction of sum insured.....		50,774 00
Policies terminated otherwise, not taken.....	114	208,590 00
Policies in force at date of statement (including 158 foreign for \$272,268).....	5,976	9,555,300 00

Department of Finance—Insurance Branch.

THE MANUFACTURERS' LIFE INSURANCE COMPANY—*Concluded.*

Number of lives insured at beginning of year.. .. .	5,272
Number of new insurers during the year.....	1,599
Number of deaths during the year among the insured.....	31
Number of insured whose policies have been terminated other- wise than by death.....	1,041
Number of insured lives at date of statement.....	<u>5,799</u>

(Received, 26th February, 1895.)

THE METROPOLITAN LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

President—JOHN R. HEGEMAN. | *Secretary*—GEORGE B. WOODWARD.
Principal Office—32 to 36 Park Place, New York City.
Chief Agent in Canada—R. M. GIFFORD. | *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.....	\$	2,556	12
Canadian Pacific 3½ per cent land grant bonds in deposit with Receiver General, par value, \$116,800; market value.....		124,800	00
Gross premiums due and uncollected on Canadian policies in force.....	\$	875	87
Gross deferred premiums on same.....		3,094	43
Total outstanding and deferred premiums.....	\$	3,970	30
Deduct cost of collection.....		397	70
Net outstanding and deferred premiums.....		3,572	60
Total assets in Canada.....	\$	130,928	72

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies.....	\$	103,425	00
Claims for death losses unsettled, unadjusted but not resisted.....		1,065	00
do do resisted, not in suit.....		441	80
Amount of dividends to policy holders due and unpaid.....		2,019	74
Total net liabilities to policy holders in Canada.....	\$	106,951	54

INCOME IN CANADA.

Premiums received in cash on life policies in Canada.....	\$	122,039	85
Premium obligations taken in part payment of premiums.....		75	30
Amount received for interest or dividends on stock, &c.....		4,089	75
Total income in Canada.....	\$	126,204	90

EXPENDITURE IN CANADA.

Amount paid on account of death claims.....	\$	29,714	31
Cash paid for surrendered policies.....		6,035	15
Cash dividends paid to Canadian policy holders.....		919	00
Premium obligations used in payment of dividends to policy holders in Canada.....		396	48
Total net amount paid to policy holders in Canada.....	\$	37,064	94

*Reserve at 4 per cent, based on Combined Experience Table.

Department of Finance—Insurance Branch.

METROPOLITAN LIFE—Continued.

EXPENDITURE IN CANADA—Continued.

Cash paid for commission, salaries and other expenses of officials.....	\$	136,512	39
do licenses or taxes.....		853	36
Total expenditure in Canada.....	\$	174,430	69

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$	2,877	30
do received during the year.....		75	30
Total	\$	2,952	60
Amount of obligations used in payment of dividends to policy-holders	\$	396	48
Total deductions		396	48
Balance, note assets at the end of the year....	\$	2,556	12

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada—General, 225; industrial, 61,858.....	62,083
Amount of said policies—General	\$ 253,000 00
do Industrial.....	6,132,190 00
	\$6,385,190 00
Number of policies become claims in Canada during the year —General, 1; industrial, 452.....	453
Amount of said claims—General.....	\$ 1,000 00
do Industrial.....	28,714 31
	29,714 31
Number of policies in force in Canada at date—General, 230, industrial, 43,906.....	44,136
Amount of said policies—General.....	\$ 314,265 00
do Industrial.....	4,120,242 00
Net in force at 31st December, 1894.....	4,434,507 00

Number and amount of policies terminated in Canada during the year:—

	No	Amount.
1. By death—General	1	\$ 1,000 00
do Industrial.....	452	28,714 31
2. By surrender.....	11	18,000 00
(For which \$6,035.15 cash value has been paid.)		
3. By surrender.....	\$	1,885 00
(For which paid up policies have been granted to amount of.....	315	00
Difference of amounts carried out.....		1,570 00
4. By lapse.....	31,609	3,694,281 69
Total.....	32,073	\$3,743,566 00

METROPOLITAN LIFE—Continued.

	No.	Amount.
Policies in force at beginning of year—General.....	78	\$ 144,265 00
do do Industrial.....	14,058	1,648,933 00
Policies issued during the year	62,083	6,385,190 00
Policies terminated as above and by change to paid up policies	32,083	3,743,881 00
Policies in force at date of statement—General.....	230	314,265 00
do do Industrial.....	43,906	4,120,242 00

Number of insured lives—No return.
(Received, 5th February, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

INCOME DURING THE YEAR.

Total premium income.....	\$ 16,827,015 77
Received for interest and dividends.....	728,017 30
Discount on claims paid in advance.....	5,568 13
Received for rent.....	226,425 68
Cash deposits from industrial agents in lieu of bonds, etc.....	421,715 87
Total income	\$ 18,208,742 75

DISBURSEMENTS DURING THE YEAR.

Total amount paid for losses and matured endowments.....	\$ 5,747,952 94
Surrender values paid in cash	150,681 33
Premium notes loans or liens used in purchase of surrendered policies, and voided by lapse.....	9,045 00
Cash dividends paid to policy holders.....	20,815 08
Premiums notes loans or liens used in payment of dividends to policy holders.....	2,011 47
Cash paid to stockholders for interest or dividends.....	140,000 00
Commission and bonuses to agents.....	2,662,522 53
Cash paid for salaries of officers and office employes.....	594,749 84
Commuting commissions.....	2,863,951 05
Rents.....	107,783 21
Taxes.....	169,711 19
Salaries and travelling expenses of managers of agencies and agents	2,013,464 42
Medical examiners' fees.....	462,406 41
Sundry expenses.....	833,979 08
Total disbursements	\$ 15,779,073 55

ASSETS.

Cost value of real estate exclusive of all encumbrances.....	\$ 5,755,439 36
Loans on bonds and mortgages, first liens, on real estate.....	9,733,475 00
Loans to policy holders on the company's policies assigned as collaterals	10,888 75
Premium notes, loans or liens on policies in force.....	81,087 48
Cost value of stocks and bonds owned	5,357,651 99
Cash on hand and in banks.....	550,116 25
Total net or ledger assets.....	\$ 21,488,658 83
Deduct depreciation from cost of assets, to bring the same to market value.....	50,334 49
Total net or ledger assets (less depreciation).....	\$ 21,438,324 34

Department of Finance—Insurance Branch.

METROPOLITAN LIFE—*Concluded.*

OTHER ASSETS.

Interest due and accrued.....	208,788 65
Rents due and accrued.....	8,357 32
Market value of real estate over cost.....	128,464 30
Net amount of uncollected and deferred premiums.....	542,687 55
	<u>2,232,622 16</u>
Total assets.....	\$ 22,326,622 16

LIABILITIES.

*Net reinsurance reserve.....	\$ 16,019,592 00
Total unsettled claims.....	98,303 45
Unpaid dividends or surplus or other description of profits due policy holders.....	29,468 76
Premiums paid in advance.....	5,846 51
Special reserve and agents' deposits in lieu of bonds.....	2,137,671 23
	<u>18,290,881 95</u>
Total liabilities.....	\$ 18,290,881 95
Gross surplus on policy holders' account.....	\$ 4,035,740 21

EXHIBIT OF POLICIES.

<i>General.</i>	No.	Amount.
Number of new policies issued and old policies revived during the year.....	12,326	
Amount of said policies.....		\$ 14,099,859 00
Number of policies terminated during the year.....	4,744	
Total amount terminated.....		5,498,134 00
Number of policies in force at date.....	15,744	
Net amount of said policies.....		<u>17,861,196 00</u>

Industrial.

Number of new policies issued and old policies revived.....	2,327,624	
Amount of said policies.....		\$294,270,451 00
Number of policies terminated during the year.....	1,700,523	
Total amount terminated.....		214,674,026 00
Number of industrial policies in force at date.....	3,559,165	
Amount of said policies.....		<u>423,514,171 00</u>

(New York, 12th February, 1895.)

* Computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent interest.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

President—RICHARD A. McCURDY. | Secretary—WM. J. EASTON.
 Principal Office—32 Nassau Street, New York City.
 Chief Agent in Canada— | Head Office in Canada—
 FAYETTE BROWN. | 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	\$ 192,100 00
Dominion of Canada 4 per cent bonds.....	125,000 00	130,462 50
Province of Nova Scotia 4 per cent bonds.....	400,000 00	401,650 00
Province of New Brunswick 4 per cent bonds.....	199,000 00	199,665 80
City of Montreal 4 per cent bonds.....	400,136 71	402,817 63
do registered stock.....	165,000 00	166,105 50
City of Ottawa 5 per cent bonds.....	40,000 00	42,164 00
City of Guelph 5 per cent bonds.....	124,400 00	136,239 40
City of Toronto 4 per cent bonds.....	461,000 00	461,000 00
United States 5 per cent bonds.....	250,000 00	292,500 00
Total par and market values.....	<u>\$ 2,334,536 71</u>	<u>\$ 2,424,604 83</u>

Carried out at market value.....\$2,424,604 83

Gross premiums due and uncollected on Canadian policies in force.....\$	46,034 51
Gross deferred premiums on same.....	41,212 09
Total outstanding and deferred premiums.....\$	87,246 60
Deduct cost of collection at 10 per cent.....	8,724 66

Net outstanding and deferred premiums..... 78,521 94

Total assets in Canada.....\$2,503,126 77

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve or reinsurance value of all outstanding policies in Canada.....	\$2,602,135 00
Claims for death losses, resisted, in suit.....	5,000 00
Total liabilities in Canada.....	<u><u>\$2,607,135 00</u></u>

*Based on the Combined Experience Table, with 4 per cent interest.

Department of Finance—Insurance Branch.

MUTUAL LIFE—Continued.

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	\$ 690,608 55
Premiums paid by dividends.....	4,573 11
Amount received for annuities.....	1,000 00
Total premium income.....	\$ 696,181 66
Amount received for interest or dividends.....	94,347 88
Total income in Canada.....	\$ 790,529 54

EXPENDITURE IN CANADA.

Amount paid during the year on account of claims in Canada:—	
On account of death claims (\$30,000 of which accrued in 1893).....	\$ 192,148 00
On account of matured endowments.....	Nil
Net amount paid on account of claims.....	\$ 192,148 00
Amount paid to annuitants.....	5,954 60
Cash paid for surrendered policies and additions.....	5,056 97
Cash dividends paid to Canadian policy holders.....	4,994 02
Total amount paid to policy holders.....	\$ 208,153 59
Cash paid for commissions in Canada.....	110,716 12
Licenses or taxes.....	2,078 59
Office and miscellaneous expenses.....	24,747 15
Total expenditure in Canada.....	\$ 345,695 45

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	1,174
Amount of said policies.....	\$2,748,461 00
Number of policies become claims in Canada during the year.....	57
Amount of said claims.....	162,148 00
Number of policies in force in Canada at date.....	7,259
Amount of said policies.....	\$16,930,213 00
Bonus additions.....	282,788 00
Net amount in force, 31st December, 1894.....	17,213,001 00

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$7,648).....	57	\$ 162,148 00
2. By expiry.....	7	13,500 00
3. By surrender (including bonus additions, \$191).....	37	55,039 00
(For which cash value has been paid, \$5,056.97)		
4. By surrender \$431,000		
(For which paid-up policies have been granted to the amount of \$93,697)		
Difference of amounts carried out.....		337,303 00
5. By lapse (including bonus additions, \$2,457).....	590	1,123,457 00
Total (including bonus additions, \$10,296).....	691	\$1,691,447 00

MUTUAL LIFE—*Continued.*

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$289,661).....	6,514	\$ 15,662,254 00
Policies issued and restored during the year	1,436	3,247,771 00
Bonuses added during the year.....		3,423 00
Policies terminated as above (including bonus additions, \$10,296).....	691	1,691,447 00
Policies cancelled and reduced.....		9,000 00
Policies in force at date of statement (including bonus addition, \$282,788).....	<u>7,259</u>	<u>17,213,001 00</u>

Number of insured lives—No return.
(Received, 28th February, 1895.)

GENERAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1894.

INCOME DURING THE YEAR.

Total premium income.....	\$ 36,123,163 82
Received for interest and dividends.....	8,285,446 99
do rents.....	842,399 36
Contingent guarantee account.....	2,769,859 77
Total income.....	\$ 48,020,869 94

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and matured endowments.....	\$ 13,416,654 57
Cash paid to annuitants.....	407,808 71
Surrender values paid in cash.....	2,352,772 83
Surrender values applied to pay running premiums.....	861,273 28
Surrender values applied to purchase paid up insurance.....	2,742,403 00
Cash dividends applied to purchase paid up additions.....	1,308,344 69
Commissions and bonuses to agents	5,596,443 10
Agency expenses.....	1,088,045 99
Medical examiners' fees and salaries.....	425,109 51
Salaries of officers and office employes	518,571 71
Taxes, licenses and insurance department fees.....	482,292 18
Rent.....	140,000 00
Paid for general expenses, &c.....	1,539,171 69
Total disbursements.....	\$ 30,878,891 26

ASSETS.

Real estate, unencumbered.....	\$ 21,691,733 93
Loans on bond and mortgage, first liens on real estate.....	71,339,415 92
Loans on collaterals	11,366,100 00
Book value of stocks and bonds.....	78,547,639 77
Cash on hand and in banks.....	9,655,198 91
Commuted commissions.. ..	466,903 20
Agents' ledger balances.....	420,638 78
Suspense account....	440,408 52
Total net or ledger assets	\$193,928,038 49

Department of Finance—Insurance Branch.

MUTUAL LIFE—*Concluded.*

OTHER ASSETS.

Interest due and accrued	\$ 1,080,940 53
Rents due and accrued	99,535 92
Market value of stocks and bonds over book value	5,423,050 90
Net amount of uncollected and deferred premiums	4,107,218 12
Total assets.....	\$204,638,783 96
Deduct items not admitted.....	2,349,360 31
Total net assets.....	\$202,289,423 65

LIABILITIES.

* Net reinsurance reserve	\$179,802,862 00
Total policy claims	1,007,768 52
Premiums paid in advance.....	147,731 81
Non-forfeiture clause in policies	134,202 00
Total liabilities on policy holders' account.....	\$181,092,564 33
Gross surplus on policy holders' account.....	\$ 21,196,859 32

EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	69,780
Amount of said policies.....	\$178,199,860 00
Number of policies terminated.....	56,830
Amount of said policies.....	159,708,604 00
Number of policies in force at date.....	298,515
Amount of policies in force (including bonus additions).....	854,710,761 00

(NEW YORK, 23rd February, 1895.)

* Computed according to the Actuaries' Table of Mortality, with 4 per cent interest.

THE NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

President—HENRY J. FURBER. | *Secretary*—J. H. NITCHIE.
Principal Office—Washington, D. C.
Chief Agent in Canada— | *Head Office in Canada*—
 F. A. POWIS. | 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.....	\$191 52	
Deduct cost of collection at 10 per cent.....	19 15	
Net deferred premiums.		172 37
Total assets in Canada.	\$	<u>110,172 37</u>

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$	70,284 23
Claims for death losses, adjusted but not due.		1,500 00
Claims for death losses, unadjusted but not resisted.....		2,500 00
Claims for matured endowments, unadjusted but not resisted (matured in 1890).....		134 00
Due Superintendent of Insurance.....		5 88
Total net liabilities to policy holders in Canada.	\$	<u>74,424 11</u>

INCOME IN CANADA.

Premiums received in cash during the year on life policies in Canada...\$ 2,256 16

EXPENDITURE IN CANADA.

Net amount paid on account of death claims (\$295 of which accrued in 1893)	\$	3,291 36
Amount paid for surrendered policies.....		231 00
Total net amount paid to policy holders in Canada.	\$	<u>3,522 36</u>
Cash paid for salaries of officials in Canada.....		10 00
Total expenditure in Canada	\$	<u>3,532 36</u>

*Reserve based upon Institute of Actuaries' H. M. Table of Mortality, with $4\frac{1}{2}$ per cent interest. Computed by the Department.

Department of Finance—Insurance Branch.

NATIONAL LIFE—Continued.

MISCELLANEOUS.

	No.	Amount.
Number of policies become claims in Canada during the year.....	6	
Amount of said claims.....	\$	7,104 00
Number of policies in force in Canada on 31st December, 1894....	156	
Amount of said policies.....	\$ 148,808 50	
Return premium additions.....	2,113 80	
Total net amount in force at 31st December, 1894.....		<u>150,922 30</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	6	\$ 7,104 00
2. By surrender.....	2	685 00
(For which cash value has been paid, \$231).		
Total.....	<u>8</u>	<u>\$ 7,789 00</u>

	No.	Amount.
Policies in force at beginning of year.....	153	\$ 158,634 50
do reinstated as "Policies in Canada".....	14	5,453 00
do terminated as above during the year.....	8	7,789 00
do incorrectly reported as "Policies in Canada".....	3	7,490 00
do in force at date of statement (exclusive of \$2,113.80 return-premiums on policies not yet full paid)....	<u>156</u>	<u>148,808 50</u>

Number of insured lives at beginning of year.....	141
do reinstated as "Policies in Canada".....	12
do incorrectly reported as "Policies in Canada".....	3
do deaths during the year.....	6
do insured whose policies have been terminated other- wise than by death... ..	2
do insured lives at date of statement.....	<u>142</u>

(Received, 1st February, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

INCOME.

Total premium income.....	\$ 20,542 02
Cash received for interest, and other receipts.....	120,635 14
Total income.....	<u>\$ 141,177 16</u>

DISBURSEMENTS.

Total amount paid for losses, matured endowments and surrender values.\$	69,434 21
General expenses, and other disbursements.....	93,138 17
Total disbursements.....	<u>\$ 162,572 38</u>

NATIONAL LIFE—*Concluded.*

ASSETS.

Real estate.....	\$1,700,000 00
Loans secured by mortgages on real estate.....	100,000 00
Loans secured by policies.....	6,165 70
Market value of bonds or stock owned.....	312,275 00
Cash on hand and in banks.....	3,190 62
Bills receivable.....	333 33
Interest and rents, due and accrued.....	2,560 46
Deferred and uncollected premiums (net).....	1,956 15
Total.....	<u><u>\$2,126,481 26</u></u>

LIABILITIES.

*Net reinsurance reserve.....	\$ 918,461 00
Total unsettled claims.....	12,806 00
Other liability.....	15,012 98
Total liabilities on policy holders' account.....	<u><u>\$ 946,279 98</u></u>
Gross surplus on policy holders' account.....	\$1,180,201 28
Capital stock paid-up.....	<u>1,000,000 00</u>

*Computed according to the American Table of Mortality, with $4\frac{1}{2}$ per cent interest.

Department of Finance—Insurance Branch.

THE NEW YORK LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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.....		575,000	00
Amount of loans to Canadian policy holders on the company's policies assigned as collaterals (on policies issued subsequent to 31st March, 1878)		93,920	00
Premium obligations on Canadian policies in force (\$13,864.36 on policies issued subsequent to 31st March, 1878)..		14,563	76
Stocks, bonds or debentures, viz. :—			
	Par value.	Market value.	
United States 4 per cent consols.....	\$ 100,000	\$ 113,500	00
Canadian Pacific 5 per cent land grant bonds.....	993,000	1,072,440	00
City of Ottawa debentures.....	100,000	107,583	33
Province of Quebec 5 per cent bonds.....	80,000	88,933	33
West Shore R. R. 4 per cent bonds.....	530,000	551,200	00
City of Quebec 4½ per cent bonds.....	200,000	200,000	00
Province of Quebec 4 per cent bonds	97,333	96,035	55
	<u>\$2,080,333</u>	<u>\$2,229,692</u>	<u>21</u>
Carried out at market value.....		2,229,692	21
Cash with agencies		2,267	24
Cash in banks, viz. :—			
Bank of Montreal.....	\$	73,538	09
Bank of Nova Scotia, Halifax.....		3,000	00
		76,538	09
Interest accrued.....		22,471	47
Rents due	\$	1,255	55
do accrued.....		4,298	42
Total carried out		5,553	97
Gross premiums due and uncollected on Canadian policies in force	\$	104,454	80
Gross deferred premiums on same.....		46,509	00
Total outstanding and deferred premiums	\$	150,963	80
Deduct cost of collection at 10 per cent.....		15,096	38
Net outstanding and deferred premiums.		135,867	42
Total assets in Canada	\$	3,630,874	16

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 in force	\$ 515,685 00
Deduct value of said policies reinsured in other companies licensed in Canada	3,450 00
Net reinsurance reserve.....	\$ 512,235 00
Amount of unpaid claims, viz. :—	
Death losses unadjusted but not resisted	\$ 1,417 03
Matured endowments, due and unpaid	133 11
Total death claims and matured endowments	1,550 14
Amount of dividends or bonuses to policy holders in Canada.....	647 46
Total net liabilities to said policy holders in Canada	\$ 514,432 60

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)	\$2,753,325 00
Claims for death losses unadjusted but not resisted.....	12,088 10
Claims for matured endowments due and unpaid	1,000 00
Annuity claims due and unpaid.....	933 80
Amount of dividends and bonuses to Canadian policy holders due and unpaid.....	2,084 19
Total net liabilities to said policy-holders in Canada.....	\$2,769,431 09
Total net liabilities to all policy-holders in Canada.....	\$3,283,863 69

INCOME IN CANADA.

Cash received for premiums during the year in Canada	\$ 775,119 31
Premium obligations taken in part payment of premiums	11,698 15
Premiums paid by dividends.....	5,851 94
Total	\$ 792,669 40
Deduct premiums paid for reinsurance.....	280 46
Net premium income.....	\$ 792,388 94
Amount received for interest and dividends.....	125,549 89
Gross amount received for rents	\$ 20,390 65
Less paid for repairs and care of real estate	\$ 18,711 01
Taxes on real estate.....	5,982 18
Net amount received for rents.....	4,697 46
Policy fees, &c.....	261 25
Total income in Canada.....	\$ 922,897 54

*Based on Institute of Actuaries' H. M. Table, 4½ per cent interest.

Department of Finance—Insurance Branch.

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 \$47,276.87 accrued in 1893).....	\$ 222,799 44
On account of matured endowments	23,559 06
Net amount paid on account of claims.....	\$ 246,358 50
Cash paid to annuitants.....	7,810 05
Cash paid for surrendered policies.....	89,085 16
Premium obligations used in purchase of surrendered policies.....	4,492 98
Premium obligations voided by lapse.....	690 54
Cash dividends paid to Canadian policy-holders.....	43,751 53
Cash dividends applied in payment of premiums in Canada.....	5,851 94
Total net amount paid to policy-holders in Canada.....	\$ 398,040 70
Cash paid for commissions and salaries	100,241 29
Cash paid for licenses, taxes, fees or fines	2,418 85
Miscellaneous payments, viz.:—rent, \$7,592.04; medical fees, \$12,964.25; stationery and printing, \$1,381.64; postage, telegrams, &c., \$1,305.74; advertising, \$906.85; travelling expenses, \$2,295.36; office furniture, \$1.95; legal expenses, \$72.04; sundry, \$2,056.18.	31,576 05
Total expenditure in Canada	\$ 532,276 89

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 20,113 26
do received during the year.....	11,698 15
Total.....	\$ 31,811 41
Amount of obligations used in purchase of surrendered policies.....	\$ 4,492 98
do voided by lapse	690 54
do redeemed in cash.....	12,064 13
Total deductions.....	17,247 65
Balance—note assets at end of year..	\$ 14,563 76

MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year as taken in Canada.....	1,936	
Amount of said policies.....		\$ 2,996,341 00
Number of policies become claims in Canada during the year.....	86	
Amount of said claims.....		201,432 00
Number of policies in force in Canada at date.....	10,514	
Amount of said policies.....		\$20,547,444 00
Bonus additions.....		114,605 00
		\$20,662,049 00
Amount of said policies reinsured in other licensed com- panies in Canada.....		11,500 00
Total amount in force, 31st December, 1894.....		20,650,549 00

NEW YORK LIFE—Continued.

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (not including bonus additions, \$5,077)...	71	\$ 176,639 00
2. By maturity (not including bonus additions, \$900)..	15	24,793 00
3. By expiry.....	3	2,412 00
4. By surrender.....	226	584,125 00
(For which cash value has been paid, \$98,143.35.)		
5. By surrender, \$505,700. (For which paid-up policies have been granted to amount of \$302,600.)		
Difference of amounts carried out.....		203,100 00
6. By lapse.....	1,197	1,761,972 00
Total (not including bonus additions)	1,512	\$ 2,753,041 00

	No.	Amount.
Policies in force at beginning of year (not including \$113,401 bonus additions).....	10,265	\$ 20,607,364 00
Policies issued during the year.....	2,313	3,671,821 00
Policies terminated as above (not including bonuses).....	1,512	2,753,041 00
Policies not taken	552	978,700 00
Policies in force at date of statement (not including bonus additions, \$114,605).....	10,514	20,547,444 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, \$42,850).....	9,711	\$ 19,486,122 00
Policies issued during the year	2,309	3,655,651 00
Policies terminated as above.	1,474	2,646,661 00
Policies not taken.....	552	978,700 00
Policies in force at date of statement (not including bonus additions, \$46,325)..	9,994	19,516,412 00

(Received, 1st March, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

INCOME DURING THE YEAR 1894.

Total net premium income	\$ 29,411,386 32
Received for interest.....	6,386,068 26
Received for rent.....	663,680 27
Deposits on account of trust policies	22,178 68
Total income.....	\$ 36,483,313 53

Department of Finance—Insurance Branch.

NEW YORK LIFE—Continued.

DISBURSEMENTS DURING THE YEAR 1894.

Total amount paid for losses and matured endowments.....	\$ 9,646,691 39
Cash paid to annuitants	1,396,314 48
Cash paid for surrendered policies.....	1,655,307 22
Dividends paid to policy holders	1,681,754 70
Reserve values paid on matured deferred dividend policies	1,279,094 70
Instalment paid on trust policies.....	5,840 57
Cash paid for commission and advances to agents	4,715,938 07
Medical examiners' fees	477,760 18
Salaries of officers and office employes, home and branch offices.....	1,437,166 67
Taxes, licenses and fees.....	358,247 61
Rent.....	280,173 69
Real estate expenses.....	195,238 35
Inspection of risks.....	82,288 66
Miscellaneous expenditure.....	927,613 27
Total disbursements.....	\$ 24,139,429 56

ASSETS.

Real estate unencumbered.....	\$ 14,675,478 98
Loans on bond and mortgage, first liens, on real estate	26,349,724 84
Loans secured by pledge of bonds, stocks or other marketable collaterals	579,922 00
Loans on the company's policies assigned as collateral	3,205,980 99
Book value of bonds and stocks owned.....	99,029,047 78
Cash on hand and in banks	5,492,422 69
Premium notes and policy loans on policies in force	1,025,871 94
Agents' balances.....	556,646 34
Total net or ledger assets.....	\$150,915,095 56

OTHER ASSETS.

Interest due and accrued.....	1,374,206 60
Rents due and accrued.....	31,456 48
Market value of bonds and stocks over book value	4,676,260 89
Net amount of uncollected and deferred premiums.....	5,571,397 74
Gross assets.....	\$162,568,417 27
Deduct items not admitted.....	556,646 34
Total assets less items not admitted	\$162,011,770 93

LIABILITIES.

*Net reinsurance reserve.....	\$138,620,188 00
Total extra reserve held by the company.....	1,200,000 00
Total unsettled policy claims.....	1,550,382 62
Premiums paid in advance.....	157,415 68
Trust deposit held for account of beneficiaries under terms of policies.	87,039 83
Unpaid dividends due policy holders	147,437 07
Total liabilities	\$141,762,463 20
Surplus on policy holders' account.....	\$ 20,249,307 73

*Computed according to the Combined Experience Table of Mortality, with 4 per cent interest.

NEW YORK LIFE—*Concluded.*

EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	80,722	
Amount of said policies.....		\$198,601,374 00
Number of policies terminated during the year.....	57,600	
Total amount terminated.....		172,407,910 00
Number of policies in force at date of statement.....	277,600	
Net amount of said policies		<u>813,294,160 00</u>

(NEW YORK, 16th January, 1895.)

Department of Finance—Insurance Branch.

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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	\$ 150,681 25
Amount secured by way of loans on real estate by bond or mortgage, first liens	1,006,631 64
Amount of loans secured by bonds, stocks or other marketable collaterals, viz.:—	

<i>Loans on Stocks.</i>	Par value.	Market value.	Amount loaned.
British Canadian Loan and Investment Co. \$	500 00	\$ 555 00	} \$ 30,280 00
Land Security Co.	20,000 00	24,000 00	
		and mortgage of \$10,000	
Land Security Co.	11,600 00	13,920 00	15,500 00
		and mortgage of \$5,000	
Land Security Co.	1,520 00	1,824 00	1,520 00
Dominion Bank.	6,250 00	17,250 00	15,000 00
Manitoba and Northwest Loan Co.	1,700 00	1,700 00	} 2,000 00
Canada Landed & National Investment Co.	500 00	620 00	
Imperial Bank.	11,700 00	21,177 00	20,200 00
Dominion Bank.	2,500 00	6,909 00	6,650 00
Dominion Bank.	5,300 00	14,609 00	14,000 00
Canadian Bank of Commerce.	5,050 00	6,994 00	} 7,100 00
Standard Bank of Canada.	450 00	742 00	
Standard Bank.	3,600 00	5,940 00	} 10,500 00
Toronto Savings and Loan Company.	5,000 00	5,900 00	
Farmers' Loan and Savings Company.	900 00	990 00	} 1,350 00
Dominion Savings & Investment Company of Canada.	1,000 00	740 00	
Bank of Hamilton.	8,600 00	13,330 00	} 21,700 00
Imperial Bank.	5,500 00	10,037 00	
Imperial Bank.	11,000 00	20,075 00	19,200 00
Standard Bank.	7,300 00	12,040 00	} 55,340 00
Bank of Toronto.	600 00	1,076 00	
Imperial Bank.	100 00	182 00	
Bank of Hamilton.	1,000 00	1,550 00	
Ontario Bank.	15,100 00	13,590 00	
Imperial Loan and Investment Co. (paid-up).	5,500 00	6,105 00	
do do.	200 00	2,220 00	
Western Canada Loan and Savings Co. (25 per cent paid-up).	500 00	805 00	
Western Canada Loan and Savings Co. (paid-up).	3,800 00	6,118 00	
British Canadian Loan and Investment Co.	5,600 00	6,216 00	
London and Canadian Loan and Agency Co. (14 per cent. paid-up).	7,000 00	8,505 00	
Central Loan and Savings Co. (20 per cent paid-up).	1,000 00	1,230 00	
Farmers' Loan and Savings Co. (20 per cent paid-up).	1,000 00	1,100 00	
		\$ 220,340 00	
Total amount loaned.....			\$ 220,340 00

NORTH AMERICAN LIFE—Continued.

Amount of loans made to policy holders on the company's policies,
assigned as collaterals..... 88,887 60
Stocks and bonds owned by the company:—

	Par value.	Cost value.
*Longueuil Water-works bonds.....	\$ 18,400 00	\$ 18,400 00
*Port Perry debentures.....	5,000 00	5,000 00
*Township of Pickering.....	3,971 47	3,971 47
*Village of Tiverton.....	1,500 00	1,500 00
*Village of Ayr.....	8,000 00	7,880 00
*Town of Palmerston.....	1,898 03	1,988 03
*Township of Uxbridge.....	19,000 00	21,945 00
City of Hamilton.....	2,316 31	2,316 31
Town of Ingersoll.....	816 24	816 24
*Town of Thornbury.....	2,000 00	2,000 00
Township of Chaffey.....	437 90	437 90
Township of York bonds.....	8,677 00	8,940 98
Village of Tiverton bonds.....	1,500 00	1,580 42
West Toronto Junction.....	2,111 29	2,111 29
Port Perry debentures.....	7,000 00	7,000 00
City of Brantford debentures.....	41,200 00	40,376 00
City of Halifax debentures.....	29,000 00	31,095 39
City of Kingston debentures.....	19,479 49	20,756 36
Total par and cost values.....	\$ 172,307 73	\$ 178,115 39

Carried out at cost value..... 178,115 39
Cash at head office (including \$1,888.34 at branch offices)..... 2,023 79
Cash in banks, viz:—

Imperial Bank of Canada, Toronto.....	\$ 625 25
Union Bank of Canada, Toronto.....	53,097 12
People's Bank, Halifax.....	125 31
Jaques Cartier Bank, Montreal.....	4,546 91
Traders' Bank of Canada, Toronto.....	8,740 63
Union Bank of Canada, Winnipeg.....	7,059 33

Total..... 74,194 55

Cash on special deposit:—

Union Bank of Canada.....	\$ 40,000 00
Farmers' Loan & Savings Company.....	30,000 00
Land Security Company.....	50,000 00

Total..... 120,000 00

Bills receivable..... 77 30
Furniture..... 2,000 00
Reversions..... 11,419 95
Fire premiums paid on account of mortgagors..... 348 25
Total..... \$1,854,719 72

OTHER ASSETS.

Interest due..... \$ 13,792 68
do accrued..... 16,892 12

Total carried out..... 30,684 80

Short date notes for premiums on policies in force..... \$ 48,228 43
Gross premiums due and uncollected on policies in force..... 18,446 81
Gross deferred premiums on same..... 33,949 88

Total outstanding and deferred premiums..... \$ 100,625 12
Deduct cost of collection, at 10 per cent..... 10,063 00

Net outstanding and deferred premiums..... 90,562 12

Rents due..... \$ 707 25
do accrued..... 709 41

Total carried out..... 1,416 66

Total assets..... \$1,977,383 30

*Bonds in deposit with Receiver General.

Department of Finance—Insurance Branch.

NORTH AMERICAN LIFE—Continued.

LIABILITIES.

*Amount computed to cover the net present value of all policies and annuities in force.....	\$ 1,594,524 00
Deduct value of policies reinsured in other companies	30,504 00
Net reinsurance reserve.....	\$1,564,020 00
Claims for death losses, due and unpaid	5,500 00
†Claims for death losses resisted, in suit.....	2,000 00
Interest due on guarantee fund	3,000 00
Due on account of general expenses.....	2,960 39
Premiums paid in advance.....	1,686 16
Total liabilities.....	\$1,579,166 55
Surplus on policy holders' account.....	\$ 398,216 75
Guarantee fund paid up	60,000 00
Surplus above all liabilities and guarantee fund.....	\$ 338,216 75

INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 458,470 51
Cash received for annuities	13,015 90
Total.....	\$ 471,486 41
Deduct premiums paid to other companies for reinsurance.....	11,636 43
Net premium income.....	\$ 459,849 98
Amount received for interest or dividends	81,236 03
Amount received for rents.....	5,672 49
Total income.....	\$ 546,758 50

EXPENDITURE DURING THE YEAR.

Cash paid for death losses (of this \$420 is for industrial). (\$6,490.76 of which occurred in previous years.).....	\$ 125,827 04
Deduct received from other companies for reinsured death claims	15,000 00
Net amount paid for death claims.....	\$ 110,827 04
Net amount paid for matured endowments.....	2,070 00
Net amount paid for investment policies.....	3,432 34
Total paid for death claims and matured endowments....	\$ 116,329 38
Cash paid to annuitants.....	3,949 34
Cash paid for surrendered policies.....	11,143 96
Cash dividends paid to policy holders.....	2,003 84
Cash paid for interest on guarantee fund	6,000 00
Commissions, salaries and other expenses of officials.....	101,423 79
Taxes, licenses, fees or fines	2,578 92
Other expenditure, viz.:—Medical fees, \$8,698.00; advertising, \$4,630.82; exchange, \$725.78; general expenses, \$1,431.03; postage, \$2,320.90; printing and stationery, \$2,242.87; legal expenses, \$1,500.43; furniture, \$565.41; commission on loans, \$350.50; insurance books, papers, &c., \$117.12; rent and fuel, \$3,414.55; property expense account, \$5,130.33	31,127 74
Total expenditure	\$ 274,556 97

* Based on mortality experience H. M. Table of the Institute of Actuaries of Great Britain and Ireland with interest at $4\frac{1}{2}$ per cent.

† Company's records show that these policies were not in force.

NORTH AMERICAN LIFE—Continued.

MISCELLANEOUS.

Number of new policies reported during the year as taken.....	1,961	
Amount of said policies.....		\$2,725,923 00
Number of policies become claims during the year.....	63	
Amount of said claims.....		126,907 08
(Of these 2 for \$420 were industrial policies.)		
Amount of above claims reinsured in other licensed companies in Canada.....		15,000 00
Number of policies in force at date—General	9,435	
do do Industrial	100	
Amount of said policies—General.....		\$14,453,069 00
do Industrial.....		13,616 00
Total (including bonus additions, \$4,320).....		\$14,466,685 00
Amount of said policies reinsured in other licensed companies in Canada....		410,941 00
Net amount in force on 31st December, 1894.....		<u>14,055,744 00</u>

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (including 2 industrial policies for \$420).....	61	\$ 124,837 08
2. By maturity.....	2	2,070 00
3. By expiry.....		
4. By surrender—	1	3,000 00
General	110	\$150,355 00
Industrial.....	6	690 00
	<u>116</u>	<u>151,045 00</u>
(For which cash value has been paid, \$11,143.96.)		
5. By surrender, \$100,000.		
(For which paid-up policies have been granted to amount of \$21,665.)		
Difference of amounts carried out		78,335 00
6. By lapse—		
General	649	\$927,800 00
Industrial.....	2	44 00
	<u>651</u>	<u>927,844 00</u>
	<u>831</u>	<u>\$1,287,131 08</u>

Policies in force at beginning of year:—

	No.	Amount.
General.....	8,421	\$13,205,404 00
Industrial.....	111	14,788 00
	<u>8,532</u>	<u>\$13,220,192 00</u>
Policies issued during the year—General (including 23 revived for \$35,500.)	2,045	2,850,423 00
Policies terminated as above.....	831	1,287,131 08
Policies terminated by change.....	1	26,798 92
Policies not taken of this and last year's issue.....	210	290,000 00
Policies in force at date of statement (including 100 industrial for \$13,616)	<u>9,535</u>	<u>14,466,685 00</u>
Number of insured lives at beginning of year.....	8,188	
Number of new insurers during the year.....	2,002	
Number of deaths during the year among the insured.....	55	
Number of insured whose policies have been terminated during the year otherwise than by death	970	
Number of insured lives at date of statement.....	<u>9,165</u>	

Department of Finance—Insurance Branch.

NORTH AMERICAN LIFE—*Concluded.*

BUSINESS DONE OUTSIDE OF CANADA.

(Included in foregoing Statement.)

LIABILITIES OUTSIDE OF CANADA.

Reserve on policies \$ 35,622

INCOME OUTSIDE OF CANADA.

Premiums..... \$ 7,715 25

EXPENDITURE OUTSIDE OF CANADA.

Death claims paid during the year..... \$ 1,500 00

MISCELLANEOUS.

Number of policies reported during the year as taken outside of Canada	3	
Amount of said policies		\$ 6,000 00
Number of policies become claims during the year.....	1	
Amount of said claim.....		<u>1,500 00</u>

	No.	Amount.
Policies in force at the beginning of year.....	100	\$ 224,750 00
Policies issued during the year.....	3	6,000 00
Policies terminated by death.....	1	1,500 00
Policies cancelled by surrender.....	1	1,000 00
Policies transferred to Canada.....	3	9,000 00
Policies in force at end of year	<u>98</u>	<u>219,250 00</u>

(Received, 2nd January, 1895.)

THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1894.

Chairman—

Rt. Hon. Sir MATTHEW RIDLEY, Bart., M.P. | *Manager—*PHILIP R. D. MACLAGAN.

*Principal Offices—*Edinburgh and London.

Managing Director and Chief Agent in |
*Canada—*THOS. DAVIDSON. | *Head Office in Canada—*Montreal.

(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
Total net liabilities to said policy holders in Canada.....	\$ 250,000 00

Under Policies issued subsequent to 31st March, 1878.

Amount estimated to cover the net reserve on all outstanding policies in Canada (\$300,000 of which is on account of the Scottish Provincial Assurance Co.).	\$ 350,000 00
Due on account of general expenses in Canada.....	1,456 98
Total net liabilities to said policy holders in Canada.....	\$ 351,456 98
Total liabilities to all policy-holders in Canada.....	\$ 601,456 98

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada	\$ 33,525 50
Total income in Canada.....	\$ 33,525 50

EXPENDITURE IN CANADA.

Total amount paid for death claims (including bonus additions).....	\$ 38,873 06
(Of this amount \$13,891.72 accrued in previous year.)	
Amount paid for surrendered policies.....	883 00
Amount paid to policy holders for surrendered bonuses.....	820 46
Total net amount paid to policy-holders in Canada.....	\$ 40,576 52

Department of Finance—Insurance Branch.

NORTH BRITISH AND MERCANTILE—Continued.

EXPENDITURE IN CANADA—Continued.

Cash paid for commissions, salaries and other expenses of officials.....	\$	2,709	66
Cash paid for taxes, licenses, fees or fines		195	89
Miscellaneous payments, viz :—medical fees, \$15; proportion of general expenses payable by life branch, \$1,500; law expenses, \$158.....		1,673	00
Total expenditure in Canada.....	\$	45,155	07

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	1		
Amount of said policies.....		\$	1,000 00
Number of policies become claims in Canada during the year...	11		
Amount of said claims (including \$4,842.97 bonus additions)...			24,414 63
Number of policies in force in Canada at date.....	554		
Amount of said policies.....		\$	1,106,111 67
Bonus additions.....			218,914 82
Total amount of policies in force, 30th November, 1894.....			1,325,026 49

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$4,356.80).....	10	\$ 22,728 46
2. By maturity.....	1	1,686 17
3. By expiry.....	1	25,000 00
4. By surrender (including bonus additions, \$202.34)..... (For which cash value has been paid, \$883.00.)	2	2,202 34
Bonuses surrendered.....		2,340 12
5. By lapse (including bonus additions, \$3,555.85)	7	37,555 85
Total (including bonus additions, \$10,941.28)...	21	\$ 91,512 94

	No.	Amount.
Policies in force at beginning of year (inclusive of bonuses, \$229,060.62).....	574	\$1,414,743 95
Policies issued during the year.....	1	1,000 00
Bonuses added during the year.....		795 48
Policies terminated as above (inclusive of bonuses).....	21	91,512 94
Policies in force at date of statement (inclusive of bonuses, \$218,914.82).....	554	1,325,026 49

Details of Scottish Provincial policies included in above statement.

	No.	Amount.
Policies in force at beginning of year in Canada (inclusive of \$120,511.31 bonus additions).....	327	\$ 604,713 50
Bonuses added during the year.....		723 22
Policies terminated (including bonus additions, \$6,559.25).	9	23,714 25
Policies in force at the end of year (including bonus additions, \$114,675.24).....	318	581,722 47

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, \$12,553.64).....	82	\$ 341,654 31
Policies issued during the year	1	1,000 00
Policies terminated as above (inclusive of bonus additions, \$1,309.27).....	6	48,309 27
Policies in force at date of statement (inclusive of bonus additions, \$11,244.37).....	77	<u>294,345 04</u>

(Received, 5th February, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDED 31st DECEMBER, 1894.

LIFE ASSURANCE ACCOUNT, 1894.

£	s.	d.		£	s.	d.
Amount of life assurance fund at the beginning of the year.....	6,378,421	15	0	Claims under life policies, after deduction of sums reassured.....	514,742	19 0
Premiums, after deduction of re- assurance premiums.....	656,965	3	5	Surrenders.....	32,533	9 6
Interest—less income tax.....	267,475	7	3	Of policies and bonuses thereon. £ 28,859 11 7		
Recording fees.....	283	10	0	Of bonuses only..	3,673	17 11
					<u>£ 32,533 9 6</u>	
				Commission.....	35,490	14 0
				Expenses of management.....	50,885	17 7
				Irrecoverable balances.....	17	1 1
				Amount of life assurance fund at the end of the year.....	6,669,475	14 6
	<u>£ 7,303,145</u>	<u>15</u>	<u>8</u>		<u>£ 7,303,145</u>	<u>15 8</u>

ANNUITY ACCOUNT, 1894.

£	s.	d.		£	s.	d.
Amount of annuity fund at the be- ginning of the year.....	1,644,663	0	7	Annuities paid.....	170,475	18 1
Consideration for annuities granted, after deduction for re-assurances.	364,251	19	8	Less received under reassurances	4,848	19 5
Premiums, after deduction of re- assurance premiums.....	1,998	14	10		<u>£ 165,626 18 8</u>	
Interest—less income tax.....	68,847	1	7	Income tax paid to government.....	3,161	14 0
Profit on investments realized.....	118	15	5		<u>£ 168,788 12 8</u>	
				Commission.....	3,128	1 11
				Expenses of management.....	4,511	15 1
				Surrenders—less received under re- assurances.....	401	2 0
				Amount of annuity fund at the end of the year.....	1,903,050	0 5
	<u>£ 2,079,879</u>	<u>12</u>	<u>1</u>		<u>£ 2,079,879</u>	<u>12 1</u>

Department of Finance—Insurance Branch.

NORTH BRITISH AND MERCANTILE—*Concluded.*

LIFE BALANCE SHEET, 31ST DECEMBER, 1894.

	£	s.	d.		£	s.	d.
Life assurance fund at 31st December, 1894.....	6,669,475	14	6				
Outstanding liabilities.....	136,713	3	3				
Claims admitted but not paid.....	£102,430	9	0				
Commission, etc., due.....	18,404	1	1				
Reassurance premiums due but not paid.....	8,797	3	2				
Unclaimed policy values.....	5,279	0	6				
Due to fire department.....	1,450	17	4				
Due to annuity branch.....	342	12	2				
	<u>£136,713</u>	<u>3</u>	<u>3</u>				
Mortgages on property within the United Kingdom.....	1,923,419	18	6				
Mortgages on property out of the United Kingdom.....	700,496	12	5				
Loans on security of rent charges..	112,593	16	3				
Loans secured upon public rates...	61,039	9	1				
Loans on the company's policies within the surrender values....	295,837	12	3				
Loans on life interests and reversions.....	871,203	10	6				
Life interests and annuities purchased.....	14,938	12	4				
Indian and colonial government securities.....	494,092	1	5				
Guaranteed Indian railway stock..	60,362	11	6				
Indian government railway annuities.....	9,642	11	8				
British municipal bonds.....	15,016	14	7				
Indian and colonial municipal securities.....	584,986	16	6				
Railway and other debentures and debenture stocks.....	714,179	10	6				
Foreign railway bonds.....	106,212	6	11				
British railway preference stock...	99,081	4	7				
Loans in London on security.....	47,000	0	0				
Foreign municipal securities.....	22,833	18	0				
Foreign government securities.....	1,000	0	0				
Freehold property.....	4,840	2	0				
House property.....	869	4	8				
Deposits with colonial banks.....	87,553	19	6				
Deposit and debenture stocks of colonial banks.....	22,500	0	0				
Loans upon personal security.....	226,833	3	4				
Half-credit premiums secured upon policies.....	17,015	6	2				
Agents' balances.....	75,217	14	2				
Outstanding premiums.....	92,245	2	8				
Outstanding interest.....	88,500	0	4				
Cash in bank and in hand abroad..	17,758	0	5				
Cash in bank and in hand at home.	38,726	15	11				
Bills receivable.....	192	1	7				
	<u>£6,806,188</u>	<u>17</u>	<u>9</u>		<u>£6,806,188</u>	<u>17</u>	<u>9</u>

ANNUITY BALANCE SHEET, 31ST DECEMBER, 1894.

	£	s.	d.		£	s.	d.
Annuity fund at 31st December, 1894.....	1,903,050	0	5				
Outstanding liabilities.....	3,040	14	3				
Annuities due but unpaid, etc.	<u>£3,040</u>	<u>14</u>	<u>3</u>				
Mortgages on property within the United Kingdom.....	967,062	17	5				
Mortgages on property out of the United Kingdom.....	25,500	0	0				
Loans secured upon public rates...	132,213	16	2				
Reversions.....	121,595	11	7				
Life interests.....	2,480	2	11				
Loans on life interests.....	168,500	0	0				
Colonial government securities....	59,417	4	9				
Foreign government securities.....	4,675	0	0				
Colonial municipal securities.....	82,955	9	1				
Foreign railway bonds.....	74,426	3	3				
Colonial land companies' debentures and stock.....	31,387	10	0				
Debenture stocks of investment and other companies.....	110,413	19	9				
Ground rents.....	69,946	7	0				
Outstanding interest.....	17,651	14	0				
Cash in bank.....	37,522	6	7				
Due by life branch.....	342	12	2				
	<u>£1,906,090</u>	<u>14</u>	<u>8</u>		<u>£1,906,090</u>	<u>14</u>	<u>8</u>

THE NORTH-WESTERN MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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.

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...	\$ 111,100 00
Gross deferred premiums on policies in force.....	\$ 1,015 97
Deduct cost of collection, at 10 per cent	101 60
Net outstanding premiums.....	914 37
Total assets in Canada.....	\$ 112,014 37

LIABILITIES IN CANADA.

*Amount computed or estimated to cover the net reserve on all outstanding policies in Canada.....	\$ 91,606 00
Total net liabilities to policy-holders in Canada.....	\$ 91,606 00

INCOME IN CANADA.

Amount of premiums received in cash during the year in Canada.....	\$ 17,175 82
Amount of premium obligations taken during the year in payment of premiums in Canada	14 70
Total net premium income.....	\$ 17,190 52

EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz.:—	
On account of death claims	\$ 3,979 00
Matured endowments	28,976 00
Total amount paid for death claims and matured endowments.....	\$ 32,955 00
Amount paid for surrendered policies.....	1,172 20
Amount paid for dividends or bonuses to policy-holders	5,283 60
Total expenditure in Canada.....	\$ 39,410 80

*Based on Actuaries' Table---4 per cent.

Department of Finance—Insurance Branch.

NORTH-WESTERN MUTUAL—Continued.

PREMIUM NOTE ACCOUNT—CANADIAN POLICIES.

Premium obligations on hand at commencement of year.....	\$	30 63
do received during the year.....		14 70
Total	\$	45 33
Deductions during the year, viz. :—		
Amount of obligations used in payment of dividends to policy holders... \$	21 82	
Total deductions		21 82
Balance—note assets at end of year	\$	23 51

MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	24	
Amount of said claims.....		\$ 32,955 00
Number of policies in force in Canada at date...	370	
Amount of said policies.....		<u>507,501 00</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	5 \$	3,979 00
2. By maturity.....	19	28,976 00
3. By expiry (temporary insurance)		1,332 00
4. By surrender	3	1,951 00
(For which cash value has been paid, \$1,172.20.)		
5. By surrender.....	\$2,000 00	
(For which paid-up policies have been granted to amount of \$848.00)		
Difference of amounts carried out....		1,152 00
6. By lapse.		2,305 00
Total	28 \$	39,695 00

	No.	Amount.
Policies in force at beginning of year in Canada.....	397 \$	545,744 00
Policies issued during the year (paid-up policies issued in exchange for policies surrendered).....	\$ 848 00	
Added by dividends.....	1,452 00	
Total	1	2,300 00
Policies terminated as above and by change to paid-up policies....	28	40,543 00
Policies in force at date of statement	370	507,501 00

No account of number of lives insured.
(Received, 13th February, 1895.)

NORTH-WESTERN MUTUAL—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

INCOME.

Total premium income	\$ 12,758,666 08
Cash received for interest and dividends	3,418,633 33
Cash received for rents	70,618 16
Cash for discounts on maturing endowments paid in advance	1,638 10
Profit and loss account	16,485 35
Total income	\$ 16,266,041 02

DISBURSEMENTS.

Total amount paid for losses and matured endowments	\$ 3,093,152 11
Cash paid to annuitants	1,912 85
Surrender values paid in cash	377,742 28
Premium notes, loans or liens used in purchase of surrendered policies	4,387 93
Surrender values applied in payment of premiums	6,498 47
Surrender values used in payment of paid up insurance	406,143 04
Paid policy-holders for dividends	1,261,325 10
Commissions to agents	1,382,189 35
Salaries and travelling expenses of managers of agencies, and special agents	28,091 50
Medical examiners' fees	103,514 43
Salaries of officers and office employees	212,439 68
Taxes, licenses and fees	163,918 44
Advertising	6,013 75
Legal expenses	56,344 08
General expenses	375,235 19
Total disbursements	\$ 7,480,908 92

ASSETS.

Cost value of real estate, exclusive of all encumbrances	\$ 1,183,409 12
Loans on bond and mortgages, first liens, on real estate	55,846,691 09
Loans in cash to policy holders on the company's policies assigned as collateral	78,820 00
Premium notes, loans or liens on policies in force	467,540 42
Par value of bonds owned	7,170,965 00
Cash on hand and in banks	5,455,990 79
Agents' ledger balances	23,341 31
Total net or ledger assets	\$ 70,226,757 73

OTHER ASSETS.

Interest due and accrued	1,053,987 57
Rents due and accrued	10,050 87
Market value of stocks and bonds over par	550,080 83
Net amount of uncollected and deferred premiums	1,507,158 44
Total assets (including items not admitted, \$23,341.31)	\$ 73,348,035 44

Department of Finance—Insurance Branch.

NORTH-WESTERN MUTUAL—*Concluded.*

LIABILITIES.

*Net reinsurance reserve.....	\$ 58,642,821 00
Reserve for paid up insurance claimable, and for annuities.....	70,227 00
Total unsettled policy claims.....	343,444 46
Unpaid dividends or other description of profits due policy holders, estimated.....	110,085 73
Sundry.....	12,000 00
Total liabilities.....	\$ 59,178,578 19
Gross surplus on policy holders account.....	\$ 14,146,115 94

EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	20,777
Amount of said policies.....	\$ 46,838,194 00
Number of policies terminated during the year.....	12,767
Total amount terminated.....	34,891,698 00
Number of policies in force at date of statement.....	144,900
Net amount of said policies.....	340,697,569 00

(MILWAUKEE, 5th February, 1895.)

*Actuaries' Table of Mortality with 4 p.c. interest.

THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

President—ISAAC E. BOWMAN, M.P.

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	\$	12,603	64
Amounts secured by way of loans on real estate by bond or mortgage, first liens		1,471,018	34
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 not been paid within one year previous to statement, \$58,394.94.)			
Amount of loans made to policy holders on the company's policies assigned as collaterals.		370,005	45
Premium obligations on policies in force		49,864	67
Stocks and bonds owned by the company, viz.:—			

Deposited with the Receiver General.

	Par value.	Market value.
City of Guelph bonds	\$ 10,000 00	\$ 10,312 51
City of St. Catharines bonds	7,982 46	8,170 52
Village of Brussels bonds	10,000 00	10,000 00
Village of Merritton bonds	2,845 95	2,969 96
Town of Waterloo bonds	5,434 00	5,520 00
Town of Owen Sound bonds	15,000 00	15,374 88
Town of Collingwood bonds	2,200 00	2,200 00
Town of Windsor bonds	12,000 00	12,550 48
Township of Woolwich bonds	3,890 00	3,930 00
Village of Georgetown bonds	35,500 00	37,880 46
	<u>\$ 104,852 41</u>	<u>\$ 108,971 81</u>

In possession of the Company.

Town of Thorold bonds	\$ 3,004 30	\$ 3,147 34
Town of Berlin bonds	46,011 00	48,592 38
Town of Waterloo bonds	24,050 33	24,602 12
Town of Milton bonds	13,977 94	14,879 77
Township of Sarawak bonds	400 00	478 49
Village of Ridgetown bonds	17,494 27	18,204 54
Village of Blyth bonds	3,000 00	3,049 98
Village of Merritton bonds	18,649 95	19,257 04
Village of Wiarton bonds	4,500 00	4,673 36
Village of Southampton bonds	6,008 00	6,270 86
Village of Parkhill bonds	1,200 00	1,247 44
Village of Lucan bonds	2,000 00	2,060 00
Township of Woolwich bonds	850 00	862 75
Preston separate school bonds	911 31	911 31
Town of Palmerston bonds	2,500 00	2,500 00

Department of Finance—Insurance Branch.

ONTARIO MUTUAL LIFE—Continued.

In possession of the Company—Concluded.

Town of Listowel bonds.....	\$ 12,000 00	\$ 12,175 27
Village of Dunnville bonds.....	5,480 96	5,897 57
Village of Elnira bonds.....	9,200 00	9,547 45
Town of Alliston bonds.....	3,750 00	3,750 00
Village of Acton bonds.....	5,500 00	5,932 93
Town of Windsor bonds.....	34,000 00	36,038 27
Town of Goderich bonds.....	18,098 48	19,097 23
Village of Georgetown bonds.....	1,600 00	1,680 44
Village of Hespeler bonds.....	9,849 01	10,144 34
Village of Leamington bonds.....	4,320 96	4,454 77
Village of Thamesville bonds.....	595 00	603 09
Village of Markham bonds.....	1,670 70	1,486 22
Village of Markdale bonds.....	637 37	646 05
Village of Preston bonds.....	2,813 97	2,896 14
City of Winnipeg bonds.....	50,000 00	51,845 07
Town of Alliston bonds.....	7,600 00	8,062 18
Town of Niagara Falls bonds.....	9,380 03	9,757 53
Town of Parkhill bonds.....	5,000 00	5,259 62
Town of Niagara Falls bonds.....	15,759 17	16,555 44
Town of Mitchell bonds.....	20,655 78	20,655 78
Town of Goderich bonds.....	16,913 37	16,913 37
Town of Simcoe bonds.....	9,849 49	10,422 44
Town of Exeter bonds.....	9,697 58	10,092 24
Town of Newmarket bonds.....	6,858 66	7,231 83
Town of Edmonton bonds.....	11,770 50	12,531 26
Town of Ridgetown bonds.....	12,114 29	12,801 33
Town of Almonte bonds.....	1,600 00	1,716 78
Town of Ingersoll bonds.....	36,863 96	37,170 22
Village of Tottenham bonds.....	4,129 87	4,211 34
Town of Brandon bonds.....	15,000 00	15,230 57
Town of Petrolia bonds.....	5,702 77	5,761 17
Town of Prince Albert bonds.....	3,000 00	3,362 54
Town of Edmonton bonds.....	15,000 00	15,000 00
Township of Wilnot bonds.....	18,000 00	1,880 00
Galt R. C. separate schools bonds.....	2,200 00	2,200 00
Township of Woolwich bonds.....	1,105 00	1,135 44
Total in possession of company.....	\$ 516,074 02	\$ 534,823 30
Total par and market values.....	\$ 620,926 43	\$ 643,795 11
Carried out at market value.....		\$ 643,795 11
Cash at head office.....		70 74
Cash in banks, viz. :—		
Canadian Bank of Commerce, Waterloo.....	\$ 17,003 47	
Molsons Bank, Waterloo.....	9,921 56	
Total.....	\$ 26,925 03	
Less outstanding cheques.....		25,949 63
Total.....		975 40
Deposit receipts.....		65,000 00
Agents' ledger balances.....		77 87
Total.....		\$2,616,668 07
OTHER ASSETS.		
Interest due.....	\$ 34,692 40	
Interest accrued.....	67,008 91	
Total interest.....		101,701 31
Short date notes secured by policies in force.....	\$ 35,614 62	
Gross premiums due and uncollected on policies in force.....	60,335 69	
Gross deferred premiums on same.....	55,998 85	
Total outstanding and deferred premiums.....	\$ 151,949 16	
Deduct cost of collection, at 10 per cent.....	15,194 91	
Net outstanding and deferred premiums.....		136,754 25
Total assets.....		\$2,855,123 63

ONTARIO MUTUAL LIFE—*Continued.*

LIABILITIES.

*Amount computed to cover the net present value of all policies in force.....	\$2,567,660 00
Deduct net value of policies reinsured in other companies.....	1,100 00
Net reinsurance reserve.....	\$2,566,560 00
Claims for death losses unadjusted but not resisted..	\$ 18,325 00
Net amount of unsettled claims (\$2,325 of which accrued in previous years).....	18,325 00
Premiums paid in advance.....	1,046 75
Deposit on account of mortgage.....	2,980 40
Total liabilities.....	\$2,588,912 15
Surplus on policy holders' account.....	\$ 266,211 48

INCOME DURING THE YEAR.

Cash received for premiums	\$ 462,055 27
Premium obligations taken in part payment of premiums.....	4,628 30
Premiums paid by dividends	60,978 19
Total.....	\$ 527,661 76
Deduct premiums paid to other companies for reinsurance.....	530 58
Net premium income.....	\$ 527,131 18
Amount received for interest.....	132,858 34
Total income.....	\$ 659,989 52

EXPENDITURE DURING THE YEAR.

Total net amount paid during the year for death claims	\$ 141,176 96
Premium obligations used in payment of same.....	1,238 71
Total.....	\$ 142,415 67
Deduct received from other companies for reinsured death claims.....	5,875 00
Total amount paid for death claims.....	\$ 136,540 67
Cash paid for matured endowments.....	\$ 22,040 21
Premium obligations used in payment of same.....	70 79
Total amount paid for matured endowments.....	22,111 00
Cash paid for surrendered policies.....	71,086 05
Premium obligations used in purchase of surrendered policies.....	1,208 55
do do voided by lapse.....	207 85
Cash dividends paid to policy holders	3,222 98
Cash dividends applied in payment of premiums.....	60,978 19
Cash dividends applied in payment of interest on premium obligations	4,287 54
Premium obligations used in payment of dividends to policy-holders...	2,246 23
Cash paid for commission, salaries and other expenses of officials.....	95,576 48
Cash paid for taxes, licenses, fees or fines.....	1,861 43
All other expenses, viz.:—Medical examinations, \$7,876.75; books and stationery, \$979.35; rent of agents' offices, \$1,468.68; telegraph and telephone, \$113.47; postage, \$1,248.67; printing, \$1,112.60; advertising, \$2,578.78; travelling expenses, \$1,540.99; commission on loans and valuation fees, \$534.50; solicitors' fees, \$348.40; office furnishings, \$468.80; incidentals, \$1,734.69; fire insurance, \$15.66.....	20,021 34
Total cash expenditure.....	\$ 419,348 31

*Reserve based on Institute of Actuaries' H. M. Table of Mortality, 4½ per cent interest

Department of Finance—Insurance Branch.

ONTARIO MUTUAL LIFE.—*Concluded.*

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$	50,888 21
Premium obligations taken during the year		4,628 30
Total	\$	55,516 51
Premium obligations used in payment of claims.....	\$	1,309 50
do used in purchase of surrendered policies		1,208 55
do used in payment of dividends to policy holders		2,246 23
do voided by lapse		207 85
do redeemed in cash.....		679 71
Total deductions.....		5,651 84
Balance—note assets at end of year	\$	49,864 67

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	1,801	
Amount of said policies.....		\$ 2,577,200 00
Number of policies become claims in Canada during the year (including matured endowments)	111	
Amount of said claims		160,868 00
Amount of above claims reinsured in other licensed companies in Canada		5,875 00
Number of policies in force in Canada at date.....	14,147	
Amount of said policies.....		\$18,767,698 38
Amount of said policies reinsured in other licensed companies, including \$473.75 bonus additions.....	36,453 75	

Net amount in force at 31st December, 1894 18,731,244 63

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	91	\$ 138,757 00
2. By maturity	20	22,111 00
3. By expiry	3	44,000 00
4. By surrender.....	299	397,000 00
(For which cash value has been paid, \$71,703.01).		
5. By surrender, \$71,500.		
(For which paid-up policies have been granted to amount of \$10,739).		
Difference of amounts carried out		60,761 00
6. By lapse.....	922	1,199,000 00
Total	1,335	\$ 1,861,629 00

	No.	Amount.
Policies in force at beginning of year.....	13,496	\$ 17,751,107 38
Policies issued during the year	2,012	2,945,250 00
Policies revived.....	37	29,970 00
Policies terminated as above	1,335	1,861,629 00
Policies terminated otherwise (not taken)	63	97,000 00
Policies in force at date of statement	14,147	18,767,698 38

Number of insured lives at beginning of year.....	12,190
Number of new insurers during the year	1,798
Number of deaths during the year among the insured	85
Number of insured whose policies have been terminated during the year otherwise than by death.....	1,263
Number of insured lives at date of statement	12 640

(Received, 9th February, 1895.)

PHENIX MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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.....	\$ 597 66	
Gross deferred premiums on same.....	798 25	
	<u>\$ 1,395 91</u>	
Deduct cost of collection at 10 per cent.....	139 60	
Net outstanding and deferred premiums.....		1,256 31
Total assets in Canada.....		<u>\$ 136,803 31</u>

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.....	3,200 00
Total liabilities in Canada.....	<u>\$ 353,200 00</u>

INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life policies in Canada.....	\$ 20,330 06
Premiums paid by dividends.....	5,971 21
Total.....	<u>\$ 26,301 27</u>
Deduct premiums paid to other companies for reinsurance.....	232 20
Total net premium income.....	<u>\$ 26,069 07</u>
Amount received for interest or dividends on stock, &c.....	5,307 97
Total income in Canada.....	<u>\$ 31,377 04</u>

Department of Finance—Insurance Branch.

PHOENIX MUTUAL LIFE—Continued.

EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz.:—

On account of death claims	\$	30,248 00
On account of matured endowments		22,763 00
<hr/>		
Net amount paid on account of claims.....	\$	53,011 00
Cash paid for surrendered policies		607 00
Cash dividends applied in payment of premiums in Canada.....		5,971 21
<hr/>		
Total net amount paid to policy holders in Canada.....	\$	59,589 21
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....	50	
Amount of said claims.....	\$	54,010 00
Number of policies in force in Canada at 31st December, 1894...	936	
Amount of said policies.....		<hr/> <hr/> 1,026,286 00

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	21	\$ 31,397 00
2. By maturity.....	30	21,813 00
3. By surrender.....	3	1,811 00
(For which cash value has been paid, \$607.)		
4. By surrender, \$16,000.		
(For which paid up policies have been granted to amount of \$13,175.)		
Difference of amounts carried out.....		2,825 00
<hr/>		
Total.....	<hr/> 54	<hr/> \$ 57,846 00 <hr/>

	No.	Amount.
Policies in force at beginning of year in Canada.....	989	\$1,083,693 00
Policies issued during the year.....	1	439 00
Policies terminated as above	54	57,846 00
Policies in force at date of statement.....	<hr/> 936	<hr/> 1,026,286 00 <hr/>

Number of lives insured—No return.

(Received, 25th February, 1895.)

PHENIX MUTUAL—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

INCOME DURING THE YEAR 1894.

Total premium income.....	\$1,192,772 74
Interest and dividends.....	514,098 82
Discount on claims paid in advance.....	678 92
Received for rents.....	35,387 60
Received for profits on sales of bonds or stocks.....	6,293 13
Total income.....	\$1,749,231 21

DISBURSEMENTS DURING THE YEAR 1894.

Total net amount paid for losses and matured endowments.....	\$ 807,160 11
Cash paid to annuitants.....	1,875 00
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	15,437 56
Premium notes, loans or liens used in payment of dividends to policy holders.....	303 91
Cash dividends paid policy holders.....	761 93
Cash dividends applied to pay running premiums.....	117,860 61
Cash dividends applied to purchase paid-up additions and annuities.....	22,306 72
Surrender values paid in cash.....	109,358 26
Surrender values applied to pay running premiums.....	7,588 17
Surrender values applied to purchase paid-up insurance and annuities.....	4,854 00
Paid for commissions and bonuses to agents.....	215,536 67
Salaries and allowances to managers and agents.....	60,340 33
Medical examiners fees and inspections of risks.....	32,037 43
Salaries of officers and office employés.....	58,750 64
Taxes, licenses and insurance department fees.....	54,924 57
Rent.....	18,195 40
Miscellaneous expenditures.....	84,197 66
Total disbursements.....	\$1,611,538 97

ASSETS.

Cost value of real estate exclusive of all encumbrances.....	\$ 939,692 77
Loans on mortgage on real estate.....	5,633,589 50
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	5,600 00
Loans on the company's policies assigned as collateral.....	142,493 60
Premium notes loans or liens on policies in force.....	558,770 01
Cost value of bonds and stocks owned.....	2,262,538 71
Cash on hand and in banks.....	376,576 95
Total net on ledger assets.....	\$9,919,261 54

OTHER ASSETS.

Interest due and accrued.....	128,628 73
Market value of bonds and stocks over cost.....	51,722 29
Outstanding and deferred premiums.....	125,208 47
Total assets.....	\$10,224,821 03

LIABILITIES.

Net reinsurance reserve.....	\$9,490,894 00
Total policy claims.....	18,249 00
Premiums paid in advance.....	9,385 66
Reserve on real estate account.....	138,093 77
Total liabilities.....	\$9,656,622 43
Gross surplus on policy holders account.....	\$ 568,198 60

(Hartford, 13th March, 1895.)

Department of Finance—Insurance Branch.

THE PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

President—SHEPPARD HOMANS. | *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 p.c. bonds.....	\$ 13,500 00	\$ 14,985 00
Montreal City 4 p.c. bonds.....	41,000 00	43,357 50
Total par and market values.....	\$ 54,500 00	\$ 58,342 50

Carried out at market value.....\$ 58,342 50

Gross premiums due and uncollected on Canadian policies in force.....	\$ 4,664 96
Gross deferred premiums on same.....	1,667 09

Total outstanding and deferred premiums.....	\$ 6,332 05
Deduct cost of collection at 10 p.c.	633 20

Net outstanding and deferred premiums..... 5,698 85

Total assets in Canada.....\$ 64,041 35

LIABILITIES IN CANADA.

Amount computed or estimated to cover the net present value of all

Canadian policies in force	\$ 45,997 00
*Claims for death losses resisted, in suit.....	10,000 00

Total liabilities in Canada.....\$ 55,997 00

INCOME IN CANADA.

Cash received for premiums.....	\$ 81,920 50
Premiums paid by dividends.....	4,346 93

Total premium income.....\$ 86,267 43

Received for interest on bonds in Canada.....	2,315 00
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Total income in Canada.....\$ 88,582 43

*This claim was settled in February, 1895.

THE PROVIDENT SAVINGS—*Continued.*

EXPENDITURE IN CANADA.

Net amount paid for death claims.....	\$	27,000	00
Cash paid for surrendered policies.....		347	29
Cash dividends applied in payment of premiums in Canada.....		4,346	93
<hr/>			
Total net amount paid to policy-holders in Canada.....	\$	31,694	22
Cash paid for commissions, salaries and all other expenses of officials in Canada.....		19,857	76
Cash paid for taxes, &c.....		990	44
Miscellaneous payments, viz. :—			
Office rent, \$502.20; advertising, \$858.34; medical fees, \$1,797; postage, stationery and general expenses, \$1,589.02.....		4,746	56
<hr/>			
Total expenditure in Canada.....	\$	57,288	98

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	478		
Amount of said policies.....		\$	972,220
Number of policies become claims in Canada during the year.....	14		
Amount of said claims.....			27,000
Number of policies in force in Canada at date.....	1,370		
Net amount in force, 31st December, 1894.....			3,131,386

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	14	\$ 27,000 00
2. By surrender.....	3	3,000 00
(For which cash value has been paid, \$347.29.)		
3. By surrender, \$2,000.		
(For which paid-up policy has been granted to amount of \$166.)		
Difference of amounts carried out.....		1,834 00
4. By lapse.....	259	498,000 00
<hr/>		
Total.....	276	\$ 529,834 00

	No.	Amount.
Policies in force in Canada at the beginning of the year.....	1,168	\$2,687,000 00
Policies issued during the year (including \$2,000 revived).....	479	974,220 00
Policies terminated as above.....	276	529,834 00
Policies in force at date of statement.....	1,370	3,131,386 00

Number of insured lives at beginning of year.....	1,065
Number of new insurers during the year.....	449
Number of deaths during the year among the insured.....	12
Number of insured whose policies have been terminated during the year otherwise than by death.....	246
Number of insured lives at date of statement.....	1,256

(Received, 1st February, 1895.)

Department of Finance—Insurance Branch.

THE PROVIDENT SAVINGS—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

INCOME DURING THE YEAR.

Total premium income.....	\$2,140,247 67
Interest	47,824 25
Rents	26,286 03
Total income.....	<u>\$2,214,357 95</u>

DISBURSEMENTS DURING THE YEAR.

Amount paid for losses.....	\$1,082,149 99
Annuitants.....	1,581 40
Surrender values paid in cash.....	7,223 78
Surrender values applied to purchase paid-up policies and annuities...	2,025 45
Dividends to policy-holders	312,837 70
Commissions to agents.....	304,555 59
Dividend to stockholders	6,977 60
Salaries and allowances to managers and agents.....	14,177 83
Salaries of officers and office employees.....	81,103 37
Medical examiners' fees.....	38,006 54
Taxes, licenses and insurance department fees.....	27,169 72
Rent.....	19,988 03
All other expenditure.....	90,371 87
Total disbursements.....	<u>\$1,988,168 87</u>

ASSETS.

Cost value of real estate, less encumbrances	\$ 235,668 92
Loans on bonds and mortgages, first lien on real estate.....	212,900 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.....	9,613 92
Cost value of bonds and stocks owned.....	927,631 47
Cash on hand and in banks.....	114,796 35
Agents' ledger balances.....	61,304 17
Total net or invested assets.....	<u>\$1,636,914 83</u>
Deduct depreciation from cost of assets to bring the same to market value	50,816 25
Total net or invested assets, less depreciation.....	<u>\$1,586,098 58</u>

OTHER ASSETS.

Interest due and accrued	\$ 23,466 55
Rents accrued.....	6,775 86
Market value of real estate and bonds and stocks over cost.....	15,000 00
Market value of bonds and stocks over cost.....	22,412 50
Net amount of uncollected and deferred premiums.....	133,428 36
Total.....	<u>\$1,787,181 85</u>
Deduct items not admitted.....	61,304 17
Total assets.....	<u>\$1,725,877 68</u>

THE PROVIDENT SAVINGS—*Concluded.*

LIABILITIES.

*Net reinsurance reserve on 31st December, 1894.	\$	756,391 00
Total policy claims.		199,380 00
Premiums paid in advance.		5,159 53
		<hr/>
Total liabilities.	\$	960,930 53
		<hr/>
Gross surplus on policy holders' account.	\$	826,251 32
		<hr/> <hr/>

EXHIBIT OF POLICIES.

Number of new policies issued	7,643	
Amount		\$ 21,807,901 00
Number of policies terminated	6,620	
Amount		21,190,922 00
Number of policies in force at 31st December, 1894.	25,655	
Net amount in force ..		<hr/> 84,025,038 00 <hr/>

(New York, 25th January, 1895.)

*Actuaries' Table of Mortality, with 4 per cent interest.

Department of Finance—Insurance Branch.

THE RELIANCE MUTUAL LIFE ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Chairman—W. W. DUFFIELD. Principal Office—71 King William Street, London, England. Chief Agent and Attorney in Canada— J. CASSIE HATTON.		Secretary—E. CLIFTON GRIFFITH. Head Office in Canada— 1724 Notre Dame Street, Montreal.
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(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	18 93
Cash in Molsons Bank	6,061 56
Total assets in Canada	\$ 116,357 49

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.....	552 25
Total liabilities to said policy holders in Canada.....	\$ 67,552 25

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.....	\$ 100,552 25

INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life policies in Canada	\$ 7,531 94
Interest on bank deposit	187 87
Total income	\$ 7,719 81

EXPENDITURE IN CANADA.

Cash paid for death claims.....	\$ 2,699 75
Cash paid for matured endowments	5,289 25
Amount paid for surrendered policies.....	450 22
Total net amount paid to policy holders in Canada.....	\$ 8,439 22
Cash paid for commissions, salaries and other expenses of officials.....	452 62
Cash paid for postage, stationery, &c	49 59
Taxes, &c.....	4 64
Total expenditure in Canada.....	\$ 8,946 07

*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....	4	
Amount of said policies.....		\$ 8,541 25
Number of policies in force in Canada at date.....	202	
Amount of said policies.....		\$ 241,538 40
Bonus additions.....		11,884 77
Net amount of policies in force in Canada, 31st December, 1894.....		<u>253,423 17</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including \$252 bonus additions).....	3	\$ 3,252 00
2. By maturity (including \$289.25 bonus additions).....	1	5,289 25
3. By surrender (including \$21.50 bonus additions)..... (For which cash value has been paid, \$450.22.)	2	1,521 50
4. By lapse (including \$234.50 bonus additions).....	1	2,234 50
Total (including bonus additions, \$797.25).....	7	<u>\$ 12,297 25</u>

	No.	Amount.
Policies in force at beginning of year (including bonus additions \$12,682.02).....	209	\$ 265,720 42
Policies terminated as above (including bonus additions, \$797.25)	7	12,297 25
Policies in force at date of statement (including \$11,884.77 bonus additions).....	202	<u>53,423 17</u>

Number of insured lives at beginning of year.....	209
Number of deaths during the year among the insured.....	3
Number of insured whose policies have been terminated otherwise than by death.....	4
Number of insured lives at date of statement.....	<u>202</u>

DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year (including \$2,299.90 bonus additions).....	83	\$ 76,373 18
Policies terminated as above (including bonus additions, \$310.75.)	2	5,810 75
Policies in force at date of statement (including \$1,989.15 bonus additions).....	81	<u>70,562 43</u>

(Received, 19th January, 1895.)

Department of Finance—Insurance Branch.

THE ROYAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Chairman—W. H. MAXWELL. | *Manager*—CHAS. ALCOCK.
Principal Office—Liverpool, England.
Chief Agent in Canada—WM. TATLEY. | *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.....	\$ 22,133 53
Total income in Canada	
	\$ 21,133 53

EXPENDITURE IN CANADA.

Cash paid on account of death claims (of which \$3,972.66 accrued in previous years).....	\$ 16,201 71
Amount paid to annuitants.....	134 61
Cash paid for surrendered policies	811 34
Total net amount paid to policy-holders in Canada.....	
	\$ 17,147 66
Cash paid for commissions, &c.....	788 24
Sundry expenditure.....	177 04
Total expenditure in Canada.....	
	\$ 18,112 94

* 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...	8	
Amount of said claims.....		\$ 12,229 05
Number of policies in force at date.....	347	
Amount of said policies.....		\$ 780,327 91
Bonus additions thereon.....		134,017 94
Net amount in force, 31st December, 1894.....		<u>914,345 85</u>

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (including bonus additions, \$3,410.06).....	8	\$ 12,081 72
2. By surrender (including bonus additions \$174.75)..... (For which cash value has been paid, \$811.34.)	2	2,148 08
3. By lapse (including bonus additions \$1,011.35).....	5	6,371 35
Total (including bonus additions, \$4,596.16).....	15	\$ 20,601 15

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$138,414.10).....	362	\$ 934,947 00
Policies terminated as above (including bonus additions, \$4,596.16).....	15	20,601 15
Policies in force at date of statement (including bonus additions, \$134,017.94).....	347	<u>914,345 85</u>

Number of insured lives at beginning of year in Canada.....	335
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.....	6
Number of insured lives at date of statement.....	<u>322</u>

DETAILS OF POLICIES (ROYAL) ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$8,070).....	48	\$ 137,004 26
Policies terminated as above (including bonus additions, \$40)...	2	2,210 00
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, 1894.

LIFE ASSURANCE ACCOUNT.

1894.	£	s.	d.	1894.	£	s.	d.
Amount of life assurance fund at the beginning of the year.....	4,664,989	2	7	Claims under life policies, including reversionary bonuses, after deduction of sums reassured.....	309,827	17	10
Premiums after deduction of re- assurance premiums.....	402,459	15	1	Surrenders.....	26,024	6	2
Interest.....	180,258	17	2	Bonuses in cash.....	325	3	7
Assignment fees.....	187	15	0	Commission.....	20,349	4	3
				Expenses of management.....	33,726	9	10
				Shareholders' proportion of life profit for the 5 years ending 31st December, 1894, carried to profit and loss account.....	125,234	0	0
				Amount of life assurance fund at the end of the year, as per balance sheet.....	4,732,408	8	2
	£5,247,895 9 10				£5,247,895 9 10		

ANNUITY ACCOUNT.

1894.	£	s.	d.	1894.	£	s.	d.
Amount of annuity fund at the beginning of the year.....	256,046	17	1	Annuities.....	25,783	2	1
Consideration for annuities granted	8,617	2	1	Commission.....	282	5	10
Interest.....	9,628	4	0	Expenses of management.....	265	1	7
				Amount of annuity fund at the end of the year, as per balance sheet.	247,961	13	8
	£274,292 3 2				£274,292 3 2		

(For Balance Sheet see Fire Statement.)

(Received, 1st March, 1895.)

THE SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

<i>President</i> —LORD KELVIN, L.L.D., D.C.L. <i>Manager</i> —N. B. GUNN. <i>Chief Agent in Canada</i> —W. W. ROBERTSON.	<i>Secretary</i> —WILLIAM G. SPENS. <i>Principal Office</i> —Glasgow. <i>Head Office in Canada</i> —Montreal.
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(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.....	\$ 69,905 49
*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	17,221 55
Interest due.....	141 62
Gross premiums due and uncollected on Canadian policies in force.....	226 16
Total assets in Canada	\$ 183,848 82

LIABILITIES IN CANADA.

†Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$ 118,746 67
Due on account of general expenses.....	42 89
Total liabilities in Canada.....	\$ 118,789 56

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	\$ 6,092 68
Interest on policy loans.....	977 25
Total income.....	\$ 7,069 93

EXPENDITURE IN CANADA.

Net amount paid for death claims.....	\$7,252 43
Cash paid for surrendered policies.....	549 93
Total net amount paid to policy-holders in Canada.....	\$ 7,802 36
Cash paid for commission, salaries and other expenses of officials in Canada	3 16
Cash paid for taxes, licenses, fees or fines.....	5 11
Total expenditure in Canada	\$ 7,810 63

*In deposit with Receiver General.

†Reserve based on Institute of Actuaries' Table of Mortality, with 4½ per cent interest

Department of Finance—Insurance Branch.

SCOTTISH AMICABLE LIFE—*Concluded.*

MISCELLANEOUS.

	No.	Amount.
Number of policies become claims in Canada during the year...	1	
Amount of said claim.....		\$ 6,387 99
Number of policies in force in Canada.....	119	
Amount of said policies	\$ 287,167 16	
Bonus additions thereon.....	10,139 72	
Net amount in force at 31st December, 1894 .		<u>297,306 88</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including \$1,075.66 bonus additions).....	1	\$ 5,942 33
2. By surrender (including \$250.77 bonus additions)	1	1,224 10
3. By lapse	2	1,946 67
Total (including \$1,326.43 bonus additions).....	<u>4</u>	<u>\$ 9,113 10</u>
Policies in force at beginning of year (including bonus additions, \$11,466.15).....	123	\$ 306,419 97
Policies terminated as above (including bonus additions, \$1,326.43)	4	9,113 10
Policies in force at date of statement (including (\$10,139.72 bonus additions).....	<u>119</u>	<u>297,306 88</u>

Number of insured lives at beginning of year.....	115
Number of deaths among the insured.....	1
Number of insured whose policies have been terminated during the year otherwise than by death.....	3
Number of insured lives at date of statement.....	<u>111</u>

(Received, 20th February, 1895.)

SCOTTISH PROVIDENT INSTITUTION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Manager—JAMES GRAHAM WATSON.*Secretaries* { JOHN LAMB.
H. R. COOKBURN.*Principal Office*—6 St. Andrew's Square, Edinburgh.*Chief Agent and Attorney in Canada*—*Head Office in Canada*—Montreal.

JNO. DUNLOP.

(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	\$	9,369 43
Stocks and bonds owned by the company, viz. :—		
Canadian Pacific Railway first mortgage bonds (deposited with Receiver General).....	\$	98,577 25
Municipal debentures.....	1,984,000 77	
Grand Trunk, Georgian Bay and Lake Erie Railway first mortgage bonds.....	73,973 33	
Canadian Pacific Railway land grant bonds.....	47,510 09	
Toronto Street Railway \$150,000 mortgage debentures.....	185,196 17	
Total carried out at purchase price	2,389,257 61	
Interest due.....	\$	9,780 26
do accrued.....	27,248 59	
Total interest.....	37,028 85	
Gross premiums due and uncollected on Canadian policies in force.....	\$	285 74
Deduct cost of collection at 5 per cent.....	14 30	
Net assets in Canada.....	271 44	
Total assets in Canada	\$2,435,927 33	

LIABILITIES IN CANADA.

*Net reinsurance reserve.....	\$	84,265 60
Total liabilities in Canada.....	\$	84,265 60

INCOME IN CANADA.

Cash premium income.....	\$	2,152 91
Received for interest or dividends on stocks, &c.....	101,880 24	
Total income in Canada.....	\$	104,033 15

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada.....	\$	20,528 57
Cash paid for law charges.....	108 71	
Total expenditure in Canada.....	\$	20,637 28

*Institute of Actuaries' H. M. Table of Mortality and 4 per cent interest.

Department of Finance—Insurance Branch.

SCOTTISH PROVIDENT—*Concluded.*

MISCELLANEOUS.

	No.	Amount.
Number of policies become claims in Canada during the year.....	2	
Amount of said claims (including bonus additions, \$2,455.23)	\$	7,321 90
Number of policies in force in Canada at date	61	
Amount said policies	\$	125,696 26
Bonus additions thereon.....	33,030 07	
Net amount in force, 31st December, 1894		<u>158,726 33</u>

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (including \$2,455.23 bonus additions).....	<u>2</u>	<u>\$ 7,321 90</u>

Policies in force at beginning of year in Canada (including bonus additions, \$33,100.63).....	63	\$ 163,663 57
Bonus additions added during the year.....		2,384 67
Terminated as above.....	2	7,321 90
Policies in force at date of statement (including bonus additions \$33,030.07)	<u>61</u>	<u>158,726 33</u>

Number of insured lives at beginning of year.....	63
Number of deaths during the year among the insured....	2
Number of insured lives whose policies have been terminated during the year otherwise than by death.....	
Number of insured lives at date of statement.....	<u>61</u>

(Received, 26th February, 1895.)

THE STANDARD LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 15TH NOVEMBER, 1894.

Manager—SPENCER C. THOMSON.

Secretary—N. B. GUNN.

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.....	3,102,808 90
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals.....	316,414 76
Bonds in deposit with the Receiver General:—	

	Par Value.
Montreal City bonds.....	\$ 56,000 00
do Harbour bonds.....	56,500 00
County of Compton bonds.....	34,866 67
Town of Owen Sound bonds.....	76,996 22
do Listowel do.....	20,000 00
City of Hamilton do.....	20,000 00
do Toronto do.....	154,572 00
do Stratford do.....	60,000 00
Town of Collingwood do.....	67,500 00
do Walkerton do.....	14,800 00
Township of Elderslie do.....	10,000 00
Town of Trenton do.....	79,767 34
do Orangeville do.....	11,300 00
County of Prince Edward bonds.....	15,000 00
Town of Windsor do.....	21,679 80
Township of Amabel do.....	12,000 00
Town of Peterboro' do.....	3,000 00
Township of Artemesia do.....	3,500 00
Town of Brampton do.....	863 36
Village of New Edinburgh do.....	9,000 00
City of Guelph do.....	10,000 00
do Belleville do.....	6,000 00
Township of Ellice do.....	1,255 70
City of Halifax do.....	41,000 00
Town of Moncton do.....	10,000 00
City of St. John do.....	14,300 00
Town of New Glasgow do.....	25,000 00
do Oakville do.....	10,000 00
do Dundas do.....	3,500 00
do Parkdale do.....	120,370 78
do Seaforth do.....	3,000 00
do Cobourg do.....	1,000 00
City of Charlottetown do.....	10,000 00
Town of Galt do.....	12,000 00
do Smith's Falls do.....	18,000 00
Township of Tilbury East do.....	31,095 00
Town of Woodstock do.....	32,000 00

Department of Finance—Insurance Branch.

STANDARD LIFE—Continued.

Bonds in deposit with the Receiver General :—

	bonds.....	Par value.
Town of Mount Forest	do	\$ 7,750 00
City of Ottawa	do	72,253 32
County of Wentworth	do	2,000 00
Town of Whitby	do	6,400 00
Village of Yorkville	do	3,500 00
Town of Ingersoll	do	3,000 00
do Harriston	do	2,400 00
County of Bruce	do	3,000 00
Village of Norwich	do	3,000 00
Township of North Crosby	do	1,500 00
County of Middlesex	do	2,000 00
do Lincoln	do	9,000 00
Township of Thorah	do	14,000 00
Town of Cornwall	do	16,724 00
Village of Oil Springs	do	8,640 00
Town of Barrie	do	12,900 00
do Almonte	do	18,000 00
do Milton	do	14,405 00
do Sarnia	do	10,920 00
Township of Sombra	do	9,555 00
Counties of Leeds and Grenville	do	25,000 00
Village of East Toronto	do	7,000 00
do Lakefield	do	10,000 00
City of Victoria, B. C.	do	10,000 00
Town of Wingham	do	20,000 00
do Brockville	do	8,500 00
Village of Côte St. Louis	do	120,000 00
do Penetanguishene	do	5,000 00
Town of Amherstburg	do	16,494 63
do Napanee	do	9,995 00
Township of Colchester South	do	15,434 20
Village of West Toronto Junction	do	67,321 98
do Kingsville	do	7,717 10
Town of Dresden	do	21,159 33
do Newmarket	do	8,496 06
Village of Midland	do	4,164 41
Town of Picton	do	26,928 55
Village of Glencoe	do	7,149 30
do Forest	do	4,250 47
do Morrisburg	do	16,917 24
Province of Quebec	do	9,000 00
Town of St. Henri	do	150,000 00
Village of St. Louis de Mile End	do	175,000 00
Town of Côte St. Antoine	do	200,000 00
do Beauharnois	do	30,000 00
City of St. Henry	do	145,000 00
County of Pontiac	do	114,650 00
Town of St. Cunegonde	do	150,000 00
do Tilsonburg	do	10,000 00
		<u>\$ 2,691,992 46</u>

Carried out at par value..... \$2,691,992 46

*Municipal debentures in the hands of the company, viz..... 3,780,074 51

City of—	
Montreal.....	\$ 92,600 00
Stratford.....	61,000 00
Belleville.....	70,000 00
Guelph.....	14,100 00
Halifax.....	76,500 00
Toronto.....	23,548 25
St. Thomas.....	23,282 22
Victoria.....	10,000 00
Ottawa.....	26,270 43
St. Hyacinthe.....	196,362 34
Moncton.....	24,500 00
Brandon.....	42,000 00
Kingston.....	5,400 00
Winnipeg.....	51,742 00
Windsor.....	18,760 06
Sherbrooke.....	1,000 00
	<u>\$ 737,065 30</u>

*In addition to these there are \$256,072.33 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.

County of—	Par value.
Hastings	\$ 18,000 00
Cape Breton	38,000 00
Lincoln	1,000 00
Kent	2,962 63
York	4,816 05
Middlesex	5,500 00
Lennox and Addington	18,400 00
Compton	973 33
	<hr/>
	\$ 89,652 01

* Town of—

Owen Sound	\$ 77,650 85
Sarnia	81,411 20
Trenton	10,000 00
Mount Forest	34,000 00
Picton	9,634 62
Windsor	75,229 27
Cornwall	9,630 99
Peterborough	1,500 00
Brampton	44,476 38
Perth	4,100 00
Strathroy	1,204 00
Collingwood	54,818 60
Bowmanville	54,724 49
Orillia	69,806 36
Aylmer	22,303 21
Oshawa	3,475 00
Durham	7,475 20
Seaforth	5,000 00
Almonte	500 00
Listowel	20,000 00
Dresden	1,169 10
St. Mary's	21,817 10
Berlin	6,549 00
Whitby	12,722 05
Newmarket	26,847 87
Thorold	4,463 60
Beauharnois	10,000 00
Chatham	74,275 51
Niagara Falls	102,035 72
Mitchell	2,560 00
Lindsay	34,480 15
Brockville	6,000 00
Smith's Falls	32,396 58
Richmond	7,611 42
Barrie	19,884 79
Pembroke	10,158 95
Uxbridge	6,000 00
Lethbridge (school bonds)	8,500 00
Wingham	8,000 00
Sorel	6,000 00
Oakville	5,000 00
Leamington	14,026 74
Port Elgin	6,810 00
Amherstburg	28,532 87
Gravenhurst	6,895 93
Napanee	12,122 57
Walkerton	23,813 76
Goderich	5,000 00
Meaford	749 34
Lachute	10,400 00
St. Henry	38,000 00
Terrebone	12,000 00
Waterloo	5,500 00
Clinton	4,000 00
Warton	12,000 00
Mattawa	4,000 00
Sandwich	14,288 09
Simcoe	7,013 94
Walkerville	33,794 90
Blenheim	4,830 08
Lachine	27,000 00
Alliston	7,540 00

Department of Finance—Insurance Branch.

STANDARD LIFE—Continued.

Town of—Continued.

	Par value.
Parry Sound.....	\$ 27,426 79
Tilsonburg.....	13,378 29
Essex.....	27,099 08
Tilbury Centre.....	1,000 00
Dartmouth.....	10,000 00
Amherst.....	20,000 00
Port Hope.....	70,550 00
Cobourg.....	14,600 00
Stellarton.....	10,000 00
Berthier.....	21,448 41
Fort William.....	11,000 00
Chicoutimi.....	12,771 79
Port Dover.....	2,593 17
Innisfil.....	1,336 21
Madoc.....	25,000 00
Plantagenet.....	300 00
Ridgetown.....	14,311 79
Prescott.....	4,000 00
Farnham.....	10,000 00
Fraserville.....	40,000 00
Cookshire.....	27,788 55
Kincardine.....	40,000 00
Maisonneuve.....	45,000 00
New Glasgow.....	26,000 00
Whitby.....	21,313 28
Côte St. Antoine.....	75,000 00
	\$1,843,647 59

Village of—

Wellington.....	\$ 625 00
Chesley.....	4,701 00
Oil Springs.....	710 00
Yorkville.....	3,000 00
Beaverton.....	1,600 00
Kemptville.....	5,675 00
Beamsville.....	1,857 00
Midland.....	6,997 04
Carleton Place.....	2,600 00
Wallaceburg.....	6,701 73
Paisley.....	3,767 00
Dunnville.....	4,055 00
Madoc.....	6,457 20
Morrisburg.....	6,408 97
Port Dover.....	7,773 00
Forest.....	375 98
Glencoe.....	2,384 18
Lennoxville.....	6,000 00
Ailsa Craig.....	885 69
Kingsville.....	12,663 18
Tilbury Centre.....	1,451 17
Waterford.....	7,394 41
Preston.....	8,897 40
Lucknow.....	10,000 00
Campbellford.....	14,898 92
Megantic.....	2,739 43
West London.....	15,500 00
Winchester.....	9,654 89
Bobcaygeon.....	3,000 00
Arthur.....	459 81
Valleyfield.....	17,744 61
Dorion.....	24,034 32
Bradford.....	1,400 00
Ste. Thérèse de Blainville.....	7,000 00
Essex Centre.....	6,480 00
Blenheim.....	5,987 28
Gravenhurst.....	2,617 00
Embroy.....	3,394 15
Warton.....	2,000 00
Tweed.....	5,000 00
Point Fortune.....	2,450 00
Casselman.....	2,000 00
Watford.....	1,042 06
Georgetown.....	1,400 00
East Toronto.....	8,000 00

STANDARD LIFE—*Continue d.**Village of—Continued—*

	Par value
Côte St. Paul.....	\$ 15,000 00
Rigaud.....	6,384 59
West Toronto.....	1,440 67
Mersea.....	2,752 75
Pembroke.....	7,391 00
Parkhill.....	2,400 00

\$ 285,151 43

Township of—

Colchester, North.....	\$ 14,627 20
Farnham, West.....	10,000 00
Colchester, South.....	17,931 36
Roxton.....	18,000 00
Dover.....	17,162 74
Eastnor, Lindsay, &c.....	6,000 00
Raleigh.....	4,161 01
Nepean.....	520 00
Proton.....	2,144 39
South Plantagenet.....	1,476 00
North East Hope.....	390 05
Ellice.....	2,159 29
Logan.....	400 27
Harwich.....	1,943 96
Gosfield.....	706 00
Maidstone.....	2,412 80
Garafraxa.....	2,176 95
York.....	150 00
Strong.....	706 20
Finch.....	705 40
Tilbury West.....	8,666 72
Winchester.....	3,694 22
Grimsby.....	1,940 66
Chatham and North Gower.....	8,839 12
Tilbury East.....	4,578 50
Mariposa.....	300 00
Enniskillen.....	1,490 00
Westminster.....	566 86
East Luther.....	3,224 12
Dundee.....	24,415 70
Pelee.....	1,682 00
Ameliasburgh.....	15,000 00
Ascot.....	20,000 00
Oakland.....	7,100 00
Marmora and Lake.....	3,098 65
Brockville.....	2,154 40
Hawkesbury.....	4,467 48
Belmont and Metheim.....	2,260 87
Amabel.....	2,060 65
East Farnham.....	12,125 86
Somerville.....	2,000 00
Laxton, Digby and Longford.....	5,000 00
West Luther.....	1,494 55
Artemesia.....	1,000 00
Delaware.....	760 32
Gosfield, North.....	1,425 00
Himsworth.....	1,460 30
Poton.....	13,000 00
Aldborough.....	7,200 00
Orford.....	14,099 14
Sandwich East.....	2,612 15
Sandwich West.....	2,277 60
Orillia.....	2,182 00
Morreau.....	272 87
Russell.....	3,799 54
Shefford.....	11,800 00
Weston.....	2,054 20

\$ 303,877 10

Miscellaneous—

Montreal Harbour.....	\$ 7,000 00
Province of Quebec.....	3,500 00
The Central Canada Loan and Savings Co.....	25,000 00
Municipality of Neesbing.....	10,000 00

Department of Finance—Insurance Branch.

STANDARD LIFE—Continued.

Miscellaneous—Continued.

Municipality of Lunenburg.....	\$ 10,000 00
St. Jean Chrysostôme.....	14,748 54
Montreal Consolidated Fund.....	15,200 00
Niagara Falls and Park Ry.....	400,000 00
St. Grégoire de Thaumaturge.....	35,232 54
	\$ 520,681 08

Synopsis—

City.....	\$ 737,065 30
County.....	89,652 01
Town.....	1,843,647 59
Village.....	285,151 43
Township.....	303,877 10
Miscellaneous.....	520,681 08
	\$3,780,074 51

Cash at head office.....	\$ 8,720 01
Cash in Bank of Montreal.....	103,828 33
Gross premiums due and uncollected on Canadian policies in force.....	\$ 101,992 90
Deduct cost of collection, at 10 per cent.....	10,199 29
Net amount of outstanding premiums ..	91,793 61
Total assets in Canada	\$10,451,991 69

LIABILITIES IN CANADA.

Under policies issued previous to 31st March, 1878.

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$1,087,811 00
Amount of claims on policies in Canada due and unpaid (of which \$2,433.33 accrued in previous year).....	17,071 49
Total net liabilities to said policy holders in Canada.....	\$1,104,882 49

Under policies issued subsequent to 31st March, 1878.

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$ 2,464,875 00
Deduct same on policies reinsured in other licensed companies in Canada..	17,436 00
Difference carried out.....	\$2,447,440 00
Claims for death losses due and unpaid.....	10,765 00
(Of this amount \$1,500 accrued last year.)	
Total net liabilities to said policy holders in Canada.....	\$2,458,205 00
Total net liabilities to all policy holders in Canada	\$3,563,087 49

INCOME IN CANADA.

Cash received for premiums ..	\$ 494,388 31
Deduct premiums paid for reinsurance.....	4,267 50
Net premium income.....	\$ 490,130 81
Interest or dividends on mortgage bonds and loans.....	417,481 88
Net cash for rents.....	6,912 76
All other income.....	262 06
Total income in Canada.....	\$ 914,787 51

*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 1894.

STANDARD LIFE—Continued.

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada.....	\$	248,062	78
Deduct amount received for reinsurance.....		12,537	50
		<hr/>	
Net amount paid for death claims.....	\$	235,525	28
Cash paid for matured endowments in Canada.....		12,780	01
		<hr/>	
Net amount paid on account of claims.....	\$	248,305	29
Amount paid to annuitants.....		3,751	32
Amount paid for surrendered policies.....		9,360	73
Cash paid for surrendered bonuses.....		1,755	54
		<hr/>	
Total net amount paid to policy holders in Canada.....	\$	263,172	88
Cash paid for commissions, salaries and other expenses of officials in Canada.....		77,874	31
Taxes, licenses, fees or fines..		2,148	52
All other expenditure in Canada, viz.:—Medical fees, \$4,525.42; law expenses, \$1,300.69; travelling expenses, \$10,384.34; advertising, \$2,144.31; printing, \$1,185.17; postage, telegrams, &c., \$1,929.55; exchange, \$1,008.79; books, stationery, &c., \$1,141.14; express, &c., \$1,100.86; directors' fees, \$1,902.50; rents, \$3,450.00; furniture and repairs, \$112.02; sundries, \$446.03.....		30,630	82
		<hr/>	
Total expenditure in Canada.....	\$	373,826	53
		<hr/> <hr/>	

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	941	
Amount of said policies.....	\$	1,618,066 67
Amount of said policies reinsured in other licensed companies in Canada		5,000 00
Number of policies become claims in Canada during the year.	99	
Amount of said claims.....		246,400 78
Amount of above claims reinsured in other licensed companies in Canada.....		12,537 50
Number of policies in force in Canada at date.....	6,755	
Amount of said policies.....	\$	13,507,817 51
Bonus additions thereon.....		913,806 71
		<hr/>
	\$	14,421,624 22
Amount of said policies reinsured in other licensed companies in Canada including \$646.00 bonus additions.....		56,146 60
		<hr/>
Net amount of policies in force in Canada at 15th November, 1894...		14,365,478 22
		<hr/> <hr/>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including \$30,884.94 bonus additions)	90	\$ 233,620 77
2. By maturity.....	9	12,780 01
3. By surrender (including \$3,106.00 bonus additions)..	51	100,332 00
(For which cash value has been paid, \$9,360.73.)		

Department of Finance—Insurance Branch.

STANDARD LIFE—Continued.

	No.	Amount.
4. By surrender, \$65,430.21. (For which paid-up policies have been granted to amount of \$23,497.)		
Difference of amounts carried out (including bonus additions, \$1,983.54)	\$	41,933 21
5. By lapse (including \$14,035.50 bonus additions).....	422	790,788 82
Total (including bonus additions, \$50,009.98)....	572	\$ 1,179,454 81

	No.	Amount.
Policies in force at the beginning of the year (including \$961,921.36 bonus additions)	6,423	\$ 14,099,693 37
Bonuses added during the year		1,892 33
Policies issued during the year	1,030	1,706,493 33
Policies terminated as above (including bonus additions, \$50,009.98)	572	1,179,454 81
Policies cancelled	27	49,000 00
Policies not taken	99	158,000 00
Policies in force at date of statement (including \$913,806.71 bonus additions)	6,755	14,421,624 22

Detail of policies issued since 31st March, 1878, and bonus additions thereon.

	No.	Amount.
Policies in force at beginning of year in Canada (including \$451,604.64 bonus additions).....	5,149	\$ 11,314,247 17
Bonuses added during the year		1,722 00
Policies issued during the year	1,025	1,697,666 67
Policies terminated as above (including bonus additions, \$14,832)	501	977,506 33
Policies cancelled	27	49,000 00
Policies not taken	99	158,000 00
Policies in force at date of statement (including \$438,494.64 bonus additions)	5,547	11,829,129 51

(Received, 15th February, 1895.)

Department of Finance—Insurance Branch.

STAR LIFE ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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.

Mortgage on real estate in Canada.....	\$1,385,571 21
Amount of loans as above on which interest has not been paid within one year previous to statement, \$146,919.80	
Amount of loans made to Canadian policy holders on the Company's policies assigned as collaterals.....	12,156 93
Premium obligations on Canadian policies in force.....	4,543 97
Canada 4 per cent stock in deposit with Receiver General.....	159,140 00
Cash at head office in Canada.....	167 39
Cash in Bank of Toronto.....	65,059 92
Agents' ledger balances.....	3,226 11
Interest due.....	\$ 11,411 50
Interest accrued.....	<u>19,698 24</u>
Total carried out.....	31,109 74
Total assets in Canada.....	<u>\$1,660,975 27</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.

Amount of premiums received in cash during the year on life policies in Canada.....	\$ 16,238 02
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EXPENDITURE IN CANADA.

Amount paid during the year on account of claims in Canada, viz. :—	
On account of death claims.....	\$ 16,688 77
Net amount paid on account of death claims.....	\$ 16,688 77
Amount paid during the year for surrendered policies.....	1,943 89
Amount paid to annuitants.....	123 42
Cash dividends paid to Canadian policy holders.....	<u>8,838 34</u>
Total net amount paid to policy holders in Canada.....	\$ 27,594 42

*Based on the Institute of Actuaries' H. M. Table 4½ p.c. interest ; estimated by the department.

STAR LIFE—Continued.

Cash paid for commissions, salaries and other expenses of officials.....	\$	2,292	20
Cash paid for licenses, taxes, fees or fines.....		108	82
Miscellaneous payments, viz. :—			
Medical fees, \$26.74; advertising, \$45.02; postage, \$138.07; office expenses, \$75.49; printing and stationary, \$45.34.....		330	66
Total expenditure in Canada.....	\$	30,326	10

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$	4,197	48
Premium obligations received during the year.....		346	50
Note assets at end of year.....	\$	4,543	98

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	8		
Amount of said policy.....	\$	21,535	10
Number of policies become claims in Canada during the year....	6		
Amount of said claims.....		16,688	77
Number of policies in force in Canada at date.....	242		
Amount of said policies.....	\$	583,147	60
Bonus additions thereon.....		45,647	87
Total amount in force at 31st December, 1891.		628,795	47

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$2,429.44).....	6	\$ 16,688 77
2. By surrender, for which cash value has been paid, \$1,943.89 (including bonus additions, \$73.00).....	6	26,839 66
3. By lapse	2	4,866 67
Total (including bonus additions, \$2,502.44).....	14	\$ 48,395 10

	No.	Amount.
Policies in force at beginning of year (including bonus additions \$48,150.31).....	248	\$ 655,566 78
Policies issued during the year.....	8	21,535 00
Policies terminated as above (including bonus additions \$2,502.44.)	14	48,395 10
Policies in force at date of statement (including bonus additions, \$45,647.87).	242	628,795 47

Number of insured lives at the beginning of the year in Canada	248
Number of new insurers during the year.....	8
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.....	8
Number of insured lives at date of statement.....	242

(Received, 1st March, 1895.)

Department of Finance—Insurance Branch.

STAR LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

During the year 5,959 proposals for assurance, amounting to £1,938,979 were submitted to the board; of these 1,057 were either declined or not carried out at the close of the year; and 4,902 policies were issued for the assurance of £1,510,462, the annual premiums on which amount to £53,335 1s. 11d.

The sum of £11,385 8s. 3d. has been received for the purchase of 22 immediate annuities, amounting to £1,031 12s. 6d.

The total amount of assurances now in force is £13,926,500.

The claims which have arising during the year in respect of 578 policies have amounted to £208,289 1s. 9d. including bonus additions of £25,924 7s. 0d. The number of lives assured who have died, is well within the average expected and provided for in the Society's tables.

The total sum paid in claims (including bonus additions) since the establishment of the Society, now amounts to £4,329,036 13s. 3d.

REVENUE ACCOUNT for the year ending 31st December, 1894.

	£	s	d.		£	s	d.
Amount of funds at the beginning of the year.....	3,532,785	19	10	Claims under policies.....	£202,401	12	9
Premiums.....	£437,416	13	6	Endowments matured.....	11,910	5	0
Less reinsurance premiums.....	12,628	14	3	£214,311	17	9	
	424,787	19	3	Less reinsurance.....	6,022	16	0
Consideration for annuities granted.....	11,385	8	3	208,289	1	9	
Interest and dividends.....	132,641	11	11	Surrenders.....	17,704	4	6
Fees.....	247	7	1	Annuities.....	12,959	14	6
Fines.....	47	12	1	Commission.....	43,719	19	0
				Expenses of management.....	£23,820	7	1
				Medical fees.....	4,632	11	9
				28,452	18	10	
				Income tax.....	5,793	4	9
				Dividends and bonus to shareholders.....	51,450	0	0
				Cash bonus to policy holders.....	150,212	2	6
				Cost of special act of parliament.....	832	14	4
				Bonus abatement of premiums.....	4,917	6	8
				Amount of funds at end of the year as per balance sheet.....	3,577,564	11	7
	<u>£4,101,895</u>	<u>18</u>	<u>5</u>		<u>£4,101,895</u>	<u>18</u>	<u>5</u>

Department of Finance—Insurance Branch.

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

President and Chief Agent—
 ROBERTSON MACAULAY. | *Secretary—*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

(For List of Shareholders, see Appendix).

ASSETS AS PER LEDGER ACCOUNT.

Value of real estate (no encumbrances) held by the company.....	\$ 252,159 14
Amount secured by way of loans on real estate by bond or mortgage, first liens.....	2,605,339 11
Amount of loans, secured by bonds, stocks or other marketable col- laterals	60,100 25

Viz:—

	Par value.	Market value.	Amount loaned.
Montreal Harbour.....	\$ 2,000	\$ 2,080 00	
do Roman Catholic School Commissioners.....	2,000	2,350 00	
do Protestant School Commissioners.....	2,000	1,920 00	
Canada Central R. R.	5,840	6,451 45	}\$59,000 00
City of New Westminster.....	34,000	35,700 00	
Town of Sarnia.....	1,000	1,075 00	
City of Brantford.....	8,233	7,903 68	
City of Three Rivers.....	6,000	5,400 00	
Hamilton Provident and Loan Society.....	1,200	1,470 00	
	\$62,273	\$64,350 13		$60,100 25

Amount of loans, as above, on which interest has not been paid within one year previous to statement.....	\$ 99,429 84
Amount of loans made in cash to policy holders on the company's policies assigned as collaterals.....	303,859 67
Premium obligations on policies in force.....	1,790 58

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	37,500 00
Town of Richmond school, debentures	6,608 66	7,269 52
City of New Westminster do	242,000 00	256,520 00
Village of Wyoming do	1,400 00	1,470 00
Township of North Stukely do	6,000 00	6,360 00
Town of St. Jérôme do	50,500 00	55,045 00
Town of Smith's Falls do	500 00	500 00
Parish of St. Jean Baptiste school, debentures.....	10,000 00	10,575 00
City of Brandon do	38,000 00	39,330 00
Village of Merritton do	7,482 57	7,594 80
Village of Portage du Fort, debentures	1,500 00	1,500 00
Village of Granby school do	7,563 70	7,866 24
Village of Danville school do	2,820 00	2,848 20
Town of Sault Ste. Marie do	70,208 47	70,208 47
City of St. Catharines do	5,400 00	5,454 00
Town of Toronto Junction do	50,486 31	42,913 37
Town of Moose Jaw do	7,000 00	7,000 00
District of Burnaby do	35,000 00	41,300 00
District of North Vancouver do	28,000 00	33,201 60
Municipality of Chilliwack do	9,500 00	10,640 00
Municipality of Argyle do	2,700 00	2,885 22
Town of Lethbridge do	4,500 00	4,770 00
City of Winnipeg do	54,500 00	56,577 53
City of Montreal do	1,500 00	1,530 00
District of Dewdney, B.C., do	17,228 00	19,257 46
do Maple Ridge, B.C., do	72,667 50	72,667 50
do South Vancouver do	25,000 00	25,000 00
do North Norfolk, Man., debentures.	5,000 00	5,368 20
do Baie de St. Paul, Que. do	10,500 00	10,500 00
Town of Regina do	22,500 00	25,775 00
do Prince Albert do	5,000 00	5,618 50
Province of New Brunswick do	10,000 00	10,250 00
do Nova Scotia do	3,500 00	3,605 00
Town of Edmonton do	11,591 73	12,731 81
District of Richmond, B.C. do	10,000 00	10,000 00
Total par and market values	\$ 871,631 94	\$ 919,023 67

Carried out at market value \$ 919,023 67
 Cash on hand 16,810 45

Cash in banks, viz. :—

Union Bank of Canada, Montreal.....	\$ 1,102 32
Molsons Bank, Montreal	30,570 17
do Ottawa	2 88
Bank of Scotland, London, Eng.....	3,008 94
International Bank, Valparaiso, Chili.....	17,182 05
Molsons Bank, Toronto.....	1,306 24
Banco de Santiago, Valparaiso, Chili.....	15,866 44
National Bank of India, Bombay, India.....	10,744 14

Total carried out..... 79,783 18

Total \$4,238,866 05

* \$63,900 of which is deposited with the Receiver General.

Department of Finance—Insurance Branch.

SUN LIFE—Continued.

OTHER ASSETS.

Interest due.....	\$ 50,385 95	
do accrued.....	78,397 46	
Total	\$ 128,783 41	
Rents due.....	\$ 1,016 00	
do accrued.....	910 52	
Total	1,926 52	
Gross premiums due and uncollected on policies in force.....	\$ 185,199 72	
Gross deferred premiums on same.....	89,047 01	
Total outstanding and deferred premiums	\$ 274,246 73	
Deduct cost of collection, at 10 per cent.....	27,424 67	
Net outstanding and deferred premiums	246,822 06	
Petty cash.....	21 59	
Total assets	\$4,616,419 63	

LIABILITIES.

*Amount computed to cover the net reserve on all outstanding policies in force (including annuity reserves, \$31,100.28).....		
	\$4,068,498 22	
Deduct net value of policies reinsured in other companies.....	4,562 60	
Net reinsurance reserve	\$4,063,935 62	
Claims for death losses reported but not proved.....	\$ 27,569 35	
do do adjusted but awaiting discharge.....	11,233 88	
do do resisted not in suit.....	3,650 00	
do matured endowments, adjusted but awaiting discharge.....	1,000 00	
do do unadjusted but not resisted.....	13,042 40	
Total outstanding claims	56,495 63	
Annuity claims due and unpaid.....	143 50	
Amount of surrender value of bonuses unpaid.....	15,826 31	
Amount of dividends to stockholders, due 2nd January, 1895.....	4,687 50	
Deposit to meet maturing debentures.....	904 97	
Sundry debts.....	10,314 47	
Total liabilities—Life Department	\$4,152,308 00	
Liabilities—Accident Department.....	237 69	
Total liabilities (exclusive of capital stock)	\$4,152,545 69	
Surplus, as regards policy holders.....	\$ 463,873 94	
Capital stock paid up.....	62,500 00	
Surplus over all liabilities and capital	\$ 401,373 94	

INCOME DURING THE YEAR.

(Life Department.)

Gross cash received for premiums.....	\$1,153,189 35	
Premium obligations taken in part payment of premiums.....	591 95	
Premiums paid by dividends.....	22,305 83	
Cash received for annuities.....	3,500 00	
Total	\$1,179,587 13	
Deduct premiums paid to other companies for reinsurance.....	1,343 37	
Total premium income	\$1,178,243 76	
Amount received for interest.....	189,248 60	
Amount received for rents.....	5,834 33	
Total income—Life Department	\$1,373,326 69	

*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.....	\$ 207,030 54
Cash paid for matured endowments.....	21,078 22
Net amount paid for death claims and matured endowments	\$ 228,108 76
(Of this amount \$41,656.12 accrued in previous years.)	
Cash paid to annuitants.....	3,901 60
Cash paid for surrendered policies.....	96,591 85
Cash paid for surrendered bonuses.....	11,335 14
Cash dividends applied in payment of premiums.....	22,305 83
Cash paid for interest or dividends to stockholders.....	9,375 00
Commissions, salaries, or other expenses of officials.....	316,809 41
Taxes, licenses, &c.....	4,159 35
All other expenses, viz. :—	
Postage and sundries, \$6,291.96; advertising, printing and stationery, \$13,115 90; rents, \$7,688.20; heating, water and light, \$513.18; medical fees, \$23,721.16; law costs, \$1,191.51.....	52,521 91
Total expenditure—Life Department.	\$ 745,108 85

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year	\$ 1,180 86
Premium obligations received during the year	643 83
	\$ 1,824 69
Deduct amount of obligations redeemed in cash.....	\$34 11
Total deductions.	34 11
Balance, note assets at end of year.....	\$ 1,790 58

MISCELLANEOUS.

Number of new policies reported during the year as taken....	4,222
Amount of said policies.....	\$ 7,307,553 22
Number of policies become claims during the year.....	168
Amount of said claims (including matured endowments),.....	249,010 70
Number of policies in force at date.....	19,373
Amount of said policies.....	\$ 31,165,004 64
Bonus additions thereon.....	363,565 10
Total.....	\$ 31,528,569 74
Amount of said policies reinsured in other licensed companies	26,550 00
Net amount of policies in force at 31st December, 1894.....	\$ 31,502,019 74

Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death (including bonus additions, \$2,437.60).....	150	\$ 214,090 05
2. By maturity (including bonus additions, \$1,855.65)...	18	34,920 65
3. By expiry.....	2	7,000 00
4. By surrender (including bonus additions, \$23,661.57).	304	637,625 92
(For which cash value has been paid, \$95,968.73)		

Department of Finance—Insurance Branch.

SUN LIFE—Continued.

	o.	Amount.
5. By surrender, 153 policies for \$283,390.49 (including bonus additions, \$2,020.00). (For which paid-up policies have been granted to amount of \$81,678.86).		
Difference of amounts carried out.....	\$	201,701 63
6. By lapse (including bonus additions, \$4,479.93)	1,512	2,364.013 23
Total (including bonus additions, \$34,454.75)	2,139	\$ 3,489,351 48

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$357,855.39)	17,132	\$27,799,756 51
Policies issued during the year.....	5,667	9,589,496 05
Bonuses added during the year.		35,277 74
Policies revived (including bonus additions, \$4,886.72).....	82	122,880 71
Policies terminated as above and by change to paid-up policies (including bonus additions, \$34,454.75)	2,139	3,571,030 34
Policies terminated by reduction		176,272 70
Policies not taken	1,369	2,271,538 23
Gross policies in force at date of statement (including bonus additions, \$363,565.10).....	19,373	31,528,569, 74

Number of insured lives at beginning of year.....	15,843
Number of new insurers during the year (including revived).....	5,407
Number of deaths during the year among insured.....	128
Number of insured whose policies have been terminated during the year otherwise than by death.	3,380
Number of insured lives at date of statement.....	17,742

BUSINESS DONE OUTSIDE OF CANADA.

(Included in above statement.)

LIABILITIES OUTSIDE OF CANADA.

Reserves on policies	\$ 653,981 19
Death claims outstanding.....	12,110 00
Matured endowments (including bonus additions, \$122.40).....	4,042 40
Total liabilities outside of Canada.....	\$ 670,133 59

INCOME OUTSIDE OF CANADA.

Premiums	\$ 300,305 42
Less reinsurances	993 76
Net income outside of Canada.....	\$ 299,311 66

SUN LIFE—*Concluded.*

EXPENDITURE OUTSIDE OF CANADA.

Death claims paid during the year.....	\$ 40,619 71
Paid for matured endowments	4,920 00
Profits	128 69
Paid for surrendered policies and bonuses.....	6,147 35
Total.....	\$ 51,815 75

MISCELLANEOUS.

Number of policies reported during the year as taken, outside of Canada.....	1,230
Amount of said policies.....	\$2,620,069 37
Number of policies become claims during the year.....	31
Amount of said claims	49,116 64
Number of policies in force at date	3,461
Amount of said policies.....	\$ 7,519,683 33
Bonus additions thereon.....	66,900 40
Total.....	\$ 7,586,583 73
Amount of said policies reinsured.....	15,000 00
Net amount of policies in force at 31st December, 1894.....	7,571,583 73

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$65,206.82)	2,459	\$5,605,356 75
Policies issued during the year.....	1,666	3,444,809 60
Revived (including bonus additions, \$2,980.61).....	21	28,643 60
Bonuses added during the year.....		5,418 89
Policy transferred to foreign branch.....	1	1,000 00
Total.....	4,147	\$9,085,228 84

	No.	Amount.
Policies terminated by death.....	31	\$ 49,116 64
Policies cancelled by surrender (including bonus additions, \$5,039.87).....	76	233,303 20
Policies cancelled by paid-up policies (including bonus additions, \$629.00).....	16	30,778 99
Policies terminated by maturity (including bonus additions, \$251.12)	5	9,091 12
Policies terminated by lapse (including bonus additions, \$785.93).....	214	393,794 23
Policies not taken.....	344	628,038 23
Policies terminated by reduction.....		154,522 70
Total.....	686	\$1,498,645 11

Policies in force at end of year (including bonus additions \$66,900.40).....	3,461	\$7,586,583 73
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(Received, 9th February, 1895.)

Department of Finance—Insurance Branch.

THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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.....	\$ 62,800 00
Amount of loans made to policy-holders on the company's policies assigned as collaterals.....	12,526 88

Debentures owned by the company, viz. :—

	Par value.	Market value.
Town of Whitby debentures.....	\$ 14,634 44	\$ 15,114 50
do Brampton do	12,345 14	13,074 80
City of St. Catharines do	3,000 00	3,138 00
Welland County do	8,412 00	8,589 47
St. Mary's do	1,894 52	2,036 81
Port Arthur do	3,250 00	3,534 02
Napanee do	8,000 00	8,754 20
Toronto do	390 00	420 46
Township of York do	31,133 17	33,187 06
Burk's Falls do	2,000 00	2,315 00
Town of Lethbridge do	10,000 00	10,486 56
do Milton do	4,956 90	5,206 54
Fort Erie do	9,380 03	9,661 05
Pembroke do	19,694 34	20,377 22
Waterford do	3,348 10	3,399 28
Machar Township do	1,653 90	1,826 50
North Toronto do	9,796 00	10,101 83
Wingham do	5,000 00	5,027 50
Palmerston do	10,000 00	10,799 00
Himsworth Township do	1,222 94	1,305 24
Bowmanville do	10,530 78	10,698 86
Central Canada Loan Co.....	20,000 00	20,000 00
Hastings' Loan and Investment Society.....	19,466 66	19,859 88
	210,108 92	218,913 78

Carried out at market value.....	218,913 78
Cash at head office.....	90 34
Cash in banks, viz.:—	
Imperial Bank.....	\$7,653 27
Central Canada Loan and Savings Co.....	5,141 76
	12,795 03
Agents' ledger balances.....	3,710 57
Bills receivable.....	180 06

Total.....\$ 311,016 66

THE TEMPERANCE AND GENERAL LIFE—Continued.

OTHER ASSETS.

Interest due.....	None.	
Interest accrued.....	\$	4,391 85
Total carried out.....	\$	4,391 85
Gross premiums due and uncollected on policies in force	\$	40,124 49
Gross deferred premiums on same.....		14,576 84
Total outstanding and deferred premiums.....	\$	54,701 33
Deduct cost of collection at 10 p. c.....		5,470 13
Net outstanding and deferred premiums.....		49,231 20
Office furniture and fixtures		927 00
Gross assets.....	\$	365,566 71

LIABILITIES.

*Amount computed to cover the net present value of all policies in force.....	\$	280,552 91
Deduct value of policies reinsured in other companies.....		255 07
Net reinsurance reserve.....	\$	280,297 84
Claims for death losses:—		
Unadjusted but not resisted.....	\$	2,000 00
Total death claims unpaid.....		2,000 00
Premiums paid in advance.....		680 15
Medical fees.....		1,849 00
Total liabilities.....	\$	284,826 99
Surplus on policy-holders' account.....	\$	80,739 72
Capital stock paid up.....		60,000 00
Surplus above all liabilities and capital.....	\$	20,739 72

INCOME DURING THE YEAR.

Cash received for premiums.....	\$	130,554 88
Deduct premiums paid to other companies for reinsurance.....		1,355 54
Total premium income.....	\$	129,199 34
Amount received for interest.....		13,475 72
Total income.....	\$	142,675 06

EXPENDITURE DURING THE YEAR.

Cash paid for death losses.....	\$	26,030 10
Less received from other companies for reinsured death claims.....		3,000 00
Net amount for death claims.....	\$	23,030 10
(Of this amount \$3,000 accrued in 1893.)		
Cash paid for surrendered policies.....		11,357 94
Commissions, salaries and other expenses of officials and agents.....		37,979 46
Taxes, licenses, fees or fines.....		591 15
Miscellaneous payments, viz.:—		
Medical fees, \$6,003.00; advertising, \$1,099.49; printing and stationery, \$1,521.20; postage, expressage, telegrams, exchange, &c., \$1,420.12; travelling expenses, \$1,626.18; rents, \$1,360; sundry expenses, \$705.29; solicitors' charges, \$187.99.....		13,923 27
Total expenses.....	\$	86,881 92

* Reserve based on H. M. Mortality Table, Institute of Actuaries' G. B., with 4½ p. c. interest.

Department of Finance—Insurance Branch.

THE TEMPERANCE AND GENERAL LIFE—*Concluded.*

MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year as taken in Canada.....	1,622	
Amount of said policies.....		\$1,870,725 00
Amount of said policies reinsured in other licensed companies in Canada.....		14,000 00
Number of said policies become claims during the year.	16	
Amount of said claims.....		25,099 00
Amount of said claims reinsured in other licensed companies in Canada.....		3,000 00
Number of policies in force in Canada at date.....	4,793	
Amount of said policies.....		\$5,877,958 51
Amount of said policies reinsured in other licensed companies in Canada.....		50,000 00
Net amount in force at 31st December, 1894.....		<u>5,827,958 51</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	16	\$ 25,099 00
2. By surrender..... (For which cash value has been paid, \$11,357.94.)	66	87,500 00
3. By surrender, \$71,000. (For which paid-up policies have been issued to amount of \$5,751.50.) Difference of amounts carried out.....		65,248 50
4. By lapse.....	90½	1,090,750 00
5. Reduction on five policies.....		7,000 00
Total.....	<u>986</u>	<u>\$1,275,597 50</u>

	No.	Amount.
Policies in force at beginning of year.....	4,148	\$5,269,620 01
Policies issued during the year.....	1,634	1,883,725 00
Terminated as above.....	986	1,275,597 50
Policies not taken.....	12	13,000 00
Policies in force at date of statement.....	<u>4,793</u>	<u>5,877,958 51</u>

Number of insured lives at beginning of year.....	3,892
Number of new insurers during the year.....	1,379
Number of deaths during the year among the insured.....	16
Number of insurers whose policies have been terminated during the year otherwise than by death.....	736
Number of insured lives at date of statement.....	<u>4,519</u>

(Received, 2nd January, 1895.)

THE TRAVELERS INSURANCE COMPANY.

LIFE DEPARTMENT.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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	
do Harbour bonds.....	35,000 00	} \$59,150 00
do 4 per cent loan of 1885.....	4,500 00	
St. Thomas debentures.....	30,000 00	34,200 00
Paris, Ont. do.....	8,000 00	8,960 00
Windsor do.....	10,615 31	10,615 31
Coaticook do.....	25,000 00	26,875 00
Sherbrooke do.....	30,000 00	32,400 00
Parkdale do.....	10,000 00	12,100 00
Canadian Pacific Railway bonds.....	50,000 00	54,500 00
City of Quebec debentures.....	50,000 00	50,000 00
Province of Manitoba debentures.....	74,946 67	84,689 73
City of Winnipeg do.....	75,000 00	80,250 00
Port Hope, Ont. do.....	60,000 00	60,600 00
Guelph, Ont. do.....	73,000 00	81,760 00
Brantford, Ont. do.....	55,000 00	54,450 00
Vancouver, B.C. do.....	10,000 00	11,000 00
St. Hyacinthe, Que. do.....	10,000 00	10,300 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	50,000 00
Victoria, B.C. do.....	12,500 00	13,875 00
Province of Quebec do.....	48,666 67	51,000 00

Total par and market values \$ 805,728 65 \$ 858,112 54

Carried out at market value \$ 858,112 54

Real estate in Canada owned (improved property, Stanstead, Que.).... 2,400 00

*Amount of loans made to Canadian policy holders on the Company's policies assigned as collaterals 80,110 00

Interest due and accrued 14,260 38

Gross premiums due and uncollected on Canadian policies in force..... \$ 22,782 35

Gross deferred premiums on same..... 18,467 99

Total outstanding and deferred premiums..... \$ 41,250 34

Deduct cost of collection at 10 per cent..... 4,125 03

†Net outstanding and deferred premiums..... 37,125 31

Total assets in Canada..... \$ 992,008 23

*Of which \$55,820 is on policies issued since 31st March, 1878.

†Of this amount \$35,101.18 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.....	\$ 472,621 00
Claims for death losses.....	None
Total liabilities to policy holders in Canada.....	<u>\$ 472,621 00</u>

Under policies issued subsequent to the 31st March 1878.

Amount computed to cover the net present value of all Canadian policies in force	\$ 714,608 00
Deducted value of said policies reinsured.....	924 00
Net reinsurance reserve.....	\$ 713,684 00
Claims for death losses unadjusted but not resisted.....	1,150 00
Total net liabilities to said policy-holders in Canada.....	<u>\$ 714,834 00</u>
Total net liabilities to all policy-holders in Canada.....	<u>\$1,187,455 00</u>

INCOME IN CANADA.

Cash received for premiums.....	\$ 132,709 53
Cash received for annuities.....	800 00
Total.....	\$ 133,509 53
Deduct amount paid for reinsurance.....	575 73
Net premium income	\$ 132,933 80
Interest or dividends on stocks, &c	38,054 28
Rents.....	125 00
Total income in Canada.....	<u>\$ 171,113 08</u>

EXPENDITURE IN CANADA.

Amount paid on account of claims in Canada, viz :—	
On account of death claims.....	\$ 68,016 95
On account of matured endowments.....	25,145 00
On account of indemnity losses.....	158 57
Net amount paid on account of claims.....	\$ 93,320 52
(Of this amount \$12,500 death claims, accrued in previous years)	
Amount paid for surrendered policies.....	25,962 00
Total net amount paid to policy-holders in Canada.....	<u>\$ 119,282 52</u>
Cash paid for commissions, &c.....	18,116 75
Amount paid for licenses, taxes, &c.....	781 71
Total expenditure in Canada.....	<u>\$ 138,180 98</u>

*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.....	178	
Amount of said policies.....		\$ 612,404 00
Number of policies become claims in Canada during the year.....	70	
Amount of said claims.....		82,773 00
Number of policies in force in Canada at date.....	2,970	
Amount of said policies.....		\$5,383,460 00
Amount of said policies reinsured.....		25,716 00
Total net amount in force at 31st December, 1894.....		<u>5,357,744 00</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	40	\$ 57,628 00
2. By maturity.....	30	25,145 00
3. By expiry.....	10	17,000 00
4. By surrender.....	62	109,144 00
(For which cash has been paid, \$25,962.)		
5. By surrender, \$72,500. (For which paid-up policies have been granted to amount of \$16,456.)		
Difference of amounts carried out.....		56,044 00
6. By lapse.....	106	235,900 00
Total.....	<u>248</u>	<u>\$ 500,861 00</u>

	No.	Amount.
Policies in force at beginning of year in Canada.....	2,992	\$5,030,656 00
Policies issued during the year.....	305	973,246 00
Policies terminated as above and by change to paid-up policies.	281	517,317 00
Policies not taken.....	42	99,000 00
Policies terminated otherwise.....	4	4,125 00
Policies in force at date of statement.....	<u>2,970</u>	<u>5,383,460 00</u>

DETAILS OF POLICIES ISSUED SINCE 31st MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada.....	1,967	\$3,890,041 00
Policies issued during the year.....	304	972,276 00
Policies terminated as above and by change to paid-up policies.	229	451,569 00
Policies not taken.....	42	99,000 00
Policies terminated otherwise.....	3	4,000 00
Policies in force at date of statement.....	<u>1,997</u>	<u>4,307,748 00</u>

Number of insured lives..... No return.

(Received, 25th February, 1895.)

Department of Finance—Insurance Branch.

TRAVELERS—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Life Department.

INCOME DURING THE YEAR 1894.

Cash received for premiums, less reinsurance.....	\$2,152,135 52
Cash received from interest.....	615,244 10
Cash received for rents.....	80,800 51
From dividends and surrender values on reinsurance.....	5,747 98
Total income.....	<u>\$2,853,928 11</u>

DISBURSEMENTS DURING THE YEAR 1894.

Amount paid for losses and matured endowments.....	\$ 780,710 26
Amount paid to annuities.....	6,852 14
Cash paid for surrendered policies.....	219,364 47
Surrender values applied to pay running premiums.....	10,612 70
Interest or dividends paid stockholders.....	100,000 00
Commissions to agents.....	243,131 46
Salaries and allowances to managers and agents.....	50,048 97
Medical examiners' fees.....	19,392 20
Salaries of officers and office employees.....	64,167 04
Taxes, licenses and insurance department fees.....	52,406 40
Rent.....	17,999 09
All other expenditure	286,557 56
Total disbursements.....	<u>\$1,851,242 29</u>

ASSETS.

Cost value of real estate, exclusive of all encumbrances	\$ 2,007,191 75
Loans on mortgaged real estate.....	4,299,764 97
Loans secured by pledge of bonds, stocks or other marketable collaterals	637,650 00
Loans to policy-holders on the company's policies assigned as collateral	714,713 40
Cost value of bonds and stocks owned.....	6,225,387 86
Cash on hand and in banks.....	1,147,053 02
Suspense account	4,669 79
Agents' ledger balances and bills receivable.....	32,105 45
Total net or ledger assets.....	<u>\$15,068,536 24</u>
Deduct depreciation from cost of assets to bring same to market value.	779,806 59
Total net or ledger assets, less depreciation.	<u>\$14,288,729 65</u>

OTHER ASSETS.

Interest accrued but not yet due.....	147,850 99
Due from other companies for losses on reinsured policies.....	5,000 00
Net amount of uncollected and deferred premiums.....	473,647 68
Total assets as per books of the company.....	<u>\$14,915,228 32</u>
Deduct items not admitted	36,775 24
Total assets, less items not admitted.....	<u>\$14,878,453 08</u>

TRAVELERS—*Concluded.*

LIABILITIES.

Net reinsurance reserve (Actuaries' Table of Mortality, 4 per cent)...	\$13,293,635 00
Total policy claims	326,696 03
	<hr/>
Total liabilities.....	\$13,620,331 03
	<hr/>
Gross surplus on policy holders' account.....	\$ 1,258,122 05
	<hr/>

EXHIBIT OF POLICIES.

Life.

Number of new policies issued during the year.....	4,381
Amount of said policies.....	\$16,815,444 00
Number of policies terminated during the year..	4,120
Amount of said policies.....	14,019,923 00
Number of policies in force at date ..	30,902
Amount of said policies	84,364,530 00
	<hr/>

(Hartford, 16th January, 1895.)

Department of Finance—Insurance Branch.

THE UNION MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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, 12th October, 1868.)

NO CAPITAL.

ASSETS IN CANADA.

Short date notes given in payment of premiums, on policies issued since 31st March, 1878	\$	2,709	54
Loans to Canadian policy holders.....		79	80
Premium obligations on Canadian policies in force.....		9,273	00
Bonds deposited with the Receiver General, viz.: —			
	Market value.		
Province of Ontario annuity bonds.....	\$	385,752	61
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		515,752	61
Cash in banks in Canada, viz.:			
Dominion Bank, Toronto	\$	12,004	36
Bank of Montreal, Montreal		1,186	24
do Winnipeg		150	40
Bank of British North America, St. John, N.B.		1,030	43
do do Halifax, N.S.		375	15
do do Victoria, B.C.		32	33
Merchants' Bank of Halifax, Charlottetown, P.E.I.		218	75
Quebec Bank, Quebec.....		405	02
Bank of British North America, Vancouver, B.C.		1,079	67
Total cash in banks in Canada.....		16,482	35
Agents' ledger balances in Canada		411	38
Interest due	\$	172	20
do accrued		2,119	52
Total carried out		2,291	72
Gross premiums due and uncollected on Canadian policies in force.....	\$	13,395	43
Gross deferred premiums on same.....		9,649	15
Total outstanding and deferred premiums.....		23,044	58
Deduct cost of collection at 10 per cent.....	\$	2,304	45
*Net outstanding and deferred premiums.....		20,740	13
Forborne premiums.....		84	30
Total assets in Canada	\$	567,824	83

* Of this amount \$19,497.72 belongs to policies issued since 31st March, 1878.

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.....		\$ 349,000 0
Claims for death losses—adjusted but not due.....	\$ 1,964 47	
do unadjusted but not resisted.....	500 00	
do for matured endowments—due and unpaid (\$1,698.82 of which accrued previous to 1894).....	3,017 61	
Total.....		5,482 08
Dividends or bonuses to Canadian policy holders due and unpaid.....		51 46
Total net liabilities to said policy holders in Canada.....		\$ 354,533 54

(Under policies issued subsequent to 31st March, 1878.)

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$ 425,300 00	
Deduct reserve on policies reinsured in other licensed companies in Canada ..	600 00	
Net reinsurance reserve.....		\$ 424,700 00
Claims for death losses:—		
Adjusted but not due....	\$ 2,097 14	
Unadjusted but not resisted.....	1,064 87	
Total claims for death losses		3,162 01
Claims for matured endowment due and unpaid.....		239 97
Dividends or bonuses to Canadian policy holders—due and unpaid.....		266 97
Total net liabilities to said policy holders in Canada.....		\$ 428,368 95
Total liabilities to all policy holders in Canada.....		\$ 782,902 49

INCOME IN CANADA.

Gross cash received for premiums during the year on life policies in Canada..	\$ 119,086 05	
Premium obligations taken during the year in part payment of premiums in Canada ..	1,881 98	
Premiums paid by dividends, including reconverted additions.....	4,449 37	
Total		\$ 125,417 40
Deduct amount paid for premiums on policies reinsured in other licensed companies in Canada.....	578 70	
Total net premium income in Canada.....		\$ 124,838 70
Interest or dividends on stock.....		21,679 44
All other income (interest on premium notes and discount on endowments).....		882 15
Total income in Canada.....		\$ 147,400 29

*Based on American Experience Table, 4½ per cent.

Department of Finance—Insurance Branch.

UNION MUTUAL LIFE—Continued.

EXPENDITURE IN CANADA.

Cash paid for death losses (of which \$14,957.53 accrued previous to 1894).....	\$ 62,897 81
Premium obligations used in payment of same.....	898 00
Total.....	\$ 63,795 81
Cash paid for matured and discounted endowments.....	39,131 29
Total death claims and matured and discounted endowments.....	\$ 102,927 10
Cash paid for surrendered policies	5,747 31
Premium obligations voided by lapse	2,334 98
Cash dividends paid to Canadian policy holders.....	776 01
Cash dividends applied in payment of premiums in Canada.....	1,090 67
Premium obligations used in payment of dividends to policy holders.....	177 00
Total paid to policy holders in Canada.	\$ 113,053 07
Commissions, salaries and other expenses of officials in Canada.....	21,127 72
Taxes, licenses, fees or fines in Canada.....	1,461 87
Miscellaneous payments, viz.:—	
Rent, \$907; advertising, \$185; printing, etc., \$17.05; exchange, etc., \$226.87; medical fees, \$1,374; sundry expenses, \$83.49.	2,793 41
Total expenditure in Canada.....	\$ 138,436 07

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 10,933 00
do received during the year.....	1,881 98
Total.....	\$ 12,814 98
Deductions during the year, viz.:—	
Amount of obligations used in payment of claims.....	\$ 898 00
do used in payment of dividends to policy holders.....	177 00
do voided by lapse.....	2,334 98
do redeemed in cash.....	132 00
Total deductions	3,541 98
Balance—note assets at end of year.....	\$ 9,273 00

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	313
Amount of said policies.....	\$ 691,500 00
Amount of said policies reinsured in other licensed companies in Canada	25,000 00
Number of policies become claims in Canada during the year.....	66
Amount of said claims.....	95,154 81
Number of policies in force in Canada at date	2,762
Amount of said policies.....	\$4,596,803 00
Bonus additions	70,783 52
Total.....	\$4,667,586 52
Deduct policies reinsured in other licensed companies in Canada.....	30,000 00
Net amount in force 31st December, 1894.	4,637,586 52

UNION MUTUAL LIFE—Continued.

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$1,217.91)	35	\$ 54,505 91
2. By maturity (including bonus additions, \$744.70).....	31	40,690 05
3. By expiry.....	65	116,000 00
4. By surrender (including bonus additions, \$3,333.27)..	25	43,480 27
(For which cash value has been paid, \$7,056.11)		
5. By surrender \$14,000.00.		
(For which paid-up policies have been granted to amount of \$2,340.)		
Difference of amounts carried out.....		11,660 00
6. By lapse.....	205	409,400 00
Total (including bonus additions, \$5,295.88).....	361	\$ 675,736 23

	No.	Amount.
Policies in force at beginning of year (including additions, \$86,196.28).....	2,836	\$4,801,194 28
Policies issued during the year	392	816,840 00
Bonuses added during the year.....		15,612 71
Policies terminated as above and by change to paid up policies (including bonus additions, \$5,295.88)..	368	678,076 23
Policies decreased.....		13,254 65
Policies not taken.....	98	249,000 00
Policy contract.....		25,729 59
Policies in force at date of statement (including bonus additions, \$70,783.52).....	2,762	4,667,586 52

Details of Policies issued since 31st March, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$74,697.16)..	2,217	\$3,818,746 16
Policies issued during the year.....	391	816,340 00
Bonuses added during the year.....		14,668 26
Policies terminated as above and by change to paid up policies (including bonus additions, \$3,665.21).....	315	606,521 84
Policies not taken	98	249,000 00
Policies decreased.....		11,043 37
Policy contract.....		25,729 59
Policies in force at date of statement (including bonus additions, \$59,970.62).....	2,195	3,757,459 62

No return of number of insured lives.

(Received, 26th February, 1895.)

Department of Finance—Insurance Branch.

UNION MUTUAL LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

INCOME.

Total premium income	\$ 989,552 73
Cash received for interest and dividends....	281,559 40
Cash received for rents.....	24,079 24
Cash received as discount on claims paid in advance.....	954 49
Total income.....	<u>\$1,296,145 86</u>

DISBURSEMENTS.

Total amount paid for losses and matured and discounted endowments..	\$ 619,060 37
Cash paid to annuitants.....	492 15
Cash paid for surrendered policies.....	39,140 63
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse.....	28,997 31
Surrender values applied in payment of premiums.....	5,085 10
Surrender values applied to purchase paid-up insurance and annuities..	9,210 98
Cash dividends paid to policy holders, \$4,579.40; same applied in payment of premiums, \$3,048.23; applied to purchase paid-up additions and annuities, \$15,950.87.....	28,578 50
Premium notes, loans or liens used in payment of dividends to policy holders.....	3,716 00
Commission to agents.....	180,079 76
Salaries and allowances to managers and agents.	67,868 59
Medical examiners' fees.....	18,880 84
Salaries of officers and office employees.....	51,937 41
Taxes, licenses and insurance department fees.....	19,674 13
Rent.....	16,818 62
Commuting commissions.....	9,145 17
General expenses.....	156,571 28
Total disbursements.....	<u>\$1,255,256 84</u>

ASSETS.

Value of real estate, exclusive of all encumbrances.....	\$ 838,603 69
Loans on bonds and mortgages (first liens) on real estate.....	1,332,258 88
Loans secured by pledge of bonds, stocks or other marketable collaterals	560,129 97
Cash loans on company's policies assigned as collaterals	7,100 00
Premium notes, loans or liens on policies in force.....	253,752 45
Cost value of bonds and stocks owned	3,100,437 97
Cash on hand and in banks.....	186,634 23
Bills receivable	10,104 68
Agents' and other ledger balances.....	3,979 70
Cash in transit (since received).....	3,451 43
Total net or ledger assets.....	<u>\$6,296,453 00</u>

UNION MUTUAL LIFE—*Concluded.*

OTHER ASSETS.

Interest due and accrued.....	\$ 67,832 11
Market value of bonds and stocks over cost.....	69,118 05
Forborne premiums to be deducted in settlement of policy claims.....	394 72
Net amount of uncollected and deferred premiums.....	163,538 42
Total assets	\$6,597,336 30
Less items not admitted	14,084 38
Total assets, less items not admitted.	\$6,583,251 92

LIABILITIES.

Net reinsurance reserve, Actuaries' Table of Mortality, 4 per cent interest.....	\$6,144,478 00
Total policy claims.....	88,172 05
Premiums paid in advance.....	688 54
Unpaid dividends due to policy-holders.....	3,073 66
Contingent reserve.....	140 93
Unpaid bills.....	1,000 00
Total liabilities.	\$6,237,553 18
Gross surplus on policy-holders' account.	\$ 359,783 12
Surplus estimated as belonging to tontine or other special policies	\$ 119,159 84

EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	4,234
Amount of said policies.....	\$8,124,983 00
Number of policies terminated	3,957
Amount of said policies.....	8,006,733 77
Number of policies in force.....	19,550
Amount of said policies.....	36,312,041 34

(PORTLAND, Me., 27th February, 1895.)

Department of Finance—Insurance Branch.

THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF
NEW YORK.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

President—GEO. H. BURFORD.

Secretary—C. P. FRALEIGH.

Attorney and Chief Agent in Canada—

THOS. A. TEMPLE.

Principal Office—

261-263 Broadway, New York City.

Head Office in Canada—St. John, N.B.

(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.

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

	Par value.	Market value.
United States 4 per cent registered bonds.....	\$ 40,000 00	\$ 45,400 00
District of Columbia 3-65 registered bonds.....	60,000 00	69,000 00
Province of New Brunswick debentures.....	20,000 00	21,000 00
Total.....	<u>\$ 120,000 00</u>	<u>\$ 135,400 00</u>

Total value of stocks and bonds carried out at market value.....\$ 135,400 00

Gross premiums due and uncollected on Canadian policies in force.....\$ 4,798 17

Gross deferred premiums on same.....4,768 85

Total outstanding and deferred premiums.....\$ 9,567 02

Deduct cost of collection at 10 per cent.....956 70

Net outstanding and deferred premiums.....8,610 32

Total assets in Canada.....\$ 144,010 32

LIABILITIES IN CANADA.

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....\$ 134,709 00

Claims for death losses, unadjusted, but not resisted.....3,000 00

Total liabilities in Canada..\$ 137,709 00

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....\$ 52,083 93

Amount received for interest on bonds.....4,590 00

Total income in Canada during the year.\$ 56,673 93

*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.

UNITED STATES LIFE—Continued.

EXPENDITURE IN CANADA.

Amount paid during the year on account of death claims in Canada (of which \$1,000 accrued in 1893.).....	\$ 44,100 00
Cash paid for surrendered policies.....	133 15
Cash dividends paid to Canadian policy holders.....	24 19
Cash dividends applied in payment of premiums.....	147 81
Cash paid for salaries, commissions and other expenses of officials in Canada.....	9,941 03
Cash paid for licenses, taxes, fees or fines in Canada.....	1,275 37
Cash paid for rents, postage, printing, office expenses, &c.....	2,068 92
Total expenditure.....	\$ 57,690 47

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	95
Amount of said policies.....	\$ 163,335 00
Number of policies become claims in Canada during the year.....	12
Amount of said claims.....	46,100 00
Number of policies in force in Canada at date.....	826
Amount of said policies (including \$1,820 bonuses).....	1,604,250 00

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	12	\$ 46,100 00
2. By expiry.....	6	11,000 00
3. By surrender (for which cash value has been paid, \$133 15).....	1	1,000 00
4. By surrender \$4,000 (for which paid up policies have been granted to amount of \$635 00.) Difference of amounts carried out.....		3,365 00
5. By lapse.....	265	587,135 00
Total.....	284	648,600 00

	No.	Amount.
Policies in force at beginning of year in Canada.....	940	\$1,928,195 00
Policies issued during the year in Canada.....	170	322,835 00
Policies terminated as above.....	284	648,600 00
Policies in force in Canada at date of statement (not including \$1,820 bonuses).....	826	1,602,430 00

Number of insured lives—No return.

(Received, 28th February, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

INCOME DURING THE YEAR.

Total premium income.....	\$1,226,075 79
Received for interest and dividends.....	321,892 48
Received for rent.....	1,471 75
From dividends and surrender values on reinsurances.....	911 68
Balance, profit and loss account, less debits.....	1,181 39
Total income.....	\$1,551,523 09

Department of Finance—Insurance Branch.

UNITED STATES LIFE—Continued.

DISBURSEMENTS DURING THE YEAR.

Total amount paid for losses and matured endowments.....	\$ 735,556 16
Cash paid to annuitants.....	2,521 53
Premium notes, loans or liens used in purchase of surrendered policies or voided by lapse	26,011 89
Cash dividends paid policy holders.....	22,064 78
Cash dividends applied to pay running premiums	30,958 13
Cash dividends applied to purchase paid-up additions and annuities.....	34,753 52
Surrender values paid in cash.	42,086 17
Surrender values applied to purchase paid-up insurance and annuities.	40,582 55
Cash paid stockholders for interest.....	30,800 00
Cash paid for salaries and allowances to managers and agents.....	71,365 69
Cash paid commissions to agents.....	186,613 28
Medical examiners' fees.....	24,367 50
Salaries of officers and office employees.....	55,642 82
Taxes, licenses and fees	21,295 59
Rent	25,453 42
General expenses	56,289 02
Total disbursements.....	<u>\$1,406,362 05</u>

ASSETS.

Cost value of real estate less encumbrances.....	\$ 68,818 31
Loans on bonds and mortgages (first liens) on real estate.	4,504,290 31
Loans secured by pledge of bonds, stocks or other marketable collaterals.	78,973 38
Loans made in cash to policy-holders on the company's policies as- signed as collaterals and premium notes, loans or liens, on policies in force.....	268,986 51
Cost value of bonds and stocks owned.....	1,661,290 51
Cash on hand and in banks	155,014 32
Bills receivable.	12,826 04
Agents' balances.....	14,287 38
Total net or ledger assets.....	<u>\$6,764,486 76</u>
Deduct depreciation in value of real estate.....	11,818 31
Total net or ledger assets, less depreciation	<u>\$6,752,668 45</u>

OTHER ASSETS.

Interest due and accrued	93,259 51
Market value of stocks and bonds over cost.....	41,085 32
Net amount of uncollected and deferred premiums	208,251 43
Total assets.....	<u>\$7,095,264 71</u>

LIABILITIES.

*Net reinsurance reserve.....	\$6,482,408 00
Total unsettled claims.....	74,140 00
Unpaid dividends due policy holders	16,375 00
Other liabilities.....	12,068 49
Total liabilities.	<u>\$6,584,891 49</u>
Gross surplus on policy holders' account.....	<u>\$ 510,373 22</u>

*Computed according to the Actuaries' Table of Mortality, with 4 per cent interest.

UNITED STATES LIFE—*Concluded.*

EXHIBIT OF POLICIES.

Number of new policies issued during the year	4,027	
Amount of said policies..... ..		\$10,659,271 00
Number of policies terminated during the year	4,077	
Amount of said policies..... ..		11,959,923 00
Number of policies in force at date	18,548	
Amount of said policies..... ..		<u>42,199,250 00</u>

(NEW YORK, 26th February, 1895.)

Department of Finance—Insurance Branch.

STATEMENTS
OF
ACCIDENT GUARANTEE, PLATE GLASS
AND
STEAM BOILER
INSURANCE COMPANIES.

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, 1894.

ACCIDENT.

The Accident Insurance Company of North America.
The Canada Accident Assurance Company.
The London Guarantee and Accident Company (Limited).
The Manufacturers' Guarantee and Accident Insurance Company.
The Norwich and London Accident Insurance Association.
The Sun Life Assurance Company of Canada.
The Travelers Insurance Company.

GUARANTEE.

The American Surety Company of New York.
The Guarantee Company of North America.
The London Guarantee and Accident Company (Limited).

PLATE GLASS INSURANCE.

The Canada Accident Assurance Company.
Cornelle, 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.

Department of Finance—Insurance Branch.

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1894.

President, Managing Director and Chief Agent in Canada—EDWARD RAWLINGS.

Head Office—Montreal.

(Incorporated, 14th June, 1872, by 35 Vic., Cap. 105; amended in 1881, by 44 Vic.,
Cap. 54. Commenced business in Canada, June, 1874.)

CAPITAL.

Authorized.....	\$ 500,000 00
Subscribed for.....	261,000 00
Paid up in cash..	181,940 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate held by the company.....		\$ 2,500 00
Stocks and bonds owned by the company:—		
	Par value.	Market value.
*Montreal Harbour bonds.....	\$ 23,500 00	\$ 24,130 00
*Dominion stock.....	549 67	560 66
*Montreal corporation bonds.....	500 00	500 00
City of Brooklyn bonds.....	75,000 00	72,000 00
City of New York consolidated stock.....	12,000 00	12,000 00
	\$ 111,549 67	\$ 109,190 66
Carried out at market value.....		109,190 66
Cash in Canadian Bank of Commerce, Montreal.....		15,435 82
Interest accrued and unpaid on stocks and bonds.....		1,922 01
Agents' balances.....		161 17
Furniture and fixtures.....		315 00
		Total assets.....\$ 129,524 66

LIABILITIES.

Liabilities in Canada.

Net amount of losses claimed but not adjusted.....		\$ 125 00
Net amount of losses resisted and in suit (\$10,000 of which accrued in previous years).....		11,030 00
Net amount of losses resisted, not in suit.....		90 00
Total net amount of unsettled claims.....		\$ 11,245 00
Reserve of unearned premiums for all outstanding risks in Canada and for other liabilities.....		1,448 31
Due and accrued for salaries.....		140 00
Commission on premiums in course of collection.....		40 30
Money borrowed.....		23,200 00
Due for law charges.....		1,000 00
Unclaimed dividends.....		28 29
		Total liabilities (excluding capital stock).....\$ 37,101 90

*Deposited with Receiver General, Canada.

ACCIDENT COMPANY—*Concluded.*

Capital stock paid up in cash.....\$ 181,940 00

INCOME.

<i>For Accident Risks.</i>		In Canada.
Gross cash received for premiums.....	\$	7,969 33
Deduct reinsurance, rebate, abatement and return premiums.....		1,301 39
Net cash received for premiums.....	\$	6,667 94
Interest and dividends.....		2,620 01
Other income.....		116 03
Total income	\$	9,403 98

EXPENDITURE.

<i>For Accident Risks.</i>		In Canada.
Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$3,497.86)	\$	1,100 00
Amount paid for losses occurring during the year.....	\$	1,871 08
Deduct amount received for reinsurance.....		117 86
Net amount paid during the year for said losses.....	\$	1,753 22
Total net amount paid during the year for accident losses.	\$	2,853 22
Commission or brokerage.....		1,678 72
Salaries, fees and all other charges of officials.....		3,287 68
Taxes.....		164 91
Miscellaneous payments, viz.:—Rents, \$663.84; office charges, \$66.53; advertising, \$340.80; postage, express and telegrams, &c., \$199.15; printing and stationary, \$179.45; law charges, \$200.69; agents balances written off, \$67.65.....		1,718 11
Total expenditure.....	\$	9,702 64

CASH ACCOUNT.

1893.	Dr.	1894.	Cr.
Dec. 31—To balance in hand and in banks at this date.....	\$	Dec. 31—By expenditure during year as above.....	\$ 9,702 64
		Investments.....	9,800 00
1894.		Loan account—borrowed money returned.....	9,400 00
Dec. 31—To income as above.....	9,403 98	Balance in hand and in bank this date.....	15,435 82
Received from realization of investments.....	33,800 00		
	\$ 44,338 46		\$ 44,338 46

RISKS AND PREMIUMS.

In Canada.

<i>Accident Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	1,030	\$ 2,675,500	\$ 13,818 02
Taken during the year, new	110	264,000	1,648 55
do do renewed.....	390	1,075,000	5,052 95
Total.....	1,530	\$ 4,014,500	\$ 20,519 52
Deduct terminated.....	1,079	2,781,000	14,726 27
Gross and net in force 31st December, 1894	451	\$ 1,233,500	\$ 5,793 25
Total number of policies in force at date.....	451		
Total net amount in force			\$1,233,500 00
Total premiums thereon.....			5,793 25

(Received, 25th February, 1895.)

Department of Finance—Insurance Branch.

THE CANADA ACCIDENT ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

President—R. WILSON SMITH. | Secretary and Chief Agent—LYNN T. LEET.
Head Office—Montreal.

(Incorporated, 23rd June, 1887, by 50 51 Vic., cap. 106. Commenced business in
Canada, 10th Sept., 1888.)

CAPITAL.

Amount of capital authorized	\$	500,000 00
do subscribed for.....		108,300 00
do paid up in cash.....		32,490 00

(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
	\$ 27,302 02	\$ 28,125 00

Carried out at market value	\$	28,125 00
Canada 3½ per cent inscribed stock, par value, \$37,960, market value.....		38,719 00
Cash on hand at head office.....		1,626 95
Cash in Bank of Commerce (\$9,299.91 less bills payable \$5,000).....		4,299 91
Interest accrued and unpaid on stocks, &c.....		126 25
Interest collected by Palatine Insurance Co. (since received).....		2,623 27
Agents' balances		2,178 19
Bills receivable		412 50
Net premiums in course of collection (commissions deducted).....		14,259 42
Office furniture.....		1,047 20
Plate Glass Trust deposit		100 00

Gross assets.....\$ 93,517 69

Amount which should be deducted on account of bad or doubtful assets:—

From agents' balances.....	\$	600 00
do premiums in course of collection.....		3,000 00

Total deductions... 3,600 00

Total net assets\$ 89,917 69

LIABILITIES.

(1.) Liabilities in Canada.

For Accident Risks.

Net amount of losses claimed but not adjusted (\$500 of which accrued in previous years).....	\$	3,939 07
Net amount of losses reported or supposed but not claimed.....		4,801 65
Net amount of losses adjusted but not due.....		3,912 50

Total net amount of unsettled claims for accident losses.\$ 12,653 22

THE CANADA ACCIDENT—*Continued.**For Plate Glass Losses:*

Net amount of losses claimed but not adjusted.....	\$	362 60
do reported or supposed but not claimed.....		611 00
<hr/>		
Total net amount of unsettled claims for Plate Glass losses		973 60
Reserve of unearned premiums for all outstanding accident losses.....		25,184 73
Reserve of unearned premiums for all outstanding plate glass risks ...		9,645 17
Due and accrued for miscellaneous expenses.....		1,368 74
<hr/>		
Total liabilities in Canada.....	\$	49,825 46

(2.) Liabilities in other Countries.

Net amount of accident losses claimed but not adjusted.....	\$	150 00
do do reported or supposed but not claimed.....		1,421 06
<hr/>		
Total net amount of accident losses unsettled.....	\$	1,571 06
Reserve of unearned premiums on all outstanding accident risks.		8,245 95
<hr/>		
Total liabilities in other countries	\$	9,817 01
<hr/>		
Total amount of liabilities in all countries (except capital stock). \$		59,642 47
<hr/>		
Capital stock paid up.....	\$	32,490 00

INCOME.

<i>Accident Risks—</i>	In Canada.	In other countries.
Gross cash received for premiums.....	\$63,978 56	\$20,305 53
Deduct reinsurance, rebate, abatement and return premiums..	3,811 21	2,402 68
<hr/>		
Net cash received for said premiums.....	\$60,167 35	\$17,902 85
<hr/>		
<i>Plate Glass Risks—</i>		
Gross cash received for premiums.....	\$ 6,587 83	
Deduct reinsurance, rebate, &c.....	522 38	
<hr/>		
Net cash received for said premiums.....	\$ 6,065 45	
<hr/>		
Total net cash received for premiums in all countries.....	\$	84,135 65
Received for interest.....		4,166 98
Received from Palatine Insurance Co.....		9,733 33
<hr/>		
Total income	\$	98,035 96

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 \$14,438.62). \$	7,073 46	\$ 5,632 14
<hr/>		
Amount paid for losses occurring during the year.....	\$17,706 06	\$14,626 96
Deduct reinsurance.....	107 21	
<hr/>		
Net amount paid during the year for said losses.....	\$17,598 85	\$14,626 96
<hr/>		
	\$24,672 31	\$20,259 10
<hr/>		
Total net amount paid during the year for accident losses....	\$	44,931 41
Amount paid for plate glass losses occurring during the year.....		3,421 77
Paid or allowed for commission or brokerage.....		24,722 38

Department of Finance—Insurance Branch.

THE CANADA ACCIDENT—Continued.

Salaries, fees and all other charges of officials.....	11,128 65
Paid for taxes.....	2,060 98
Miscellaneous payments, viz.:—Printing and stationary, \$1,806.58; advertising, \$1,335.17; furniture, \$335.50; postage and exchange, \$938.80; elevator inspection, \$254.25; rent, \$1,285; general expenses, \$1,310.13.....	7,265 43
Total expenditure.....	\$ 93,530 62

CASH ACCOUNT.

1893.	<i>Dr.</i>	
Dec. 31. To balance on hand and in banks.....		\$ 4,627 65
1894.		
Dec. 31. To Income as above.....		98,035 96
		\$ 102,663 61
1894.	<i>Cr.</i>	
Dec. 31. By Expenditure as above.....		\$ 93,530 62
Deposit with Plate Glass Trust.....		100 00
Advance to agents.....		482 86
Cash with the Palatine Insurance Co.....		2,623 27
Balance in hand and in bank.....		5,926 86
		\$ 102,663 61

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	3025	9,595,774	46,753	93	869	3,867,667	14,413	80	3894	13,463,441	61,167	73
Taken during the year—new and renewed	4068	14,950,965	63,076	68	1086	5,183,116	17,527	91	5154	20,134,081	80,604	59
Total	7093	24,546,739	109,830	61	1955	9,050,783	31,941	71	9048	33,597,522	141,772	32
Deduct terminated	3350	11,183,174	57,880	90	1068	4,824,667	15,449	82	4418	16,007,841	73,330	72
Gross in force at end of year	3743	13,363,565	51,949	71	887	4,226,116	16,491	89	4630	17,589,681	68,441	60
Deduct reinsured		391,000	1,580	24						391,000	1,580	24
Net in force at 31st December, 1893	3743	12,972,565	50,369	47	887	4,226,116	16,491	89	4630	17,198,681	66,861	36
<i>Plate Glass Risks.</i>												
Gross policies in force at date of last statement	1295		18,429	27					1295		18,429	27
Taken during the year	545		7,649	66					545		7,649	66
Total	1840		26,078	93					1840		26,078	93
Deduct terminated	429		7,117	54					429		7,117	54
Gross and net in force at 31st December, 1894	1411		18,961	39					1411		18,961	39

Total number of policies in force at date..... 6,041
 Total net amount in force (accident).....\$ 17,198,681 00
 Total premiums (accident and plate glass)..... 85,822 75

(Received, 28th February, 1895.)

Department of Finance—Insurance Branch.

THE LONDON GUARANTEE AND ACCIDENT COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

<p><i>Principal Office</i>— 61 Moorgate St., London, England.</p> <p><i>Head Office in Canada</i>— Cor. King and Yonge Sts., Toronto. (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>
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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												
<i>Stocks and bonds in deposit with Receiver General, viz:—</i>													
	<table style="width: 100%; border-collapse: collapse; margin-left: 20px;"> <tr> <td style="width: 60%;"></td> <td style="text-align: center; border-bottom: 1px solid black;">Par value.</td> <td style="text-align: center; border-bottom: 1px solid black;">Market value.</td> </tr> <tr> <td>Canada inscribed stock.....</td> <td style="text-align: right;">\$53,533 33</td> <td style="text-align: right;">\$56,745 32</td> </tr> <tr> <td>City of Toronto debentures.....</td> <td style="text-align: right;">19,466 07</td> <td style="text-align: right;">17,642 62</td> </tr> <tr> <td></td> <td style="text-align: right; border-top: 1px solid black;">\$73,000 00</td> <td style="text-align: right; border-top: 1px solid black;">\$74,387 94</td> </tr> </table>		Par value.	Market value.	Canada inscribed stock.....	\$53,533 33	\$56,745 32	City of Toronto debentures.....	19,466 07	17,642 62		\$73,000 00	\$74,387 94
	Par value.	Market value.											
Canada inscribed stock.....	\$53,533 33	\$56,745 32											
City of Toronto debentures.....	19,466 07	17,642 62											
	\$73,000 00	\$74,387 94											
Carried out at market value.....	\$ 74 387 94												
Cash at head office.....	965 09												
Cash in Bank of Hamilton, Toronto.....	1,581 35												
Cash in hands of agents in Canada.....	10,969 14												
Office furniture.....	1,000 00												
Total assets in Canada.....	\$ 89,506 52												

LIABILITIES IN CANADA.

<i>For Guarantee losses in Canada—</i>	
Net amount claimed but not adjusted.....	\$ 3,341 85
do reported or supposed but not claimed.....	450 00
do resisted—in suit.....	1,125 00
do resisted—not in suit.....	792 19
Total net amount of guarantee losses unsettled.....	\$ 5,709 04
<i>For Accident losses in Canada—</i>	
Net amount claimed but not adjusted.....	\$ 472 84
do reported or supposed but not claimed.....	4,055 67
do resisted—in suit (\$1,000 of which accrued in previous years).....	1,145 00
do resisted—not in suit.....	5,000 00
Total net amount of accident losses unsettled.....	\$ 10,673 51
Total net amount of unsettled claims for losses in Canada.....	\$ 16,382 55
<i>Reserve of unearned premiums for all outstanding risks in Canada:—</i>	
Guarantee.....	\$ 18,179 68
Accident.....	34,042 18
Total reserve.....	52,221 86
Total liabilities in Canada.....	68,604 41

LONDON GUARANTEE AND ACCIDENT—Continued.

INCOME IN CANADA.

Gross cash received for guarantee premiums.....	\$ 38,937 13	
Deduct reinsurance, rebate, abatement and return premiums.....	1,978 73	
Net cash received for said premiums.....	\$ 36,958 40	
Gross cash received for accident premiums.....	\$ 73,582 43	
Deduct reinsurance, rebate, abatement and return premiums.....	1,353 83	
Net cash received for said premiums.....	\$ 72,228 60	
Total net cash received for premiums in Canada.....	\$ 109,187 00	
Interest on deposit received direct in England.....	2,538 72	
Interest on bank deposits.....	244 35	
Total income in Canada.....	\$ 111,970 07	

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 \$2,096.95).....	\$ 1,521 00
Amount paid for guarantee losses occurring during the year.....	\$ 17,494 02
Less recoveries.....	6,740 52
Net amount paid during the year for said losses.....	10,753 50
Total net amount paid during the year for guarantee losses.....	\$ 12,274 50

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 \$5,979.15).....	\$ 2,930 14
Total amount paid for accident losses occurring during the year.....	\$ 26,368 87
Less received for reinsurances.....	38 58
Net amount paid during the year for said losses.....	26,330 29
Total net amount paid during the year for accident losses ..	\$ 29,260 43

Total net amount paid during the year for guarantee and accident losses	\$ 41,534 93
Paid for commission or brokerage in Canada.....	26,388 74
Paid for salaries, fees and other charges of officials in Canada.....	11,538 76
Paid for taxes in Canada.....	1,551 51
Miscellaneous payments, viz.:—Law costs, \$1,744.35; medical fees, \$279; printing and stationery, \$1,766.56; travelling expenses, \$1,579.86; postage and telegrams, \$836.59; rent, \$1,310.03; agency charges, \$450.47; sundry expenses, \$1,430.61; advertising, \$315.50.....	9,712 97
Total expenditure in Canada.....	\$ 90,726 91

RISKS AND PREMIUMS.

<i>Guarantee Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement	4,858	\$ 5,221,507	\$ 35,680 98
Taken during the year—new.....	1,243	1,001,797	7,626 84
do do renewed	3,906	4,495,450	30,341 34
Total.....	10,007	\$ 10,718,754	\$ 73,649 16
Deduct terminated.....	5,092	5,645,071	37,289 80
Gross and net in force at 31st Dec., 1894.	4,915	\$ 5,073,683	\$ 36,359 36

Department of Finance—Insurance Branch.

LONDON GUARANTEE AND ACCIDENT—*Continued.*

Accident Risks in Canada.

	No.	Amount.	Premiums.
Gross policies in force at date of last payment.....	6,799	\$ 19,067,441	\$ 71,887 49
Taken during the year—new.....	3,621	8,380,000	40,442 67
do do renewed.....	2,070	8,021,866	29,008 43
Total.....	12,490	\$ 35,469,307	\$ 141,338 59
Deduct terminated.....	6,950	19,509,441	73,254 22
Gross and net in force at 31st Dec., 1894.	5,540	\$ 15,959,866	\$ 68,084 37
Total number of policies in force in Canada at date.....	10,455		
Total net amount in force.....	\$21,033,549 00		
Total premiums thereon.....	104,443 73		

(Received, 1st February, 1895.)

LONDON GUARANTEE AND ACCIDENT COMPANY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

BALANCE SHEET, AS ON 31ST DECEMBER, 1894.

	£	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 accounts	164	2	11
Reserve for claims under investigation	2,840	10	8
Revenue	24,040	12	1
Revenue account, including provision for current policies:—	87,000	0	0
Balance from last year, after payment of dividend and bonus, 1893	£ 47,188	16	9
<i>Add</i> balance of account for the year ending this date	25,877	15	4
	73,065	12	1
By Investment:—At cost			
*£5,812 ² / ₄ per cent consols	5,812	11	6
*£1,500 Metropolitan 3 per cent stock, 1941	1,563	15	0
*£2,000 India 3 per cent stock	2,041	0	0
Rs. 11,000 India 3½ and 4 per cent enfaced paper	910	0	0
Rs. 15,000 India 3½ per cent loan certificates, 1854-5	1,386	17	6
*£4,500 Bombay and 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
*£2,200 Gt. Western Ry. Guaranteed 5 per cent stock	2,972	0	5
*£4,500 L. & North-western Ry. 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 / ₄ per cent Shortlands & Nunhead Railway, guaranteed by L. C. & D. Railway	3,976	7	6
*£25,000 Chicago & North-western 7 consol gold bonds	5,961	8	2
*£5,000 Illinois Central ³ / ₄ per cent sterling bonds	4,697	2	3
*£22,500 New York Central and H. R. Ry. 4 per cent extended gold certificates, 1905	4,541	2	1
*£4,400 Pennsylvania Railway 6 per cent sterling general mortgage bonds, 1910	5,382	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 / ₄ per cent inscribed stock	3,040	6	10
*£3,000 Jamaica 4 per cent inscribed stock	3,132	19	8
*£4,000 Natal ³ / ₄ per cent inscribed stock	3,903	19	3
*£2,300 New South Wales 5 per cent bonds	2,375	17	6
*£2,700 New South Wales ³ / ₄ per cent inscribed stock	2,717	8	6
*£2,000 Queensland 4 per cent bonds	1,786	2	8
*£3,000 Queensland ³ / ₄ per cent inscribeds stock	2,960	5	6
*£5,500 Victoria 4 ¹ / ₂ per cent bonds	5,559	19	8
*£4,500 Victoria 4 per cent bonds	4,500	0	0
*£2,000 Victoria ³ / ₄ percent inscribed stock	1,988	10	6
*£10,800 Australian Municipal bonds	10,950	0	0
*£25,000 City of Chicago 4 per cent gold bonds, 1914	5,250	0	0
*£25,000 Jersey City 5 per cent assessment gold bonds	5,453	8	6
*£4,000 City of Toronto ³ / ₄ per cent debentures	3,620	0	0
*£2,000 City of Hamilton 4 per cent debentures	2,069	4	4
*£2,760 Norway ³ / ₄ per cent bonds	2,620	9	5
*£200,000 United States 4 per cent registered bonds, 1907	46,648	2	8
Birmingham Canal navigations, ³ / ₄ per cent debenture	5,000	0	0
*£2,000 Bass & Co., limited, 4½ per cent debenture	2,391	18	8
*£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 Ind. Coope & Co., limited, 4 ¹ / ₂ per cent debenture stock	4,731	17	0
*£2,000 Reid & Co., limited, 4 per cent debenture stock	2,059	2	9

Department of Finance—Insurance Branch.

£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
£1,500 Bank of New Zealand Guaranteed 4 per cent stock	1,514 11 0
English, Scottish and Australian Bank, limited, 4 per cent debenture stock	515 0 0
English, Scottish and Australian Bank, limited, 4½ per cent inscribed deposit stock	1,030 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	500 0 0
National Bank of Australasia	4,000 0 0
*Norske Credit Bank	221 0 0
Standard Bank of South Africa	5,000 0 0
Interest accrued due	1,825 14 2
	£228,061 6 2

* (Deposited, or in the hands of trustees, at home and abroad.)

By Branch and agents' balances	£ 29,920 8 5
LESS reserve for commission, &c	8,630 0 0

By Sundry debtors	21,230 8 5
Cash at London bankers'	639 2 8
Cash at banks, at home and abroad	£ 3,199 14 3
Cash in hands of trustees	3,676 1 8
Cash on hand at head office and branches	4,965 18 9
	219 5 10
	12,061 0

£262,111 17 9

REVENUE ACCOUNT (for the year ending 31st December, 1894.

	£	s.	d.	
To Claims, balance of account and costs and expenses re settlements				£ s. d.
Charges:—Branch and agency commission, including reserves re balances, policy stamps, income and other taxes, home and foreign	54,691	2	3	133,503 12 5
Advertising, agency extension, printing and stationery	32,052	15	11	8,240 12 2
Rent, salaries and general law charges, directors', auditors', medical and other fees	5,739	8	1	
Postages, receipt stamps and miscellaneous charges	15,006	16	7	
Allowances on the deaths of the managers, United States and Canada branches	2,625	11	7	
Profit and loss	2,412	18	5	
Interim dividend paid September, 1894	192	16	5	
Balance as per balance sheet above	29,002	15	4	
	£141,744	4	7	£141,744 4 7

£262,111 17 9

£262,111 17 9

£141,744 4 7

£141,744 4 7

**THE MANUFACTURERS' GUARANTEE AND ACCIDENT INSURANCE
COMPANY.**

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

President—GEO. GOODERHAM. *Managing Director and Chief Agent*—JOHN F. ELLIOTT.
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	23,740 00

(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.....	\$	13,867 70
Interest due and unpaid on said loans.....	\$ 544 45	
Interest accrued and unpaid on said loans	237 41	
Total interest due and accrued		781 86
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		2,753 75
Cash in Traders' Bank		1,774 90
Interest accrued and unpaid on stock, etc		131 50
Premiums uncollected (less 10 per cent for collecting)		10,232 56
Due from agents		25 66
Fire premium paid for mortgagor		6 50
Office furniture		500 00
Total assets	\$	50,974 43

LIABILITIES.

Claims for accident losses, viz. :—		
Claimed but not adjusted	\$ 7,203 00	
Reported or supposed but not claimed.....	839 56	
Total net amount of unsettled claims for accident losses. \$		8,042 56
Reserve of unearned premiums for all outstanding risks.....		34,386 97
Due for printing.....		562 86
Total liabilities.....	\$	42,992 39
Capital stock paid up in cash and notes	\$	23,740 00

INCOME.

Gross cash received for premiums	\$ 74,996 96
Deduct reinsurance, rebate, abatement and return premiums	2,286 49
Total net cash received for premiums	\$ 72,710 47
Cash received for interest on bonds and mortgages.....	1,270 58
Total income.....	\$ 73,981 05

Department of Finance—Insurance Branch.

MANUFACTURERS' ACCIDENT—*Concluded.*

EXPENDITURE.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$2,444.53).....	\$	2,444 53
Amount paid for losses occurring during the year.....		<u>38,736 84</u>
Net amount paid for accident losses.....	\$	41,181 37
Commission or brokerage.....		19,011 94
Salaries, fees and all other charges of officials.....		6,256 43
Taxes and rent.....		1,842 77
Miscellaneous payments, viz.:—		
Sundry expenses, \$590.51; printing, stationery and advertising, \$2,479.21; law costs, \$454.90; office furniture, \$67.85; travelling expenses, \$508.25; postage telegraph and express, \$770.16; light, \$31.60.....		<u>4,902 48</u>
Total expenditure	\$	<u><u>73,194 99</u></u>

CASH ACCOUNT.

1893.	<i>Dr.</i>	
Dec. 31.—To balance in hand and in banks.....	\$	3,594 51
1894.		
Dec. 31.—To income as above.....		73,981 05
Advances repaid by agents.....		148 08
	\$	<u><u>77,723 64</u></u>
1894.	<i>Cr.</i>	
Dec. 31.—By expenditure as above.....	\$	73,194 99
Balance in hand and in banks this date.....		4,528 65
	\$	<u><u>77,723 64</u></u>

MISCELLANEOUS.

	No.	Amount	Premiums thereon.
Gross policies in force at date of last statement.....	4,083	\$ 8,469,334	\$ 63,716 85
Taken during the year—new and renewed.....	2,830	6,986,500	70,071 98
Total.....	6,913	\$ 15,455,834	\$ 133,788 83
Deduct terminated.....	4,083	8,469,334	63,716 85
Gross in force at end of year.....	2,830	\$ 6,986,500	\$ 70,071 98
Deduct reinsured.....		326,000	1,298 04
Net in force at 31st December, 1894.....	<u>2,830</u>	<u>\$ 6,660,500</u>	<u>\$ 68,773 94</u>
Total number of policies in force at date....	2,830		
Total amount in force.....		\$6,660,500 00	
Total premiums thereon.....			<u><u>68,773 94</u></u>

(Received, 14th March, 1895.)

THE NORWICH AND LONDON ACCIDENT INSURANCE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

President—HENRY S. PATTESON.*Secretary*—C. R. GILMAN.*Principal Office*—Norwich, England.*Chief Agents in Canada*—

SCOTT & WALMSLEY.

Head Office in Canada—

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

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	\$ 1,249 62		
do special account		5,872 00	
Total			7,121 62
Agents' balances			516 20
Total assets in Canada			\$ 71,293 82

LIABILITIES IN CANADA.

Net amount of losses in Canada, claimed but not adjusted	\$ 40 00
Reserve of unearned premiums for all outstanding risks in Canada	1,304 75
Total liabilities in Canada	\$ 1,344 75

INCOME IN CANADA.

Gross cash received for accident premiums	\$ 3,069 45
Deduct cancelled policies and return premiums	419 67
Net cash received for premiums	\$ 2,649 78
Interest on bank deposit	42 51
Total income in Canada	\$ 2,692 29

Department of Finance—Insurance Branch.

NORWICH AND LONDON—Continued.

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$70.00)	\$ 220 00
Amount paid for losses occurring during the year	437 08
Total net amount paid during the year for accident losses in Canada...	657 08
Commission or brokerage, salaries, fees and other charges of officials...	1,068 70
Taxes.....	240 29
All other payments, viz.:—Postage and telegrams, \$30.66; office supplies, \$19.63; advertising, \$56.86; legal expenses, \$18.08; investigation of claims, \$15.85.....	141 08
Total expenditure in Canada.	\$ 2,107 15

RISKS AND PREMIUMS.

<i>For Accident Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	222	\$ 580,000	\$ 2,839 45
Policies taken during the year, new.....	114	296,500	1,295 95
do do renewed.....	145	402,500	1,773 50
Total.....	481	\$ 1,279,000	\$ 5,908 90
Deduct terminated.....	267	701,500	3,299 39
Gross and net in force at end of year.....	214	\$ 577,500	\$ 2,609 51
Number of policies in force at date.....	214		
Total amount in force.....	\$ 577,500 00		
Premiums thereon.....	2,609 51		

(Received, 20th February, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST AUGUST, 1894.

The statement of accounts for the year ending 31st August last, shows that the premiums have amounted to the sum of £83,542 19s. 3d., as against £80,884 16s. 1d. for the preceding year, and that including the interest on the invested funds, the total income of the association was £90,934 8s. 0d.

The claims during the year amount to £43,413 17s. 0d., as against £42,037 9s. 6d. 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 £25,901 7s. 11d., 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 £213,917 8s. 5d.

Department of Finance—Insurance Branch.

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

ACCIDENT DEPARTMENT.

(For Assets, see Life Statement.)

LIABILITIES.

Unearned premiums.....	\$ 237 69
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INCOME.

Gross cash received for accident premiums on combined policies	\$ 396 16
Less paid on account of reinsurance.....	126 25
Net cash premium income.....	<u>\$ 269 91</u>

DISBURSEMENTS.

Claims paid during the year	\$ 143 60
Expenses (including proportion for winding up of branch).....	1,198 08
Total accident disbursements.....	<u>\$ 1,341 68</u>

MISCELLANEOUS.

Number of policies in force at the end of the year (combined).....	52
Amount in force at the end of the year (combined policies).....	\$ 16,000 00
Annual premiums on amount in force.....	<u>407 05</u>

(Received, 9th February, 1895.)

THE TRAVELERS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

ACCIDENT DEPARTMENT—CANADIAN BUSINESS.

(For Assets, see Life Statement.)

LIABILITIES IN CANADA.

Amount of claims on accident policies in Canada unadjusted but not resisted.. .. .	\$ 7,000 00
Amount of reserve on all outstanding risks in Canada.....	40,716 06
Total liabilities in Canada.....	\$ 47,716 06

INCOME IN CANADA.

Total premiums received during the year on accident policies in Canada	\$ 108,577 50
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EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$7,300).....	\$ 6,675 00
Amount paid for losses occurring during the year.....	42,502 64
Total amount paid for accident losses in Canada.....	\$ 49,177 64
Paid for commissions, salaries and other expenses of officials in Canada.	41,159 30
Paid for taxes in Canada.....	1,719 05
Total expenditure in Canada.....	\$ 92,055 99

RISKS AND PREMIUMS.

<i>Accident Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	4,580	\$ 11,730,285	\$ 68,471 04
Taken during the year.....	7,127	17,670,365	108,577 50
Total.....	11,707	\$ 29,400,650	\$ 177,048 54
Deduct terminated.....	6,718	15,441,062	95,566 42
Gross in force 31st December, 1894.	4,989	\$ 13,959,588	\$ 81,482 12
Deduct reinsured.....		10,000	50 00
Net in force.....	4,989	\$ 13,949,588	\$ 81,432 12
Number of policies in force in Canada at date.....	4,989		
Amount in force....			\$13,949,888 00
Premiums thereon.. .. .			81,432 12

(Received, 23rd February, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

(Accident Department.)

INCOME DURING THE YEAR 1894.

Total premium income.....	\$2,240,499 82
Cash received for interest.....	131,586 29
Cash received for rents.....	132 06
Total income.....	\$2,372,218 17

Department of Finance—Insurance Branch.

TRAVELERS—*Concluded.*

DISBURSEMENTS DURING THE YEAR 1894.

Net amount paid for losses and matured endowments.....	\$1,106,696 66
Commissions and bonuses to agents.....	589,400 22
Salaries and allowances to managers and agents.....	101,423 94
Medical examiners' fees.....	5,299 47
Salaries of officers and office employees.....	72,851 22
Taxes, licenses and insurance department fees.....	46,592 08
Rent.....	31,092 88
All other expenditures.....	294,697 13
Total disbursements.....	\$2,248,053 60

ASSETS.

Cost value of real estate exclusive of all encumbrances.....	\$ 27,841 22
Cost value of bonds and stocks owned.....	2,662,951 29
Cash on hand and in banks.....	252,888 21
Agents ledger balance.....	2,316 06
Suspense account.....	551,413 13
Total.....	\$3,497,409 91
Deduct depreciation from cost of bonds and stock to bring same to market value.....	166,316 36
Total net or ledger assets less depreciation	\$3,331,093 55

OTHER ASSETS.

Accrued interest.....	\$ 13,212 26
Market value of real estate over cost.....	637 98
Total assets.....	\$3,344,943 79
Less items not admitted	553,729 19
Total assets, less items not admitted.....	\$2,791,214 60

LIABILITIES.

Net reinsurance reserve (being 50 per cent of premiums received on policies in force)	\$1,031,405 44
Special reserve for contingent liabilities.....	321,657 50
Total policy claims.....	203,311 72
Due on account of salaries, rents and office expences.....	10,000 00
Total liabilities.....	\$1,566,374 66
Gross surplus on policy holders' account.....	\$1,224,839 94

EXHIBIT OF POLICIES.

Accident.

	No.	Amount.
New policies issued.....	89,716	\$ 332,814,998
Policies terminated.....	93,072	321,461,484
Policies in force at 31st December, 1894.....	62,382	261,618,226

(HARTFORD, 16th January, 1895.)

THE AMERICAN SURETY COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

President—WM. L. TRENHOLME. | *Secretary*—WM. 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.....\$2,000,000 00

ASSETS IN CANADA.

United States registered 4 per cent bonds in deposit with Receiver
General: par value, \$50,000; market value. \$ 56,212 00
Outstanding premiums. 207 00
Total assets in Canada.....\$ 56,419 00

LIABILITIES IN CANADA.

Reserve of unearned premiums for all outstanding risks in Canada. \$1,693 08
Total income in Canada.....\$ 1,693 08

INCOME IN CANADA.

Net cash received for premiums..... \$ 3,386 15
Total income in Canada.....\$ 3,386 15

EXPENDITURE IN CANADA.

Net amount paid on guarantee losses in Canada occurring during the
year.....\$ 1,178 22
Commission and brokerage,..... 353 89
Taxes in Canada (registration fees)..... 103 43
Miscellaneous payments, viz.:—
Printing and stationery, \$14.75; duties on supplies &c, \$5.10;
postage and telegrams, \$22.80..... 42 65
Total expenditure in Canada.....\$ 1,678 19

RISKS AND PREMIUMS.

	No.	Amount	Premiums.
Gross policies in force at date of last statement.....	502	\$ 615,250	\$ 3,194 70
Taken during the year—new and renewed.....	533	630,560	3,386 15
Total.....	1035	\$ 1,245,810	\$ 6,580 85
Deduct terminated.....	502	615,250	3,194 70
Gross and net in force at 31st Dec., 1894.	533	\$ 630,560	\$ 3,386 15

Total number of policies in force in Canada at date.....533
Total net amount in force.....\$ 630,560 00
Total premiums thereon..... 3,386 15

(Received, 28th February, 1895.)

Department of Finance—Insurance Branch.

AMERICAN SURETY COMPANY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1894.

ASSETS.

Value of real estate less encumbrances thereon.....	\$2,142,492 53
Loans on bonds and mortgages, first liens.....	15,000 00
Stocks and bonds owned (par value, \$1,432,734,99) market value.....	1,603,846 24
Cash on hand and in bank.....	133,997 81
Interest due and accrued.....	27,401 52
Bills and accounts receivable.....	47,279 22
Total assets.....	<u>\$4,024,196 02</u>

LIABILITIES.

Net amount of unpaid losses.....	\$ 244,516 90
Total unearned premiums.....	478,408 59
Sundry liabilities.....	439,688 19
Total liabilities, except paid up capital.....	<u>\$1,162,613 68</u>
Joint stock capital paid-up in cash.....	\$2,000,000 00
Surplus beyond all liabilities and capital.	<u>\$ 861,582 34</u>

INCOME.

Net cash received for premiums.....	\$ 946,095 70
Received for interest and dividends.....	59,063 57
Received for rents.....	21,398 02
Profit on securities sold.....	5,665 00
Total income	<u>\$1,032,222 29</u>

EXPENDITURE.

Net amount paid for losses.....	\$ 275,098 03
Dividends paid stockholders.....	119,431 00
Commission or brokerage.....	34,612 45
Salaries, fees and other charges of officers and employees.....	211,925 37
Taxes.....	30,010 39
All other expenditure.....	94,337 83
Total expenditure.....	<u>\$ 765,415 07</u>

RISKS AND PREMIUMS.

Amount of surety risks written or renewed during the year.....	\$171,228,612 00
Premiums thereon	1,089,437 87
Amount of risks expired and terminated.....	144,729,637 00
Premiums thereon.....	909,452 81
Amount in force at end of year.....	153,514,313 00
Premiums thereon.....	956,817 17

(New York, 11th February, 1895.)

THE GUARANTEE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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	\$ 35,361 33
Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate	19,030 00
Stocks and bonds held by the Company, viz.:—	

	Par value.	Market value.
Montreal corporation bonds	\$ 10,500 00	\$ 10,500 00
do do stock	47,100 00	57,632 00
do Harbour bonds	75,500 00	84,120 00
City of Toronto bonds	10,000 00	10,900 00
Louisville, Evansville and St. Louis Ry. general mortgage gold bonds	9,150 00	1,830 00
Victoria, B. C., waterworks bonds	10,000 00	11,200 00
Lake Champlain and St. Lawrence Junction Ry. bonds ..	5,000 00	4,900 00
Province of Quebec	1,000 00	1,070 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	112,400 00
City of Richmond, Virginia, bonds	16,000 00	16,150 00
City of Brooklyn, N. Y. bonds.....	110,000 00	105,600 00
United States Guarantee Co., stock.....	149,100 00	149,100 00
Philadelphia Bourse stock	200 00	200 00
Montreal Telegraph Co. stock.....	24,000 00	37,200 00
Western Union Tel. Co. stock.....	20,000 00	17,300 00
Bell Telephone Co. stock.....	11,500 00	17,480 00

Total par and market values.....	\$ 613,949 67	\$ 653,029 66
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Carried out at market value.....	653,029 66
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Amount of loans on stocks held as collateral security, of par value, \$98,549.67; market value, \$96,985.66.....	23,200 00
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Cash on hand at head office.....	662 59
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Cash in banks, viz.:

Bank of Montreal, Montreal.....	\$ 8,074 81
Quebec Bank, Montreal.....	20,000 00
Traders Bank of Canada.....	10,000 00
Bank of Montreal, Chicago.....	13,533 79
Cuyler, Morgan & Co., New York	17,932 33
Bank of Kentucky, Louisville, Ky.....	1,155 53
Commercial National Bank, Nashville, Tenn.....	2,735 45
St. Louis National Bank, St. Louis, Mo.....	61 12
Continental Bank, St. Louis, Mo.....	1,199 56
Fourth National Bank, Nashville, Tenn.....	404 50
Atlanta National Bank, Atlanta, Ga.....	955 96
Philadelphia Trust Safe Deposit and Insurance Co., Phil., Pa.....	1,198 87
Tradesmen's National Bank, Pittsburg, Pa.....	1,166 87

Total.....	78,418 79
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Department of Finance—Insurance Branch.

GUARANTEE COMPANY—Continued.

Interest accrued and unpaid on stocks.	\$ 7,454 96
Agents' balances	9,789 97
Office furniture and fixtures, including safes at head office and branches..	5,335 26
Total assets.....	\$ 832,282 56

LIABILITIES.

(1.) *Liabilities in Canada,*

Net amount of losses reported or supposed but not claimed.....	\$ 250 00
Total amount of unsettled claims for losses in Canada.....	\$ 250 00
Reserve of unearned premiums for all outstanding risks in Canada.....	19,457 05
Due and accrued for salaries, reinsurance, rent, agency and other miscellaneous expenses, including commission for collecting outstanding premiums.....	6,098 95
Total liabilities in Canada.	\$ 25,806 00

(2.) *Liabilities in other Countries.*

Net amount of losses claimed but not adjusted.....	\$ 22,989 49
Net amount of losses resisted and in suit (\$44,300 of which accrued in previous years).....	69,500 00
Total amount of unsettled claims for guarantee losses....	\$ 92,489 49
Total reserve of unearned premiums for all outstanding risks.....	93,190 01
Due and accrued for salaries, reinsurance, rent, agency and other miscellaneous expenses, including commission for collecting outstanding premiums.....	1,442 81
Total liabilities in other countries.....	\$ 187,122 31
Total liabilities (except capital stock) in all countries.....	\$ 212,928 31
Capital stock paid up in cash.....	\$ 304,600 00
Surplus beyond all liabilities and paid up capital stock.....	\$ 314,754 25

INCOME.

<i>For Guarantee Risks.</i>	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 41,161 80	\$ 248,765 37
Deduct reinsurance, rebate, abatement and return premiums..	4,899 07	62,162 91
Net cash received for said premiums.....	\$ 36,262 73	\$ 186,602 46
Total net cash received for premiums in all countries.....	\$ 222,865 19	
Received for interest on bonds and mortgages.....	32,844 11	
Rent.....	794 89	
Total income.....	\$ 256,504 19	

GUARANTEE COMPANY—Continued.

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 \$11,099 49).....	\$ 5,113 99	\$ 5,885 50	
Deduct savings and salvage.....	1,800 00		
Net amount paid for said losses.....	\$ 3,313 99	\$ 5,885 50	
Net amount paid for losses occurring during the year.....	\$ 3,391 13	\$49,571 16	
Deduct reinsurance and savings and salvage.....	351 97	22,100 89	
Net amount paid during the year for said losses.....	\$ 3,039 16	\$27,470 27	
Total net amount paid during the year for guarantee losses.....	\$ 6,353 15	\$33,355 77	
Total net amount paid during the year for losses in all countries.....			\$ 39,708 92
Amount of dividends paid during the year at 6 per cent.....			18,276 00
Commission or brokerage.....			2,093 07
Salaries, fees and all other charges of officials.....			62,906 95
Taxes (state, national and municipal).....			5,875 03
Taxes on company's property.....			373 80
Miscellaneous payments, viz.:—Advertising, \$2,950.56; rent, \$3,289.67; sundry office charges, postage, parcels and telegrams, \$10,307.86; printing and stationery, \$4,646.90; inspection and revision department (outside), \$39,534.24; law charges, \$1,701.35; furniture, \$268.95			699 53 67,
Total expenditure.....			<u>\$ 196,933 30</u>

CASH ACCOUNT.

Dr.

Dec. 31, 1893—			
To balance in hand and in banks, as at this date.....			\$ 75,350 39
Dec. 31, 1894—			
To income as above.....		256,504 19	
Received from realization of investments.....		9,500 00	
Collected from collateral loans.....		9,400 00	
			<u>\$ 350,754 58</u>

Cr.

Dec. 31, 1894—			
By expenditure during the year as above.....		\$ 196,933 30	
Investments during the year.....		74,739 90	
Balance in hand and in banks this date.....		79,081 38	
			<u>\$ 350,754 58</u>

Department of Finance—Insurance Branch.

GUARANTEE COMPANY—Concluded.

RISKS AND PREMIUMS.

	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums thereon.	Amount.	Premiums thereon.	Amount.	Premiums thereon.
<i>For Guarantee Risks.</i>						
Gross policies in force at date of last statement.....	\$ 6,172,718	\$ 37,675 03	\$ 43,234,672	\$ 207,150 95	\$ 49,407,390	\$ 244,834 98
Taken during the year—new.....	1,176,180	6,549 57	12,066,220	55,823 59	13,242,370	62,373 26
do renewed.....	5,749,291	34,154 34	38,712,723	183,413 84	44,462,014	217,568 18
Total.....	\$ 13,098,189	\$ 78,379 04	\$ 94,013,615	\$ 446,397 38	\$ 107,111,774	\$ 524,776 42
Deduct terminated, including renewed.....	6,445,367	37,860 81	49,249,410	222,041 91	55,694,777	259,902 72
Gross in force at date.....	\$ 6,652,792	\$ 40,518 23	\$ 44,764,205	\$ 224,355 47	\$ 51,416,997	\$ 264,873 70
Deduct reinsured.....	250,950	1,604 13	7,499,460	37,975 45	7,750,410	39,579 58
Net in force, 31st December, 1894.....	\$ 6,401,842	\$ 38,914 10	\$ 37,264,745	\$ 186,380 02	\$ 43,666,587	\$ 225,294 12
Total net amount in force.....					\$ 43,666,587 00	
Total net premiums thereon.....					225,294 12	

(Received, 20th February, 1895.)

THE DOMINION PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

President and Chief Agent—A. RAMSAY. | *Secretary*—E. A. FAUTEUX.
Principal Office—Montreal.

(Incorporated, 22nd May, 1888, 51 Vic., cap. 95. Commenced business in Canada, 14th December, 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.....		10,000	00

(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 ..	\$ 16,000 00	\$ 16,347 00

Carried out at market value.....	\$	16,347	00
Cash on hand at head office.....		3,580	62
Agents' balances.....		2,007	22
Office furniture and fixtures		400	00
Total assets.....	\$	22,334	84

LIABILITIES.

Reserve of unearned premiums for all outstanding plate glass risks....	\$	13,270	52
Total liabilities.....	\$	13,270	52

Capital stock paid up in cash	\$	10,000	00
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INCOME.

Gross cash received for premiums	\$	9,234	12
Deduct reinsurance, rebate, abatement and return premiums. .		331	73
Net cash received for premiums	\$	8,902	39
Received for interest on bonds.....		690	00
Total income.....	\$	9,592	39

Department of Finance—Insurance Branch.

DOMINION PLATE GLASS—*Concluded.*

EXPENDITURE.

Amount paid for plate glass losses occurring during the year.....	\$ 4,663 81
Deduct savings and salvage	51 00
Net amount paid for plate glass losses	\$ 4,612 81
Amount of dividends paid during the year.....	2,000 00
Paid for commission or brokerage	2,116 43
Salaries, fees and all other charges of officials in Canada.....	1,190 00
Taxes.....	267 36
Sundry expenditure.....	271 60
Total expenditure.....	\$ 10,458 20

CASH ACCOUNT.

<p>1893.</p> <p>Dec. 31—To balance in hand and in banks at this date.....</p> <p style="text-align: right;">\$ 4,446 43</p> <p>1894.</p> <p>Dec. 31—To income as above</p> <p style="text-align: right;">9,592 39</p> <hr style="width: 50%; margin-left: auto; margin-right: 0;"/> <p style="text-align: right;">\$14,038 82</p>	<p style="text-align: center;">1894.</p> <p>Dec. 31—By expenditure as above.....</p> <p style="text-align: right;">\$10,458 20</p> <p>Balance in hand and in banks at this date.....</p> <p style="text-align: right;">3,580 62</p> <hr style="width: 50%; margin-left: auto; margin-right: 0;"/> <p style="text-align: right;">\$14,038 82</p>
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RISKS AND PREMIUMS.

	No.	Premiums thereon.
Policies in force at date of last statement.....	1,887	\$ 27,840 26
Taken during the year—new.....	372	5,193 25
Taken during the year—renewed.....	364	4,897 02
Total.....	2,623	\$ 37,930 53
Deduct terminated.....	791	11,807 50
Gross and net in force 31st December, 1894.....	<u>1,832</u>	<u>\$ 26,123 03</u>
Total number of policies in force.....	1,832	
Total premiums on policies in force.....		\$ 26,123 03

(Received, 1st March, 1895.)

LLOYDS PLATE GLASS INSURANCE COMPANY.

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.....	\$ 16,000 00	
Carried out at market value.....		\$ 17,190 00
Agents' balances in Canada.....		2,341 72
Total assets in Canada.....	\$	19,531 72

LIABILITIES IN CANADA.

Amount of plate glass losses in Canada claimed but not adjusted.....	\$ 97 00
Reserve of unearned premiums for all outstanding risks in Canada....	16,996 93
Total liabilities in Canada.....	\$ 17,093 93

INCOME IN CANADA

Gross cash received for premiums.....	\$ 11,838 11
Deduct reinsurance, rebate, abatement and return premiums.....	716 24
Net cash received for premiums.....	\$ 11,121 87
Received for interest and dividends.....	535 00
Total income in Canada ..	\$ 11,656 87

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$643.22).....	\$ 687 62
Amount paid for losses occurring during the year	\$ 6,556 22
Deduct savings and salvage	1,177 60
Net amount paid during the year for said losses.....	\$ 5,378 62
Net amount paid during the year for plate glass losses.....	\$ 6,066 24
Commission or brokerage.....	4,461 82
Taxes	128 33
Total expenditure in Canada	\$ 10,656 39

Department of Finance—Insurance Branch.

LLOYDS PLATE GLASS—*Continued.*

RISKS AND PREMIUMS.

<i>Plate Glass Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement	\$	\$ 26,614 06
Policies taken during the year—new and renewed .....	.....	13,054 66
Total	\$	\$ 39,668 72
Deduct terminated .....	.....	7,729 89
Gross and net in force 31st December, 1894	\$	\$ 31,938 83
Total number of policies in force in Canada at date.....	No return.	
Total net amount in force.....	do.	
Total premiums thereon.....	\$ 31,938 83	

(Received, 20th February, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

ASSETS.

Market value of real estate less encumbrances.....	\$ 265,000 00
Stocks and bonds held by the company, par value \$248,700; market value	270,899 50
Cash on hand and in banks.....	22,079 23
Gross premiums in course of collection	66,520 80
Rents due and accrued.....	1,678 81
Sundry accounts.....	1,391 20
Total assets.....	\$ 627,569 54

LIABILITIES.

Net amount of unpaid losses	\$ 2,548 07
Unearned premiums	205,078 37
Due and accrued for agency expenses, plate glass, glazing, &c.	20,256 83
Commission on agents' balances.....	17,515 56
Total liabilities, except capital stock.....	\$ 245,398 83
Capital stock paid up in cash.....	\$ 250,000 00
Surplus beyond all liabilities.....	132,170 71

INCOME.

Net cash received for premiums.....	\$ 406,804 78
Interest and dividends.....	9,996 89
Rents and profits on securities sold.....	12,358 79
Total cash income.....	\$ 429,160 46

LLOYDS PLATE GLASS—*Concluded.*

EXPENDITURE.

Net amount paid for losses	\$ 136,541 31
Dividends to stockholders	42,500 00
Paid for commission or brokerage	112,796 94
Salaries, &c.....	43,745 94
Taxes.....	13,028 48
All other expenditure.....	31,186 05
	<hr/>
Total cash expenditure.....	\$ 379,798 72
	<hr/> <hr/>

RISKS AND PREMIUMS.

	Amount.
Plate glass risks, written or renewed during 1894.....	\$ 14,583,459 00
Premiums thereon	437,968 16
Amount of risks terminated during the year	15,029,396 00
Premiums thereon.....	444,610 03
Net amount in force at end of the year 1894.....	14,411,863 00
Premiums thereon.....	408,107 07
	<hr/> <hr/>

(NEW YORK, 28th January, 1895.)

Department of Finance—Insurance Branch.

PLATE GLASS INSURANCE BUSINESS OF MONGENAIS, BOIVIN & CO.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1894.

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.	Market 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\$ 17,702 50

INCOME, PLATE GLASS INSURANCE.

Total net cash received for premiums.....\$ 13,852 96

Total income.....\$ 13,852 96

EXPENDITURE, PLATE GLASS INSURANCE.

Amount paid for losses occurring during the year.....\$ 5,909 3
Deduct savings and salvage..... 603 77

Net amount paid during the year for said losses.....\$ 5,305 62

Commission or brokerage..... 1,592 57

Taxes..... 255 35

Total expenditure.....\$ 7,153 54

RISKS AND PREMIUMS.

Plate Glass Risks.	No.	Premiums thereon.
Gross policies in force at date of last statement.....	2,409	\$ 32,306 19
Taken during the year—new.....	1,070	11,080 80
do do renewed.....	525	2,772 16
Total.....	4,004	\$ 46,159 15
Deduct terminated.....	1,188	10,754 14
Gross and net in force, 31st December, 1894.....	2,816	\$ 35,405 01

Total number of policies in force.....2,816

Total premiums on policies in force.....\$ 35,405 01

(Received, 22nd February, 1895.)

PLATE GLASS INSURANCE BUSINESS OF C. C. CORNEILLE, A. D'L.
QUESNEL AND C. A. SHARPE.

Doing business under the name of the Metropolitan Plate Glass Insurance Company.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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	\$ 4,949 00
Montreal corporation bonds.....	600 00	600 00
Total par and market value.....	\$ 5,600 00	\$ 5,549 00

Carried out at market value.....	\$	5,549 00
Cash on hand and in banks.....		1,039 05
Agents' balances and premiums due.....		647 59
Gross assets.....	\$	7,235 64
Amount which should be deducted on account of bad or doubtful agents' balances.....		88 64
Total net assets.....	\$	7,147 00

LIABILITIES—PLATE GLASS INSURANCE.

Reserve of unearned premiums for all plate glass risks in Canada.....	\$	1,315 39
Money borrowed.....		5,400 00
Quesnel, Sharpe & Co. sundries.....		950 21
Total liabilities.....	\$	7,665 60

INCOME.

Total cash received for premiums.....	\$	1,393 19
Deduct rebate and return premiums.....		217 14
Net cash received for premiums.....	\$	1,176 05
Received for interest.....		224 00
Total cash income.....	\$	1,400 05

EXPENDITURE.

Amount paid for plate glass losses.....	\$	373 22
Deduct savings and salvage.....		74 67
Net amount paid for losses.....	\$	298 55
Commission or brokerage.....		95 48
Interest, &c.....		455 58
Sundry expenses.....		361 60
Total expenditure.....	\$	1,211 21

Department of Finance—Insurance Branch.

CORNEILLE, QUESNEL & SHARPE PLATE GLASS—*Concluded.*

CASH ACCOUNT.

1894.		1894.	
Dec. 31.—To income, as above	\$ 1,400 05	Dec. 31.—By expenditure, as above....	\$ 1,211 21
money borrowed.....	6,350 21	investments.....	5,500 00
		balance on hand and in	
		banks.....	1,039 0
	\$ 7,750 26		\$ 7,750 26

MISCELLANEOUS.

	No.	Premiums.
Policies taken during the year.....	234	\$ 1,980 00
Deduct terminated.....	20	192 25
Gross and net in force 31st December, 1894.....	214	\$ 1,787 75

(Received, 2nd March, 1895.)

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1894.

President—JOHN L. BLAIKIE, | Secretary—ALEXANDER FRASER.
 Agent—W. B. McMURRICH. | Principal Office—Toronto.
 (Incorporated, 8th April, 1875, by 38 Vic., cap. 95; amended in 1882 by 45 Vic.,
 cap. 102, and in 1889, by 52 Vic., cap. 97, and in 1892, by 55-56 Vic., cap. 68.
 Commenced business in Canada, 9th October, 1875.)

CAPITAL

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed for.....	100,100 00
Amount paid up in cash	<u>45,045 00</u>

(For List of Shareholders, see Appendix.)

ASSETS.

Stocks and bonds held by the company, viz.:—

	Par value.	Market value.
Town of Gananoque bonds.....	\$ 10,000 00	\$ 10,096 10
Deseronto debentures.....	3,000 00	3,000 00
Canada Landed and National Investment Co.'s debentures....	8,000 00	8,000 00
Town of Wilsonburg debentures.....	2,000 00	2,263 80
City of Guelph debentures.....	1,500 00	1,520 23
Town of Deseronto debentures.....	6,224 00	6,463 84
Township of Leeds and Lansdowne debentures.....	5,000 00	5,277 63
do Yonge and Escott debentures.....	5,000 00	5,295 74
do Elizabethtown debentures.....	7,000 00	7,363 10
Town of Simcoe debentures.....	7,000 00	7,401 93
	<u>\$ 54,724 00</u>	<u>\$ 56,682 37</u>
(The above are on deposit with the Receiver General.)		
Town of Deseronto debentures.....	3,771 00	3,788 92
Land Security Co.'s debentures.....	4,500 00	4,500 00
British Canadian L. and I. Co.'s debentures.....	2,000 00	2,000 00
Imperial Loan and Investment Co.'s debentures.....	1,000 00	1,000 00
Freehold Loan and Savings Co.'s debentures.....	2,500 00	2,500 00
Toronto Board of Trade debentures.....	200 00	200 00
City of London debentures.....	6,000 00	5,797 50
Township of Loborough debentures.....	2,092 56	2,149 41
	<u>\$ 76,787 56</u>	<u>\$ 78,618 20</u>
Carried out at market value....		\$ 78,618 20
*Loans secured by debentures on which not more than one year's interest is due.....		3,000 00
Cash at head office.....		1 47
Cash in banks, viz:—		
Canadian Bank of Commerce.....	\$ 3,641 13	
Homes Savings and Loan Co.....	9,453 77	
Canadian Bank of Commerce, Savings Dept.....	3,451 26	
Total cash in banks.....		16,546 16
Interest accrued and unpaid on debentures, etc.....		1,215 71
Agents' balances.....		2,946 90
Bills receivable		15 00
Office furniture.....		500 00
Special service accounts, outstanding.....		79 05
Total assets		<u>\$ 102,922 49</u>

*This loan is secured by the deposit of \$6,000 debentures of the North American Telegraph Company.

Department of Finance—Insurance Branch.

BOILER INSPECTION AND INSURANCE CO.—Continued.

LIABILITIES.

Reserve of unearned premiums on all outstanding risks in Canada....\$	22,875 44
Due for sundry small accounts for printing, advertising, &c.....	200 00
Dividends declared but not yet due..	2,702 70
Total liabilities.....	<u>\$ 25,778 14</u>
Capital stock paid-up in cash.....	\$ 45,045 00
Surplus beyond liabilities and capital stock	<u>\$ 32,099 35</u>

INCOME.

Gross premiums received in cash.....	\$ 25,643 10
Deduct reinsurance, rebate, abatement and return premiums.....	578 54
Net cash received for premiums.....	<u>\$ 25,064 56</u>
Received for interest on bonds, &c... ..	4,610 27
Income from special service department.....	343 65
Total income.....	<u>\$ 30,018 48</u>

EXPENDITURE.

Amount paid during the year for losses.....	\$ 982 61
Amount of dividends paid during the year at 6 per cent	2,702 70
Commission or brokerage... ..	2,645 35
Salaries, fees and all other charges of officials.....	9,982 94
Taxes.....	555 36
Miscellaneous payments:—	
General expenses, including rent, stationery, printing, postage, agency expenses, &c., \$1,491.26; travelling expenses, \$2,531.23; advertising, \$1,067.05; special inspections, \$149.75; vote of shareholders to president and directors, \$1,900.00; furniture, \$45.00.....	7,184 29
Total expenditure.....	<u>\$ 24,053 25</u>

CASH ACCOUNT.

1893.	<i>Dr.</i>	
Dec. 31.—To balance on hand and in banks at this date.. ..	\$	7,932 71
1894.		
Dec. 31.—To income as above.....		30,018 48
Recived from realization of investments.....		2,649 69
	<u>\$</u>	<u>40,600 88</u>
1894.	<i>Cr.</i>	
Dec. 31.—By expenditure during the year as above.....	\$	24,053 25
Balance in hand and in banks this date.....		16,547 63
	<u>\$</u>	<u>40,600 88</u>

BOILER INSPECTION AND ASSURANCE COMPANY—Concluded.

RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES.			TOTAL IN ALL COUNTRIES.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$		\$	\$		\$	\$
Policies in force at date of last statement.....	726	2,598,437	40,592 88	33	249,994	1,472 10	759	2,848,431	42,064 98
Taken during the year—new.....	144	376,300	5,826 00				144	376,300	5,826 00
Taken during the year—renewed.....	465	1,500,925	19,916 02				465	1,500,925	19,916 02
Total.....	1,335	4,475,662	66,334 90	33	249,994	1,472 10	1,368	4,725,656	67,807 00
Deduct terminated.....	571	1,821,237	23,293 04	22	143,330	828 55	593	1,964,567	24,121 59
Gross in force at end of year.....	764	2,654,425	43,041 86	11	106,664	643 55	775	2,761,089	43,685 41
Deduct reinsured.....		103,327	606 49					103,327	606 49
Net in force, 31st December, 1894.....	764	2,551,098	42,435 37	11	106,664	643 55	775	2,657,762	43,078 92
Total number of policies in force at date.....	.....775								
Total net amount in force.....	.....\$2,657,762 00								
Total premiums thereon.....	.....43,078 92								

(Received, 23rd February, 1895.)

Department of Finance—Insurance Branch.

THE STEAM BOILER AND PLATE GLASS INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

President—E. JONES PARKE, Q. C. | *Secretary and Chief Agent*—JAMES LAUT.
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 Eric debenture deposited with Receiver General.....	\$ 20,000 00
Cash on hand at head office.....	85 17
Cash in banks, viz.:—	
Bank of Toronto.....	\$ 335 34
Dominion S. and I. Society.....	779 69
do do special deposit.....	20,000 00
	21,115 03
Agents' balances.....	1,895 31
Inspector's appliances and outfit.....	177 80
Office supplies and stationary	400 00
Office furniture.....	257 15
Plate glass on hand.....	128 00
Total assets	\$ 44,058 46

LIABILITIES.

Reserve of unearned premiums on steam boiler risks.....	\$ 3,865 50
do do plate glass risks.....	3,206 97
Total reserve of unearned premiums.....	\$ 7,072 47
Money borrowed....	3,008 84
Due for sundry expenses.....	33 78
Total liabilities.....	\$ 10,115 09

INCOME.

Gross cash received for steam boiler premiums.....	\$ 3,880 48
Less return premiums.	8 00
Net cash received for said premiums.....	\$ 3,872 48
Gross cash received for plate glass premiums.....	\$ 2,829 04
Less return premiums.....	14 00
Net cash received for said premiums.....	\$ 2,815 04
Total net cash received for premiums.....	\$ 6,687 52

STEAM BOILER AND PLATE GLASS—*Concluded.*

Received for interest on bonds.....	\$	1,629 69
Special service.....		121 70
		<hr/>
Total net income.....	\$	8,436 91
Received for calls on capital.....		20,050 00
		<hr/>
Gross income.....	\$	28,488 91
		<hr/>

EXPENDITURE.

Amount paid for plate glass losses.....	\$	515 26
Commission or brokerage.....		1,675 14
Salaries, fees and all other charges of officials		2,349 85
Taxes.....		200 00
Miscellaneous payments, viz. :—		
Travelling expenses, \$1,516.86; postage, express, telegraph and exchange, \$480.03; cost of amending charter, \$300; advertising, \$1,045.15; rent, fuel and light, \$219.10; office supplies, \$421.07; inspector's appliances, \$129.58; interest, \$94.14; reinsurance, \$40.00; merchandise, \$40; outstanding accounts, \$360.11.....		4,646 04
		<hr/>
Total expenditure	\$	9,386 29
		<hr/>

CASH ACCOUNT.

1893.	DR.	1894.	CR.
Dec. 31—Balance on hand and in banks	\$ 504 74	Dec. 31—By expenditure as above	\$ 9,386 29
1894.		loan overpaid	15 00
Dec. 31—To income as above	28,488 91	borrowed money returned	3,349 00
loan account—borrowed during the year.....	4,956 84	balance in hand and in banks this date.....	21,200 20
			<hr/>
	\$33,950 49		\$33,950 49
			<hr/>

RISKS AND PREMIUMS.

<i>Steam Boiler Risks in Canada</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	50	\$ 84,000 00	\$ 1,191 00
Taken during the year—new.....	95	315,800 00	4,527 45
do renewed	14	25,500 00	350 00
Total		159 \$ 425,300 00	\$ 6,068 45
Deduct terminated.....	39	63,600 00	692 00
Gross and net in force 31st Dec., 1894.....	120	\$ 361,700 00	\$ 5,376 45
		<hr/>	<hr/>

<i>Plate Glass Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	90		\$ 1,108 57
Taken during the year	241		3,339 69
Total		331	\$ 4,448 2
Deduct terminated.....	23		177 73
Gross and net in force 31st Dec., 1894.....	308		\$ 4,270 53
		<hr/>	<hr/>

Total number of policies in force at date.....	428	
Total premiums thereon.....	\$ 9,646 98	
		<hr/>

(Received, 28th February, 1895.)

Department of Finance—Insurance Branch.

THE DOMINION BURGLARY GUARANTEE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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.....	44,656 25

(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
Loans.....		16,559 82
Cash on hand at head office.....		657 60
Cash in Molsons Bank.....		492 41
Agents balances.....		1,261 27
Office furniture.....		995 71
Sundry debtors.....		84 02
Total assets.....		\$ 48,050 83

LIABILITIES.

Net amount of losses claimed but not adjusted.....	\$ 885 11
do resisted, not in suit.....	1,000 00
Reserve of unearned premiums.....	8,924 41
Due and accrued for taxes, rent and sundry expenses.....	627 15
Borrowed from Molsons Bank.....	3,000 00
Total liabilities (excluding capital stock).....	\$ 14,436 67
Capital stock paid-up in cash.....	\$ 44,656 25

* Deposited with Receiver General.

DOMINION BURGLARY GUARANTEE—*Concluded.*

INCOME.

	<i>For Burglary Guarantee Risks.</i>	In Canada.
Gross cash received for premiums.....	\$ 17,966 31	
Deduct reinsurance, rebate, abatement and return premiums.....	568 24	
Net cash received for said premiums.....	<u>\$ 17,398 07</u>	
Total net cash received for premiums.....	\$ 17,398 07	
Received for interest on bonds and mortgages.....	1,956 30	
Total.....	<u>\$ 19,354 37</u>	
Received for calls on capital.....	4,656 25	
Total income.....	<u><u>\$ 24,010 62</u></u>	

EXPENDITURE.

	<i>For Burglary Guarantee Risks.</i>	In Canada.
Amount paid for losses occurring in previous years (which losses were estimated in last statement at \$100).....	\$ 100 00	
Amount paid for losses occurring during the year.....	7,628 73	
Total net amount paid during the year for burglary guarantee losses.....	\$ 7,728 73	
Commission or brokerage.....	2,983 88	
Salaries, fees and all other charges of officials.....	2,924 19	
Taxes.....	496 94	
Miscellaneous payments, viz.:—Travelling expenses, \$154.25; office furniture, \$119.58; printing and stationery, \$105.03; advertising, \$557.29; rent, \$488.00; legal expenses, \$546.00; auditors' fees, \$150.00; sundries, \$992.36; expenses in connection with claims, \$368.41.....	3,480 92	
Total expenditure.....	<u><u>\$ 17,614 66</u></u>	

CASH ACCOUNT.

<p>1893. DR.</p> <p>Dec. 31—To balance in hand and in banks this date.....\$ 25 28</p> <p>1894.</p> <p>Dec. 31—To income as above..... 24,010 62</p> <p>Loan account—borrowed during the year..... 3,000 00</p> <p>Investments realized..... 5,238 00</p> <p>Loan returned..... 737 50</p> <p style="text-align: right;"><u>\$ 33,011 40</u></p>	<p>1894. CR.</p> <p>Dec 31.—By expenditure during the year as above.....\$ 17,614 66</p> <p>By borrowed money returned..... 1,092 73</p> <p>Sundry payments..... 13,154 00</p> <p>Balance on hand and in banks this date..... 1,150 01</p> <p style="text-align: right;"><u>\$ 33,011 40</u></p>
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RISKS AND PREMIUMS IN CANADA.

<i>Burglary Guarantee Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at beginning of the year.....	1,058	\$ 1,586,500	\$ 12,108 11
Policies taken during the year—new.....	956	1,299,150	11,296 29
do do renewed.....	539	832,250	7,156 54
Total.....	<u>2,553</u>	<u>\$ 3,717,900</u>	<u>\$ 30,560 94</u>
Deduct terminated.....	1,103	1,727,450	12,712 12
Gross and net in force at date.....	<u>1,450</u>	<u>\$ 1,990,450</u>	<u>\$ 17,848 82</u>
Total number of policies in force at date.....	1,450		
Total net amount in force.....	\$ 1,998,450 00		
Total premiums thereon.....	17,848 82		

(Received, 26th February, 1895.)

Department of Finance—Insurance Branch.

THE CANADIAN AND EUROPEAN EXPORT CREDIT SYSTEM COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

President—EDWARD SCHICKHAUS. | *Secretary*—Wm. P. ROMMEL.
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.....	100,000 00

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.....	70,000 00
Total.....	\$ 100,000 00
Carried out at market value.....	\$ 102,739 05
*Total assets in Canada.....	\$ 102,739 05

LIABILITIES IN CANADA.

Net amount of unsettled losses.....	\$ 9,000 00
Reserve of unearned premiums.....	11,647 50
Total liabilities in Canada.....	\$ 20,647 50

INCOME IN CANADA.

Gross premiums received in cash.....	\$ 18,708 39
Less return premiums.....	155 00
Net amount received for premiums.....	\$ 18,553 39
Interest on bonds.....	4,000 00
Total income in Canada.....	\$ 22,553 39

EXPENDITURE IN CANADA.

Amount paid for losses during the year.....	\$ 12,452 88
Commission or brokerage.....	3,023 11
Taxes.....	300 00
All other payments, viz. :—Legal service, \$10; insurance department, \$14.24; travelling expenses, \$322.66; stationery and printing, \$225.82; sundries, \$2.10; postage, telegrams, &c., \$35.14; rent, \$270.....	879 96
Total expenditure in Canada.....	\$ 16,655 95

*Additional assets to the amount of \$29,634.58 are held in the United States for the benefit of Canadian subscribers.

CANADIAN AND EUROPEAN EXPORT CREDIT SYSTEM CO.—*Concluded.*

RISKS AND PREMIUMS.

<i>For Credit Indemnity Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 638,500 00	\$ 19,873 50
Taken during the year	593,000 00	18,708 39
Total.....	\$1,231,500 00	\$ 38,581 89
Deduct terminated	859,000 00	26,934 39
Gross and net in force on 31st December, 1894.....	\$ 372,500 00	\$ 11,647 50
Number of policies in force at date.....		No return.
Total amount in force.....		\$ 372,500 00
Total premiums thereon		11,647 50

(Received, 18th February, 1895.)

STATEMENTS
OF
INSURANCE COMPANIES

WHICH DO LIFE INSURANCE BUSINESS UPON THE
ASSESSMENT PLAN.

List of Assessment Companies registered, at 31st December, 1894, 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 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 1894.

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 \$1,263.84 interest accrued in 1894) viz. :—	
Canadian Bank of Commerce.....	\$ 8,188 98
Merchants Bank of Canada.....	8,829 23
Bank of British North America.....	8,085 01
Bank of Toronto.....	7,788 68
Bank of Montreal.....	1,037 63
Total.....	\$ 33,929 53
Cash in Grand Treasurer's hands.....	4,871 87
Loan to General Fund with interest.....	7,065 63
Total.....	\$ 45,867 03

OTHER ASSETS.

Mortuary assessments due and uncollected on policies in force.....	\$ 20,779 44
Membership fees, &c.....	5,594 36
Total outstanding.....	26,373 80
Supplies on hand.....	350 00
Office furniture.....	75 00
Safe.....	185 00
Total assets.....	\$ 72,850 83

LIABILITIES.

Claims for death losses adjusted but not due.....	\$ 10,000 00
do unadjusted but not resisted (\$200 of which accrued in 1893).....	7,200 00
Due on account of general expenses, supplies, etc.....	299 75
Due on account of loan and interest thereon.....	7,065 63
Salary.....	566 67
Total liabilities.....	\$ 25,132 05
Surplus on policy-holders' account.....	\$ 47,718 78

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.....	\$ 441 50
Annual dues—Per capita tax.....	4,124 50
Supplies and “the additional”.....	2,545 62
Assessments.....	125,102 96
Total paid by members.....	\$ 132,214 58

CATHOLIC MUTUAL BENEFIT ASSOCIATION—*Concluded.*

Interest	\$	1,263	84
Total income.....	\$	133,478	42

EXPENDITURE.

Cash paid for death losses (\$13,800 of which accrued in 1893).....	\$	118,800	00
Commissions, salaries and other expenses of officials.....		2,721	26
Taxes, licenses, fees or fines.....		28	25
Miscellaneous payments:—			
Printing and supplies, \$2,515.14; premium, Guarantee Company's bonds, \$80; loan and interest, \$1,570; convention expenses, September, 1894, \$8,450.27; extra assistance for G. Secretary's office, \$422.15; rent of vault, \$12; exchange on draft for beneficiary claims, \$96.28.....		13,145	84
Total expenditure	\$	134,695	35

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	1,752		
Amount of said policies.....		\$	2,536,000 00
Number of policies become claims during the year.....	73		
Amount of said claims.....			122,000 00
Number of policies in force in Canada at date.....	10,051		
Net amount of said policies.....			15,890,000 00

Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death.....	73	122,000 00
2. By surrender (resigned).....	20	30,000 00
3. By lapse (expelled).....	213	192,000 00
	306	\$ 344,000 00

	No.	Amount.
Policies in force at beginning of year.....	8,605	13,698,000 00
Issued during the year.....	1,752	2,536,000 00
Terminated as above.....	306	344,000 00
In force at date of statement.....	10,051	15,890,000 00

Number of insured lives at beginning of year.....	8,605
New insurers during the year	1,752
Deaths during the year among the insured.....	73
Insured whose policies have been terminated during the year otherwise than by death.....	233
Insured lives at date of statement.....	10,051

(Received, 26th February, 1895.)

Department of Finance—Insurance Branch.

THE COLONIAL MUTUAL LIFE ASSOCIATION.

President—Lt.-Col. CHARLES KING. | *Secretary*—EDWARD A. BAYNES.

Principal Office—Montreal.

(Incorporated, 23rd July, 1894; Registered to do business in Canada, 29th October, 1894.)

This Association, although registered on the 29th October, 1894, did not commence business in Canada until the 2nd January, 1895, as shown by their sworn statement received 1st March, 1895.

THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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).....	\$ 13,500 00
Peoples' Loan and Deposit Company's debenture	5,000 00
Cash at head office.....	131 04
Cash in Dominion Bank.....	3,962 08
Total.....	\$ 22,593 12

OTHER ASSETS.

Interest due.....	\$ 137 50
do accrued.....	177 91
Total carried out.....	315 41
Office furniture.....	632 16
Total assets.....	\$ 23,540 69

LIABILITIES.

Claims for death losses.....	Nil.
Surplus on policy-holders' account.....	\$ 23,540 69

INCOME.

Gross amount paid by members to the Society or its agents, without deduction for commissions or other expenses, as follows:—	
Membership fees.....	\$ 306 00
Annual dues	3,398 00
For medical examiners' fees.....	260 00
Assessments.....	18,049 90
Total paid by members.....	\$ 22,013 90
Interest.....	1,066 75
Total income.....	\$ 23,080 65

Department of Finance—Insurance Branch.

THE COMMERCIAL TRAVELLERS'—*Concluded.*

EXPENDITURE.

Cash paid for death losses (\$4,000 of which accrued in previous years),	\$ 22,000 00
Commissions and fees retained by or paid to agents.....	157 00
Salaries and other expenses of officials.....	1,974 00
Medical examiners' fees.....	260 00
Taxes.....	86 70
Miscellaneous payments:—Printing and stationery, \$185.05; postage, \$392.41; advertising, \$62.70; petty expenses, \$58.79; law expenses, \$3.00; rent, \$300.00; telephone, \$45.00; fire insurance, \$3.50.....	1,050 45
Total expenditure.....	\$ 25,528 15

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	166
Amount of said policies.....	\$ 166,000 00
Number of policies become claims during the year.....	18
Amount of said claims.....	18,000 00
Number of policies in force in Canada at date.....	2,073
Amount of said policies.....	2,073,000 00

Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death.....	18	\$ 18,000 00
2. By lapse.....	70	70,000 00
Total.....	88	\$ 88,000 00

	No.	Amount.
Policies in force at beginning of year.....	1,995	\$1,995,000 00
Policies issued during the year.....	166	166,000 00
Policies terminated as above.....	88	88,000 00
Policies in force at date of statement.....	2,073	2,073,000 00

Number of insured lives at beginning of year.....	1,733
Number of new insurers during the year.....	86
Number of deaths during the year among the insured.....	17
Number of insured whose policies have been terminated other- wise than by death.....	62
Number of insured lives at date of statement.....	1,740

(Received, 16th January, 1895.)

THE HOME LIFE ASSOCIATION OF CANADA.

STATEMENT OF BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1894.

President—Hon. RICHARD HARCOURT. | *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.....	47,000 00
Amount paid up in cash (and credited).....	<u>14,432 01</u>

(For list of Guarantors see Appendix.)

ASSETS.

Cash at head office—General account.....	\$ 1,339 15
Cash in Dominion Bank:—	
Mortuary account.....	\$ 2,699 29
Reserve and Emergency account.....	<u>2,434 15</u>
Agents' ledger balances.....	5,133 44
	<u>247 60</u>
Total ledger assets.....	\$ 6,720 19

OTHER ASSETS.

Due from members for claims not yet assessed.....	4,000 00
Other assets—office furniture.....	<u>124 70</u>
Total assets.....	\$ 10,844 89

LIABILITIES.

Claims for death losses unadjusted but not resisted.....	\$ 4,000 00
Claims for death losses resisted—not in suit.....	1,000 00
Assessments paid in advance.....	138 83
Sundry items due to medical examiners and agents.....	38 31
Due the bank.....	1,703 75
Due for rent.....	<u>262 50</u>

Total liability.....	\$ 7,143 39
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Surplus on policy-holders account.....	\$ 3,701 50
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Guarantee fund paid up.....	<u>14,432 01</u>
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INCOME.

Gross amounts paid by members to the Association or its agents, without deduction for commissions or other expenses, as follows:—

Assessments.....	\$ 10,308 52
Deduct premiums paid to other companies for reinsurance.....	<u>340 95</u>

Total paid by members.....	\$ 9,967 57
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Department of Finance—Insurance Branch.

HOME LIFE ASSOCIATION—*Concluded.*

Interest.....	\$	137 40
Received from agents.....		35 16
Total.....		\$ 10,140 13
Guarantee fund.....		6,225 92
Total income.....		\$ 16,366 05

EXPENDITURE.

Cash paid for death losses (\$3,000 of which accrued in 1893).....	\$	4,000 00
Medical examiners' fees.....		1,242 87
Commissions and fees retained by or paid to agents.....		6,233 86
Salaries, and other expenses of officials.....		1,396 16
Miscellaneous payments, viz.:—Expense account, \$231.41 ; postage and telegrams, \$355.33 ; books, \$55.25 ; salaries of clerks, \$379.25 ; office furniture, \$24.25 ; advertising, \$201.25 ; printing and stationery, \$634.70 ; travelling expenses, \$81.55 ; expressage, \$13.43 ; legal expenses, \$14 ; auditors' fees, \$25 ; advances to agents, \$282.76 ; directors' fees, \$96 ; executive committee fees, \$41 ; interest, \$94.40 ; telephone, \$22.50 ; assessments refunded on applications refused, \$51.95 ; miscellaneous expenses, \$58.32.....		2,662 35
Total expenditure.....		\$ 15,535 24

MISCELLANEOUS.

Number of new policies reported during the year as taken in		
Canada.....	487	
Amount of said policies.....		\$ 613,500 00
Number of policies become claims in Canada during the year.....	4	
Amount of said claims.....		6,000 00
Number of policies in force in Canada at date.....	718	
Amount of said policies.....		\$ 873,500 00
Amount of said policies reinsured.....		45,500 00
Net amount in force 31st December, 1894.....		828,000 00

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death.....	4	\$ 6,000 00
2. By lapse.....	206	257,000 00
Total	210	\$ 263,000 00

	No.	Amount.
Policies in force at beginning of year.....	441	\$ 523,000 00
Policies issued during the year.....	487	613,500 00
Policies terminated as above.....	210	263,000 00
Policies in force at date of statement.....	718	873,500 00

Number of insured lives at the beginning of the year.....	415
Number of new insurers during the year.....	468
Number of deaths during the year among the insured	4
Number of insured whose policies have been terminated during the year otherwise than by death.....	200
Number of insured lives at date of statement.....	679

(Received, 1st February, 1895.)

THE PROVINCIAL PROVIDENT INSTITUTION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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 (1877), Chap. 167. Commenced business in Canada, 19th April, 1884.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (unencumbered) held by the company.....	\$ 7,585 33
Amount secured by way of loans on real estate, by bond or mortgage, first liens	21,700 00
Amount of loans secured by bonds, stock, or other marketable col- laterals.....	1,250 00
Stocks, bonds or debentures, viz:—	
Belmont public school bonds.....	Market value \$ 850 00
Red Deer do do	3,000 00
Canada Coal and Railway Co. bonds.....	8,700 00
	<u>\$12,550 00</u>
Carried out at market value.....	12,550 00
Cash at head office.....	6 48
Cash in banks, viz:—	
Molsons Bank.....	\$ 70 27
Southern Loan and Savings Company.....	25,358 60
Elgin Loan and Saving Company (Account A).....	181 35
do do (Account B).....	16,679 69
Atlas Loan Company (Account A).....	9,918 13
do (Account B).....	12,350 36
Total cash in banks.....	64,558 40
Bills receivable.....	811 70
Agents' ledger balances.....	2,024 89
Total.....	\$ 110,486 80

OTHER ASSETS.

Interest due.....	\$ 794 98
do accrued.....	540 50
Total carried out.....	1,335 48
Rents due.....	200 00
Mortuary assessments due and unpaid on membership in force.....	\$ 915 26
Due from members for claims not yet assessed.....	18,050 70
Annual dues in process of collection.....	440 00
Net amount due from members.....	19,405 96
Fixtures and office furniture.....	1,962 47
Total assets.....	\$ 133,390 71

Department of Finance—Insurance Branch.

PROVINCIAL PROVIDENT—Continued.

LIABILITIES.

Claims for death losses unadjusted but not resisted	\$ 18,000 00
Claims for disability losses resisted and in suit.....	1,500 00
<hr/>	
Total net amount due on account of claims.....	\$ 19,500 00
Assessments paid in advance.....	176 13
Due to agents on open accounts.....	179 15
Estimated accounts outstanding.....	1,000 00
<hr/>	
Total liabilities.....	\$ 20,855 28
<hr/>	
Amount of reserve fund.....	\$ 79,897 54
Amount of emergency fund.....	18,227 86
Amount of annuity fund	6,720 81
<hr/>	
Total.....	\$ 104,846 21

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....	\$ 15,570 00
Annual dues.....	26,837 17
Reinstatement fees.....	285 09
Medical examiners' fees (estimated).....	3,224 00
Assessments.....	100,114 38
For changing certificates	78 00
Contributions to reserve fund.....	1,042 18
Contributions to emergency fund.....	1,004 26
<hr/>	
Total paid by members.....	\$ 148,155 08
Interest.....	4,738 11
Rent.....	225 00
<hr/>	
Total.....	\$ 153,118 19

EXPENDITURE DURING THE YEAR.

Cash paid for death losses.....	\$ 89,964 29
Cash paid for annuity claims.....	1,000 00
Cash paid for disability claims.....	5,200 00
Medical examiners' fees (estimated).....	3,874 00
Commissions and fees retained by or paid to agents.....	15,926 08
Cash paid for salaries and other expenses of officials.....	19,119 26
Taxes.....	267 60
Sundry expenditure, viz.:—Fuel and light, \$52.85; postage, \$1,517.87; rent, \$505.00; stationery, \$113.38; expressage, &c., \$183.79; print- ing and advertising, \$2,620.20; officers' bonds, \$76; legal expenses, investigating claims, &c., \$1,105.83; travelling expenses, \$825.50; fixtures, \$52.25; exchange, \$65.59.....	7,118 26
<hr/>	
Total expenditure.....	\$ 142,469 49

PROVINCIAL PROVIDENT—*Concluded.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	1,580	
Amount of said policies		\$ 2,381,000 00
Number of policies become claims during the year.....	53	
Amount of said claims.....		90,200 00
Number of policies in force at date.....	7,770	
Net amount in force, 31st December, 1894.....		<u>12,600,950 00</u>

Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death.....	49	\$ 84,000 00
2. By maturity (annuities on two old policies)		1,000 00
3. By disability.....	4	8,000 00
On which disability claims have been paid, \$3,700.		
4. By disability, \$3,000.		
On which reduced policies have been granted to amount of \$1,500.		
Difference of amounts carried out		1,500 00
5. By lapse.....	1,016	1,605,000 00
Total	<u>1,069</u>	<u>\$ 1,699,500 00</u>

	No.	Amount.
Policies in force at beginning of year.....	7,252	\$11,906,450 00
Policies revived during the year.....	7	13,000 00
Policies issued during the year	,580	2,381,000 00
Policies terminated as above.....	1,069	1,699,500 00
Policies in force at date of statement.....	<u>7,770</u>	<u>12,600,950 00</u>

Number of insured lives at beginning of year.....	7,063
Number of new insurers during the year.....	1,544
Number of deaths during the year among the insured.....	47
Number of insured whose policies have been terminated during the year otherwise than by death.....	991
Number of insured lives at date of statement.....	<u>7,569</u>

(Received, 28th February, 1895.)

Department of Finance—Insurance Branch.

CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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 and in Canadian Bank of Commerce—			
Insurance fund.....	\$	2,518 05	
Emergency fund.....		1,120 14	
Expense fund.....		58 05	
		\$	3,696 24
Agents' ledger balances.....			254 19
		\$	3,950 43

OTHER ASSETS.

Interest due.....			7 50
Assessments due and unpaid on membership in force.....	\$	1,431 75	
Annual dues in process of collection.....		1,002 00	
		\$	2,433 75
Supplies on hand.....			350 00
		\$	6,741 68

LIABILITIES.

Claims for death losses adjusted but not due.....	\$	200 00	
Due on account of general expenses.....		362 51	
Due on account of loans.....		1,187 51	
Office salaries, &c., unpaid.....		402 86	
		\$	2,152 88

INCOME.

Gross amounts paid by members to the association or its agents, without deduction for commissions or other expenses, as follows:—			
Membership fees (estimated).....	\$	3,570 00	
Annual dues.....		1,648 50	
Medical examiners' fees (estimated).....		595 00	
Assessments for emergency fund.....		487 54	
do insurance fund.....		8,760 45	
Cash received for certificate fees.....		446 50	
		\$	15,507 99
Cash received for supplies.....			66 51
Sundries.....			40 70
		\$	15,615 20

WOODMEN OF THE WORLD—Continued.

EXPENDITURE.

Cash paid for death losses.....	\$	8,200 00
Medical examiners' fees (estimated).....		595 00
Commissions and fees retained by agents (estimated).....		3,570 00
Commissions, salaries, and other expenses of officials.....		1,645 50
Taxes, licenses, fees or fines.....		75 00
Miscellaneous expenditure, viz.:—Printing and stationery, \$372.55; advertising, \$10.03; postage, \$107.81; postal cards for assessment, \$80.75; telephones, telegrams and express charges, \$14.69; rent, \$24.00; guarantee bonds, \$44.50; supplies, not including printing matter, \$6.00; Head Camp expenses, \$411.34; interest, \$60.71; sundries, \$12.22		1,144 60
Total expenditure.....	\$	15,230 10

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	595	
Amount of said policies		\$ 884,500 00
Number of policies become claims in Canada during the year.....	4	
Amount of said claims.....		8,000 00
Number of policies in force in Canada at date.....	1231	
Net amount in force, 31st December, 1894.....		2,017,500 00

Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death.....	4	8,000 00
2. By lapse.....	51	77,500 00
Total	55	\$ 85,500 00

	No.	Amount.
Policies in force at beginning of year.....	691	\$1,218,500 00
Policies issued during the year.....	595	884,500 00
Policies terminated as above.....	55	85,500 00
Policies in force at date of statement.....	1231	2,017,500 00

Number of insured lives at beginning of year.....	691
Number of new insurers during the year	595
Number of deaths during the year among the insured.....	4
Number of insured whose policies have been terminated during the year otherwise than by death.....	51
Number of insured lives at date of statement.....	1231

(Received, 1st March, 1895.)

Department of Finance—Insurance Branch.

THE COVENANT MUTUAL BENEFIT ASSOCIATION OF ILLINOIS.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

President—A. W. BERGGREN. | Secretary—W. H. SMOLLINGER.
 Principal Office—Galesburg, Ill. | Head Office in Canada—Toronto.
 Chief Agent in Canada—A. H. HOOVER.

(Incorporated, 9th January, 1877. License issued in Canada, 20th September, 1870.)

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 Canadian Bank of Commerce, Toronto.....			786 59
Interest accrued.....			776 91
Net amount due from members in Canada.....			39,625 75
Total assets in Canada.....			\$ 92,924 81

LIABILITIES IN CANADA.

Claims for death losses adjusted but not due.....	8,750 00
Claims for death losses reported.....	8,500 00
Total liabilities in Canada.....	\$ 17,250 00

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.....	\$ 83,475 05
Total paid by members in Canada.....	\$ 83,475 05
Interest.....	1,563 32
Total income in Canada.....	\$ 85,038 37

EXPENDITURE IN CANADA.

Cash paid for deaths losses.....	\$ 40,825 00
Medical examiners' fees.....	2,016 50
Commissions and fees retained by or paid to agents.....	11,480 54
Taxes, licenses, fees or fines in Canada.....	159 70
Commissions, salaries and other expenditure of officials in Canada.....	1,375 00
Miscellaneous expenditure:—	
Printing and stationery, \$578.97; advertising, \$100.00; postage, \$40.00; express, &c., \$20.96; legal, \$155.50; furniture, \$100.00; sundry expenses, \$2.00.....	997 43
Total expenditure in Canada.....	\$ 56,854 17

COVENANT MUTUAL BENEFIT ASSOCIATION—*Continued.*

MISCELLANEOUS.

Number of new certificates reported during the year as taken in Canada.....	870	
Amount of said certificates.....		\$1,193,250 00
Number of certificates become claims in Canada during the year	23	
Amount of said claims.....		40,250 00
Number of certificates in force in Canada at date.....	2,482	
Amount of said certificates.....		<u>4,437,000 00</u>

Number and amount of certificates terminated during the
year in Canada:—

	No.	Amount.
1. By death.....	23	\$ 40,250 00
2. By reduction in amount.....		11,500 00
3. By surrender.....	10	17,000 00
4. By lapse.....	986	1,342,875 00
Total.....	<u>1,019</u>	<u>\$1,411,625 00</u>

	No.	Amount.
Certificates in force in Canada at beginning of year.....	2,631	\$4,655,125 00
Certificates issued during the year.....	866	1,187,750 00
Removals.....	4	5,500 00
Certificates terminated as above.....	1,019	1,411,625 00
Certificates in force in Canada at date of statement.....	<u>2,482</u>	<u>4,436,750 00</u>

Number of insured lives at beginning of year in Canada... ..	2,631
Number of new insurers during the year.....	870
Number of deaths during the year among the insured.	23
Number of insured whose policies have been terminated during the year otherwise than by death.....	996
Number of insured lives at date of statement.....	<u>2,482</u>

(Received, 22nd February, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

INCOME DURING THE YEAR.

Total paid by members for assessments.....	\$1,467,991 80
Interest.....	18,655 57
Total income.....	<u>\$1,486,647 37</u>

Department of Finance—Insurance Branch.

COVENANT MUTUAL BENEFIT ASSOCIATION—*Continued.*

DISBURSEMENTS DURING THE YEAR.

Losses and claims	\$1,166,880 10
Advance deposits	51,660 10
Surrendered certificates	18 50
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	164,007 76
Salaries of managers and agents not paid by commissions	10,225 00
Salaries of officers	23,116 67
Salaries and other compensation of office employees	27,601 54
Medical examiners' fees	26,084 87
Rent	10,082 61
Taxes, fees, &c.	2 515 81
Advertising and printing	12,352 90
All other expenditures	32,063 91
Total disbursements.....	\$1,526,609 77

INVESTED ASSETS.

Cost value of bonds and stocks owned.....	\$ 547,544 43
Cash in Bank	96,404 66
Total net or invested assets.....	\$ 643,949 09
Deduct depreciation of assets so as to bring same to market value, and agents' balances unsecured	39,044 62
Total net or invested assets, less depreciation	\$ 604,904 47

NON-INVESTED ASSETS.

Interest due and accrued	4,627 66
Books, postage stamps, furniture and fixtures, &c.....	9,336 45
Mailing machine, type, galleys, &c.....	7,536 35
Medical, law and insurance books	2,700 63
Market value of bonds and stocks over cost.	2,940 75
Gross assets.....	\$ 632,046 31

LIABILITIES.

Advance assessments	\$ 20,346 98
Total liabilities.....	\$ 20,346 98

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due, for losses paid prior to 31st December, 1894.....	\$ 312,375 00
Mortuary assessments not yet called	387,910 00
Total due from members	\$ 700,285 00

COVENANT MUTUAL BENEFIT ASSOCIATION—*Concluded.*

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (99 claims)	\$ 234,875 00
Losses in process of adjustment (26 claims).....	80,785 00
Losses reported (30 claims).....	67,250 00
Losses resisted (1 claim)	5,000 00
Total contingent mortuary liabilities	\$ 387,910 00

EXHIBIT OF CERTIFICATES OR POLICIES.

	No.	Amount.
Policies or certificates written during the year 1894.....	10,705	\$17,327,500 00
Policies or certificates which have ceased to be in force during 1894.....	10,397	20,592,375 00
Total policies or certificates in force on 31st December, 1894.	45,322	98,440 375 00

(Galesburg, 21st February, 1895.)

Department of Finance—Insurance Branch.

THE MASSACHUSETTS BENEFIT LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

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	\$ 7,300 00
Amount secured by way of loans on real estate in Canada, first liens	29,012 76
Amount of loans as above on which interest has not been paid within one year previous to statement.	\$ 9,974 00
<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.	130 14
Cash in Dominion Bank.	341 50
Interest due.	\$ 1,647 75
do accrued	531 61
<hr/>	
Total carried out.	2,179 36
Mortuary assessments due and unpaid on membership in force in Canada	38,448 54
Office furniture.	513 00
Agents' balances in Canada	108 04
<hr/>	
Total assets in Canada	\$ 178,033 34
Deduct bad or doubtful interest due and accrued	606 78
<hr/>	
Net assets	\$ 177,426 56

LIABILITIES IN CANADA.

Claims for death losses adjusted but not due.	\$ 2,550 00
Claims for death losses unadjusted but not resisted.	54,200 00
Claims for death losses resisted, in suit	3,000 00
Claims for death losses resisted, not in suit	2,000 00
<hr/>	
Total unsettled claims for death losses in Canada.	\$ 61,750 00
Claims for total disability unadjusted but not resisted.	\$ 14,125 00
Claims for total disability resisted, in suit	2,725 00
<hr/>	
Total unsettled disability claims.	16,850 00
<hr/>	
Total liabilities in Canada.	\$ 78,600 00

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	\$ 7,678 09
Medical examiners' fees.....	1,123 50
Assessments	153,910 61
Total paid by members in Canada.....	\$ 167,712 20
Interest on mortgages	2,011 03
Total income in Canada.....	\$ 169,723 23

EXPENDITURE IN CANADA.

Net amount paid for death claims in Canada (of which \$81,922.11 accrued in 1893).....	146,248 68
Net amount paid for disability claims in Canada (of which \$9,050 accrued in 1893).....	16,360 00
Medical examiners' fees	1,123 50
Commissions and fees retained by or paid to agents.....	3,045 53
Cash paid for commissions, salaries and other expenses of officials in Canada	3,326 50
Cash paid for licenses, taxes, fees or fines	168 82
Miscellaneous payments, viz.:—Postage, \$462.15; office expenses, \$957.98; advertising, \$142.57; printing, \$285.70; agency account, \$337.08; travelling expenses, \$290.07; interest and discount, \$213.23; taxes, \$968.82; law costs, \$1,846.19.....	5,503 79
Total expenditure in Canada.	\$ 175,776 87

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	428
Amount of said policies.....	\$ 539,900 00
Number of policies become claims in Canada during the year	64
Amount of said claims.....	126,700 00
Number of policies in force in Canada at 31st Dec., 1894.....	4,518
Amount of said policies.....	7,923,495 00

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	64	\$ 126,700 00
2. By surrender (for which cash value has been paid \$16,360)	32	55,150 00
3. By lapse.....	1,171	1,886,975 00
Total.....	1,267	\$2,068,825 00

Department of Finance—Insurance Branch.

MASSACHUSETTS BENEFIT—Continued.

	No.	Amount.
Policies in force at beginning of year.....	5,357	\$9,452,420 00
Policies issued during the year.....	428	539,900 00
Policies terminated as above.....	1,267	2,068,825 00
Policies in force at date of statement.....	4,578	7,923,495 00

Number of insured lives.—No return.

(Received, 23rd February, 1895.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

INCOME DURING THE YEAR 1894.

Gross membership fees.....	\$ 180,363 86
Annual dues, gross.....	254,409 22
Assessments.....	1,973,014 72
Total paid by members.....	\$2,407,787 80
Interest.....	29,538 73
Cash received from all other sources.....	2,869 39
Total income.....	\$2,440,195 92

DISBURSEMENTS DURING THE YEAR 1894.

Losses and claims.....	\$1,688,263 34
Dividends paid to policy holders.....	175,539 21
Commissions to agents on account of fees and dues.....	292,821 76
Commissions and costs for collecting assessments.....	2,652 66
Salaries of officers.....	22,188 58
Salaries of office employees.....	21,802 68
Medical examiners' fees.....	37,476 27
Rent.....	3,735 00
Taxes.....	8,696 36
Advertising and printing.....	27,952 66
Sundry.....	77,958 56
Total disbursements.....	\$2,359,087 08

NET OR INVESTED ASSETS.

Loans on mortgages, first liens.....	\$ 305,646 90
Loans on collaterals.....	45,653 12
Loans on approved claims.....	97,976 20
Cost value of bonds and stocks owned.....	323,969 50
Agents' ledger balances.....	54,214 82
Cash in office.....	14,281 24
Cash in banks, on emergency or reserve fund account.....	319,132 11
Total net or invested assets.....	\$1,160,873 89

NON-INVESTED ASSETS.

Interest accrued.....	9,060 48
Market value of bonds and stocks over cost.....	10,570 50
Gross assets.....	\$1,180,504 87

MASSACHUSETTS BENEFIT—*Concluded.*

LIABILITIES.

Nil.

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments	\$ 657,000 00
Net amount due from members	\$ 657,000 00

CONTINGENCY MORTUARY LIABILITIES.

Losses adjusted, not yet due (77 claims)	\$ 243,559 70
do in process of adjustment (30 claims)	97,450 00
do reported (37 claims)	97,900 00
do resisted (9 claims)	47,000 00
Total contingent mortuary liabilities	\$ 485,909 70

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Policies or certificates written during the year 1894 ..	10,583	\$ 16,217,900 00
Number and amount which have ceased to be in force during 1894	5,767	14,710,050 00
Policies or certificates in force December 31st, 1894	39,880	106,889,455 00

(Boston, 26th February, 1895.)

Department of Finance—Insurance Branch.

THE MUTUAL RESERVE FUND LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

<i>President</i> —EDWARD B. HARPER.	|	<i>Secretary</i> —CHARLES W. CAMP.
<i>Principal Office</i> —Broadway, New York.		
<i>Chief Agent in Canada</i> — D. Z. BESSETTE.	|	<i>Head Office in Canada</i> —Montreal.

(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	\$ 54,500 00
Canada 3 per cent sterling bonds	52,325 57	54,105 70
Total par and market values.....	\$ 102,325 57	\$ 108,605 70

Carried out at market value.....\$ 108,605 70

Cash in banks in Canada, viz. :—

Canadian National Bank, Winnipeg, Man.....	\$ 2,239 29
Bank of New Brunswick, St. John, N.B.....	793 48
Molsons Bank, Montreal, Quebec.....	3,817 71
Ontario Bank, Toronto, Ont.....	8,051 33
Canadian Bank of Commerce, Winnipeg.....	502 08

15,403 89

Interest accrued..... 416 67

Mortuary assessments due and unpaid on membership in force in Canada.....	Nil.
" " not yet due.....	\$ 91,938 86
Annual payments or premiums in process of collection.....	9,837 42

Total due from members in Canada..... \$ 101,776 28

Deduct estimated cost of collection..... 10,177 63

Net amount due from members in Canada..... 91,598 65

Total assets in Canada.....\$ 216,024 91

LIABILITIES IN CANADA.

*Amount computed to cover the net present value of all Canadian policies in force.....\$ 58,381 00

Claims for death losses—adjusted but not due..... \$ 21,000 00

 " " unadjusted but not resisted..... 2,000 00

23,000 00

Total liabilities in Canada.....\$ 81,381 00

*Actuaries' Table of Mortality, interest 4 per cent; computed as renewable term insurance for 60 days.

MUTUAL RESERVE FUND—*Continued.*

INCOME IN CANADA.

Gross amount's paid by members in Canada to the Association or its agents, without deduction for commission or other expenses, as follows:—

Membership fees.....	\$ 41,048 00
Annual dues.....	53,698 32
Medical examiners' fees.....	7,809 00
Assessments.....	210,970 66
Total paid by members in Canada.....	\$ 313,525 98
Interest.....	4,857 64
Total income in Canada.....	\$ 318,383 62

DISBURSEMENTS IN CANADA

Amount paid during the year on death claims in Canada.....	\$ 160,594 76
Medical examiners' fees.....	7,809 00
Commissions and fees retained by or paid to agents.....	57,958 26
Cash paid for salaries and all other expenses of officials in Canada.....	5,080 53
Cash paid for licenses or taxes.....	2,158 24
Commission to banks and collectors, printing, postage and investigating and settling death claims.....	7,188 77
Total disbursements in Canada.....	\$ 240,789 56

MISCELLANEOUS.

Number of new certificates reported during the year as taken in Canada.....	2,251
Amount of said certificates.....	\$ 5,131,000 00
Number of certificates become claims in Canada during the year.....	58
Amount of said certificates.....	138,500 00
Number of certificates in force in Canada at 31st Dec., 1894....	8,994
Amount of said certificates.....	21,943,525 00

Number and amount of certificates terminated during the year in Canada:—

	No.	Amount.
1. By death.....	58	\$ 138,500 00
3. By expiry.....	1,036	2,733,250 00
Total.....	1,094	\$ 2,871,750 00

	No.	Amount.
Certificates in force at beginning of year in Canada.....	7,485	\$18,737,025 00
Certificates issued during the year.....	2,603	6,078,250 00
Certificates terminated as above.....	1,094	2,871,750 00
Certificates in force at date of statement.....	8,994	21,943,525 00

Number of insured lives at beginning of year in Canada.....	7,485
Number of new insurers during the year.....	2,603
Number of deaths during the year among the insured.....	58
Number of insured whose certificates have been terminated during the year otherwise than by death.....	1,036
Number of insured lives at date of statement.....	8,994

(Received, 1st March, 1895.)

Department of Finance—Insurance Branch.

MUTUAL RESERVE FUND—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

INCOME.

Gross membership fees.....	\$ 386,169 60
Annual dues, gross.....	734,578 80
Assessments, mortuary.....	3,525,162 16
Medical examiners' fees paid by applicants.....	70,385 00
Total paid by members	\$4,716,295 56
Interest.....	135,029 08
Rent.....	66,049 08
Fees for alterations in policies.....	1,642 67
Special deposits.....	24,733 20
Total income.....	\$4,943,739 59

DISBURSEMENTS.

Death losses paid.....	\$3,070,514 01
Advanced payments returned to rejected applicants.....	984 60
Cash dividends to policy-holders.....	7,288 81
Commissions to agents.....	534,265 87
Salaries of managers and agents not paid by commissions.....	78,458 95
Medical examinations paid by home office and by members.....	79,378 21
Salaries of officers.....	141,296 99
Rents.....	113,768 68
Taxes.....	22,940 85
Advertising and printing.....	111,597 18
Salaries, &c., of office employes	199,647 10
Commissions paid to banks and collectors, for collecting \$3,525,162.16 in assessments.....	59,152 86
Cost of investigating and adjusting \$3,070,514.01 of death claims.....	69,748 25
Miscellaneous payments.....	147,494 48
Total disbursements	\$4,636,536 84

NET OR INVESTED ASSETS.

Cost value of real estate, exclusive of encumbrances	\$ 442,856 29
Loans on bond and mortgage (first liens) on real estate.....	2,341,400 00
Cost value of stocks and bonds owned.....	257,188 37
Cash in banks on reserve or emergency fund account.....	602,408 82
Cash in office	1,251 50
Cash on deposit in collecting banks and with bonded collectors.....	190,667 69
Other cash deposits.....	104,529 01
Agents' balances.....	269,700 43
Furniture and fixtures.....	36,141 79
Total net or invested assets.....	\$4,246,143 90

NON-INVESTED ASSETS.

Interest due and accrued.....	25,032 31
Rents due and accrued.....	4,643 99
Market value of bonds and stocks over cost	14,463 78
Market value of real estate over cost.....	5,440 31
Death losses paid in anticipation of assessment.....	15,796 13
Total assets.....	\$4,311,520 42

MUTUAL RESERVE FUND—*Concluded.*

LIABILITIES.

Advance assessments and dues.....	\$ 124,275 48
Bond obligations outstanding.....	413,124 46
Total actual liabilities.....	<u>\$ 537,399 94</u>

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$1,229,143 74
Annual and expense dues in process of collection.....	131,518 00
Total due from members.....	<u>\$1,360,661 74</u>
Deduct estimated cost of collection..	136,066 17
Total amount due from members.....	<u>\$1,224,595 57</u>

CONTINGENT MORTUARY LIABILITIES.

Losses approved but not yet due (140 claims).....	\$ 456,783 16
Losses reported and in process of adjustment (102 claims).....	403,868 00
Losses resisted by the Association (16 claims).....	81,379 00
*Net present value of all policies in force on 31st December, 1894	780,506 00
Total mortuary liabilities	<u>\$1,722,536 16</u>

EXHIBIT OF CERTIFICATES.

Total business of 1894.

	No.	Amount.
Certificates written during 1894	24,271	\$ 66,408,225 00
Certificates which have ceased to be in force during 1894.....	10,920	35,649,184 00
Total in force 31st December, 1894.....	96,067	<u>293,366,106 00</u>

(NEW YORK, 27th February, 1895.)

*Actuaries' Table of Mortality, with 4 per cent interest; computed as renewable term insurance for 60 days.

Department of Finance—Insurance Branch.

APPENDIX

LIST OF SHAREHOLDERS

Department of Finance—Insurance Branch.

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

LIST OF SHAREHOLDERS—(Shares, \$100 each)—As at 31st December, 1894.

Name.	Residence.	No. of Shares.	Amount Paid up in Cash.
			\$
Anderson, Robert.	Montreal.	45	4,500
Alexander, William.	Toronto	30	3,000
Blaikie, John L.	do	20	2,000
Burns, Adam.	Halifax, N.S.	2	40
Cochran, John C. T.	Brockville	17	1,700
Cross, Selkirk.	Montreal.	10	1,000
Dunn, T. H.	Quebec	5	500
Dow, Robert.	Toronto	10	1,000
Downey, John, Trustee, estate of late Prof. G. Paxton Young.	do	20	2,000
Dalgleish, John M.	Vancouver, B.C.	5	500
Evans, David James.	Montreal.	5	100
Evans, Emma Eliza.	do	5	100
Ferrier, Executors estate of.	do	81	8,100
Garneau, Pierre.	Quebec.	5	200
Gzowski, Col. C. S.	Toronto	60	6,000
Greata, Mrs. E. M.	Montreal.	10	400
Girdwood, G. P., M. D., in trust.	do	10	400
Hoskin, John, Q. C.	Toronto.	25	2,500
Henry, Thos. B.	Beamsville.	20	400
Hamilton, Rev Robt.	Motherwell, Ont.	10	1,000
Ireland, J. O'Neil	Toronto	10	1,000
Lewis, F. J.	Peterborough, Ont.	5	500
Lewin, Hon. J. D.	St. John, N.B.	10	1,000
Lailey, Thomas.	Toronto	20	2,000
Mackay, Edward, executors.	Montreal.	50	5,000
Metcalfe, Mrs. Catherine	do	5	380
Medland, W. A.	do	10	1,000
Murray, Rev. W.	Edinburgh, Scotland.	7	700
Macpherson, Sir D. L.	Toronto	75	7,500
Macpherson, Wm. Molson.	Quebec.	25	2,500
Mickle, Miss Louisa A.	Toronto	5	500
Mackay, Donald, Agnes Topp and James Mackenzie Alexander, trustees.	do	25	2,500
Mackenzie, Mrs. G., widow.	Sorel.	10	1,000
MacDougall, H. S.	Montreal.	10	1,000
MacDougall, Bros. (Special).	do	145	5,800
McNabb, May, estate of John McNabb, executor.	Southampton, Ont.	5	500
Nelles, Robert Campbell and Robt. Craig, M. D., executors.	Montreal.	50	2,000
Nicholson, Robert, estate.	do	53	3,900
Osborne, James Kerr.	Brantford	30	3,000
Paton, John.	New York	10	1,000
Rawlings, Edward.	Montreal.	777	41,340
Reekie, Mrs. Isabella.	Côte St. Antoine.	90	3,600
Ross, Jas. G., estate of.	Quebec	50	2,000
Richardson, Jas. H., M. D.	Toronto	10	400
Reid, John Y.	do	25	2,500
Ramsay, Wm.	do	30	3,000
Shaughnessy, Thos G.	do	10	1,000
Simpson, Dr. Thos.	Montreal.	10	200
Smith, Sir Donald A.	do	10	300
Stairs, Hon. W. J.	Halifax, N.S.	2	80
Stewart, Mrs. Kate	Southampton, Ont.	5	500
Smith, Prof. Goldwin	Toronto	30	3,000
Smith, Laratt, W., D.C.L.	do	20	2,000
Stayner, Mrs. H. R.	do	150	11,400
Stevenson, Mrs. Margaret, widow.	do	5	100
Stark, John.	do	16	1,600
Stewart, Mrs. Eliza	St. Fort Dundee, Scotland.	20	2,000
Scott, Henry C.	Montreal.	2	200
Scott, Miss Kate S.	Toronto	20	2,000
Scott, Erskine G.	Quebec.	3	300

ACCIDENT—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of Shares.	Amount Paid up in Cash.
			\$
Smith, Hon. J. Gregory	St. Albans, Vt.....	10	1,000
Stark, John, in trust.....	Toronto	25	2,500
Stuart, Mrs. Jane Jacques, executrix.....	Hamilton.....	25	2,500
Thomson, D. C.....	Quebec.....	5	200
Thomas, Wm.....	Toronto.....	5	500
Thomson, Thos. M.....	do	25	2,500
Thorburn, Jas., M. D.....	do	10	1,000
Torrance, Mrs. M. W.....	Montreal.....	165	6,600
Torrance, John.....	do	10	400
Vernon, Edward E. Harcourt.....	Toronto	20	2,000
Withall, W. J.....	Montreal.....	20	2,000
Woodward, Mrs. H. R.....	Toronto.....	25	2,500
Wainwright, Wm.....	Montreal.....	25	2,500
	Total.....	2,610	\$181,940

Department of Finance—Insurance Branch.

THE BOILER INSPECTION AND INSURANCE COMPANY.

LIST OF STOCKHOLDERS—(As at 31st December, 1894).

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. Walter	do	11,900	5,355
Wilkes, G. H.	Brantford	1,000	450
Wilkinson, W. H.	Napanee	3,500	1,575
Totals		\$100,100	\$45,045

BRITISH AMERICA ASSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1894).

Name.	Address.	Number of Shares.	Amount.
			\$
Adams, John, in trust	Bank of Toronto, Toronto	10	500
Aird, Hugh	126 Strachan Ave., Toronto	7	350
Alger, Mrs. Fanny	275 Dovecourt Road, Toronto	24	1,200
Ames, A. E.	10 King St. West, Toronto	12	600
Anderson & Temple	9 Toronto St., Toronto	20	1,000
Armour, Robert	Civil Engineer's Office, G.T.R., Hamilton	35	1,750
Bain, John	46 D'Arcy St., Toronto	21	1,050
Baines, W. J. & A. R. Boswell, in trust	Care of W. J. Baines & Co., 9 Toronto St., Toronto	2	100
Banks, W. H., in trust	B. A. A. Co.	25	1,250
Bell, Mrs. Jessie F.	Ottawa	64	3,200
Bezley, Mrs. E. A., and Mrs. S. M. Wood, executrices	51 Yorkville Ave., Toronto	11	550
Biggar, Miss S. M.	Mohawk	2	100
Birnie, Mrs. Grace I.	Care of Shedden Co., 19 Wellington St. E., Toronto	14	700
Bond, John M.	Guelph	20	1,000
Booth, Mrs. Fanny V.	Care of G. W. Booth, 55 Front St. W., Toronto	20	1,000
Bower, Mrs. Sarah E.	72 Brunswick Ave., Toronto	20	1,000
Boyd, Mrs. Mary H.	248 Huron St., Toronto	63	3,150
Bradshaw, Thos., in trust	Toronto	10	500
Brown, Mrs. Mary E.	638 Ontario St., Toronto	18	900
Browne, Mrs. Eliza	Care of Rev. Geo. Browne, Claremont	20	1,000
Buntin, Alex., estate of	Care of MacIntosh & Hyde, 157 St. James St., Montreal	427	21,350
Burton, Hon. Geo. W.	292 Wellington St. W., Toronto	20	1,000
Carey, J. P.		1	50
Carpenter, E. R.	Collingwood	10	500
Carr, Mrs. Elizabeth	34 Balmuto St., Toronto	9	450
Cartwright, John R.	63 Avenue Road, Toronto	9	450
Cathcart, R.		1	50
Cayley, Frank, in trust for Wm. Glascott	65 King St. E., Toronto	29	1,450
Cayley, John	Care of F. O. Cayley, Dominion Bank, Toronto	2	100
Chafee, Mary F.	5 Cook St., Providence, R.I.	50	2,500
Clark, Daniel, M.D.	Insane Asylum, Toronto	88	4,400
Colby, Alf. F.	227 Carlton St., Toronto	15	750
Confederation Life Association, in trust	Yonge and Richmond Sts.	700	35,000
Courtney, J. M. and Mary E. S.	Care of J. M. Courtney, Deputy Minister of Finance, Ottawa	6	300
Cox, Mrs. Annie S.	Care of Peter Cox, Paris	26	1,300
Cox, Geo. A., in trust	Care of Central Canada L. & S. Co., 26 King St. E., Toronto	266	13,300
Cox, Geo. A.	do do	150	7,500
DeGex, L. M.	Strathroy	20	1,000
Dickson, Mrs. Marion E. W.	Care of 580 Church St., Toronto	40	2,000
Duckett, Chas.	72 Avenue Road, Toronto	50	2,500
Dunlop, H. C.	Goderich	18	900
Dupuis, Mrs. Annie J.	Care of Dr. T. R. Dupuis, Kingston	10	500
Elliott, Christopher		16	800
Fitzgerald, E. G.	83 St. Joseph St., Toronto	137	6,850
Fitzgerald, E. G., in trust	do do	6	300
Gamble, C. and H. D., in trust	28 Scott St., Toronto	15	750
Gamble, Geo	19 Charles St., Toronto	4	200
Gamble, Mrs. Matilda	618 Church St., Toronto	18	900
Gardiner, Samuel		1	50
Garrett, H. A.	Niagara, O.	75	3,750
Gearing, S. B.	Brighton	4	200
Gearing, S. B., in trust	do	10	500
Gibbs, Miss Matilda L.	22 East 126th St., New York	20	1,000
Gibson, Rev. John	Norwood	30	1,500
Gilkison, R. M.	Toronto	22	1,100
Gill, Robert	Ottawa	6	300
Glascott, Mrs. Mary, estate of	Care of Frank Cayley, 65 King St. E., Toronto	4	200

Department of Finance—Insurance Branch.

BRITISH AMERICA ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Number of Shares.	Amount.
			\$
Goad, Chas. E.	15 Wellington St. W., Toronto.	20	1,000
Gordon, Robert H.	72 Walton St., Toronto.	20	1,000
Gosling, F. J., agent, and D. S. Cassels, accountant, in trust	Bank of Hamilton, Toronto.	370	18,500
Gowan, James R.	Care of A. G. Strathy, 15 Victoria St., Toronto.	54	2,700
Griffin, Mrs. Hannah B.	Care of Rev. W. S. Griffin, D.D., Wes- ley Buildings, Toronto.	6	300
Grindlay, Wm., manager, and D. Simpson, accountant, in trust	Bank of British North America, Toronto	535	26,750
Gunn, Geo. C.	London	3	150
Hamilton, Clark and R. V. Rogers, jr., trustees	Kingston	7	350
Hamilton, J. M., and Jno. H. Sharp, exe- cutors	Care of J. M. Hamilton, 43 Scott St., Toronto.	120	6,000
Hammond, L. D.	177 LaSalle St., Chicago.	15	750
Harris, Arthur B.	Clarkson	13	650
Harris, Miss Lucy L.	125 Beverley St., Toronto.	21	1,050
Henderson, Miss Annie.	Montreal.	8	400
Henderson, Joseph, in trust.	Bank of Toronto, Toronto.	8	400
Henderson, Joseph	do do	4	200
Heribel, Louis Emile.	St. Hyacinthe, Que.	10	500
Hill, Miss H. M.	Care of Amelius Jarvis & Co., Bank of Commerce Building, Toronto.	30	1,500
Hime & Co., H. L.	20 King St. East, Toronto.	3	150
Hockin, N.	Toronto	20	1,000
Holland, Chas., trustee.	Ontario Bank, Toronto	50	2,500
Home Savings and Loan Co., Ltd., in trust.	78 Church St., Toronto.	194	9,700
Hoskin, John, Q.C.	21 Dale Ave., Toronto.	75	3,750
Hoskin, Mrs. Mary A.	do do	13	650
Irving, Geo., and Jos. Walker	Toronto	5	250
Irving, L. Homfray	Prov. Secy's Dept., Parliament Build- ings, Toronto.	15	750
Jackes, Joseph.	70 Church St., Toronto.	77	3,850
Jackes, Price.	376 Berkeley St., Toronto.	37	1,850
Jaffray, Robt.	Care of Western Assee. Co., Toronto.	75	3,750
Jarvis, Amelius, in trust for Diana Jarvis.	Bank of Commerce Building, Toronto.	40	2,000
Jennings, B., asst. cashier, in trust.	Imperial Bank, Toronto.	270	13,500
Kay J. Bryce, and Colin F. Gordon, in trust	34 King St., West, Toronto.	30	1,500
Kemp, J. C., manager, and Jno. Aird, asst. manager in trust.	Bank of Commerce, Toronto.	357	17,350
Kemp, J. C., manager, and H. W. Fitton, accountant, in trust.	do do	25	1,250
Kenny, James J.	B. A. A. Co.	55	2,750
Kent Testimonial Fund	Toronto	3	150
Kent, John G.	Care of Gowans, Kent & Co., Toronto.	18	900
Kent, Miss Myra.	206 Gerrard St. E., Toronto.	40	2,000
Kinghorn, G. M.	14 Custom House Sq., Montreal	181	9,050
Kinghorn, G. M., in trust	do do	30	1,500
Kirkpatrick, A. S. & G. A. executors.	Care of Hon. G. A. Kirkpatrick, Govern- ment House, Toronto.	19	950
Lamb, Daniel & A. V. Delaporte, trustees.	Care of Daniel Lamb, 156 Winchester St., Toronto.	55	2,750
Lander, John C.	Cor. Bloor and Yonge Sts., Toronto.	112	5,600
Lavis, Chas.	Belleville.	60	3,000
Leckie, Mrs. Sarah.	Bullock's Corners, County Wentworth.	10	500
Lee, Walter S.	70 Church St., Toronto.	9	450
Lee, Walter S., in trust.	do do	6	300
Leslie, Wm.		2	100
Lester, Thos. W.	Hamilton.	22	1,100
Long, Thos. & Brother.	Collingwood.	200	10,000
Long, Thos.	513 Jarvis St., Toronto.	150	7,500
McCallum, J. Findlay.	Milton.	5	250

BRITISH AMERICA ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Number of Shares.	Amount.
			\$
McDonald, Mrs. Janet	London, Eng.	10	500
McKay, Geo.		2	100
McKinnon, S. F.	Wellington St. W., Toronto.	100	5,000
Macauley, Miss Charlotte I.	Kingston.	15	750
MacDonald, Mrs. Catherine	354 Wellington St. W., Toronto.	70	3,500
MacDonald, Hugh	do do	40	2,000
MacKerchar, Donald	Care of 1st National Bank, Minneapolis	1	50
MacPherson, R.	Kingston.	5	250
Marks, Thos.	Port Arthur	20	1,900
Marling, Thos. W. B.	Care of John W. Marling, Canada Life Assurance Co., Montreal	1	50
Martin, T. E.	Niagara Falls, Ont.	26	1,300
Maughan, Nicholas	City Hall, Toronto	10	500
Meadows, Mrs. Emily M.	Thornville, Ballycogley, Wexford, Ire.	18	900
Meadows, Joseph	do do	8	400
Miller, D., as mgr. in trust.	Merchants Bank, Toronto.	142	7,100
Mills, Miss Emilie Z.	Care of Thos. C. Mills, Denver, Col.	100	5,000
Milne, Mrs. Elizabeth	634 Queen St. E., Toronto.	60	3,000
Mitchell, W. G., in trust for Eliza Mitchell	Care of Atlas Loan Co., Canada Life Building, Toronto	5	250
Moore, Hugh, estate of	Care of John G. Bowes, Hamilton	52	2,600
Morison, John	604 Jarvis St. Toronto.	20	1,000
Morrison, John	745 Cadieux St., Montreal.	66	3,300
Mountain, Rev. J. J. S.	Care of A. Denny, Ontario B'k, Cornwall	104	5,200
Myers, Augustus	263 Sherbourne St., Toronto.	160	8,000
Naismith, Mrs. Jane P.	Janetville.	51	2,550
Niven & Co., John K.	50 Front St. E., Toronto.	5	250
Northcote, Henry	7 Balmuto St., do	1	50
O'Hara, James	580 Church St., do	100	5,000
O'Hara, Miss Mary	do do	11	550
O'Hara & Co., H.	Toronto	20	1,000
Osborne, Jas. Kerr, in trust.	Care of Massey, Harris Co. (Ltd) Toronto	177	8,850
Osborne, Jas. Kerr	do do	300	15,000
Paterson, Miss Mary Louise	Care of T. W. Paterson, Deer Park	20	1,000
Paterson, Rev. T. W.	Deer Park	63	3,150
Pellatt & Pellatt.	40 King St. E., Toronto.	1	50
Pellatt, Henry M.	do do	50	2,500
Peters, Miss Kate W.	87 Maple St., London, Ont.	21	1,050
Potts, Jas. McC., M.D.	1127 North Clark St., Chicago.	20	1,000
Potts, Mrs. Jane V.	do do	20	1,000
Purcell, Richard.	Cache Bay, Ont.	6	300
Raikes, Walter.	Barrie.	60	3,000
Ramsay, A. G., & W. F. Burton	Care of Bruce, Burton & Bruce, Hamilton	10	500
Ramsay, Wm.	Care of Kerr & Jenkins, 20 Toronto St., Toronto	10	500
Reid, G. P., mgr. and C. A. Denison, acc't, in trust	Standard Bank, Toronto	442	22,100
Reid, Mrs. M. A. H.	175 Bloor St. E., Toronto.	4	200
Ridout, Joseph D., estate of	Care of P. F. Ridout, Rosedale House, Toronto.	60	3,000
Robertson, Wm. J., executor.	St. Catharines	25	1,250
Robertson, Wm. J.	do	18	900
Robson, Ed.		2	100
Ross, Wm.	17 Winchester St., Toronto	15	750
Rowell, Mrs. Elizabeth	37 Blecker St., Toronto.	10	500
Scholefield, Mrs. Ethel M.	Care of H. L. Hime & Co., 20 King E., Toronto.	4	200
Scott, Ann.		8	400
Scott, John	85 St. George St., Toronto	20	1,000
Sellars, Mrs. Catherine L.	Care of Jos. Jackes, 70 Church St., Toronto	7	350
Shaw, W. J., executor	Brantford	15	750
Simpson, Benj. M.	Care of W. A. Simpson & Son, Philadelphia	15	750
Sims, Mrs. Mary J.	Care of P. H. Sims, B.A.A. Co., Toronto	6	300

Department of Finance—Insurance Branch.

BRITISH AMERICA ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Number of Shares.	Amount. \$
Sims, P. H.	B. A. A. Co., Toronto	20	1,000
Sinclair, Mrs. Catherine, executrix	56 Grosvenor St., Toronto	20	1,000
Sintzel, Henry	67 Victoria St., Toronto	20	1,000
Sloane, W. P., manager, in trust	Quebec Bank, Toronto	333	16,500
Smith, Alex.	45 Pembroke St., Toronto	36	1,800
Smith, A. M.	Care of Smith & Keighley, Toronto	75	3,750
Smith, G. B.	39 Front St. W., Toronto	40	2,000
Smith, Miss Jane	45 Pembroke St., Toronto	24	1,200
Smith, Mrs. Jane M., executrix	Care of MacIntosh & Hyde, 157 St. James St., Montreal	5	250
Smith, Wm. Hy., manager, in trust	Ontario Bank, Toronto	90	4,500
Sproule, Miss Elizabeth J	Springfield-on-the-Credit	4	200
Stark & Co., John	26 Toronto St., Toronto	50	2,500
Stewart, Jno., and Jno. Duncan, executors, in trust	Care of John Stewart, 179 Sherbourne St., Toronto	52	2,600
Stewart, Miss Jane	139 Mutual St., Toronto	10	500
Stewart, Miss Maggie	do do	10	500
Stewart, John	179 Sherbourne St., Toronto	4	200
Strathy, H. S. general manager, in trust	Traders Bank, Toronto	29	1,450
Sutherland, D. D., Rev. Alex.	33 Richmond St. W., Toronto	26	1,300
Swan, Robert	162 King St. E., Toronto	8	400
Switzer, Mrs. Charlotte E	Care of E. E. Switzer, B. A. A. Co., Toronto	9	450
Taylor, Maria and Albert G. Taylor	Care of Quebec Bank, Ottawa	10	500
Thompson, Robert	35 Church St., Toronto	358	17,900
Tilley, Mrs. Elizabeth M.	Care of Cronyn & Betts, London	3	150
Walmsley, Thos., in trust	Care of Scott & Walmsley, 32 Church St., Toronto	45	2,250
Warbrick, John C.	276 Jarvis St., Toronto	10	500
Wardrop, John, executor of estate of	Care of Francis & Wardrop, 28 Toronto St., Toronto	150	7,500
Warren, Chas. D.	37 Front St. E., Toronto	1	50
Watson, Mrs. Sarah, in trust	63 Wellesley St., Toronto	40	2,000
Weir, James	Toronto	8	400
Western Assurance Co.	Toronto	4,442	222,100
White, Frederick, executor, and Susan A. (Baroness) Macdonald, executrix	Care of Frederick White, Ottawa	42	2,100
Whiton, John M.	32 Pine St., New York	11	550
Wigham, Cuthbert, administrator	93 Bleeker St., Toronto	30	1,500
Wilgress, Geo.	Cobourg	16	800
Wills, Alex.	47 Pembroke St., Toronto	28	1,400
Wills, Miss Wilhelmina M.	do do	4	200
Wilson, John	do do	8	400
Wood, Peter	Brantford	60	3,000
		15,000	\$750,000

CANADA ACCIDENT INSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1894.)

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 CO.

LIST OF SHAREHOLDERS—(As at 31st December, 1894.)

Name.	Residence.	Subscribed capital.	Paid up in cash.
		\$	\$
Allan, Andrew	Montreal	2,000	250
Becher, Mrs. Caroline	Care of Messrs. Denison and Macklem, Toronto	6,800	850
Bedells, Mrs. Clara Louisa	6 St. James, avenue, Toronto	2,800	350
Bethune, R. H.	Dominion Bank, Toronto	18,000	2,250
Billings, W. L., M.D., Estate of the late	Care of John Billings, Esq., Hamilton	11,200	1,400
Black, Mrs. O. A.	Care of Charles Black, Esq., Hamilton	1,200	150
Brown, Adam	Hamilton	2,400	300
Bruce, Alexander, Q. C.	Hamilton	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	1,200	150
Cameron, Mrs. E. M. DeB.	17 Willcock 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 & Savings Company	Toronto	18,400	2,300
Cowcher, Mrs. Mary	Care of Hon. Mr. Justice Burton, Toronto	2,000	250
Cox, Edward W.	Toronto	28,400	3,550
Cox, George A.	Toronto	71,200	8,900
Cox, Mrs. Margaret	Care of Geo. A. Cox, Esq., Toronto	24,000	3,000
Crombie, A. M. (as manager and on behalf of the Canadian Bank of Commerce)	Montreal	33,200	4,150
Durnford, Lieut.-Col. Chas. Day	West Lodge, Colchester, England	34,800	4,350
Ewart, J. B., estate of 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	Hamilton	4,000	500
Findlay, W. F. and W. R. Macdonald	Hamilton. Address W. F. Findlay, Esq., Hamilton	3,200	400
Finlay, Wm., estate of the late	16 Belgrave Crescent, Edinburgh, Scotland	8,000	1,000
Finlay, Mrs. Catharine, trustees of	Care of Wm. Finlay, Esq., 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. Maud	Portsmouth, England, care of A. W Hooper, Esq., Montreal	400	50
Glassco, Mrs. M. F.	Care of G. H. Glassco, Esq., Hamilton	1,200	150
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
Hamilton, Mrs. Helena	Care of J. W. Hamilton, Esq., Bank of British North America, Ottawa	4,400	550

CANADA LIFE ASSURANCE CO.—Continued.

LIST OF SHAREHOLDERS—(As at 31st December, 1894.)

Name.	Residence.	Subscribed capital.	Paid up in cash.
		\$	\$
Hatch, Mrs. Bessie, estate of the late	Care of Messrs. Kingsmill, Symons, Saunders & Torrance, Toronto.	4,000	500
Henderson and Small (James Henderson and John T. Small)	Toronto	12,000	1,500
Hendrie, John S.	Hamilton	800	100
Hendrie, Wm.	Hamilton	15,200	1,900
Hendrie, Wm., jr.	Hamilton	1,200	150
Hills, R.	Hamilton	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
Jaffray, Robert	Toronto	8,000	1,000
Jennings, B.	Assistant Cashier, Toronto	9,600	1,200
Kerr, Mrs. Margaret A., estate of the late	Care of Dr. Kerr, 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, O. R.	Toronto	1,200	150
Macklem, Mrs. Charlotte.	Care of O. R. Macklem, Esq., 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. Plummer (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. Macdonald, 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 (Hamilton), executor of the late Mrs. G.W. Dickinson		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.	27,200	3,400
Miller, Daniel	Manager Merchants' Bank, Toronto	12,000	1,500
Mills, James H.	Hamilton	16,000	2,000
Moore, E. Jackson	Hamilton	1,200	150
Moore, Mrs. Mary	Care of G. H. Glassco, Esq., Hamilton	1,200	150
Moore, Miss Mary E.	Care of G. H. Glassco, Esq., Hamilton	1,200	150
Osborne, Mrs. E. and W. R. Macdonald, executrix and executor of the late James Osborne	Hamilton. Address W. R. Macdonald, Esq., Hamilton.	4,000	500
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

Department of Finance—Insurance Branch.

CANADA LIFE ASSURANCE CO.—Concluded.

LIST OF SHAREHOLDERS—(As at 31st December, 1894.)

Name.	Residence.	Subscribed capital.	Paid up in cash.
		\$	\$
Plummer, Jas. H.	Toronto	13,200	1,650
Porteous, Rev. John	Galt	400	50
Ramsay, A. G.	Hamilton	5,600	700
Ramsay, A. G., F. W. Gates (Hamilton), and Byron E. Walker (Toronto), trustees.		160,000	20,000
Reid, G. P.	Manager Standard Bank, Toronto	6,000	750
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, Mrs. L. A. E.	Care of W. A. Robinson, Esq., Hamilton	1,200	150
Rutherford, Mrs. Mary	5 Abbottsford Terrace, Merchiston, Edinburgh, Scotland.	11,200	1,400
{ Sconce, James	Bengal Staff Corps	8,000	1,000
{ Richard Juson Kerr	Bowdon, Cheshire, England.		
{ 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
Spence, Hon. R., estate of the late.	Care of Wm. Cooke, Esq., 72 Grenville street, Toronto.	800	100
Stark, John & Co.	Toronto	2,400	300
Stephens, Miss Jessie Isabella	Address J. H. Durham, Esq., 43-46 Threadneedle street, Lon- don, E.C., England.	1,200	150
Steven, H. S.	Assistant Cashier Bank of Hamil- ton, Hamilton.	800	100
Strathy, H. H. (Barrie), and H. J. Grasett (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. Wolferstan	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.	82 Grape street, Rochester, N. Y.	3,200	400
Walker, Byron E.	Toronto	20,000	2,500
Young, Miss E. M.	Care of Geo. A. Young, Esq., Hamilton	3,600	450
Young, Geo. A.	Hamilton	400	50
Young, John C.	95 Pitcher street, Detroit, Michi- gan, U.S.A.	4,000	500
		\$ 1,000,000	\$ 125,000

CONFEDERATION LIFE ASSOCIATION.

LIST OF SHAREHOLDERS—(December, 31, 1894.)

Name.	Address.	Amount	Amount
		Subscribed for.	Paid up.
		\$	\$
Allan Andrew.....	Montreal.....	4,000	400
Adams, John, asst. inspector, in trust.....	Toronto.....	6,000	600
Burpee, Hon. I., executors estate late.....	St. John, N.B.....	10,000	1,000
Beaty, Robert, & Co.....	Toronto.....	3,000	300
Boulby, Mrs. J. B.....	Halifax.....	14,000	1,400
Burgess, Ralph K.....	Toronto.....	2,000	200
Ball, C. W., executors estate late.....	do.....	1,000	100
Ball, Miss Louisa A.....	do.....	5,000	500
Ball, Miss Florence S.....	do.....	5,000	500
Ball, Reginald L.....	do.....	5,000	500
Barnhart, Mrs. Catherine.....	do.....	5,000	500
Carpmael, Chas., executors estate late.....	do.....	10,000	1,000
Cameron, Mrs. A. M.....	Montreal.....	10,000	1,000
Cherriman, Mrs. Julia.....	London, Eng.....	62,000	6,200
Cathcart, Rev. N.....	Guernsey, C.I.....	6,000	600
Cox, George A.....	Toronto.....	20,000	2,000
Caulfield, Miss May K.....	do.....	1,000	100
Dixon, B. Homer.....	do.....	20,000	2,000
Dunn, James L., estate late.....	St. John, N.B.....	4,000	400
Downey, J., in trust, executors estate late.....	Toronto.....	20,000	2,000
Dick, D. B.....	do.....	10,000	1,000
Elliott, Wm., executors estate late.....	do.....	20,000	2,000
Franklin, Miss S. J.....	do.....	40,000	4,000
Gravel, J. O., in trust.....	Montreal.....	5,000	500
Gibbs, Mrs. Frances.....	Toronto.....	27,400	2,740
Gripton, Charles M.....	St. Catharines.....	42,500	4,250
Hooper, Edward.....	Toronto.....	57,000	5,700
Hooper, E., in trust.....	do.....	5,000	500
Hooper, Charles E.....	do.....	10,000	1,000
Hooper, C. E., and Kirk, J. F., in trust.....	do.....	44,000	4,400
Hingston, W. H., M.D.....	Montreal.....	10,000	1,000
Howard, A. McL.....	Toronto.....	10,000	1,000
Howland, Sir W. P., C.B.....	do.....	10,000	1,000
Home Savings and Loan Co., The.....	do.....	12,500	1,250
Hague, Mrs. Jemima.....	do.....	5,000	500
Johnston, Henry J.....	Montreal.....	36,000	3,600
Jones, Mrs. Mary Jane.....	St. John, N.B.....	4,000	400
Joseph, F. J.....	Toronto.....	4,000	400
Kemp, J. C., mgr., and Aird, J., asst. mgr., in trust.....	do.....	43,000	4,300
Macdonald, J. K., in trust.....	do.....	22,700	2,270
Macdonald, J. K.....	do.....	8,300	830
Macdonald, W., in trust.....	do.....	11,000	1,100
Macdonald, Hugh J.....	Winnipeg.....	44,000	4,400
Macdonald, Donald B.....	Toronto.....	2,500	250
Macdonald, Mrs. Charlotte E.....	do.....	2,000	200
Macdonald, Mrs. Caroline E., in trust.....	do.....	24,000	2,400
Mason, W. T., executors estate late.....	do.....	10,000	1,000
Mason, Herbert J.....	do.....	40,000	4,000
Mitchell, George.....	Halifax.....	4,000	400
Meridith, J. S., mgr., in trust.....	Montreal.....	22,000	2,200
Mittleberger, W. A.....	St. Catharines.....	2,500	250
McLean, J. S., executors estate late.....	Halifax.....	4,000	400
Nordheimer, Samuel.....	Toronto.....	10,000	1,000
Oldright, Wm., M.D.....	do.....	5,000	500
Penny, E. Goff.....	Montreal.....	4,000	400
Patterson, Wm. G.....	Ottawa.....	2,500	250
Russell, Miss F. E.....	Toronto.....	2,000	200
Randolph, Hon. A. F.....	Fredericton.....	5,000	500
Ryan, Mrs. C.....	Toronto.....	10,000	1,000
Stevenson, A. W.....	Montreal.....	6,000	600
Starr, Mrs. R. A.....	Halifax.....	10,000	1,000
Stibbald, Mrs. F.....	Toronto.....	8,000	800
Swan Bros.....	do.....	16,200	1,620

Department of Finance—Insurance Branch.

CONFEDERATION LIFE ASSOCIATION—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Amount Subscribed for.	Amount Paid up.
		\$	\$
Swan, Henry.....	Toronto.....	3,800	380
Sharpe, Miss M.....	Southsea, Eng.....	2,000	200
Sims, W. A.....	Toronto.....	12,500	1,250
Smith, W. H., mgr., in trust.....	do.....	15,000	1,500
Snow, A. J. R.....	do.....	2,000	200
Turnbull, W. W.....	St. John, N.B.....	4,000	400
Wadsworth, Mrs. E.....	Weston.....	8,000	800
Wilmot, E. H.....	Fredericton.....	8,000	800
Wellington, Mrs. H. G.....	Toronto.....	23,600	2,360
Wyld, Frederick.....	do.....	17,000	1,700
Young, Hon. James.....	Galt.....	20,000	2,000
		\$1,000,000	\$100,000

DOMINION BURGLARY GUARANTEE COMPANY.

LIST OF SHAREHOLDERS (As at 31st December, 1894.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Baxter, James.....	Montreal.....	2,500	500 00
Bickerdike, Robert.....	do.....	5,000	1,125 00
Brown, Lyman.....	New York.....	10,000	2,250 00
Drummond, Hon. G. A.....	Montreal.....	5,000	1,125 00
Drake, Walter.....	do.....	2,500	562 50
Evans, F. W.....	do.....	2,500	562 50
Eveleigh, J.....	do.....	5,000	1,125 00
Ewing, A. S.....	do.....	10,000	2,250 00
Fairman, F.....	do.....	5,000	1,125 00
Finley, Samuel.....	do.....	5,000	1,125 00
Fortier, J. M.....	do.....	5,000	1,125 00
Gault, Andrew F.....	do.....	5,000	1,125 00
Gemmill, J. A.....	Ottawa.....	1,000	225 00
Good, Brent.....	New York.....	10,000	2,250 00
Graham, Hugh.....	Montreal.....	5,000	1,125 00
Greenshields, J. N.....	do.....	5,000	1,125 00
Greenshields, R. A. E.....	do.....	2,500	562 50
Grose, J. A.....	do.....	5,000	1,125 00
Grose, J. A.....	do.....	10,500	2,362 50
Grose, W. T.....	do.....	5,000	1,125 00
Hanson, Edwin.....	do.....	5,000	1,125 00
Heaton, E. P.....	do.....	5,000	1,125 00
Henshaw, H. H.....	do.....	1,300	296 25
Hagar, W. C.....	do.....	1,200	360 00
Howard, Capt. A. L.....	Brownsburg, P. Q.....	5,000	1,125 00
Jordan, Thomas.....	Montreal.....	5,000	1,125 00
Locker, G. R.....	do.....	5,000	1,125 00
Moseley, E. F.....	do.....	5,000	1,125 00
McRae, J. W.....	Ottawa.....	5,000	1,125 00
Ogilvie, Hon. A. W.....	Montreal.....	10,000	2,250 00
Routh, J. H.....	do.....	1,000	225 00
Sims, A. H.....	do.....	10,000	2,250 00
Smith, R. Wilson.....	do.....	2,500	562 50
Strachan, W.....	do.....	5,000	1,125 00
Tooke, B.....	do.....	5,000	1,125 00
Torrance, John.....	do.....	5,000	1,125 00
Wait, George.....	do.....	2,500	562 50
Whiting, W J.....	New York.....	15,000	3,000 00
		\$ 200,000	\$44,656 25

Department of Finance—Insurance Branch.

THE DOMINION LIFE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1894.)

Name.	Residence.	Amount Subscribed for.	Amount 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.	Berlin.	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
Ericker, 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, Rev. S. N.	Stratford.	1,000	250
Moyer, P. E. H., B.A.	Berlin.	1,000	250
Mulloy, Nelson, M.D.	Preston.	1,000	250

THE DOMINION LIFE ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Mulloy, Chas. W.	Lucan	1,000	250
Noecker, Chas. T., M.D.	Waterloo	2,000	500
Oberholtzer, Owen	Bloomingtondale	2,000	500
Ochs, Anthony, M.B.	Hespeler	1,000	250
Ortwein, Rev. John W.	Listowel	1,000	250
Parke, Wm. T., M.D.	do	5,000	1,250
Pasmore, W. J., M.D.	Conestogo	2,000	500
Pasmore, W. J.	Milverton	2,000	500
Peck, Rufus T.	Cortland, N.Y.	2,000	500
Peine, Louis	New Hamburg	1,500	375
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	500	125
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, M.P.	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
Sauders, Miss Angeline (Mrs. Brown)	Preston	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
		\$261,600	\$64,400

Department of Finance—Insurance Branch.

DOMINION SAFETY FUND LIFE ASSOCIATION.

LIST OF STOCKHOLDERS—(As at 31st December, 1894).

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Harding, Jas. S.		44	4,400	1,100
Merrett, G. Wetmore.....		40	4,000	1,000
McMillan, John.....	St. John..	10	1,000	250
Spurr, James de W.....	do	1,040	104,000	26,000
Temple, Thomas, M. P.....	Fredericton	20	2,000	500
Weldon, C. W., Q. C.....	St. John.....	10	1,000	250
	Total.....	1,164	\$116,400	\$29,100

DOMINION PLATE GLASS INSURANCE COMPANY.

LIST OF STOCKHOLDERS—(As at 31st December, 1894).

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Ramsay, A.....	Montreal	1,000	400
Ramsay, A. F.....	do	1,000	400
Dancoon, 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

EASTERN ASSURANCE COMPANY OF CANADA.

LIST OF SHAREHOLDERS—(As at 31st December, 1894.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Adams, Edward D.	Halifax, N. S.	1,000	250
Allen, Thos. C.	do	3,000	750
Allison, J. Walter	do	5,000	1,250
Archbold, Rev. F. H. W.	do	5,000	1,250
Anderson, C. Willoughby	do	3,000	750
Allison, Mrs. Mary P.	do	2,000	500
Archibald, L. C.	Antigonish	2,000	500
Archibald, Charles	Cow Bay, C. B.	1,000	250
Archibald & Co.	North Sydney	5,000	1,250
Archibald, Blowers	do	1,000	250
Akins, Charles	Falmouth, N. S.	1,000	250
Anderson, Benjamin	Lunenburg	1,000	250
Archibald, P. S.	Moncton, N. B.	2,000	500
Alley, George	Charlottetown	1,000	250
Armstrong, J. R.	St. John, N. B.	1,000	250
Archibald, Sir A. G., estate of	Truro, N. S.	2,500	625
Allison, Miss M. A.	Windsor, N. S.	1,000	250
Aylward, Thomas	do	2,000	500
Allison, Louisa Maria	Sackville, N. B.	800	200
Bauld, Mrs. E.	Halifax	2,500	625
Beamish, Mrs. S.	do	500	125
Belcher, Joseph S., estate of	do	5,000	1,250
Bilman, James	do	1,000	250
Black, M. P., estate of	do	10,000	2,500
Borden, Robert L.	do	5,000	1,250
Brown, Charles E., estate of	do	5,000	1,250
Burns, Adam	do	20,500	5,125
Bell, Alfred J.	do	900	225
Brookfield, Samuel M.	do	5,000	1,250
Bayer, Rufus O.	do	1,000	250
Barnes, Henry W.	do	1,000	250
Bauld, Henry G.	do	500	125
Bauld, John G.	do	2,000	500
Brookfield, W. H.	do	2,000	500
Bayne, Charles H.	do	3,400	850
Bayne, George H.	do	3,300	825
Baker, Judson	Dartmouth	500	125
Black, Hon. Hiram	Amherst	1,000	250
Black, H. C.	Pugwash	1,000	250
Brown, Richard H.	Sydney Mines	1,000	250
Burchell, John E.	Sydney	1,000	250
Bonnell, Mrs. A. J.	North Sydney	500	125
Bills, S. T. R., estate of	Liverpool	1,000	250
Binney, J. W.	Moncton, N. B.	1,000	250
Baxter, Dr. R. G., estate of	do	500	125
Beer, Lemuel L.	Charlottetown	2,000	500
Beer, William W.	do	1,000	250
Black, Joseph L., M. P. P.	Sackville, N. B.	2,000	500
Botsford, Hon. A. E.	do	3,800	950
Borden, Byron C.	do	1,000	250
Byers, John	St. John, N. B.	5,000	1,250
Barker, Fred. E.	do	2,000	500
Black, Rufus F.	Truro, N. S.	2,000	500
Borden, George W.	Wolfville	1,000	250
Borden, Charles Edwin	Canning	500	125
Baker, Hon. L. E.	Yarmouth	5,000	1,250
Bingay, Jacob	do	3,000	750
Burns, John	Glasgow, G. B.	5,000	1,250
Bartels, F.	St. Hyacinthe, Que.	1,000	250
Cameron, Dr. W. M.	Halifax	2,000	500
Campbell, George S.	do	1,000	250
Campbell, William	do	1,000	250
Chisholm, John S.	do	500	125
Clayton & Sons	do	2,500	625
Corbett, Fred D.	do	5,000	1,250

Department of Finance—Insurance Branch.

EASTERN ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Cory, Charles D.	Halifax	24,000	6,000
Cory, Mrs. Ella N	do	2,000	500
Cosman, Theodore A.	do	500	125
Coffin, Peter	do	500	125
Crosskill, Herbert	do	1,600	400
Cameron, J. McG	do	500	125
Chipman, Harry L.	do	1,000	250
Christie, George W	Amherst, N.S.	1,000	250
Christie, J. A.	do	1,000	250
Curry, Nathaniel	do	1,000	250
Curran, Edward	do	1,000	250
Chapman, D. T.	do	500	125
Casey, Chas. R., & Son	do	500	125
Chapman, Charles S.	do	1,000	250
Christie, R. A. & E. B.	West River Herbert	500	125
Christie, Mrs. E. I.	Little Bras d'Or	5,000	1,250
Chipman, Mrs. S. M.	Kentville, N.S.	500	125
Chipman, L. DeV	do	1,000	250
Calkin, Arthur E.	do	500	125
Carmichael, James M.	New Glasgow	5,500	1,375
Chipman, Miss Christine	do	1,000	250
Chisholm, Angus	do	1,000	250
Cundall, H. J.	Charlottetown	1,000	250
Campbell, Thomas	do	1,000	250
Coffin, W. M.	do	1,000	250
Cole, E. C.	Moncton, N.B.	500	125
Cove, J. W.	Springhill, N. S.	500	125
Cameron, John F.	Stellarton	3,000	750
Calkin, J. B.	Truro, N. S.	800	200
Cummings, O. C., estate of	do	5,000	1,250
Campbell, Miss S. L.	Weymouth	1,000	250
Curry, Mrs. M. J.	Windsor, N.S.	1,000	250
Curry, Rufus	do	5,000	1,250
Curry, Wm	do	500	125
Caldwell, Albert E.	Wolfville	800	200
Chipman, X. Z.	do	500	125
Chase, W. H.	Port Williams	1,000	250
Caie, Robert	Yarmouth	6,000	1,500
Cann, Hugh	do	3,000	750
Cann, H. E.	do	1,000	250
Duffus, John	Halifax	10,000	2,500
Donahoe, Edward	do	2,000	500
Doull, John	do	10,000	2,500
DeWitt, Dr. G. E.	do	1,000	250
Doull, Mrs. Ella M.	do	500	125
Doull, A. M. K.	do	5,000	1,250
Dwyer, Michael	do	6,000	1,500
Doyle, Patrick	do	2,000	500
Dickey, Hon. R. B.	Amherst	1,000	250
Douglas, D. W.	do	500	125
Dickey, A. R., M.P.	do	1,000	250
DeBlois, Rev. H. D.	Ridgetown	1,000	250
Dawson, Mrs. M. E.	Bridgewater	1,000	250
Dawson, Robert	do	3,000	750
Douglass, Geo. A.	New Glasgow	500	125
Dodd, Simon W.	Charlottetown	500	125
Davies, L. H., M. P.	do	1,000	250
Davies, Mrs. Clara	Pictou, N.S.	500	125
Drummond, Robert	Stellarton	500	125
Dickie, Mrs. Harriett	Truro, N.S.	3,000	750
Dawson, Mrs. Ellen	do	1,000	250
Dawson, Charles M.	do	2,500	625
Dickie, Miss Joan	do	1,000	250
DeWolf, Thos. N.	Windsor, N.S.	1,000	250
Dimock, E. W.	do	3,000	750

EASTERN ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Dibblee, Mrs. M. J.	Windsor, N.S.	1,200	300
Edwards, D. C.	Montreal	6,900	1,725
Elderkin, Jno. K.	Amherst.	1,000	250
Etter, Geo. K.	Westmoreland Pt.	1,000	250
Elliott, Edward	Dartmouth, N.S.	2,000	500
Eaton, Mrs. Annie L.	Kentville	500	125
Eisenhauer, J., M.P.	Lunenburg	5,000	1,250
Eden, James	Charlottetown	9,000	2,250
Eakins, Robert S.	Yarmouth	1,000	250
Fraser, James.	Halifax.	6,000	1,500
Fuller, Hon. H. H.	do	5,000	1,250
Fuller, Mrs. S. A.	do	1,000	250
Fyshe, Thomas.	do	1,000	250
Fitch, Simon, M.D.	do	5,000	1,250
Farrell, Edward, M.D.	do	2,000	500
Fairbanks, E. C.	do	400	100
Farquhar, Forest & Co	do	300	75
Fillmore, W. A.	Amherst.	1,000	250
Fuller, R. C.	do	500	125
Freeman, Chas. E.	do	1,000	250
Finck, Mrs. Jane	Lunenburg	4,000	1,000
Fraser, Graham	New Glasgow.	4,000	1,000
Fraser, Thos. E.	do	3,000	750
Fisher, Alex.	Pictou, N.S.	2,000	500
Forsyth, Geo. O.	Port Hawkesbury.	1,000	250
Fawcett, Charles	Sackville, N.B.	9,000	2,250
Fowler, Walter	do	500	125
Forster, W. D.	St. Andrew, N.B.	500	125
Fleming, A. W.	Truro, N.S.	2,000	500
Forsyth, Alex.	Windsor, N.S.	3,000	750
Forsythe, Fred. E.	Port Williams.	2,000	500
Forsythe, Mrs. L. M.	do	1,000	250
Fullerton, W. Y., M.D.	do	500	125
Grey, Benj. G.	Halifax.	1,000	250
Gossip, Miss Helen	do	800	200
Gordon, James.	do	4,000	1,000
Grant, Mrs. Laura McN.	do	4,000	1,000
Greer, George M., estate of	do	500	125
Gow, Robert.	Dartmouth	2,500	625
Gentles, Henry B.	do	500	125
Gentles, Thos., jun.	do	500	125
Greenfield, William	Amherst	1,000	250
Griffin, T. H.	do	1,000	250
Gregory, Chas. C.	Antigonish	2,000	500
Geldert, Mrs. Jennie	Lunenburg	500	125
Griffiths, R. H.	do	500	125
Graham, Jos. C.	New Glasgow.	1,000	250
Grant, Donald.	do	2,000	500
Glover, Thomas	Pictou	500	125
Grant, Alex., M.P.P.	Stellarton	1,000	250
Grimmer, Geo. D.	St. Andrew's, N.B.	500	125
Grimmer, Frank H.	do	500	125
Gunn, George.	Truro, N.S.	1,000	250
Goad, Chas. E.	Montreal	2,000	500
Grantham, Helen M.	Yarmouth, N.S.	200	50
Hart, Reuben I.	Halifax.	5,000	1,250
Henry, Hugh McD., Q.C.	do	5,000	1,250
Hopkins, John C.	do	2,500	625
Howarth, Miss M.	do	1,000	250
Howe, Mrs. Fanny W.	do	1,200	300
Harrington, W. D.	do	2,500	625
Holmes, Simon H.	do	1,000	250
Hogan, John	do	2,000	500
Hobrecker, Alex.	do	3,000	750

Department of Finance—Insurance Branch.

EASTERN ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Holmes, Wm.	Amherst.	1,000	250
Hilson, Charles T.	do	500	125
Hicks, Rufus	do	500	125
Hewson, Charles W.	do	1,000	250
Harrison, J. H.	Maccan, N.S.	1,000	250
Hewson, George D.	Oxford, N.S.	1,000	250
Hickman, James S.	do	1,000	250
Haliburton, Wm.	Liverpool	1,000	250
Hall, James B.	Truro.	500	125
Harris, Joseph S.	Pictou, N.S.	500	125
Harris, estate W. S.	do	1,000	250
Harris, John L.	Moncton	4,000	1,000
Harris, C. P.	do	5,000	1,250
Hamilton, A. G.	North Sydney	1,000	250
Harrington, C. H.	Sydney	500	125
How, Rev. Henry	Annapolis	400	100
Herrett, Stephen A.	Springhill	500	125
Hyndman, Fred. W.	Charlottetown	500	125
Heartz, F. R.	do	500	125
Heartz, Benjamin	do	1,000	250
Heartz, Richard	do	1,000	250
Haley, Allan	Windsor, N.S.	5,000	1,250
Hind, Prof. H. Y.	do	3,000	750
Hays, Jonathan	Wolfville, N.S.	1,000	250
Higgins, Rev. T. A.	do	500	125
Higgins, Mrs. E. C.	do	500	125
Higgins, D. F. (in trust)	do	5,000	1,250
Harris, Ottis DeW.	do	300	75
Heartz, Rev. W. H.	Yarmouth	1,000	250
Ings, John	Charlottetown	1,000	250
Inch, Prof. J. R.	Sackville	1,000	250
James, Miss I.	Halifax	500	125
Jones, Hon. A. G.	do	2,000	500
James, Thomas C.	do	1,400	350
James, F. G.	do	600	150
Johnstone, A. C.	Dartmouth	1,200	300
Jones, Simeon	St. John, N.B.	5,000	1,250
Jones, George W.	do	2,000	500
Jones, R. K.	do	2,000	500
Keith, Donald	Halifax	2,000	500
Kemp, Mrs. Mary	Weymouth, N.S.	1,000	250
Kaulbach, C. Edwin	Lunenburg	1,000	250
Kaulbach, Ven. Archdeacon	Truro, N.S.	2,000	500
King, S. T., estate of.	St. John, N.B.	1,000	250
Keith, John	Windsor	3,000	750
Kenpton, Rev. S. B.	Upper Canard.	1,600	400
Keirstead, Rev. E. M.	Wolfville	200	50
Kelly, Thomas E.	Yarmouth	2,000	500
Lawson, Prof. George	Halifax	2,500	625
Lawson, Mrs. C. M. estate of	do	5,000	1,250
Lathern, Rev. John	do	2,000	500
Lewis, W. J., M.D.	do	5,000	1,250
Lithgow, J. R.	do	2,500	625
LePine, George N.	do	500	125
Laing, Rev. R.	do	2,000	500
Lamy, J. R.	Amherst	1,000	250
Lesvesconte, Wm.	D'Escousse, C.B.	1,000	250
Locke, G. & I. B., (in trust)	Lockeport, N.S.	3,000	750
Logan, Dougal	Pictou, N.S.	500	125
Longworth, Israel	Truro, N.S.	7,500	1,875
Layton, Norman J.	do	500	125
Lovitt, Wm. D., estate of	Yarmouth	5,000	1,250
Lowell, Wm. L.	Newton, Mass.	2,500	625
Mott, Charles F.	Halifax	5,000	1,250

EASTERN ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount	Amount
		Subscribed for.	Paid up in Cash.
		\$	\$
Morris, Mrs. Lucy	Halifax	500	125
Morton, Lemuel J.	do	1,000	250
Mitchell, Thomas	do	1,000	250
Menger, John	do	2,000	500
Mitchell, George	do	800	200
Moore, Fred. W.	do	1,000	250
Moore, G. S.	Oxford	500	125
Moffatt, James	Amherst	2,000	500
Moffatt, J. R.	River Herbert	1,000	250
Mann, Mrs. Ellen	Burlington	500	125
Morse, Leander S.	Digby	500	125
Mitchell, Fred J.	Old Bridgeport, C. B.	500	125
Mitchell, Henry	do	1,000	250
Mitchell, Mrs. Mary A.	do	500	125
Munro, John C.	Margaree, C.B.	1,000	250
Merriman, Mrs. Mary E.	Pictou	1,000	250
Manchester, James	St. John, N.B.	5,000	1,250
Melrose, Robert	do	1,000	250
Merritt, G. W.	do	1,000	250
Merritt, J. F.	do	1,000	250
Markham, Alfred	do	1,000	250
Mitchell, James	Stellarton	500	125
Maynard, Rev. Thomas	Windsor, N.S.	500	125
Morris, Capt. J. W.	do	1,000	250
Morris, Mrs. Jessie	do	500	125
Morris, Capt. D. H.	do	1,500	375
Morse, Mrs. M.	Wolfville	500	125
Moody, Julia M.	Yarmouth	400	100
Moody, Esther L.	do	200	50
Moody, Elizabeth B.	do	200	50
Murdoch, M.	Montreal	1,000	250
Mott, Mrs. I. L.	Dartmouth	5,000	1,250
Mackinlay A. K., estate of	Halifax	2,500	625
McKay, Dr. N. E.	do	1,000	250
Mackintosh, J. C.	do	16,100	4,025
MacNab, John	do	5,000	1,250
Macdonald, Roderick	do	1,000	250
MacGarvey, Mrs. Mary	do	1,000	250
MacArthur, Mrs. J. A.	Dartmouth	400	100
McGregor, Rev. Daniel	Amherst	1,000	250
McLeod, C. S.	do	500	125
McKeen, John	do	2,000	500
McIntosh, J. R.	Oxford	1,000	250
McCurdy, H. H.	Antigonish	1,000	250
McDougall, H. F., M.P.	Grand Narrows, C.B.	500	125
McKinnon, Archibald	Cow Bay, C.B.	1,000	250
McAulay, Peter	Little Glace Bay	1,000	250
McLennan, Sam J.	Sydney, C.B.	400	100
McKeen, David, M.P.	Caledonia Mines	1,000	250
MacDougall, Miss H.	Maitland, N.S.	500	125
MacDougall, Miss J.	do	500	125
MacGregor, J. H.	New Glasgow	1,000	250
McGregor, J. D.	do	10,000	2,500
McGregor, Mrs. E. A., estate of	do	1,000	250
McKay, George F.	do	5,000	1,250
McLean, Jas. F.	do	1,000	250
McColl, Miss Susan A.	do	500	125
McGregor, Miss Janet	do	500	125
McKenna, Frank	Charlottetown	4,000	1,000
McKenzie, Angus B.	do	1,000	250
McPhillips, Bernard	do	500	125
McDonald, Hon. A. A.	do	1,000	250
MacDougall, Ewen	do	1,000	250
McKenna, Archibald	Pictou, N.S.	3,000	750
McKenzie, Geo. I.	do	2,000	500

Department of Finance—Insurance Branch.

EASTERN ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
McPhail, Edmund Q.	Pictou, N. S.	2,000	500
McDonald, Miss H.	do	1,200	300
McKenzie, John	River John	1,000	250
McKenzie, Daniel	do	200	50
McNeally, Murray	Summerville, N. S.	600	150
McNeil, R., estate of	Little Harbour	3,500	875
McDougall, F.	Sackville, N. B.	2,100	525
McKay, W. M.	St. John, N. B.	1,000	250
McIntosh, John	Stellarton	1,000	250
McIntosh, W. H.	do	600	150
McKay, Hon. Thos.	Truro, N. S.	2,000	500
McNutt, Edward E.	do	1,000	250
Macfarlane, Hon. Alex.	Wallace, N. S.	4,000	1,000
McHefly, W. K.	Windsor, N. S.	600	150
Neville, John A.	Halifax	1,000	250
Newman, W. H., estate of	do	3,000	750
Neily, J. B.	do	1,500	375
Newson, John	Charlottetown	500	125
Nichols, Rev. E. E. B., estate of	Liverpool	1,000	250
Outhit, C. W.	Halifax	5,000	1,250
Owen, Hon. W. H.	Bridgewater	1,000	250
Oxner, S. Watson	Lunenburg	1,000	250
Oxley, Wm.	Oxford, N. S.	1,000	250
O'Brien, Capt. A. R.	Pictou, N. S.	1,000	250
Oxley, Thompson	River Philip	1,000	250
O'Brien, Edward, estate of	Windsor	1,000	250
O'Brien, Wm.	do	1,000	250
Oakes, Ingram B.	Wolfville	1,000	250
Parker, Hon. D. McN.	Halifax	2,500	625
Payzant, John Y.	do	5,000	1,250
Page, Miss E.	do	400	100
Page, Miss M. L.	do	400	100
Page, Wm. W.	do	400	100
Power, Michael	do	2,000	500
Palm, Carl and Eliza	do	1,000	250
Pugsley, J. Hiram	Amherst	1,000	250
Pride, M. D.	do	2,000	500
Payzant, Mrs. Catherine	Halifax	500	125
Peters, Thos. S.	Gagetown, N. B.	1,000	250
Pickup, S. W. W.	Granville Ferry	1,000	250
Putnam, Alfred M. P.	Maitland, N.S.	6,000	1,500
Palmer, Charles	Charlottetown	2,000	500
Peters, Arthur	do	2,000	500
Peters, Frederick	do	2,000	500
Prowse, Samuel	Murray Harbour	5,000	1,250
Prowse, Albert P.	do	1,000	250
Prowse, Wm. H.	do	1,000	250
Purves, David H.	Pictou, N. S.	6,000	1,500
Primrose, Howard	do	1,000	250
Poole, Henry S.	Stellarton	1,000	250
Payzant, Godfrey P.	Windsor, N. S.	5,000	1,250
Raymond, Lt.-Col. E. A.	Guildford, Eng.	5,000	1,250
Rent, George	Halifax	2,000	500
Richey, Hon. M. H.	do	1,000	250
Ritchie, Thomas	do	1,000	250
Ritchie, John W., estate of	do	2,000	500
Ritchie, James D.	do	4,000	1,000
Romans, Miss Sarah	do	1,500	375
Romans, Miss Jane	do	1,500	375
Robertson, Alex.	do	500	125
Robertson, Wm.	do	1,000	250
Rigby, Mrs. K. L.	do	1,000	250
Romans, George	Acadia Mines	1,000	250
Robb & Sons, A.	Amherst	1,000	250

EASTERN ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount paid up in Cash.
		\$	\$
Read, W. M.	Amherst	1,000	250
Rainnie, Gavin	St. John, N.B.	1,000	250
Ruggles, T. D.	Bridgetown	1,000	250
Routledge, Mrs. Laura	Sydney, C.B.	1,000	250
Rigby, Charles H.	Little Glace Bay	1,000	250
Rudolf, Mrs. Caroline, estate of	Lunenburg	500	125
Rudolph, J. Joseph	do	1,000	250
Rudolf, James R.	do	2,500	625
Record, Charles B.	Moncton	1,000	250
Reid, J. C.	New Glasgow	1,000	250
Robertson, C. E. S.	Charlottetown	500	125
Reddin, Dennis O'M.	do	500	125
Ross, Daniel	Stanley Bridge	2,000	500
Ross, John U.	Pictou, N.S.	500	125
Rood, Charles L.	do	3,000	750
Ross, John U., trustee	do	500	125
Robinson, J. M.	St. John N.B.	5,000	1,250
Robinson, Mrs. Fanny L.	do	40	100
Russell, J. A.	Windsor, N.S.	500	125
Seeton, Robert B.	Halifax	3,000	750
Silver, W. C.	do	4,000	1,000
Simmonds, James	do	2,000	500
Smith, Edmund G.	do	5,000	1,250
Smith, J. Wesley	do	6,000	1,500
Smith, Geo. M.	do	5,000	1,250
Smith, John M.	do	1,000	250
Smith, Rev. T. W.	do	2,000	500
Stairs, John F.	do	5,000	1,250
Stairs, Hon. W. J.	do	10,000	2,500
Stewart Lt.-Col. C. J.	do	1,000	250
Sarre, W. C.	do	500	125
Smith, Edward F.	do	4,000	1,000
Smith, Edward, estate of	do	5,000	1,250
Smith, R. Wilson	Montreal	7,500	1,875
Shiels, George	Dartmouth	500	125
Shiels, John	do	400	100
Smith, Rev. J. S.	do	600	150
Smith, Dr. M. A. B.	do	400	100
Smith, Chas. R.	Amherst	2,000	500
Smith, Geo. B.	do	1,500	375
Smith, Mrs. Mary	do	500	125
Savary, Hon. A. W.	Annapolis	5,000	1,250
Sweet, W. S.	Billtown, N.S.	500	125
Snyder, W. F.	North Sydney, C.B.	2,000	500
Snyder, H. B.	do	2,000	500
Sutherland, Henry	Sydney Mines	1,000	250
Spencer, O. J.	Cow Bay, C.B.	1,000	250
Shreve, Thos. G.	Digby, N.S.	4,000	1,000
Smith, Lady Sarah	Dorchester, N.B.	1,000	250
Smith, Charles	Kentville	1,000	250
Strong, Samuel S.	do	1,000	250
Shatford, Jas. E.	Indian Harbour	2,000	500
Shatford, John E.	Hubbard's Cove	3,000	750
Stevens, Henry T.	Moncton	1,000	250
Smith David	Lunenburg	1,000	250
Sinclair, John H.	New Glasgow	2,000	500
Stewart, Wm	do	2,000	500
Smallwood, C. R.	Charlottetown	1,000	250
Sterns, John G.	Souris, P. E. I.	500	125
Stalker, Alex. P. R.	Pictou, N.S.	1,000	250
Spurr, J. DeWolf	St. John, N.B.	5,000	1,250
Smith, Wilhelmina	do	1,000	250
Sedgewick, Rev. T.	Tatamagouche	1,000	250
Shand, Andrew P.	Windsor, N. S.	2,000	500
Shand, Edgar D.	do	2,000	500

Department of Finance—Insurance Branch.

EASTERN ASSURANCE COMPANY OF CANADA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for	Amount Paid up in Cash.
		\$	\$
Shaw, J. A.	Windsor, N. S.	3,000	750
Sterling, John	do	1,200	300
Smith, Joshua H.	do	2,000	500
Scott, Alfred John	do	500	125
Smith, John M.	do	2,500	625
Sawyer, Artemus W.	Wolfville	400	100
Starr, John E.	Port William	500	125
Smith, Dr. S.	Woodstock, N. B.	1,000	250
Sangster, J. W.	Sackville, N. B.	1,200	300
Thomas, T. M.	Halifax	5,000	1,250
Townshend, Hon. C. J.	do	2,000	500
Taylor, Mrs. Martha J.	do	1,500	375
Trenamen, Thos., M. D.	do	2,000	500
Taylor, Mrs. Minnie	Brigus, Nfld.	1,000	250
Thomson, Geo. C., in trust	Hamilton, Ont.	400	100
Townshend, J. Medley	Amhurst	500	125
Tyler, Mrs. Mary A.	Avondale	2,500	625
Trueman, R. A.	Sackville	1,000	250
Trueman, C. B.	do	500	125
Turnbull, W. W.	St. John, N. B.	4,000	1,000
Thorne, W. H.	do	1,000	250
Troop, H. D.	do	2,000	500
Truro Foundry and Machine Co.	Truro, N. S.	2,000	500
Tufts, Prof. John F.	Wolfville	7,500	1,875
Uniacke, Robie, Trustee	Halifax	2,000	500
Vooght, John	North Sydney	2,500	625
Vooght, James H.	do	2,000	500
Vooght, Thomas	do	5,000	1,250
Vroom, Rev. F. W.	Windsor, N. S.	2,000	500
Weston, Byron A.	Halifax	2,500	625
Walker, E. M.	Dartmouth	4,000	1,000
Whidden, C. B.	Antigonish	1,000	250
Webster, Barclay	Kentville	1,000	250
Wolff, A. J.	Lunenburg	1,000	250
Walker, Andrew	New Glasgow	2,000	500
Warburton, A. B.	Charlottetown	5,000	1,250
Wise, Joseph	Milton, P. E. I.	1,000	250
White, N. W., Q. C.	Shelburne	1,000	250
Wood, Josiah, M. P.	Sackville	2,000	500
Wishart, Allison	St. John, N. B.	1,000	250
Waterbury, Geo. H.	do	1,000	250
Wentworth, James	Truro, N. S.	2,000	500
Wiggins, Mrs. Mary	Windsor, N. S.	1,000	250
Winslow, J. N. W.	Woodstock, N. B.	1,000	250
Wiswell, Wm. H.	Halifax	1,000	250
Willet, George	Yarmouth	4,000	1,000
Wood, Rufus	Oxford, N. S.	500	125
Withers, J. W.	St. John's, Nfld.	1,600	400
Young, B. F.	Parrsborough	1,000	250
Young, Alex.	Summerville	800	200
Zwicker, W. N.	Lunenburg	1,000	250
	Totals	\$1,000,000	\$250,000

FEDERAL LIFE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1894.)

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, Ainos	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.	Ailsa Craig	2,000	260
Bingham, S. G.	Hamilton	3,000	390
Brenton, John	Belleville	2,000	260
Brodby, 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	Amherstburg	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	5,000	500
Forlong, Wm.	Lachute	5,000	650
Foster, George E.	Ottawa	2,000	260
Freeman, J. A.	Brantford	3,000	390
Farr, Dina	Holyoke	2,500	325
Galbraith, Mrs. C.	Toronto	5,000	650
Gundy, James	London	2,000	260
Griffith, Thomas	Toronto	2,500	325
Goodwin, James	Grimsby	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	Glen Allen	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

Department of Finance—Insurance Branch.

FEDERAL LIFE ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
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
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
Kenny, S. M., in trust.....	do.....	5,000	650
Kearns, W. C.....	Burlington.....	5,000	650
Kerns, Wm.....	do.....	20,000	2,600
Kettlewell, Wm.....	Norwich.....	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
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, E.....	St. John, N. B.....	2,000	260
Niehaus, Chas.....	Toronto.....	5,000	650
Potts, John.....	do.....	15,000	1,950
Potts, Margaret.....	do.....	5,000	650
Potts, John (in trust).....	Hamilton.....	2,500	325
Patrick, Wm., estate of.....	Brockville.....	10,000	1,300
Pitceathly & Kelso.....	Belleville.....	2,600	260
Raw, Robt., jun.....	Hamilton.....	10,000	
Roberts, W. and Read S. (in trust).....	do.....	10,000	1,300
Russ, A. E.....	Woodstock.....	17,000	2,210
Russ, Mrs. E. C.....	do.....	3,000	390
Ross, J. S.....	do.....	2,000	260
Reynar, A. H.....	Toronto.....	2,500	325
Richardson, J. E.....	Granby.....	10,000	1,300
Scott, J. G.....	St. Thomas.....	10,000	1,300
Sutherland, Henry.....	Parkdale.....	8,000	1,040
Scott, George.....	St. Thomas.....	10,000	1,300
Sutherland, D. G.....	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.....	Thorold.....	9,500	1,235
Wilson, T. H., estate of.....	Hamilton.....	10,000	1,300
Williams, Wm.....	Mt. Forest.....	6,000	780
Wilmot, Austin.....	Milton.....	10,000	1,300
Willoughby, N. R.....	Toronto.....	10,000	1,300
Woolverton, A.....	Hamilton.....	9,000	1,170
Wallace, D. C.....	Brantford.....	10,000	1,300
Watson, W. C.....	Oakland.....	3,000	390

FEDERAL LIFE ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount paid up in cash.
		\$	\$
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, A. Cam.	Hamilton	3,000	390
	Total	\$ 700,000	\$ 80,197

Department of Finance—Insurance Branch.

THE GREAT WEST LIFE ASSURANCE CO.

LIST OF SHAREHOLDERS—(At at 31st December, 1894).

Name.	Residence.	No. of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Agnew, J. H.	Viriden.	4	400	109
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, Ont.	10	1,000	250
Alloway, W. F.	Winnipeg.	25	2,500	625
Anderson, I. P.	Carberry.	4	400	100
Anderson, J. W.	Victoria.	2	200	50
Anderson, J. E.	Winnipeg.	10	1,000	250
Ashdown, J. H.	do	100	10,000	2,500
Ashdown, J. H.	do	10	1,000	250
Ashdown, J. H.	do	10	1,000	250
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.	20	2,000	500
Blanchard, R. J., M. D.	do	50	5,000	1,250
Boisseau, A. F.	Brandon.	30	3,000	750
Bond, J. M.	Guelph, Ont.	5	500	125
Borden, G. W., M. D.	Wolfville, N.S.	20	2,000	500
Bower, Mrs. M.	Brandon.	10	1,000	250
Braithwaite, A. S.	Calgary.	5	500	125
Bright, A.	Winnipeg.	10	1,000	250
Brock, J. H.	do	72	7,200	1,800
Brock, W. R.	Toronto.	50	5,000	1,250
Butt, R.	Brandon.	5	500	125
Burns, Adam.	Halifax, N.S.	20	2,000	500
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, H. M.	Portage la Prairie.	10	1,000	250
Campbell, Mrs. M.	do	10	1,000	250
Campbell, P.	Carman.	20	2,000	500
Carter-Campbell, A. C.	Carberry.	10	1,000	250
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. S.	do	20	2,000	500
Chown, H. H., M.D.	do	50	5,000	1,250
Clarke, W. J.	Port Arthur.	20	2,000	500
Clayton, I. W.	Portage la Prairie.	10	1,000	250
Clifton, Jane.	Harrington, Eng.	10	1,000	150
Cowan, James, M.D.	Portage la Prairie.	20	2,000	500
Cresswell, F.	Cornwall, Eng.	12	1,200	300
Cross, A. E.	Calgary.	4	400	100
Cross, W.	Winnipeg.	10	1,000	250
Crowe, H.	Brooklyn, N. Y.	20	2,000	500
Crowe, G. R.	Winnipeg.	20	2,000	500
Dancer, Chas. H.	Portage la Prairie.	5	500	125
Dick, Miss S.	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
Ewen, A.	New Westminster.	25	2,500	625
Ewart, John H.	Toronto.	5	500	125
Fariley, W. A.	Carberry.	5	500	125

THE GREAT WEST LIFE ASSURANCE CO.—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Ferguson, A. D.	Regina.	4	400	100
Finley, F. G., M.D.	Montreal.	10	1,000	250
Fletcher, Mrs. Annie.	Woodstock, Ont.	10	1,000	250
Forsyth, George.	Winnipeg.	30	3,000	750
Form, J. A.	Victoria	5	500	125
Frame, J. F.	Virden	20	2,000	500
Fraser, A. C.	Brandon	10	1,000	250
Fraser, J. M.	Pilot Mound.	5	500	125
Fraser, A. W.	Ottawa	10	1,000	250
Freer, Ann.	Winnipeg.	5	500	125
Fraser, Donald	Winnipeg.	10	1,000	250
Fullerton, Wm.	Manitou	20	2,000	500
Fyshe, Thos.	Halifax	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
Galpin, H. V.	Victoria	10	1,000	250
Garland, Wm., in trust	Portage la Prairie.	20	2,000	500
Georgeson, Wm.	Winnipeg.	10	1,000	250
Girvin, J. A.	do	50	5,000	1,250
Goulter, H. H.	Virden	5	500	125
Gordon, J. C.	Winnipeg.	5	500	125
Graham, H. C.	Hayfield, Man.	10	1,000	250
Hall, Miss E. E.	Victoria	5	500	125
Hall, J. D.	Vancouver	5	500	125
Halstead, W.	Portage la Prairie.	10	1,000	250
Hay, C.	do	10	1,000	250
Hamilton, L. A.	Winnipeg.	5	500	125
Henderson, F. G. A.	Brandon.	15	1,500	375
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, Wm.	Wexford, Ont.	10	1,000	250
Hespeler, Wm.	Winnipeg	50	5,000	1,250
Hillier, G.	Virden	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	20	2,000	500
Housser, J. H.	Winnipeg	70	7,000	1,750
Housser, J. W.	do	10	1,000	250
Howitt, H.	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. M.	do	5	500	125
Johnston, W.	Brandon	2	200	50
Little, J. W.	London, Ont.	10	1,000	250
Keddy, John	Brandon	10	1,000	250
Kelly, A.	Brandon	20	2,000	500
Kelty, Miss Minnie	Moose Jaw	1	100	25
Kerr, Robert.	Winnipeg.	5	500	125
Kenny, J. J.	Toronto.	20	2,000	500
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
Langley, Chas.	Toronto.	5	500	125
Manning, R. F.	Winnipeg	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

Department of Finance—Insurance Branch.

THE GREAT WEST LIFE ASSURANCE CO.—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Marsh, G. T.	Regina	45	4,500	1,125
Martin, Robert	Vancouver	20	2,000	500
Marvin, E. B.	Victoria	20	2,000	500
Mason, J. H.	Toronto	200	20,000	5,000
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
Milne, G. L., M.D.	Victoria	20	2,000	500
Milroy, T. M., M.D.	Portage la Prairie	60	6,000	1,500
Mitchell, W. J.	Toronto	10	1,000	250
Morse, F. M., in trust	Winnipeg	4	400	100
Morton, Ed.	Carberry	5	500	125
Mudge, H. J.	Montreal	20	2,000	250
Mundie, J.	Winnipeg	8	800	200
Muttlebury, G. A.	do	20	2,000	500
Macdonald, Alex.	do	50	5,000	1,250
Macdonald, Alex., in trust	do	40	4,000	1,000
Macdonald, Mrs. Annie	do	10	1,000	250
Macdonald, Grace	do	30	3,000	750
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
McClenaghan, A. V.	do	10	1,000	250
McDiarmid, John, M.D.	Brandon	10	1,000	250
McDonald, D. 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, Jas.	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, William	Winnipeg	10	1,000	250
Nairn, Stephen	do	20	2,000	500
Nauton, A. M.	do	20	2,000	500
Nation, F.	Brandon	30	3,000	750
Paddon, J. A.	Regina	5	500	125
Paget, C. B.	do	3	300	75
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
Reed, 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
Stewart, Mrs. C. R.	Winnipeg	20	2,000	500
Sayward, J. A.	Victoria	20	2,000	500

THE GREAT WEST LIFE ASSURANCE CO.—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Scarth, W. B.	Winnipeg.	25	2,500	625
Sherk, Miss J.	do	2	200	50
Shirriff, Mrs. Christina	Brandon	5	500	125
Smith, J. E.	do	10	1,000	250
Smith, T. D.	Winnipeg.	10	1,000	250
Smyth, J. C.	do	10	1,000	250
Smyth, S. M.	Brandon	20	2,000	500
Spera, A. E.	Winnipeg.	10	1,000	250
Sprague, D. E.	do	10	1,000	250
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
Spencer, J. B., Robert Phair and Wm. Clark, executors of late.	Winnipeg.	10	1,000	250
Thornton, R. S., M. D.	Deloraine	5	500	125
Tufts, Rev. Geo. E.	Belfast, Me., U.S.	10	1,000	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
Walker, J. J.	Regina	4	400	100
West, Thomas	Toronto	10	1,000	250
Wheeler, C. H.	Winnipeg	10	1,000	250
Whitelaw, A.	Brandon	5	500	125
Whimster, Peter	Portage la Prairie.	30	3,000	750
Whyte, William	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
White, Wm.	Ottawa	10	1,000	250
Worth, Arthur	Toronto	40	4,000	1,000
	Total	4,000	\$400,000	\$100,000

Department of Finance—Insurance Branch.

GUARANTEE COMPANY OF NORTH AMERICA.

LIST OF SHAREHOLDERS--(As at 31st December, 1894.)

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, Thomas	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
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	250	12,500	2,500
McCulloch, Ferdinand, estate	do	30	1,500	300
Mackintosh, J. C.	Halifax, N.S.	6	300	60
MacDougall Bros.	Montreal	100	5,000	1,000
MacDougall Bros., special	do	1,242	62,100	16,020
Nelles, R. Campbell, and Robert Craick, 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	27,270	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
Stayrer, 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
Vennor, Mrs. H., in trust	Montreal	80	4,000	4,000
Waddell, Mrs. M. C.	do	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
Armes, G. R. W.	Philadelphia, Pa	600	30,000	10,000
Armond, W. C. de	do	100	5,000	1,000
Atkins, Edw. F.	Boston, Mass.	100	5,000	5,000
Burrough, H. N.	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	Pittsburgh, Pa.	5	250	250
Clark, C. P.	Syracuse, N.Y.	30	1,500	1,500
Comnegys, B. B.	Philadelphia, Pa.	20	1,000	1,000
Citizens' Insurance Co.	Pittsburgh, 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.	Philadelphia, Pa.	50	2,500	2,500
Cooley, Theo.	Nashville, Tenn.	50	2,500	2,500

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	Pittsburgh, Pa.	10	500	500
Dougherty, John	New York, N. Y.	100	5,000	1,000
Dohrman, Mrs. E.	Pittsburgh, Pa.	20	1,000	1,000
Dickson, Mrs. S. H.	Allegheny City, Pa.	6	300	300
Day, Thos. P.	Pittsburgh, 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, Miss S. E.	Pittsburgh, Pa.	14	700	700
Gorman, George. J.	do	10	500	500
Gregerson, G. W.	Boston, Mass.	10	500	100
Granberry, W. L.	Nashville, Tenn.	10	500	500
Hartshorne, Chas.	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.	Pittsburgh, Pa.	15	750	750
Luce, Mrs. E. T.	Boston, Mass.	20	1,000	1,000
Lloyd, D. McK.	Pittsburgh, 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.	Pittsburgh, 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, Thos. D., estate of	Pittsburgh, Pa.	42	2,100	2,100
Messler, Renesva V.	do	14	700	700
Minturn, Mrs. S. S.	New York, N. Y.	200	10,000	10,000
McClintock, Mrs. M. G.	Pittsburgh, Pa.	13	650	650
McCoy, Mrs. Mary E.	Allegheny City, Pa.	20	1,000	1,000
Newcomb, H. V.	New York, N. Y.	400	20,000	4,000
Noel, 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
Ricketson, Mrs. C. G.	Pittsburgh, Pa.	13	650	650
Rolph, W. T.	Louisville, Ky.	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
Stahman, E. B.	Nashville, Tenn.	20	1,000	1,000
Schoonmaker, Jas. M.	Pittsburgh, Pa.	20	1,000	1,000
Stites, John.	Louisville, Ky.	10	500	500
Thaw, Wm. Minor	Pittsburgh, Pa.	5	250	250
Thaw, Elizabeth B.	do	5	250	250
Thompson, W. R.	do	20	1,000	1,000
Torrance, Daniel, estate of.	New York, N. Y.	100	5,000	1,000
Walton, Samuel B.	Pittsburgh, Pa.	20	1,000	1,000
Winslow, Gen. E. T.	New York, N. Y.	100	5,000	1,000
Willcock, Jas. H.	Pittsburgh, Pa.	10	500	500
Total.		13,372	\$668,600	\$304,600

Department of Finance—Insurance Branch.

HOME LIFE ASSOCIATION OF CANADA.

GUARANTEE FUND—(As at 31st December, 1894).

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$ cts.
Bentley, Dr. I.	Toronto	100	5 00
Barber, H. W.	do	300	60 00
Cluthe, Charles	do	2,000	225 00
Cleland, G. S., M. D.	do	500	50 00
Dickson, George, M. A.	do	500	145 00
Dransfield, E. R.	Galt	1,000	100 00
Draisey, N.	Toronto	2,000	400 00
Firstbrook, John	do	5,000	2,866 00
Firstbrook, W. A.	do	5,000	2,500 00
Howorth, A. H.	do	7,500	1,541 00
Hillock, John	do	1,000	201 00
Harvey, W. H.	do	1,000	
Harcourt, Hon. Richard	do	1,000	150 00
King, Dr. J. S.	do	2,000	372 09
King, Mr. John S.	do	2,000	425 00
Laidlaw, Andrew	Galt	1,000	200 00
MacLean, G.	Windsor	1,000	200 00
Ogden, Albert	Toronto	1,000	200 00
Pattison, A. J.	do	5,000	3,311 92
Rowland, A. E.	do	1,000	200 00
Roaf, J. R.	do	1,000	160 00
Stevenson, H. M.	do	2,000	400 00
Shepard, L. C.	do	100	20 00
Somers, G. T.	Beeton	1,000	200 00
Scott, James H.	Galt	1,000	100 00
Tomlinson, J.	Toronto	2,000	400 00
	Totals	\$47,000	\$14,432 01

THE LONDON LIFE INSURANCE COMPANY.

LIST OF STOCKHOLDERS—(As at 31st December, 1894).

Name.	Residence.	Amount	Amount
		Subscribed for.	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
Greenlees, A., in trust	do	8,900	1,780
Jeffery, A. A.	do	64,800	12,960
Jeffery, A. O.	do	57,600	11,520
Jeffery, J. E.	do	3,000	600
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

Department of Finance—Insurance Branch.

MANUFACTURERS' GUARANTEE AND ACCIDENT INSURANCE COMPANY.

LIST OF STOCKHOLDERS—(As at 31st December, 1894).

Name.	Residence.	Amount	Amount.
		Subscribed for.	Paid up in Cash.
		\$	\$
Armstrong, J. B.	Guelph.	2,000	400
Archer, Robt	Montreal	2,000	400
Allan, A. A.	Toronto	1,000	200
Bell, Wm.	Guelph	5,000	1,000
Barber, James	Georgetown.	2,000	400
Boomer, H. C.	Toronto	1,000	200
Blackstock, T. G.	do	7,000	1,400
Crean, Robt	do	2,000	400
Ellis, J. F.	do	12,000	2,400
Flett, John	do	5,000	1,000
Gooderham, Geo	do	9,000	1,800
Gooderham, Geo., in trust	do	5,000	1,000
Gooderham, A. G.	do	5,000	1,000
Lowndes, Hy	do	2,000	400
Manning, Alex.	do	5,000	1,000
Mann, Donald D.	Winnipeg.	10,000	2,000
Macdonald, Sir John A., estate of	Ottawa	2,000	400
McKinnon, S. F.	Toronto	10,000	2,000
Patterson, R. L.	do	5,000	1,000
Ross, Jas. F. W.	do	4,000	800
Riordon, Chas	do	5,000	1,000
Thornton, Isabella	New Richmond.	1,000	200
Trees, Samuel	Toronto	5,000	1,000
Warren, Robt. C.	do	200	40
Warren, Chas. D.	do	5,000	1,000
Warren, Wm. A.	do	2,000	400
Warren, Robt.	Niagara	500	100
Warren, Geo. M., M.D.	do	1,000	200
Youngs, John	Woodstock	3,000	600
	Totals.....	\$118,700.	\$23,740

MANUFACTURERS' LIFE INSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1894).

Name.	Residence.	No. of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Akers, Jno.	Toronto	50	5,000	1,000
Archer, Robt.	Montreal	50	5,000	1,000
Blackstock, T. G.	Toronto	232	23,200	4,640
Blackstock, T. G., in trust	do	100	10,000	2,000
Bell, Wm., in trust	Guelph	246	24,600	4,920
Bell, Wm	do	200	20,000	4,000
Bell, Jno.	Belleville	15	1,500	300
Boswell, A. R.	Toronto	2	200	40
Crean, Robt.	do	100	10,000	2,000
Christie, Wm	do	1	100	20
Cowan, T.	Galt	10	1,000	200
Dailey, Mary E.	Council Bluffs	1	100	20
Davie, Theodore	Victoria, B.C.	100	10,000	2,000
Dobson, John	Lindsay	1	100	20
Ellis, J. F.	Toronto	50	5,000	1,000
Gault, A. F.	Montreal	50	5,000	1,000
Godfrey, Henry	Toronto	1	100	20
Gooderham, Geo.	do	2,681	268,100	55,940
Gooderham, Geo., in trust	do	83	8,300	1,660
Gooderham, A. E.	do	50	5,000	1,000
Harris, Jno., estate of	Brantford	50	5,000	1,000
Hamilton, W.	Peterborough	10	1,000	200
Ireland, Geo. E.	Kingston	2	200	40
Jarvis, S. M.	Chatham	10	1,000	1,000
Lennox, E. J.	Toronto	100	10,000	2,000
Lowndes, Henry	do	50	5,000	1,000
Larkin, P.	St. Catharines	1	100	20
May, Samuel	Toronto	100	10,000	2,000
Mann, Donald D.	Montreal	100	10,000	2,000
Matthews, W. E.	Peterborough	10	1,000	200
Mills, James	Guelph	100	10,000	2,000
Macpherson, Sir D. L.	Toronto	50	5,000	1,000
McLennan, R. R.	Alexandria	250	25,000	5,000
McBean, A. G.	Montreal	50	5,000	1,000
McKinnon, S. F.	Toronto	332	33,200	6,640
Nicholls, F.	do	100	10,000	2,000
Quimet, J. A.	Montreal	50	5,000	1,000
Patterson, R. L.	Toronto	100	10,000	2,000
Phillips, Frank J.	do	1	100	20
Rolph, Frank	do	1	100	20
Ross, J. F. W.	do	50	5,000	1,000
Rowse, O. C.	Peterborough	20	2,000	400
Robinson, J. O.	Rockferry, Eng.	50	5,000	1,000
Strachan, W.	Montreal	50	5,000	1,000
Storey, W. H.	Acton	50	5,000	1,000
Tilley, Sir S. L.	Fredericton, N.B.	10	1,000	200
Treble, Jno. M.	Toronto	25	2,500	500
Trees, Sam	do	100	10,000	2,000
Tupper, Sir Hibbert	Ottawa	20	2,000	400
Walsh, W.	Peterborough	10	1,000	200
Warren, Chas. D.	Toronto	100	10,000	2,000
Warren, Wm. A.	do	30	3,000	600
Warren, Robt. C., estate of	do	5	500	100
Warren, Robt.	Niagara	5	500	100
Warren, Geo. M., M.D.	do	20	2,000	400
Winnett, Henry	Toronto	50	5,000	1,000
Wright, Jno	do	25	2,500	500
Young, Margaret	Galt	50	5,000	1,000
Youngs, Jno., estate of	Woodstock	50	5,000	1,000
		6,210	\$621,000	\$127,320

Department of Finance—Insurance Branch.

THE MERCANTILE FIRE INSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1894).

Name.	Address.	Subscribed	Paid up in
		Capital.	Cash.
		\$	\$
Allanby, F. G.	Galt	4,000	800
Bowman, I. E.	Waterloo	12,000	2,400
Bowman, I. D.	Berlin	1,000	200
Bricker, Jacob	Waterloo	2,000	400
Ballantyne, T.	Stratford	1,000	200
Bowlby, D. S.	Berlin	10,000	2,000
Bowman, J. S.	Listowel	500	100
Breithaupt, L.	Berlin	1,200	240
Buchanan, J.	Galt	3,000	600
Butler, J. W.	London	2,500	500
Buckberrough, D.	Waterloo	1,000	200
Burt, Katie C.	Listowel	500	100
Bricker, Simon B.	Waterloo	500	100
Cameron, Wm.	Pt. Elgin	500	100
Caw, Wm.	Parkhill	1,000	200
Colquhoun, J. Ladellia.	Waterloo	2,000	400
Cook, Helen C.	Baltimore, U.S.	1,500	300
Colquhoun, F.	Waterloo	3,500	700
Day, T. J.	Guelph	1,000	200
Durand, A., and Cameron, G. D., executors.	London	500	100
Erb, E.	Halifax	1,000	200
Fink, Paul.	Waterloo	1,000	200
Fowke, Mrs. Sarah.	Guelph	1,000	200
Fletcher, Mrs. Ann.	Rockwood	3,200	640
Fowke, G. A.	Guelph	500	100
Gibbs, Jno.	Parkhill	2,000	400
Grasett, H. J.	Waterloo	2,500	500
Hough, Henry	Toronto	1,000	200
Halsted, Mrs. Jane.	Mt. Forest	5,000	1,000
Hill, W. H.	Peterborough	1,000	200
Hilliard, Thos.	Waterloo	1,000	200
Hay, W. G.	Listowel	1,000	200
Hunter, Wm.	Guelph	2,000	400
Hendry, Charles	Waterloo	5,500	1,100
Innes, Jas.	Guelph	4,000	800
Jaffray, R.	Galt	1,000	200
Kumpf, C.	Waterloo	1,000	200
Kranz, Hugo.	Berlin	1,000	200
Lockie, Jas.	Waterloo	2,500	500
Lautenschlager, P.	Berlin	2,000	400
Livingston, Jas.	Baden	2,000	400
Moore, Geo.	Waterloo	5,000	1,000
McCullough, Hugh, jr.	Galt	1,000	200
Martin, Emily M.	Waterloo	3,000	600
Morton, Wm.	Wellesley	500	100
Melvin, Robert.	Guelph	7,000	1,400
Oelschlager, Wm.	Berlin	5,000	1,000
Petrie, A. B.	Guelph	3,000	600
Peine, L.	New Hamburg	3,000	600
Randall, G.	Waterloo	1,000	200
Reimer, J. G.	Wellesley	2,000	400
Sawtell, R. W.	Woodstock	1,000	200
Snider, J. B.	Conestogo	10,000	2,000
Snider, E. W. B.	St. Jacobs	6,000	1,200
Shuh, John	Waterloo	2,000	400
Snider, John B.	do	2,000	400
Snyder, Simon.	do	5,000	1,000
Snider, Wm.	do	2,500	500
Stuebing, Wm.	do	500	100
Springer, Moses.	Berlin	1,500	300
Stirton, D.	Guelph	3,000	600
Shantz, P. E.	Preston	5,000	1,000
Scott, John A.	Stratford	1,000	200
Schneider, Fredk.	Berlin	1,000	200

MERCANTILE FIRE INSURANCE COMPANY—*Concluded.*LIST OF STOCKHOLDERS—*Concluded.*

Name.	Address.	Subscribed Capital.	Paid up in Cash.
		\$	\$
Scott, J. W.	Listowel	1,000	200
Scoon, Jno.	Guelph	500	100
Towner, Geo.	Toronto	1,000	200
Trow, Jas.	Stratford	5,000	1,000
Wright, G. W.	Berlin	2,000	400
Webb, J. H.	Waterloo	7,000	1,400
Wilkes, A. J.	Brantford	3,000	600
Winger, Hy.	Elmira	1,000	200
Young, Wm.	Waterloo	17,600	3,520
Zinkann, Jno. N.	Lisbon	500	100
		\$200,000	\$40,000

Department of Finance—Insurance Branch.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

LIST OF GUARANTORS—(As at 31st December, 1894).

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Ames, A. E.	Toronto	2,000	400
Allan, Hon. G. W.	do	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
Gurney, Edward	do	2,000	400
Gorman, Hon. James	Barrie	7,000	1,400
Hewett, Rev. Wm. J.	Lancaster, Ont.	1,700	340
Jones, Hon. A. G.	Halifax, N.S.	2,000	400
Lake, J. N.	Toronto	2,000	400
Lovitt, William D.	Yarmouth, N.S.	10,000	2,000
Morison, J.	Toronto	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	23,500	4,700
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
Strathy, H. S., General Manager (in trust).	do	10,000	2,000
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
Young, George P., M.A., estate of late	Toronto	10,000	2,000
		\$300,000	\$60,000

QUEBEC FIRE ASSURANCE COMPANY.

LIST OF STOCKHOLDERS—(Up to 31st December, 1894).

Name.	Residence.	No. of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Anderson, Mrs. E. G.	Quebec	12	540	240
Alleyn, Hon. C. (estate), J. A. Charlebois and C. W. A. Lindsay (executors)	do	18	810	360
Angers, Mde. L. P., estate.	do	6	270	120
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, E. K.	Quebec	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. & R.	do	204	9,180	4,080
Bittner, Dlle. Emelie.	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
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 late.	do	200	9,000	4,000
Carrier, Mme. Henrietta (héritiers).	do	6	270	120
College Ste. Anne.	St. Anne de la Pocatière	10	450	200
Cary, Miss Elizabeth Rebecca (estate), Mary Ann H. Leggatt and Gordon Jos. Leggatt (executors)	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
Caron, Mde. Margaret Miles.	do	16	720	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, Dlles. Emélie, Caroline et Cécile.	Quebec	4	180	80
Donahue, 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.	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
Douglass, Mrs. Charlotte, heirs.	Quebec	4	180	80
Dugal, F. D.	do	30	1,350	600
Derousselle, Alexis, executor of the late.	Beauport, Que.	2	90	40
D'Eschambault, Dlle. Létitia F.	Quebec	10	450	200
Dupont, William, heirs	do	11	495	220
Dean, Elizabeth Marion	do	17	765	340
Dean, George.	Chatham, N. B.	17	765	340
Dynes, Joseph.	Quebec	3	135	60
Drum, Isaac, estate	do	1	45	20
Drum, William, estate executors.	do	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

Department of Finance—Insurance Branch.

QUEBEC FIRE ASSURANCE COMPANY—Continued.

LIST OF STOCKHOLDERS—Continued.

Name.	Residence.	No. of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Dunn, Stuart H.	Quebec	50	2,250	1,000
Dunn, Logie H.	do	40	1,800	800
Dawson, John Thomas	do	20	900	400
Drummond, Mde., widow Chas. R. T.	Montreal	3	135	60
Dumoulin, P. B.	Quebec	3	135	60
Fabrique St. Roch.	do	16	720	320
Frémont, Mde. C. P.	do	9	405	180
Frémont, Jules Taschereau	do	3	135	60
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
Gibb, James	do	42	1,890	840
George, Miss Elizabeth (estate), W. N. Campbell (executor)	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	Quebec	20	900	400
Garneau, Hon. Pierre	do	32	1,440	640
Gourdeau, Mde. Félix	do	8	360	160
Gourdeau, Mde. Napoléon	do	6	270	120
Grenier, J. O.	do	2	90	40
Heigham, Miss 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	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, Robert	do	16	720	320
Hunt, Arthur F.	do	22	990	440
Hunt, Mrs. Herbert F.	do	14	630	280
Hunt, Frederick 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
Kerr & Molson, trustees	Montreal	8	360	160
La Banque du Peuple	Quebec	152	6,840	3,040
Louis, Joseph	do	50	2,250	1,000
Langevin, Ed. J.	Ottawa	6	270	120
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	do	4	180	80
Langevin, Sir H. L., C. B., K. C. M. G.	do	78	3,510	1,560

QUEBEC FIRE ASSURANCE COMPANY—Continued.

LIST OF STOCKHOLDERS—Continued.

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
LeMoine, Alexandre, heirs.....	Quebec.....	10	450	200
Lacroix, Edouard.....	do.....	73	3,285	1,460
Lindsay, Hamilton.....	Kingston.....	42	1,896	840
Lépine, 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
LeMesurier, Wm. G., tutor.....	Montreal.....	5	225	100
Messire le Curé de Notre- Dame de Québec.....	Quebec.....	40	1,800	800
Mailloux, J. A.....	do.....	4	180	80
Mathieu, Delle Zoé.....	Grondines.....	10	450	200
Mathieu, Delle Adélaïde.....	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, H. J.....	do.....	2	90	40
McLimont, Miss Mary L.....	do.....	2	90	40
McLimont, Alice, H., Sarah A. & Ronald, 2 shares each; Mrs. Sarah E. McLimont & J. C. McLimont, executors, in trust.....	do.....	6	270	120
McLimont, J. C.....	do.....	12	540	240
Morgan, Terence, legatees.....	Ireland.....	30	1,350	600
Monier, Mad. Malvina.....	Quebec.....	6	270	120
Marcotte, Mad. Cécile.....	do.....	6	270	120
Molson, William, executors of the late.....	Montreal.....	26	1,170	520
Mitchell, Mrs. Robert.....	England.....	1	45	20
McLimont, Miss Anna F. <i>en usufruit</i>	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 Elsdale.....	do.....	8	360	160
Maclaren, W. M., <i>en usufruit</i>	Quebec.....	10	450	200
Miller, Mrs. Elizabeth Auld.....	do.....	6	270	120
Macnider & Co., Jas.....	do.....	19	855	380
Norris, Mrs. Widow Thomas.....	do.....	23	1,035	460
Norris, Thomas Henry.....	do.....	2	90	40
Norris, Miss Charlotte.....	do.....	2	90	40
Norris, Miss M. L.....	do.....	1	45	20
Norris, Miss Helena.....	do.....	1	45	20
Nightingale, Mrs. Martha D.....	Mobile, Ala.....	5	225	100
O'Connor, C. R.....	Quebec.....	4	180	80
Ostell, Mrs. M. E.....	Montreal.....	6	270	120
Oliver, Frederic, heirs.....	Quebec.....	4	180	80
Phillips, Miss M. C.....	do.....	14	630	280
Perreault, Mde. M. S.....	Montreal.....	8	360	160
Pelletier, Honourable 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.....	Quebec.....	4	180	80
Pampalon, Thomas.....	do.....	2	90	40
Prévost, Mad. Ve. Louis.....	do.....	4	180	80
Quebec Bank.....	do.....	58	2,610	1,160
Rossignol, D. D., curateur.....	Fraserville.....	12	540	240
Roussseau, David.....	Quebec.....	8	360	160
Renfrew, George R.....	do.....	150	6,750	3,000
Robitaille, Dr. Olivier.....	do.....	22	990	440

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.
			\$	\$
Russell, Mrs. Horatio, A.	Quebec	8	360	160
Robertson, Mrs. Charles	Hamilton	5	225	100
Rinfret, Mrs. Ferd. Rémi	Quebec	1	45	20
Simons, Wm. Thomas	do	5	225	100
Société Ecclésiastique 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, Major 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
Têtu, Mgr. H.	do	8	360	160
Têtu, Vital, heirs	do	84	3,780	1,680
Tessier, Hon. U. J., estate	do	4	180	80
Tessier, Cyrille	do	6	270	120
Tessier, Félix	do	12	540	240
Turcotte, Madame Nazaire	do	12	540	240
Thompson, 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	21	945	420
Turner, Miss Effie	do	8	360	160
Turner, R., in trust	do	4	180	80
Verret, Barth.	do	11	495	220
Valin, Mde. P. V.	do	10	450	200
Vallée, Prudent, estate	do	42	1,890	840
Vocelle, Madame Ve. Olivier	do	6	270	120
Whitehead, Morley W.	do	2	90	40
Whithall, 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
Total		5,000	\$225,000	\$99,920

THE STEAM BOILER AND PLATE GLASS INSURANCE COMPANY.

LIST OF SHAREHOLDERS (As at 31st December, 1894).

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, 1894).

Name.	Residence.	Amount	Amount
		Subscribed for.	Paid up in cash.
		\$	\$ cts.
Abbott, Albert.....	Brockville.....	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 0
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
Brockville Loan and Savings Co.....	Brockville.....	4,000	500 00
Cameron, J. H.....	Montreal.....	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
Finzel, A. C. F., in trust for Emma Voss.....	do.....	1,000	125 00
Finzel, A. C. F., in trust for Mrs. Voss.....	do.....	4,000	500 00
Filgate, Samuel.....	do.....	1,000	125 00
Forster, Rev. Lawson.....	London, Eng.....	1,300	162 50
Fairbairn, Miss Jane R.....	Peterborough.....	1,500	187 50
Franklin, Miss S. J.....	Streetsville, Ont.....	2,500	312 50
Garland, C. S.....	Montreal.....	1,500	187 50
Gilroy, Thomas.....	Winnipeg.....	13,500	1,687 50
Gould, Charles H., estate of late.....	Montreal.....	2,000	250 00
Greene, E. K.....	do.....	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.....	2,000	250 00
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.....	Lachine, Q.....	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
Macauley, R.....	Montreal.....	55,900	6,987 50
Macauley, T. B.....	do.....	9,100	1,137 50
Macauley, Mrs. H. M. L.....	do.....	3,300	412 50
Macpherson, Alex.....	do.....	2,500	312 50
Manning, W. H.....	Peterborough.....	3,000	375 00
Marling, J. W.....	Montreal.....	1,500	187 50
Mallory, G. J.....	Brockville.....	12,500	1,562 50
Meyer, H. W. C., Q. C.....	Calgary, N. W. T.....	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

THE SUN LIFE ASSURANCE COMPANY OF CANADA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in cash.
		\$	\$ cts.
Miller, Mrs. Elizabeth.....	Montreal.....	1,100	137 50
Miller, W. S.....	do.....	200	25 00
Millar, W. T.....	do.....	100	12 50
McCarthy, D. & J.....	Sorel.....	5,000	625 00
McFarlane, David.....	Montreal.....	5,000	625 00
McKenzie, Murdoch.....	do.....	32,500	4,062 50
McDonald, Kenneth.....	Ottawa.....	1,000	125 00
Ogilvie, Hon. A. W.....	Montreal.....	15,000	1,875 00
Proctor, 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
Stone, W., in trust.....	Toronto.....	2,500	312 50
Stevenson, J., Estate late.....	Montreal.....	1,000	125 00
Stevenson, James, Estate late.....	Quebec.....	3,500	437 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	350 00
Wright, Archibald.....	Montreal.....	500	62 50
Whyte, Mrs. G. A.....	Kamsack, N. W. T.....	1,700	212 50
Walker, J., for manager in trust.....	Montreal.....	10,000	1,250 00
	Total.....	\$500,000	\$62,500 00

Department of Finance—Insurance Branch.

THE TEMPERANCE AND GENERAL LIFE ASSURANCE CO.

LIST OF GUARANTORS—(As at 31st December, 1894).

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
Bowlby, 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	1,600	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
Dow, James	Stratford	500	300
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
Harris, John, estate of.	Brantford	2,000	1,200
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
McLean, Robert.	Toronto	2,000	1,200
Moss, Delilah H.	Nile	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
Neil, A. E.	Straford	1,500	900
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	2,000	1,200
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	2,000	1,200
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
		\$100,000	\$60,000

WESTERN ASSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1894.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in cash.
		\$	\$
Alexander, James	Toronto	4,000	2,000
Alexander, Miss J. E.	Woodstock	1,200	600
Anderson, Rev. John	Toronto	2,000	1,000
Arnoldi, Mrs. Agnes	do	440	220
Armstrong, Thomas	do	2,320	1,160
Agar, Miss Florence	do	240	120
Adamson, Henry	do	1,320	660
Allison, Mrs. Mary	London	800	400
Armstrong, Mrs. E.	Toronto	600	300
Acheson, Mrs. Agnes C.	do	480	240
Adams, John, in trust	do	520	260
Austin, James, in trust	do	40,440	20,220
Alexander, Fergusson & Blaikie	do	80	40
Ames, A. E.	do	1,040	520
Baines, W. J., in trust	do	120	60
Baird, H. 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, estate late Mrs. E. H.	do	9,000	4,500
Brown, Robt. S.	do	2,000	1,000
Brown, Eliza	Claremont	2,400	1,200
Rrock, W. R.	Toronto	1,280	640
Bassett, Thomas	Bowmanville	2,000	1,000
Boswell, Mrs. Charlotte	Calgary	8,720	4,360
Bourne, T. Percy	St. John, N.B.	800	400
Browne, Wm	Owen Sound	8,000	4,000
Bean, W. H.	Oshawa	720	360
Boyd, Mrs. Mary H.	Toronto	1,000	500
Betley, estate late Mrs. D. E.	do	6,000	3,000
Burns, G. Ferrier	do	1,000	500
Barker, Samuel	Hamilton	6,640	3,320
Baldwin, Robt.	Toronto	320	160
Baines, Mrs. R. J. Ella	do	280	140
Bagley, Ethel Amy	do	600	300
Bassett, Mrs. Annie	Bowmanville	1,600	800
Bassett, Miss Mary Jane C.	do	400	200
Biggar, C. W. R.	Toronto	5,200	2,600
Beaty & Co., Robt	do	7,800	3,900
Bain, John	do	800	400
Bain, Thomas	Dundas	1,200	600
Biddells, Mrs. Clara L.	Toronto	1,600	800
Bower, Sarah E.	do	800	400
Bate, Thomas B.	St. Catharines	4,000	2,000
Booth, Wm.	Toronto	4,000	2,000
Beddome, Helen	London	800	400
Brydon, Jessie S.	Collingwood	400	200
Barthe, Mrs. S. J.	Montreal	920	460
Blathwaight, Chas. P.	Toronto	800	400
Bate, W. T.	Ottawa	1,000	500
Baines, C. C.	Toronto	80	40
Craig, Mrs. F. G.	Deseronto	80	40
Caldwell, J. B.	Newmarket	1,000	500
Campbell, D.	Trumansburg, N. Y.	2,800	1,400
Campbell, James	Toronto	2,000	1,000
Carlyle, Mrs. W. D.	do	2,800	1,400
Carroll, Geo.	Erie, Pa.	1,480	740
Chester, Geo.	Scarborough	7,640	3,820
Chester, Albert J.	do	1,600	800
Chipman, Willis	Toronto	2,000	1,000
Clark, Andrew	Bullock's Corners	4,440	2,220
Cockburn, G. R. R.	Toronto	10,000	5,000
Coch, A. C.	do	6,000	3,000
Cox, Geo. A.	do	50,000	25,000

Department of Finance—Insurance Branch.

WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Cox, Mrs. Annie S.	Paris	2,440	1,220
Craig, Rev. R. J., in trust	Deseronto	40	20
Carey, Wm., estate late	Toronto	2,400	1,200
Catto, John	do	4,000	2,000
Cameron, Mrs. Agnes M.	Montreal	14,800	7,400
Cameron, Miss Rosa A. B.	Toronto	3,840	1,920
Carpenter, Miss Susan P.	Collingwood	1,600	800
Curry, Louisa S.	Omemece	640	320
Cawthra, Wm. Herbert.	Toronto	2,600	1,300
Crawford, Mrs. M.	Brampton	14,480	7,240
Cawthra, Eliza J.	Toronto	1,000	500
Cawthra, Ann Mable	do	2,200	1,100
Carpenter, E. R.	Collingwood	2,400	1,200
Corlett, Mrs. Margt.	Toronto	200	100
Comstock, Sarah R.	New York	2,400	1,200
Confederation Life Association, in trust	Toronto	25,000	12,500
Cosens, Miss E. A.	do	160	80
Colby, Alfred T.	do	1,600	800
Carlyle, James, M. D.	do	5,000	2,500
Craw, John	Guelph	3,000	1,500
Carmichael, Wm.	Woburn	1,000	500
Clerke, Harvey S.	Lucan	1,480	740
Carmelite Sisters	Baltimore, Md.	720	360
Cooch, Herbert C.	Toronto	480	240
Cooch, Ernest C.	do	480	240
Campbell, Peter McL.	Collingwood	800	400
Cole, Wm.	Galt	1,600	800
Carscadden, Thomas	do	400	200
Davidson, Mrs. Susannah F.	Toronto	1,480	740
Dewar, J. F., estate late	Port Hope	2,480	1,240
Duckett, Chas.	Toronto	1,480	740
Duff, Mrs. Barbara.	do	1,080	540
Dupins, Mrs. Annie	Kingston	800	400
Denny, John	Toronto	4,000	2,000
Dagleish, Miss Grace C.	Victoria, B.C.	1,040	520
Dunlop, Mary Mildred	Richmond, Va.	80	40
DeGex, L. M.	Strathroy	2,000	1,000
Dight, Norris	Lucan	800	400
Ellerby, Thos. S., estate late	Toronto	4,800	2,400
Evans, Ephraim, estate late	London	3,440	1,720
Ewing, Mrs. Isabella	Collingwood	1,000	500
Evans, Mrs. Mary E.	Montreal	800	400
Ewart, Mrs. C. S.	Toronto	1,200	600
Elliott, Ellen	do	440	220
Evans, John D.	Hamilton	2,000	1,000
Eakins, W. Geo.	Toronto	800	400
Fitton, Henry W.	Orillia	5,400	2,700
Fitzgerald, Edwd. G.	Toronto	4,680	2,340
Fitzgerald, Mrs. G. B.	do	8,400	4,200
Fitzgerald, Wm.	do	200	100
Fletcher, Rev. D. H.	Hamilton	4,400	2,200
Forster, J. W. L.	Toronto	960	480
Forster, Wm.	Brampton	4,840	2,420
Foster, Mrs. Jane M.	St. Thomas	3,280	1,640
French, Mrs. E. C.	Deseronto	160	80
Fitzgerald, E. G., trustee	Toronto	3,640	1,820
Filton, Mrs. Amelia S. R.	Orillia	2,000	1,000
Forster, Martha	Toronto	240	120
Fulton, Robt. R.	Woodstock	6,640	3,320
Fitzgerald, Mrs. L. H.	Toronto	1,720	860
Forbes, Robt.	Guelph	8,320	4,160
Gordon, Wm.	Toronto	120	60
Gilmor, Robt.	do	6,640	3,320
Goad, Chas. E.	do	4,000	2,000
Graham, D., in trust.	Belleville	2,440	1,220

WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Grant, Hector.....	Beaverton.....	2,880	1,440
Gray, Wm.....	New York.....	800	400
Gill, Robt.....	Ottawa.....	2,800	1,400
Gilkison, Robt. M.....	Toronto.....	640	320
Gibson, Rev. John.....	Norwood.....	1,000	500
Ganton, Stephen B.....	Oakville.....	9,200	4,600
Gamble, Mrs. Matilda.....	Toronto.....	2,280	1,140
Gowan, Hon. J. R.....	Barrie.....	6,800	3,400
Garrett, Mrs. Minnie L.....	Kingston.....	1,000	500
Gray, Mrs. M. F.....	New York.....	1,200	600
George, Thos. H.....	Toronto.....	1,400	700
Gash, Norman B.....	do.....	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, Mrs. Ada.....	Chicago.....	2,000	1,000
Gould, Isaac J.....	Uxbridge.....	4,000	2,000
Gearing, Sidney B.....	Brighton.....	600	300
Grassett, Dr. Fred. Le M.....	Toronto.....	480	240
Graham, Mrs. Lilian Gair.....	Montreal.....	400	200
Gosling, F. J., agt. & Cassels, D. S., acct., in trust.....	Toronto.....	90,440	45,220
Hague, Geo.....	Montreal.....	1,000	500
Harris, Lucy L.....	Toronto.....	440	220
Harris, A. B., in trust.....	Clarkson.....	1,600	800
Harris, A. B., in trust.....	do.....	1,600	800
Harris, A. B.....	do.....	2,000	1,000
Harris, Mrs. Mary H. S. N.....	do.....	1,240	620
Heather, Rich'd.....	Toronto.....	2,800	1,400
Hinde, Geo. J.....	do.....	30,000	15,000
Hindhaugh, Mrs. Annie S.....	Oswego, N. Y.....	320	160
Hobson, Edw'd. J.....	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
Harvey, Edmund.....	Guelph.....	400	200
Hobson, J. Henry.....	Radcliff, Eng.....	4,000	2,000
Hepburn, Miss Emily.....	Montreal.....	7,040	3,520
Hepburn, Miss Florence.....	do.....	4,400	2,200
Hepburn, Mrs. Mary L.....	do.....	2,200	1,100
Hornsby, Harry.....	North Wales, G. B.....	280	140
Hamilton, James.....	Belleville.....	4,000	2,000
Hamilton, Mrs. Jane.....	Toronto.....	200	100
Howe, Etna D.....	do.....	1,000	500
Hindea, Ralph W.....	Springfield-on-Credit.....	2,000	1,000
Hammond, Mrs. Isabella.....	Credit.....	15,440	7,720
Hepburn, R. R.....	Toronto.....	1,760	880
Hepburn, Clarence.....	Montreal.....	3,280	1,640
Hooper, Chas E.....	Toronto.....	4,520	2,260
Hill, Miss H. M.....	do.....	2,000	1,000
Harris, Lloyd.....	Brantford.....	6,800	3,400
Hockin, N.....	Toronto.....	8,000	4,000
Hay, Mrs. Eliz. S.....	do.....	560	280
Hodgins, Harry B.....	do.....	2,000	1,000
Harris, Rev. Elmore.....	do.....	2,800	1,400
Howarth, Mrs. Sarah A.....	do.....	3,880	1,940
Hearn, Wm.....	Guelph.....	4,000	2,000
Howarth, James H.....	Toronto.....	1,320	660
Howarth, Mrs. Sarah.....	do.....	3,200	1,600
Howarth, Chas. E.....	do.....	600	300
Howarth, John.....	do.....	2,200	1,100
Howarth, Miss Maria.....	do.....	3,600	1,800
Harris, Miss Lena.....	Brantford.....	4,000	2,000
Home Savings & Loan Co., Ltd., in trust.....	Toronto.....	36,160	18,080
Holland, Chas., in trust.....	do.....	6,000	3,000

Department of Finance—Insurance Branch.

WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Irwin, John.....	Scarborough Junction.....	3,200	1,600
Inglis, Miss C.....	Toronto.....	200	100
Irwin, John.....	Strathroy.....	2,800	1,400
Irving, L. Homfray.....	Toronto.....	1,880	940
Jackes, Joseph.....	do.....	8,800	4,400
Jackes, Price.....	do.....	5,280	2,640
Jarvis, estate late Salter M.....	Chatham.....	2,880	1,440
Johnston, Miss Sydney M.....	Davenport.....	680	340
Jones, Rev. Wm.....	Toronto.....	17,800	8,900
Jupp, Rev. Wm.....	do.....	1,920	960
Jarvis, Mrs. Augusta.....	do.....	3,640	1,820
Jennings, B., asst. cashier, in trust.....	do.....	32,320	16,160
Keefer, Wm. Napier.....	Galt.....	2,200	1,100
Keeler, Miss Maria H.....	Rockland, N. Y.....	1,320	660
Keith, D. S.....	Toronto.....	2,600	1,300
Kenny, J. J.....	do.....	2,000	1,000
King, E. F.....	Kingston.....	2,440	1,220
Kenny, J. J., in trust.....	Toronto.....	30,400	15,200
King, James.....	Quebec.....	880	440
Kirkpatrick, estate late Rev. F. W.....	Kingston.....	1,200	600
Knox, Geo.....	Toronto.....	480	240
Kirkland, Thos.....	do.....	12,640	6,320
Kay, Mrs. Annie.....	do.....	11,200	5,600
Kennedy, Mrs. Edith L.....	Guelph.....	6,120	3,060
Kerr, Mrs. Marguerite.....	Toronto.....	5,000	2,500
Kent, John G.....	do.....	2,000	1,000
Kay, Mrs. Ellen C.....	do.....	3,200	1,600
Kirkland, Thos., in trust.....	do.....	400	200
Kent, James G.....	do.....	6,000	3,000
Kay, J. Bryce and Gordon Colin F., trustees.....	do.....	3,000	1,500
King, Emma.....	Quebec.....	800	400
Kennedy, Isabella C.....	Pembroke.....	280	140
Kemp, J. C., mngr., and Jno. Aird, asst. mngr., in trust.....	Toronto.....	42,120	21,060
Kemp, J. C., mngr., and H. W. Fitton, acct., in trust.....	do.....	10,680	5,340
Lee, W. S., trustee.....	do.....	2,000	1,000
Lyon, Mrs. Ann.....	Cheltenham.....	840	420
Lawrence, G. W.....	Stratford.....	800	400
Landon, Zebulon.....	Simcoe.....	40,000	20,000
Little, Rev. Jas.....	Richmond, Va.....	10,000	5,000
Laidlaw, Jno. B.....	Toronto.....	800	400
Land, R. E. A.....	Hamilton.....	2,000	1,000
Logan, Wm.....	Toronto.....	1,200	600
Lampont, H.....	do.....	4,000	2,000
Lowsbrough & Co.....	do.....	2,400	1,200
Lockie, J. S., and F. S. Sharp, in trust.....	do.....	6,960	3,480
Macpherson, estate late R. D.....	Montreal.....	14,000	7,000
Maddison, Mrs. C. E., in trust.....	Toronto.....	160	80
Maddison, Mrs. C. E., in trust.....	do.....	160	80
Magarth, estate late Wm.....	do.....	4,640	2,320
Manning, Alex.....	do.....	16,000	8,000
Masson, Wm.....	do.....	4,880	2,440
Mathieson, Geo.....	Niagara Falls.....	80	40
Miller, estate late R. S.....	Toronto.....	320	160
Morrison, estate late Angus.....	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
Matthew, Miss Jessie.....	Montreal.....	2,800	1,400
Milford, Geo.....	Toronto.....	8,000	4,000
Maddison, Mrs. E. A., in trust.....	do.....	40	20
Maddison, Mrs. E. A., in trust.....	do.....	40	20
Milne, David Alex.....	do.....	400	200

WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Myers, Augustus.....	Toronto	18,280	9,140
Maddison, C. E., in trust.....	do	40	20
Marks, E. Price.....	Deer Park	1,000	500
Myles, W. N.....	Hamilton	1,400	700
Murray, Rev. J. G.....	Grimsby	800	400
Meredith, Thos., jr.....	Toronto	4,000	2,000
Myers, Mrs. Mary.....	do	2,000	1,000
Massachusetts Benefit Life Assn., in trust.....	Boston, Mass.	1,680	840
Magee, Mrs. Elizabeth.....	Toronto	920	460
Macnamara, C. E.....	do	520	260
Maughan, N.....	do	2,000	1,000
Moran, W. J.....	do	600	300
Macdonald, J. G.....	do	2,000	1,000
Moat & Co., R.....	Montreal	800	400
Marks, A. H. S., in trust.....	Toronto	800	400
Macdonald, Chas. F.....	Hamilton	1,600	800
Miller, D., asst. manager, in trust.....	Toronto	13,800	6,900
Miller, Mrs. Eliz. A.....	do	1,200	600
McCarthy, D'Alton.....	do	1,400	700
McDiarmid, Rev. H. J.....	Kemptville	600	300
McKean, Mrs. Margaret J.....	Toronto	600	300
McMurrich, Geo.....	do	4,400	2,200
McMurrich, Geo. in trust.....	do	800	400
McMurrich, Prof. J. P.....	Cincinnati	4,400	2,200
McMurrich, Mrs. Minnie G.....	Toronto	800	400
McMurrich, W. B., in trust.....	do	3,640	1,820
McMurrich, W. B. and Rathbun E. W., trustees.....	do	3,120	1,560
McMurrich, W. B., and Geo., trustees.....	do	3,120	1,560
McMurrich, W. B., and Geo., trustees.....	do	1,240	620
McMurrich, W. B.....	do	2,000	1,000
McMurrich, W. B., Geo., and Scott, E. G., in trust.....	do	1,840	920
McCuaig, Mrs. Matilda.....	Belleville	5,000	2,500
McCalla, Mrs. W. J., in trust.....	St. Catharines	80	40
Master, Mrs. Fannie A.....	Toronto	600	300
McMurrich, John Dewar.....	Hamilton	160	80
McNally, Rosa R.....	Baltimore, Md.	360	180
McCalla, M. S.....	St. Catharines	4,720	2,360
McGregor, John, in trust.....	Toronto	480	240
McEachren, Mrs. Louisa J. M.....	do	2,000	1,000
McGillivray, Thos. A.....	Whitby	1,240	620
McGregor, Mrs. Bessie.....	Carleton West	2,000	1,000
Nevitt, Mrs. E. E.....	Toronto	1,000	500
Nordheimer, S.....	do	2,000	1,000
Nelson, H. W.....	do	4,000	2,000
Newton, Hibbert B.....	Hamilton	3,200	1,600
Niven & Co., J. K.....	Toronto	3,560	1,780
Orr, Mrs. J. E., estate of late.....	Teeswater	800	400
Osborne, James Kerr.....	Toronto	12,000	6,000
Oxnard, Geo. A.....	Guelph	1,600	800
Ogden, W. 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. Eliz.....	Trenton	3,600	1,800
Oliver, Wm. Thomas.....	Vancouver, B. C.	2,400	1,200
Osborne, J. K., in trust.....	Toronto	16,000	8,000
Osborne, John P.....	Beamsville	200	100
Paterson, J. Henry.....	Toronto	1,200	600
Paterson, Thomas.....	Bowmanville	5,000	2,500
Paterson, Rev. Thos. W.....	Deer Park	4,080	2,040
Patton, Jos. C.....	Toronto	5,840	2,920
Patton, Jos. C., in trust.....	do	8,680	4,340
Patton, Jos. C., in trust.....	do	4,440	2,220
Peters, Geo.....	Peterborough	800	400

Department of Finance—Insurance Branch

WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Pipe, Wm., 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
Pipon, Miss Maud M.	Toronto	680	340
Piers, Mrs. Mary A. E.	Montreal	1,600	800
Penniston, C. L.	Toronto	1,200	600
Pottinger, John	Hamilton	800	400
Purcell, Richard	Cache Bay	800	400
Perry, Charles	Scarborough	1,320	660
Paterson, John A.	Toronto	800	400
Peterkin, Mrs. Rebecca	do	5,600	2,800
Ramsay, Wm.	do	19,000	9,500
Rathbun, Herbert B.	Deseronto	160	80
Rathbun, Mrs. Jean	do	1,600	800
Rathbun, F. S., in trust	do	440	220
Rathbun, W. C. B.	do	120	60
Rathbun, Bunella	do	200	100
Reed, James	Toronto	4,000	2,000
Reed, J. Y., and Gregg, Rev. Wm., executors	do	4,000	2,000
Ridout, Percival F.	do	2,200	1,100
Robinson, Christopher	do	11,680	5,840
Ross, Elizabeth F.	Port Hope	200	100
Rathwell, John, estate late	Kingston	320	160
Rigbye, Mrs. M. L.	Wellsboro'	1,600	800
Rutherford, Mrs. Mary Margaret	Toronto	640	320
Rutherford, Miss Fannie	do	440	220
Rutherford, Miss Amy E.	do	440	220
Rutherford, Mrs. M. M. and E. C., trustees	do	440	220
Routh, J. K.	Montreal	800	400
Roger, Mrs. Helen S.	St. Catharines	2,280	1,140
Roger, Rev. Walter W.	do	1,640	820
Rennie, Rev. John	Manitowaning	1,600	800
Rathbun, F. S., in trust	Deseronto	240	120
Rathbun, F. S., in trust	do	200	100
Rordans, Mrs. Charlotte M.	Toronto	1,600	800
Reardon, Henry F.	Philadelphia	160	80
Ross, Wm.	Toronto	800	400
Robertson, Rev. Frederick	Bath, Eng.	880	440
Robinson, Elizabeth, in trust	Toronto	80	40
Rathbun, E. W., in trust	Deseronto	200	100
Rathbun, F. S., in trust	do	600	300
Rogers, Miss Rosa V.	Toronto	6,000	3,000
Robinson, Elizabeth	do	1,440	720
Reed, G. P., manager, and Denison, C. A., accountant, in trust	do	83,000	41,500
Scott, Mrs. Jessie	Quebec	320	160
Scott, James, in trust	Toronto	1,280	640
Scott, John	do	19,600	9,800
Seels, executors estate late John H.	do	1,800	900
Sharp, George	do	24,000	12,000
Sherrard, Mrs. Eliza Anne	do	4,480	2,240
Smith, Alex.	do	4,000	2,000
Smith, A. M.	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	Owen Sound	12,000	6,000
Smith, Larratt W.	Toronto	5,000	2,500
Sterling, Wm.	Churchville	4,000	2,000
Sutherland, Mary B.	Vancouver, B.C.	80	40
Symons, Eliza Frear	Toronto	760	380
Spragge, Albert W.	Cobourg	840	420

WESTERN ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Smith, A. M., in trust.....	Toronto.....	160	80
Sinclair, estate late John.....	do.....	4,800	2,400
Small, Catharine G.....	Sarnia.....	1,840	920
Sproule, Miss E. J.....	Springfield on Credit.....	3,120	1,560
Shaw, W. J.....	Brantford.....	4,000	2,000
Smith, Dr. Andrew.....	Toronto.....	2,640	1,320
Smith, Andrew W.....	do.....	2,000	1,000
Staynes, T. S.....	do.....	12,400	6,200
Shore, Henry W. C.....	do.....	1,000	500
Scott, Robt. F.....	do.....	680	340
Stanley, Bernard.....	Lucan.....	4,080	2,040
Stanley, M. Lucretta.....	do.....	480	240
Stanley, Charlotte M.....	do.....	520	260
Stanley, Mary E.....	do.....	520	260
Scott, Jas., jr.....	Toronto.....	680	340
Sintzel, Henry.....	do.....	1,600	800
Sills, Miss Mary J.....	do.....	1,400	700
Sears, Geo. E.....	do.....	2,000	1,000
Scott & Walmesley, in trust.....	do.....	23,920	11,960
Sidey, J. Henry.....	Cobourg.....	800	400
Sewell, Mrs. W. E.....	Hamilton.....	800	400
Stanley, Albert E.....	Lucan.....	400	200
Sims, Mary J.....	Toronto.....	480	240
Secor, Isaac T.....	Scarborough.....	2,000	1,000
Sharpe, Osler H.....	Frederickton.....	640	320
Smith, W. H., manager, in trust.....	Toronto.....	29,800	14,900
Sloane, W. P., manager, in trust.....	do.....	49,960	24,980
Stark & Co., John.....	do.....	4,800	2,400
Stewart, F. J., in trust.....	do.....	80	40
Strathy, H. S., general manager, in trust.....	do.....	1,600	800
Talbot, Marcus, estate of late.....	do.....	200	100
Thompson, Robt.....	do.....	34,280	17,140
Thornburn, Miss Mary.....	do.....	560	280
Thomas, Miss Mary M.....	do.....	3,200	1,600
Thomas, Wm. Stone.....	do.....	1,240	620
Todd, Thomas.....	do.....	4,000	2,000
Thomson, Malcolm.....	Montreal.....	5,200	2,600
Taylor, F. C.....	Lindsay.....	800	400
Turnbull, Mrs. L.....	Hamilton.....	6,640	3,320
Turner, Frank.....	Bracondale.....	4,000	2,000
Trust Corporation of Ontario.....	Toronto.....	15,160	7,580
Temple, Mrs. M. J. A.....	do.....	160	80
Weatherhead Geo. H.....	Brockville.....	1,200	600
Webb, Thos., estate of late.....	Toronto.....	2,000	1,000
Wilkes, Alfred J.....	Brantford.....	3,280	1,640
Wilkes, Geo. H.....	do.....	1,960	980
Wills, Alex.....	Toronto.....	5,000	2,500
Wills, Thos.....	Belleville.....	4,880	2,440
Wilson, Wm.....	Toronto.....	8,000	4,000
Wilson, Wm. B.....	do.....	3,000	1,500
Wood, Hon. S. C.....	do.....	4,000	2,000
Whitney, Albert.....	Prescott.....	16,000	8,000
Wardrop, John, estate of late, in trust.....	Toronto.....	2,400	1,200
Wardrop, John, estate of late, in trust.....	do.....	37,440	18,720
Wadmore, Mrs. Annie.....	Frederickton.....	2,640	1,320
Woodside, Mrs. Ellen.....	Toronto.....	1,640	820
Webster, A. F., in trust.....	do.....	1,240	620
Wood, Peter.....	Brantford.....	4,000	2,000
Warbrick, J. C.....	Toronto.....	1,000	500
Wood, Samuel Geo., in trust.....	do.....	1,200	600
White, Mrs. Mary Ann.....	Deer Park.....	12,000	6,000
Winstanley, Mrs. Emily.....	Toronto.....	800	400
Young, Mrs. Margaret.....	do.....	1,000	500
Total.....		\$2,000,000	\$1,000,000

Department of Finance—Insurance Branch.

STATEMENT of Assessment made on Companies as under, for Year ending 31st March, 1894, in accordance with "The Insurance Act."

Companies.	Assessment.	Companies.	Assessment.
	\$ cts.		\$ cts.
Accident	9 42	Mercantile	70 91
Ætna	85 47	Metropolitan Life	35 06
Ætna Life	333 53	Mongenais, Boivin & Co.	7 60
Agricultural, of Watertown	28 27	Mutual Life	382 45
Albion	65 60	Mutual Reserve Fund	146 98
Alliance	111 61	National, of Ireland	54 97
Atlas	54 97	New York Life	427 62
American Surety Co.	1 75	North American	213 98
Boiler Inspection	11 28	North British and Mercantile	230 16
British America	118 58	Northern	94 55
British and Foreign Marine	8 77	Norwich and London Accident	1 61
British Empire	118 14	Norwich Union	77 98
Caledonian	72 90	Ontario Mutual	280 89
Canada Accident	27 42	Phenix, of Brooklyn	48 95
Canada Life	928 59	Phenix, of London	142 81
Canadian and European	13 74	Phenix Insurance Company	130 61
Commercial Travellers	11 70	Provident Savings	42 80
Commercial Union	209 80	Provincial Provident	93 07
Confederation	436 52	Quebec	49 67
Connecticut Fire	17 82	Queen, of America	149 19
Covenant Mutual	34 70	Reliance	4 64
Dominion Burglary	6 19	Royal	338 37
Dominion Life	20 99	Scottish Union	73 76
Dominion Plate Glass	4 74	Standard	258 25
Dominion Safety Fund	18 02	Star	8 59
Eastern	144 97	Steam Boiler and Plate Glass	89
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Guarantee	18 52	Union Society	74 01
Guardian	161 30	United Fire	102 54
Hartford	75 91	United States Life	28 93
Home	2 81	Western	188 17
Insurance Co. of North America	36 35	Woodmen of the World	2 31
Imperial	104 11		
Lancashire	142 25		
Liverpool and London and Globe	181 98		
Lloyds' Plate Glass	5 31		
London Assurance	60 21		
London Guarantee and Accident	59 17		
London and Lancashire Fire	106 35		
London and Lancashire Life	116 79		
London Mutual Fire	67 28		
London Life	65 14		
Manchester Fire	65 19		
Manufacturers' Guarantee & Accident	41 62		
Manufacturers' Life	135 75		
Massachusetts Benefit Association	68 82		
		<i>Retired Companies.</i>	
		Connecticut Mutual	25 21
		Edinburgh Life	4 67
		Life Association of Scotland	24 96
		National Life	1 26
		North Western	9 77
		Phenix Mutual Life	13 92
		Scottish Amicable	3 63
		Scottish Provident	1 32
		Total	\$9,659 08

Department of Finance—Insurance Branch.

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58 Victoria.

Sessional Papers (No. 4A.)

A. 1895

PRELIMINARY STATEMENTS

OF THE BUSINESS OF

LIFE INSURANCE COMPANIES

IN CANADA

FOR THE YEAR ENDING 31st DECEMBER

1894

ALSO

Preliminary Statements for the year 1894 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

1895

[No. 4a—1895.]

Department of Finance—Insurance Branch.

OFFICE OF THE SUPERINTENDENT OF INSURANCE,
OTTAWA, 15th February, 1895.

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 1894, provided for by subsection 8 of section 20 of the Insurance Act. In previous years only Canadian life companies were required to furnish preliminary abstracts, but by an amendment in the Act passed last session of Parliament, all life companies, Canadian or otherwise, are now required to furnish such preliminary statements.

I have the honour to be, sir,
Your obedient servant,

W. FITZGERALD,
Superintendent 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, 1894.

- 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 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 OF HARTFORD, CONN.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1894.

Premium Income in Canada.

Cash received for premiums.....	\$	465,270 92
Premium obligations taken in part payment of premiums.....		6,812 36
Premiums paid by dividends.....		112,675 88

Total premium income.....	\$	584,759 16

Payments for Claims in Canada

Cash paid for death losses.....	\$	180,907 42
Premium obligations used in payment of same.....		2,595 48

Total net amount paid for death claims.....	\$	183,502 90
Cash paid for matured endowments.....	\$259,846 48	
Premium obligations used in payment of same.....		7,641 08

Total net amount paid for matured endowments.....		267,487 56

Total amount paid for death claims and matured endowments.....	\$	450,990 46

Miscellaneous.

Number of new policies reported during the year as taken in Canada.....		436
Amount of said policies....	\$	598,850 00
Number of policies become claims (including 205 endowments)....		348
Amount of said claims (including \$267,887.70 matured endowments)...		451,432 60
Claims for death losses adjusted but not due.....	\$	1,339 00
do unadjusted but not resisted.....		2,389 00

Total claims for death losses.....		3,728 00
Claims for matured endowments due and unpaid.....		5,125 00
Amount of claims resisted.....		None.
Number of policies in force in Canada at date.....		12,554
Net amount in force at 31st December, 1894.....		17,195,064 00

(Received 1st February 1895.)

THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Premium Income in Canada.

Cash received for premiums.....	\$	220,121	53
Deduct premiums paid to other companies for reinsurance.....		14,363	24
Total premium income.....	\$	205,758	29

Payments for claims in Canada.

Cash paid for death losses.....	\$76,537	50	
Deduct amount received from other companies for reinsured death claims.....	12,800	00	
Net amount paid for death claims.....	\$	63,737	50
Cash paid for matured endowments.....		8,286	00
Total amount paid for death claims and matured endowments.....	\$	72,023	50

Miscellaneous.

Number of new policies reported during the year as taken in Canada.....	298
Amount of said policies.....	\$ 722,319 17
Number of policies become claims in Canada.....	25
Amount of said claims.....	48,018 50
Claims for death losses due and unpaid.....	1,015 50
Amount of claims resisted—in suit.....	5,000 00
Number of policies in force in Canada at date.....	3,018
Amount of said policies.....	\$6,359,793 28
Bonus additions thereon.....	78,795 27
Total.....	\$6,438,588 55
Amount of said policies reinsured in other licensed companies in Canada.....	302,483 00
Net amount in force at 31st December, 1894.....	\$ 6,136,105 55

(Received, 31st January, 1895.)

THE CANADA LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1894.

Premium Income during the Year.

Cash received for premiums.....	\$	1,761,181	57
Premiums paid by dividends.....		173,887	91
Total.....	\$	1,935,069	48
Deduct premiums paid to other companies for reinsurance.....		14,849	74
Total premium income.....	\$	1,920,219	74

Department of Finance—Insurance Branch.

CANADA LIFE—Continued.

Payments for Claims.

* Cash paid for death losses.....	\$668,079 93	
Premium obligations used in payment of same.....	2,835 09	
Total amount paid for death losses (including bonus profit \$67,663.02).....		
	\$	670,915 02
Cash paid for matured endowments.....	\$ 61,510 31	
Premium obligations used in payment of same.....	858 75	
Total net amount paid for matured endowments (including bonus profits, \$8,819,06).....		
		62,369 06
Total amount paid for death claims and matured endowments.....		
	\$	733,284 08

Miscellaneous.

Number of new policies reported during the year as taken.....	2,743	
Amount of said policies.....	\$	6,529,332 00
Number of policies become claims (including matured endowments) during the year.....	330	
Amount of said claims (including matured endowments and bonus additions).....	\$65,600.58	651,618 58
Claims for death losses due and unpaid.....		24,546 07
do unadjusted but not resisted.....		35,408 75
Amount of claims—unsettled—resisted.....		None.
Number of policies in force at date.....	30,868	
Amount of said policies.....	\$64,127,375 40	
Bonus additions thereon.....	2,680,553 10	
Total.....		
	\$66,807,928 50	
Amount of said policies reinsured in other licensed companies in Canada (including \$9,539.30 bonus additions).....	374,227 27	
Net amount in force at 31st December, 1894.....		
	\$	66,433,701 23

(Received 28th January, 1895)

PRELIMINARY STATEMENT OF BUSINESS DONE OUTSIDE OF CANADA.

(Included in above statement.)

Cash received for premiums.....	\$	123,275 01
Deduct premiums paid to others companies for reinsurance.....		6,493 47
Total premium income.....		
	\$	116,781 54
Cash paid for death losses.....		
	\$	4,769 00
<i>Miscellaneous.</i>		
Number of new policies reported during the year as taken outside of Canada.....	540	
Amount of said policies.....	\$	1,805,552 00
Number of policies become claims outside of Canada.....	6	
Amount of said claims.....		6,769 00
Claims for death losses due and unpaid.....		2,000 00
Number of policies in force outside of Canada at date.....	1,435	
Amount of said policies.....	\$ 4,585,675 00	
Amount of said policies reinsured in other licensed companies in Canada.....	150,519 99	
Net amount in force, 31st December, 1894.....		
	\$	4,435,155 01

* Of which \$143,841.34 accrued in previous year.

THE COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

PRELIMINARY STATEMENT OF LIFE BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Premium Income in Canada.

Cash received for premiums.....	\$	17,619 67
Premiums paid by dividends.....		44 45
Total premium income... ..		\$ 17,664 12

Payments for claims in Canada.

Cash paid for death losses (including \$629.24 bonus additions).....	\$	6,157 58
Cash paid for matured endowments.....		486 67
Total amount paid for death claims and matured endowments..		\$ 6,644 25

Miscellaneous.

Number of new policies reported during the year as taken in Canada..		2
Amount of said policies.....	\$	2,000 00
Number of policies become claims in Canada.....		5
Amount of said claims (including \$1,776.33 bonus additions).....		7,601 53
Claims for death losses adjusted but not due (including \$1,207.67 bonus additions).....		4,059 53
Amount of claims resisted.....		None
Number of policies in force in Canada at date.....		290
Amount of said policies.....	\$565,436 80	
Bonus additions thereon.....	89,430 33	
Net amount in force, 31st December, 1894.. ..		\$ 654,867 13

(Received 31st January, 1895.)

THE CONFEDERATION LIFE ASSOCIATION.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1894.

Premium Income during the Year.

Cash received for premiums.....	\$	773,959 31
Premiums paid by dividends.....		32,732 21
Cash received for annuities.....		5,540 00
Total.....		\$ 812,231 52
Deduct premiums paid to other companies for reinsurance.....		4,396 46
Total premium income.....		\$ 807,835 06

Payments for claims.

Cash paid for death claims.....	\$	183,319 84
Deduct amount received from other companies for reinsured death claims.....		1,994 50
Net amount paid for death losses (\$32,901.34 of which accrued in previous years).....		\$ 181,325 34
Cash paid for matured endowments.....		117,473 50
Total paid for death claims and matured endowments....		\$ 298,798 84

Department of Finance—Insurance Branch.

CONFEDERATION LIFE—Continued.

Miscellaneous.

Number of new policies reported during the year as taken.....	2,099	
Amount of said policies.....		\$ 3,310,050 00
Number of policies become claims (including 47 matured endowments) during the year.....	152	
Amount of said claims (including matured endowments..\$117,473 50)		281,761 00
Amount of above claims reinsured in other licensed companies in Canada.....	\$1,994 50	
Amount of claims unadjusted, not resisted.....		14,029 51
Amount of claims unsettled, resisted.....		None.
Number of policies in force at date.....	16,642	
Amount of said policies.....	\$25,262,210 00	
Bonus additions thereon.....	167,017 50	
Total.....	\$25,429,227 50	
Amount of said policies reinsured in other licensed companies in Canada, including \$1,463.50 bonus additions.....	187,930 50	
Net amount in force at 31st December, 1894.....		\$ 25,241,297 00

(Received 31st January, 1895.)

STATEMENT OF BUSINESS DONE OUTSIDE OF CANADA.

(Included in above statement.)

Cash received for premiums.....	\$	2,937 88
Number of new policies reported during the year as taken outside of Canada.....	31	
Amount of said policies.....		47,000 00
Number of policies become claims.....		None.
Number of policies in force at date.....	82	
Amount of said policies.....	\$	111,000 00

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Premium Income in Canada.

Cash received for premiums.....	\$	30,545 03
Premiums paid by dividends.....		19,665 00
Total premium income.....	\$	50,210 03

Payments for Claims in Canada.

Cash paid for death losses.....	\$	79,305 00
Cash paid for matured endowments.....		28,598 00
Total amount paid for death claims and matured endowments.....	\$	107,903 00

CONNECTICUT MUTUAL—*Continued.**Miscellaneous.*

Number of policies become claims during the year in Canada.....	55	
Amount of said claims.....		\$ 107,993 00
Claims for death losses unadjusted but not resisted.....		6,000 00
Number of policies in force at date.....	994	
Net amount in force at 31st December, 1894.....		<u>1,805,932 00</u>

(Received 6th February 1895.)

DOMINION LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1894.

Premium Income during the Year.

Cash received for premiums.....	\$	44,331 85
Premiums paid by dividends.....		291 31
Total.....	\$	44,623 16
Deduct premiums paid to other companies for reinsurance.....		244 24
Total premium income.....	\$	<u>44,378 92</u>

Payments for Claims.

Net amount paid for death claims.....	\$	<u>3,000 00</u>
---------------------------------------	----	-----------------

Miscellaneous.

Number of new policies reported during the year as taken.....	406	
Amount of said policies.....		\$ 516,500 00
Number of policies become claims.....	2	
Amount of said claims.....		3,000 00
Amount of claims unsettled, not resisted.....		None.
Amount of claims unsettled, resisted.....		None.
Number of policies in force at date.....	1,337	
Amount of said policies.....	\$	1,743,915
Bonus additions thereon.....		1,440
Total.....	\$	1,745,355
Amount of said policies reinsured in other licensed companies in Canada.....		29,000
Net amount in force at 31st December, 1894.....	\$	<u>1,716,355 00</u>

(Received 22nd January, 1895.)

Department of Finance—Insurance Branch.

THE DOMINION SAFETY FUND LIFE ASSOCIATION.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1894.

Premium Income during the year.

Cash received for premiums.....	\$	26,388 42
Premiums paid by dividends.....		2,834 89
		29,223 31
Total.....	\$	29,223 31
Deduct premiums paid to other companies for reinsurance.....		20,900 34
		8,322 97
Net cash for premiums.....	\$	8,322 97

Payments for Claims.

Cash paid for death losses.....	\$	30,265 91
Deduct amount received from other companies for reinsured death claims.....		4,822 00
		25,443 91
Net amount paid for death claims.....	\$	25,443 91

Miscellaneous.

Number of new policies reported during the year as taken in Canada. 16		
Amount of said policies.....	\$	25,000 00
Number of policies become claims.....		25
Amount of said claims.....	\$35,000 00	
Amount of above claims reinsured in other licensed companies in Canada. 13,000 00		
		22,000 00
Net amount of policies become claims.....		22,000 00
Claims for deaths losses unadjusted but not resisted.....	\$ 8,000 00	
do resisted, in suit.....	3,000 00	
		11,000 00
Less reinsured.....	8,000 00	
		3,000 00
Net amount of claims unsettled.....		3,000 00
Number of policies in force at date.....		
Amount of said policies.....	\$1,084,000 00	
Amount reinsured.....	1,084,000 00	
		None.
Net amount in force.....		None.

(Received, 28th January, 1895.)

THE EDINBURGH LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Premium Income in Canada.

Cash received for premiums	\$	7,925 23
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Payments for claims in Canada.

Cash paid for death losses	\$22,873 35	
Bonus additions thereon	4,223 05	
Net amount paid for death claims	\$	27,096 40
Cash paid for matured endowments	\$973 34	
Bonus additions thereon	283 24	
Net amount paid for matured endowments		1,256 58
Total amount paid for death claims and matured endowments	\$	28,352 98

Miscellaneous.

Number of policies become claims in Canada	9	
Amount of said claims	\$28,713 36	
Bonus additions thereon	6,582 17	
Total amount of said claims	\$	35,295 53
Amount of claims unpaid but not resisted (including \$2,075.88 bonus additions)		6,942 55
Number of policies in force in Canada at date	113	
Amount of said policies	\$248,615 95	
Bonus additions thereon	59,483 71	
Net amount in force, 31st December, 1894	\$	308,099 66

(Received 15th January, 1895.)

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Premium Income in Canada.

Cash received for premiums	\$	691,052 10
----------------------------------	----	------------

Payments for claims in Canada.

Cash paid for death losses (including \$799 bonus additions) (\$21,556 of which accrued in previous years)	\$	246,996 00
Cash paid for matured endowments (including \$1,552.07 bonus additions)		8,302 07
Total amount paid for death claims and matured endowments	\$	255,298 07

Department of Finance—Insurance Branch.

EQUITABLE LIFE—Continued.

Miscellaneous.

Number of new policies reported during the year as taken in Canada	1,058	
Amount of said policies	\$	2,456,683 00
Number of policies become claims in Canada	104	
Amount of said claims (including \$2,351.07 bonus additions)		244,242 07
Claims for death losses due and unpaid	\$2,500	
“ unadjusted but not resisted	8,000	
Total claims for death losses		10,500 00
Amount of claims unsettled—resisted		None.
Number of policies in force in Canada at date	8,873	
Amount of said policies	\$19,399,335 00	
Bonus additions thereon	125,907 00	
Net amount in force 31st December, 1894		19,525,242 00

(Received 29th January, 1895.)

THE FEDERAL LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Premium Income during the Year.

Cash received for premiums	\$	224,337 03
Premiums secured by policy loans		27,883 48
Premiums paid by dividends		25,412 35
Total	\$	277,632 86
Deduct premiums paid to other companies for reinsurance		12,128 37
Total premium income	\$	265,504 49

Payments for Claims.

Cash paid for death losses (of which \$23,000.00 accrued in previous years)	\$	131,229 56
Deduct amount received from other companies for reinsured death claims		4,500 00
Net amount paid for death claims	\$	126,729 56

Miscellaneous.

Number of new policies reported during the year as taken	1,233	
Amount of said policies (including 2 revived for \$2,000)	\$	1,705,700 00
Number of policies become claims	36	
Amount of said claims	\$105,769 34	
Deduct amount reinsured in other licensed companies in Canada	10,000 00	
Net amount of policies become claims		95,769 34
Amount of claims unsettled, not resisted		1,173 12
Amount of claims unsettled, resisted		None.
Number of policies in force at date	5,250	
Amount of said policies	\$10,521,137 43	
Deduct amount reinsured in other licensed companies in Canada	625,000 00	
Net amount in force, 31st December, 1894	\$	9,896,137 43

(Received 29th January, 1895.)

THE GERMANIA LIFE INSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Premium Income in Canada.

Cash received for premiums	\$	13,015 67
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Payments for Claims in Canada.

Cash for death claims	\$	26,000 00
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Miscellaneous.

Number of policies become claims in Canada	3	
Amount of said claims	\$	26,000 00
Number of policies in force in Canada at date	164	
Amount in force	\$321,886 00	
Bonus additions thereon	1,619 00	
Total net amount in force at 31st December, 1894		323,505 00

(Received 6th February, 1895.)

THE GREAT WEST LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1894.

Premium Income during the Year.

Cash received for premiums	\$	112,006 19
Deduct premiums paid to other companies for reinsurance		2,023 60
Total premiums income	\$	109,982 59

Payments for Claims during the Year.

Cash paid for death claims	\$	22,504 65
Deduct amount received from other companies for reinsured death claims		4,000 00
Net amount paid for claims	\$	18,504 65

Miscellaneous.

Number of new policies reported during the year as taken	1,741	
Amount of said policies	\$	2,788,304 65
Number of policies become claims	9	
Amount of said claims	\$32,504 65	
Amount of above claims reinsured in other licensed companies in Canada	4,000 00	
Net amount of policies become claims		28,504 65
Claims for death losses resisted—in suit		10,000 00
Number of policies in force at date	2328	
Amount of said policies	\$ 4,239,050 00	
Deduct amount reinsured in other licensed companies in Canada	142,500 00	
Net amount in force, 31st December, 1894		4,096,550 00

(Received 4th February, 1895.)

Department of Finance—Insurance Branch.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY

PRELIMINARY STATEMENT OF LIFE BUSINESS FOR YEAR ENDING 31ST DECEMBER, 1894.

Premium Income in Canada.

Cash received for premiums	\$	7,058 03
Cash received for annuities		800 00
Total premium income		\$ 7,858 03

Payments for losses in Canada.

Cash paid for death losses	\$	5,962 72
Cash paid for matured endowments		2,000 00
Total paid for death claims and matured endowments.		\$ 7,962 72

Miscellaneous.

Number of new policies reported during the year as taken in Canada ..		1
Amount of said policy	\$	4,866 67
Number of policies become claims in Canada		10
Amount of said claims		13,263 25
Claims for death losses due and unpaid		3,833 00
Number of policies in force in Canada at date		143
Amount of said policies	\$	207,506 67
Bonus additions thereon		33,764 15
Net amount in force at 31st December, 1894		241,270 82

(Received 31st January, 1895.)

THE LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Premium Income in Canada.

Cash received for premiums	\$	223,640 93
Deduct premiums paid to other companies for reinsurance		8,038 59
Total premium income		\$ 215,602 34

Payments for claims in Canada.

Cash paid for death losses	\$	77,350 33
Bonus additions thereon		2,183 75
Total		79,534 08
Deduct amount received from other companies for reinsured death claims ..		5,593 50
Net amount paid for death claims		\$ 73,940 58
Cash paid for matured endowments	\$	24,800 00
Bonus additions thereon		218 75
Net amount paid for matured endowments		25,018 75
Total amount paid for death claims and matured endowments. ..		\$ 98,959 33

LONDON AND LANCASHIRE—*Continued.**Miscellaneous.*

Number of new policies reported during the year as taken in Canada	496	
Amount of said policies	\$ 848,500	00
Number of policies become claims in Canada	39	
Amount of said claims (including \$1,538.75 bonus additions)	\$78,205	75
Amount of above claims reinsured in other licensed companies in Canada	5,593	50
Net amount of policies become claims	72,612	25
Claims for death losses due and unpaid (including \$111.25 bonus additions)	14,211	25
Claims for matured endowments due and unpaid (since paid)	2,000	00
Claims unsettled, resisted		None
Number of policies in force in Canada at date	4,225	
Amount of said policies	\$6,946,234	66
Bonus additions thereon	90,339	54
Total	\$7,036,574	20
Amount of said policies reinsured in other licensed companies in Canada (including \$1,267 bonus additions)	176,244	50
Net amount in force at 31st December, 1894	6,860,329	70

(Received 29th January, 1895.)

THE LONDON ASSURANCE.

PRELIMINARY STATEMENT OF LIFE BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Premium Income in Canada.

Cash received for premiums	\$ 692	96
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Miscellaneous.

Number of policies become claims in Canada		None.
Number of policies in force in Canada at date	5	
Amount of said policies	\$17,520	00
Bonus additions thereon	4,249	07
Net amount in force at 31st December, 1894	\$ 21,769	07

(Received, 5th February, 1895.)

Department of Finance—Insurance Branch.

THE LONDON LIFE INSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Premium Income for the Year.

Cash received for premiums (General, \$36,725.28; Industrial, \$93,136.87)\$	129,862 15
Premiums paid by dividends.....	2,919 94
Total.....\$	132,782 09
Deduct premiums paid to other companies for reinsurance.....	201 60
Total premium income.....\$	132,580 49

Payments for Claims.

Cash paid for death losses (General, \$10,000.00; Industrial, \$18,604.48) (\$5,164.16 of which was incurred in previous year).....\$	28,604 48
Cash paid for matured endowments.....	9,200 00
Total paid for death claims and matured endowments...\$	37,804 48

Miscellaneous.

Number of new policies reported during the year as taken (General, 215; Industrial, 13,443.....)	13,658
Amount of said policies (General, \$223,500; Industrial, \$1,235,681.50).\$	1,459,181 50
Number of policies become claims, including matured endowments (General, 4; Matured Endowments, 11; Industrial, 290)....	305
Amount of said claims (General, \$14,200.00; Industrial, \$19,401.27)..	33,601 27
Amount of claims unsettled, not resisted.....	443 95
Amount of claims unsettled, resisted.....	517 00
Number of policies in force at date (General, 1,623; Industrial 23,606).....	25,229
Amount of said policies—General.....	\$1,524,444 15
do Industrial.....	2,207,061 00
Total.....\$	\$3,731,505 15
Amount of said policies reinsured in other licensed companies in Canada.....	5,000 00
Net amount in force, 31st December, 1894.....	3,726,505 15

(Received 1st February, 1895.)

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1894.

Premium Income during the Year.

Cash received for premiums.....	\$	277,658 06
Deduct premiums paid to other companies for reinsurance.....		10,262 87
Total premium income.....	\$	<u>267,395 19</u>

Payments for Claims.

Cash paid for death losses (\$10,000 of which accrued in 1893).....	\$	<u>44,931 45</u>
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Miscellaneous.

Number of new policies reported during the year as taken.....	1430	
Amount of said policies.....	\$	2,273 300 00
Number of policies become claims during the year.....	31	
Amount of said claims.....		44,069 00
Amount of claims unsettled, not resisted.....		9,122 00
Amount of claims unsettled, resisted.....		None.
Number of policies in force at date.....	5,976	
Amount of said policies.....	\$	9,554,400
Bonus additions thereon.....		900
Total.....	\$	<u>9,555,300</u>
Amount of said policies reinsured in other licensed companies in Canada (including \$683 bonus additions).....		<u>534,183</u>
Net amount in force at 31st December, 1894.....	\$	<u>9,021,117 00</u>

(Received 30th January, 1895.)

PRELIMINARY STATEMENT OF BUSINESS DONE OUTSIDE OF CANADA.

(Included in above Statement.)

Cash received for premiums.....	\$	<u>9,897 60</u>
Cash paid for death losses.....	\$	<u>1,947 00</u>

Miscellaneous.

Number of new policies reported during the year as taken out- side of Canada.....	116	
Amount of said policies.....	\$	188,768 00
Number of policies become claims.....	1	
Amount of said claim.....		1,947 00
Number of policies in force at date.....	158	
Net amount in force, 31st December, 1894.....	\$	<u>272,268 00</u>

(Received 1st February, 1895.)

Department of Finance—Insurance Branch.

THE METROPOLITAN LIFE INSURANCE COMPANY OF NEW YORK.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Premium Income in Canada.

Cash received for premiums	\$ 122,039 85
Premium obligations taken in part payment of premiums.....	75 30
Total premium income.....	\$ 122,115 15

Payments for Claims in Canada.

Cash paid for death losses	\$ 29,714 31
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Miscellaneous.

Number of new policies reported during the year as taken in Canada (General 225 ; Industrial, 61,858).....	62,083
Amount of said policies (General, \$253,000 ; Industrial, \$6,132,190) ..	\$ 6,385,190 00
Number of policies become claims in Canada, (General, 1 ; Industrial, 452)	453
Amount of said claims (General, \$1,000, Industrial, \$28,714.31).....	29,714 31
Claims for death losses unadjusted but not resisted.....	\$1,065 00
do resisted, not in suit.....	441 80
Total claims for death losses.....	1,506 80
Number of policies in force in Canada at date, (General, 230 ; Industrial, 43,906).....	44,136
Amount of said policies, general.....	\$ 314,265 00
do Industrial.....	4,120,242 00
Net amount in force at 31st December, 1894.....	\$ 4,434,507 00

(Received, 15th February, 1895.)

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Premium Income in Canada.

Cash received for premiums.....	\$ 690,608 55
Premiums paid by dividends.....	4,573 11
Cash received for annuities.....	1,000 00
Total premium income.....	\$ 696,181 66

Payments for Claims in Canada.

Cash paid for death losses (including \$7,468 reversionary additions— \$26,000 of which accrued in 1893).....	\$ 188,148 00
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MUTUAL LIFE OF NEW YORK—Continued.

Miscellaneous.

Number of new policies reported during the year as taken in Canada.....	1174	
Amount of said policies.....	\$	2,748,461 00
Number of policies become claims in Canada.....	57	
Amount of said claims.....		162,148 00
Amount of claims resisted in suit.....		5,000 00
Number of policies in force in Canada at date.....	7,259	
Amount of said policies.....	\$16,930,213	
Bonus additions thereon.....	282,788	
Net amount in force, 31st December, 1894.....	\$	<u>17,213,001 00</u>

(Received 4th February, 1895.)

THE NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Premium Income in Canada.

Cash received for premiums.....	\$	<u>2,256 16</u>
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Payments for Claims in Canada.

Cash paid for death losses (\$295 of which accrued in previous year)...	\$	<u>3,291 36</u>
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Miscellaneous.

Number of policies become claims in Canada.....	6	
Amount of said claims.....	\$	7,104 00
Claims for death losses adjusted but not due.....	\$1,500 00	
do unadjusted but not resisted.....	2,500 00	
Total claims for death losses.....		4,000 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.....	156	
Amount of said policies.....	\$148,808 50	
Return premium additions.....	2,113 80	
Net amount in force at 31st December, 1894.....	\$	<u>150,922 30</u>

(Received 1st February, 1895.)

Department of Finance—Insurance Branch.

THE NEW YORK LIFE INSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1894.

Premium Income in Canada.

Cash received for premiums.....	\$ 782,492 98
Premium obligations taken in part payment of premiums.....	11,698 15
Premiums paid by dividends.....	5,851 94
Total.....	\$ 800,043 07
Deduct premiums paid to other companies for reinsurance.....	280 46
Total premium income.....	\$ 799,762 61

Payments for Claims in Canada.

Cash paid for death losses (\$46,276.87 accrued prior to 1894).....	\$ 222,799 44
Cash paid for matured endowments.....	23,559 06
Total amount paid for death claims and matured endowments..	\$ 246,358 50

Miscellaneous.

Number of new policies reported during the year as taken in Canada.....	1,936	
Amount of said policies.....	\$ 2,996,341 00	
Number of policies become claims in Canada.....	86	
Amount of said claims.....	201,432 00	
Claims for death losses unadjusted but not resisted.....	13,505 13	
Claims for matured endowments due and unpaid.....	1,133 11	
Amount of claims resisted.....	None	
Number of policies in force in Canada at date.....	10,514	
Amount of said policies.....	\$20,547,444 00	
Bonus additions thereon.....	114,605 00	
Total.....	\$20,662,049 00	
Amount of said policies reinsured in other licensed companies in Canada.....	11,500 00	
Net amount in force, 31st December, 1894.....	20,650,549 00	

(Received 1st February, 1895.)

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31st DECEMBER, 1894.

Premium Income during the Year.

Cash received for premiums.....	\$ 458,470 51
Cash received for annuities.....	13,015 90
Total.....	\$ 471,486 41
Deduct premiums paid to other companies for reinsurance.....	11,636 43
Total premium income.....	\$ 459,849 98

NORTH AMERICAN LIFE—Continued.

Payments for Claims.

Cash paid for death losses (Industrial, \$420).....	\$125,827 04	
Less amount received for reinsurance.....	15,000 00	
Net amount paid for death losses	\$	110,827 04
(Of which \$6,490.76 accrued in previous years.)		
Cash paid for matured endowments		2,070 00
Total paid for death claims and matured endowments . . . \$		<u>112,897 04</u>

Miscellaneous.

Number of new policies reported during the year as taken	1,961	
Amount of said policies	\$	2,725,923 00
Number of policies become claims (including matured endowments) during the year	63	
Amount of said claims (including 2 Industrial for \$420)		126,907 08
Amount of above claims reinsured in other licensed companies in Canada		15,000 00
Amount of claims unsettled, not resisted		5,500 00
*Amount of claims unsettled, resisted and in suit		2,000 00
Number of policies in force at date	9,535	
Amount of said policies	\$14,466,933 00	
Bonus additions thereon	4,320 00	
Total	\$14,471,253 00	
Amount of said policies reinsured in other licensed companies in Canada	425,941 00	
Net amount in force at 31st December, 1894		<u>14,045,312 00</u>

BUSINESS DONE OUTSIDE OF CANADA.

(Included in above Statement.)

Cash received for premiums	\$	7,715 25
Cash paid for death losses		1,500 00
Number of new policies reported as taken during the year	3	
Amount of said policies		6,000 00
Number of policies become claims	1	
Amount of said claim		1,500 00
Number of policies in force at date	98	
Amount of said policies	\$219,250 00	
Less reinsured	4,000 00	
Net amount in force 31st December, 1894		<u>215,250 00</u>

(Received 2nd January, 1895.)

*Company's records show that these policies were not in force.

Department of Finance—Insurance Branch.

THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

PRELIMINARY STATEMENT OF LIFE BUSINESS FOR THE YEAR ENDING 30TH NOV., 1894.

Premium Income in Canada.

Cash received for premiums.....	\$	33,525 50
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Payments for Claims in Canada.

Cash paid for death losses.....	\$	38,873 06
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(\$13,891.72 of which accrued in previous years.)

Miscellaneous.

Number of new policies reported during the year as taken in Canada. 1		
Amount of said policy.....	\$	1,000 00
Bonuses added during the year.....		795 48
Number of policies become claims in Canada.....	11	
Amount of said claims (including \$4,842.97 bonus additions).....		24,414 63
Amount of claims unpaid.....		None.
Number of policies in force in Canada at date.....	554	
Amount of said policies.....	\$1,106,111 67	
Bonus additions thereon.....	218,914 82	
Net amount in force at 30th November, 1894.....	\$	1,325,026 49

(Received 5th February, 1895.)

THE NORTH WESTERN MUTUAL LIFE INSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Premium Income in Canada.

Cash received for premiums.....	\$	17,175 82
Premium obligations taken in part payment of premiums.....		14 70

Total premium income.....	\$	17,190 52
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Payments for Claims in Canada.

Cash paid for death losses.....	\$	3,979 00
Cash paid for matured endowments.....		28,976 00

Total amount paid for death claims and matured endowments.....	\$	32,955 00
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Miscellaneous.

Number of policies become claims in Canada.....	24	
Amount of said claims.....	\$	32,955 00
Claims for death losses unadjusted but not resisted.....		117 00
Amount of claims resisted.....		None.
Number of policies in force in Canada at date.....	370	
Amount in force, 31st December, 1894.....		507,501 00

(Received 13th February, 1895.)

THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1894.

Premium Income during the Year.

Cash received for premiums.....	\$	462,055	27
Premium obligations taken in part payment of premiums.....		4,628	30
Premiums paid by dividends.....		60,978	19
Total.....	\$	527,661	76
Deduct premiums paid to other companies for reinsurance.....		530	58
Total premium income.....	\$	527,131	18

Payments for Claims.

Cash paid for death losses.....	\$141,176	96	
Premium obligations used in payment of same.....	1,238	71	
Total.....	\$142,415	67	
Deduct received from other companies for reinsured death claims.....	5,875	00	
Net amount paid for death claims (of these \$19,658.67 accrued in previous years).....	\$	136,540	67
Cash paid for matured endowments.....	\$ 22,040	21	
Premium obligations used in payment of same.....	70	79	
Net amount paid for matured endowments.....	\$	22,111	00
Total paid for death claims and matured endowments... \$	\$	158,651	67

Miscellaneous.

Number of new policies reported during the year as taken.....	1,801
Amount of said policies.....	\$ 2,577,200 00
Number of policies become claims (including matured endowments) during the year.....	111
Amount of said claims (including matured endowments).....	160,868 00
Amount of above claims reinsured in other licensed companies in Canada.....	5,875 00
Amount of claims unsettled, not resisted.....	18,325 00
Amount of claims unsettled, resisted.....	None.
Number of policies in force at date.....	14,147
Amount of said policies.....	\$18,767,698 38
Amount of said policies reinsured in other licensed companies in Canada, including \$453.75 bonus additions.....	36,453 75
Net amount in force at 31st December, 1894.....	18,731,244 63

(Received 17th January, 1895.)

Department of Finance—Insurance Branch.

THE PHOENIX MUTUAL LIFE INSURANCE COMPANY OF HARTFORD CONN.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Premium Income in Canada.

Cash received for premiums.....	\$	20,330 06
Premiums paid by dividends.....		5,971 21
Total.....		26,301 27
Deduct premiums paid to other companies for reinsurance.....		232 20
Total premium income.....		26,069 07

Payments for Claims in Canada.

Cash paid for death losses.....	\$	30,248 00
Cash paid for matured endowments.....		22,763 00
Total amount paid for death claims and matured endowments.....		53,011 00

Miscellaneous.

Number of policies become claims during the year.....		50
Amount of said claims.....	\$	54,010 00
Amount of claims unsettled but not resisted.....		3,200 00
Amount of claims resisted.....		None.
Number of policies in force at date.....		936
Net amount.....	\$	1,026,286 00

THE PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Premium Income in Canada.

Cash received for premiums.....	\$	81,920 50
Premiums paid by dividends.....		4,346 93
Total premium income.....		86,267 43

Payments for Claims in Canada.

Cash paid for death losses.....	\$	27,000 00
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Miscellaneous.

Number of new policies reported during the year as taken in Canada.....		478
Amount of said policies.....	\$	972,220 00
Number of policies become claims.....		14
Amount of such claims.....		27,000 00
Amount of claims unpaid.....		None.
Number of policies in force in Canada at date.....		1,370
Net amount in force at 31st December, 1894.....	\$	3,131,386 00

(Received 6th February, 1895.)

THE RELIANCE MUTUAL LIFE ASSURANCE SOCIETY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Premium Income in Canada.

Cash received for premiums.....	\$	7,483 19
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Payments for Claims in Canada.

Cash paid for death losses.....	\$	2,699 75
Cash paid for matured endowments.....		5,289 25

Net amount paid for death claims and matured endowments.....	\$	7,989 00
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Miscellaneous.

Number of policies become claims during the year.....	4	
Amount of said claims.....	\$	8,489 00
Number of policies in force in Canada at date.....	202	
Amount of said policies.....	\$241,038 40	
Bonus additions thereon.....	12,193 02	
Net amount in force, 31st December, 1894.....	\$	253,231 42

(Received 1st February, 1895.)

THE ROYAL INSURANCE COMPANY.

PRELIMINARY STATEMENT OF LIFE BUSINESS FOR YEAR ENDING 31ST DECEMBER, 1894.

Premium Income in Canada.

Cash received for premiums.....	\$	22,133 53
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Payments for Claims in Canada.

Cash paid for death losses (including \$3,307.92 bonus additions), (\$3,972.66 of which accrued in previous year).....	\$	16,148 70
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Miscellaneous.

Number of new policies reported during the year as taken in Canada..	1	
Amount of said policy.....	\$	500 00
Number of policies become claims in Canada.....	7	
Number of said claims.....		9,958 91
Amount of claims unpaid.....		None.
Number of policies in force in Canada at date.....	351	
Amount of said policies.....	\$ 774,305 66	
Bonus additions thereon.....	134,428 84	

Total net amount in force, 31st December, 1894.....	\$	908,734 50
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(Received 5th February, 1895.)

Department of Finance—Insurance Branch.

THE SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Premium Income in Canada.

Cash received for premiums.....	\$	6,092 68
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Payments for Claims in Canada.

Cash paid for death losses (including \$864.44 of previous year).....	\$	5,718 33
Bonus additions thereon.....		1,534 10

Net amount paid for claims.....	\$	7,252 43
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Miscellaneous.

Number of policies become claims during the year.....	1	
Amount of said claim (including \$1,521 32 bonus additions).....	\$	6,387 99
Number of policies in force at Canada at date.....	119	
Amount of said policies.....	\$ 287,167 16	
Bonus additions thereon.....	10,139 72	
Net amount in force at 31st December, 1894.....	\$	297,306 88

(Received 31st January, 1895.)

THE SCOTTISH PROVIDENT INSTITUTION.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER 1894.

Premium Income in Canada.

Cash received for premiums.....	\$	2,152 91
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Payments for claims in Canada.

Cash paid for death losses.....	\$ 13,626 67	
Bonus additions thereon.....	6,901 90	

Total amount paid for death claims (\$13,206 67 of which accrued in previous year).....	\$	20,528 57
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Miscellaneous.

Number of policies become claims in Canada.....	2	
Amount of said claims (including \$2,455 23 bonus additions).....	\$	7,321 90
Number of policies in force in Canada at date.....	61	
Amount of said policies.....	\$ 125,696 27	
Bonus additions thereon.....	33,030 07	
Net amount in force 31st December, 1894.....	\$	158,726 34

(Received 30th January, 1895.)

THE STANDARD LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 15TH NOVEMBER, 1894.

Premium Income in Canada.

Cash received for premiums.....	\$	493,126	58
Deduct premiums paid to other companies for reinsurance.....		4,257	50
Net premium income.....	\$	488,869	08

Payments for Claims in Canada.

Cash paid for death losses.....	\$250,656	28	
Deduct amount received from other companies for reinsured death claims.....	12,537	50	
Net amount paid for death claims.....	\$	238,118	78
Cash paid for matured endowments.....		12,780	01
Net amount paid for death claims and matured endowments.....	\$	250,898	79

Miscellaneous.

Number of new policies reported during the year as taken in Canada.....	941		
Amount of said policies.....	\$ 1,618,066	67	
Number of policies become claims in Canada.....	99		
Amount of said claims.....	\$246,400	78	
Amount of above claims reinsured in other licensed companies in Canada.....	5,000	00	
Net amount of said claims.....	241,400	78	
Claims for death losses due and unpaid (\$3,933.33 of which accrued in previous year).....	24,477	87	
Number of policies in force in Canada at date.....	6,755		
Amount of said policies.....	\$13,507,817	51	
Bonus additions thereon.....	913,806	71	
Total.....	\$14,421,624	22	
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, 1894.....	\$	14,365,478	22

(Received 5th January, 1895).

Department of Finance—Insurance Branch.

THE STAR LIFE ASSURANCE SOCIETY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER 1894.

Premium Income in Canada.

Cash received for premiums.....	\$ 16,238 02
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Payments for Losses in Canada.

Cash paid for death losses.....	\$ 16,888 77
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Miscellaneous.

Number of new policies reported during the year as taken in Canada..	8
Amount of said policies.....	\$ 21,535 00
Number of policies become claims in Canada.....	6
Amount of said claims.....	16,888 77
Amount of claims unsettled.....	None.
Number of policies in force in Canada at date.....	242
Amount of said policies.....	\$543,147 60
Bonus additions thereon.....	45,647 87
Net amount in force at 31st December, 1894.....	\$ 628,795 47

(Received 16th February, 1895.)

SUN LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Premium Income during the Year.

Cash received for premiums.....	\$ 1,153,189 35
Premium obligations taken in part payment of premiums.....	591 95
Premiums paid by dividends.....	22,305 83
Cash received for annuities.....	3,500 00
Total.....	\$ 1,179,587 13
Deduct premiums paid to other companies for reinsurance.....	1,343 37
Total premium income.....	\$ 1,178,243 76

Payments for Claims.

Net amount paid for death claims (\$41,856.12 of which accrued in previous years).....	\$ 207,030 54
Cash paid for matured endowments (\$200 of which accrued in previous years).....	21,078 22
Total paid for death claims and matured endowments...\$	228,108 76

SUN LIFE—Continued.

Miscellaneous.

Number of new policies reported during the year as taken.....	4,222	
Amount of said policies.....	\$	7,307,553 22
Number of policies become claims.....	168	
Amount of said claims.....		249,010 70
Claims for death losses adjusted but awaiting discharge.....	\$ 11,233 88	
do do reported but not proved.....	27,569 35	
do do resisted, not in suit.....	3,650 00	
Total claims for death losses.....		42,453 23
Claims for matured endowments awaiting discharge.....	\$ 1,000 00	
do do unadjusted but not resisted.....	13,042 40	
Total claims for matured endowments.....		14,042 40
Number of policies in force at date.....	19,373	
Amount of said policies.....	\$ 31,165,004 64	
Bonus additions thereon.....	363,565 10	
Total.....	\$ 31,528,569 74	
Amount of said policies reinsured in other licensed companies in Canada.....	26,550 00	
Net amount in force at 31st December, 1894.....	\$	31,502,019 74

(Received 1st February, 1895.)

PRELIMINARY STATEMENT OF BUSINESS DONE OUTSIDE OF CANADA FOR YEAR ENDING
31ST DECEMBER, 1894 (*Included in above statement.*)*Premium Income outside Canada.*

Cash received for premiums.....	\$	296,057 86
Premium obligations taken in part payment of premiums.....		12 50
Premiums paid by dividends.....		4,235 06
Total.....	\$	300,305 42
Deduct premiums paid to other companies for reinsurance.....		993 76
Total premium income.....	\$	299,311 66

Payments for Claims outside of Canada.

Cash paid for death losses.....	\$	40,619 71
Cash paid for matured endowments.....		5,048 69
Net amount paid for death claims and matured endowments.....	\$	45,668 40

Miscellaneous.

Number of new policies reported during the year as taken outside of Canada.....	1,230	
Amount of said policies.....	\$	2,620,069 37
Number of policies become claims.....	36	
Amount of said claims (including \$251.12 bonus additions).....		58,207 76

Department of Finance—Insurance Branch.

SUN LIFE—Continued.

Claims for death losses adjusted but awaiting discharge.....	\$4,460 00	
do do reported but not proven.....	4,000 00	
do do resisted, not in suit.....	3,650 00	
Total claims for death losses.....		12,110 00
Claims for matured endowments—awaiting discharge.....	\$ 1,000 00	
do do unadjusted but not resisted.....	3,042 40	
Total claims for matured endowments.....		4,042 40
Number of policies in force at date outside of Canada.....	3,461	
Amount of said policies.....	\$7,519,683 33	
Bonus additions thereon.....	66,900 40	
Total.....	\$7,586,583 73	
Amount of said policies reinsured.....	15,000 00	
Net amount in force 31st December 1894.....	\$	<u>7,571,583 73</u>

THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY.*

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1894.

Premium Income during the Year.

Cash received for premiums.....	\$ 130,554 88
Deduct premiums paid to other companies for reinsurance.....	1,355 54
Total premium income.....	\$ <u>129,199 34</u>

Payments for Claims.

Cash paid for death losses.....	\$ 26,030 10
Deduct amount received from other companies for reinsured death claims.....	3,000 00
*Net amount paid for death claims.....	\$ <u>23,030 10</u>

Miscellaneous.

Number of new policies reported during the year as taken.....	1 622	
Amount of said policies.....	\$ 1,870,725 00	
Number of policies become claims.....	16	
Amount of said claims.....	25,099 00	
Amount of said claims reinsured in other licensed companies in Canada.....	3,000 00	
Claims unsettled, not resisted.....	2,000 00	
Claims unsettled, resisted.....	None	
Number of policies in force at date.....	4,793	
Amount of said policies.....	\$5,877,958 51	
Amount of said policies reinsured in other licensed companies in Canada.....	50,000 00	
Net amount in force 31st December, 1894.....	\$	<u>5,827,958 51</u>

(Received 2nd January, 1895.)

*Of this amount \$3,000 accrued in 1893.

THE TRAVELERS' INSURANCE COMPANY OF HARTFORD, CONN.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Premium Income in Canada.

Cash received for premiums.....	\$	132,709 53
Cash received for annuities.....		800 00
Total.....	\$	133,509 53
Deduct premiums paid to other companies for reinsurance.....		575 73
Total premium income.....	\$	132,933 80

Payment for claims in Canada.

Cash paid for death losses.....	\$68,016 95	.
Cash paid for indemnity losses.....	158 57	
Total (of which \$12,500 accrued in previous years)....	\$	68,175 52
Cash paid for matured endowments.....		25,145 00
Total amount paid for death claims and matured endowments..	\$	93,320 52

Miscellaneous.

Number of new policies reported during the year as taken in Canada.....	178	
Amount of said policies.....		\$ 612,404 00
Number of policies become claims in Canada.....	70	
Amount of said claims.....		82,773 00
Claims for death losses unadjusted but not resisted.....		1,150 00
Amount of claims resisted.....		None
Number of policies in force in Canada at date.....	2,901	
Amount of said policies.....		\$5,102,395 00
Amount of said policies reinsured in other licensed companies in Canada.....		25,716 00
Net amount in force at 31st December, 1894.....		5,076,679 00

(Received 31st January, 1895.)

Department of Finance—Insurance Branch.

THE UNION MUTUAL LIFE INSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1894.

Premium Income in Canada.

Cash received for premiums.....	\$ 120,794 03
Premium obligations taken in part payment of premiums	174 00
Premiums paid by dividends.....	4,449 37
Total.....	\$ 125,417 40
Deduct premiums paid to other companies for reinsurance.....	578 70
Total premium income.....	\$ 124,838 70

Payments for claims in Canada.

Cash paid for death losses.....	\$ 62,897 81
Premium obligations used in payment of same.....	898 00
Total net amount paid for death claims (\$14,957.53 of which was incurred previous to 1894).....	\$ 63,795 81
Cash paid for matured endowments.....	39,131 29
Total amount paid for death claims and matured endowments.....	\$ 102,927 10

Miscellaneous.

Number of new policies reported during the year as taken in Canada.....	313
Amount of said policies.....	\$ 691,500 00
Number of policies become claims in Canada.....	66
Amount of said claims.....	95,154 81
Claims for death losses adjusted but not due.....	\$ 4,061 61
do do unadjusted but not resisted.....	1,564 87
Total claims for death losses.....	5,626 48
Claims for matured endowments due and unpaid.....	3,257 58
Amount of claims resisted.....	None.
Number of policies in force in Canada at date.....	2,762
Amount of said policies.....	\$ 4,596,803 00
Bonus additions thereon.....	70,783 52
Total.....	\$ 4,667,586 52
Amount of said policies reinsured in other licensed companies in Canada.....	30,000 00
Net amount in force at 31st December, 1894.....	\$ 4,637,586 52

(Received 12th February, 1895.)

THE UNITED STATES LIFE INSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Premium Income in Canada.

Cash received for premiums.....	\$	52,083 93
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Payments for claims in Canada.

Cash paid for death losses.....	\$	44,100 00
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Miscellaneous.

Number of new policies reported during the year as taken in Canada	95	
Amount of the said policies	\$	163,335 00
Number of policies become claims in Canada	10	
Amount of said policies		46,100 00
Claims for death losses unadjusted but not resisted		3,000 00
Number of policies in force in Canada at date	826	
Amount of said policies.....	\$	1,602,430 00
Bonus additions thereon.....		1,820 00
Net amount in force 31st December, 1894.....	\$	1,604,250 00

(Received 31st January, 1895.)

PRELIMINARY STATEMENTS

OF

INSURANCE COMPANIES

WHICH DO LIFE INSURANCE BUSINESS IN CANADA UPON THE
ASSESSMENT PLAN.

List of Assessment Companies registered, at 31st December, 1894, 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 GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

**Premium Income during the Year.*

Cash received for membership fees (Initiation Tax).....	\$	441 50
do do annual dues (Per Capita Tax).....		4,124 50
do do supplies and "The additional".....		2,545 62
do do assessments.....		125,102 96
Total paid by members.....		\$ 132,214 58

Payments for Claims.

Cash paid for death losses (\$13,800 of which accrued in 1893).....	\$	118,800 00
		118,800 00

Miscellaneous.

Number of new policies reported during the year as taken in Canada.....		1,752
Amount of said policies.....	\$	2,536,000 00
Number of policies become claims.....		73
Amount of said claims.....		122,000 00
Claims for death losses adjusted but not due.....	\$10,000 00	
do do unadjusted but not resisted.....	7,200 00	
Total claims for death losses.....		17,200 00
Amount of claims unsettled, resisted.....		None
Number of policies in force at date.....		10,051
Net amount in force 31st December, 1894.....		15,890,000 00

(Received 2nd February, 1895.)

*The C.M.B. Association has no endowment fund, it pays death claims only. It has three funds, viz. :—Benefit Fund, Reserve Fund and General Fund. The foregoing statement of Income contains the amount received for the three funds during 1894. Only the amount received from assessments is available for the payment of beneficiaries of deceased members.

COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Income from Members.

Cash received for membership fees.....	\$	306 00
Cash received for annual dues.....		3,398 00
Cash received for medical examiners fees.....		260 00
Cash received for assessments.....		18,049 90
	\$	<u>22,013 90</u>

Payments for Claims.

Cash paid for death losses (\$4,000 of which accrued in previous years).....	\$	<u>22,000 00</u>
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Miscellaneous.

Number of new policies reported during the year as taken in Canada.....	166	
Amount of said policies.....	\$	166,000 00
Number of policies become claims.....	18	
Amount of said claims.....		18,000 00
Claims unpaid.....	None	
Number of policies in force at date.....	2,073	
Amount in force.....	\$	<u>2,073,000 00</u>

(Received 17th January, 1895.)

THE HOME LIFE ASSOCIATION OF CANADA.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Premium Income during the year.

Cash received for assessments.....	\$	10,308 52
Deduct amount paid to other companies for reinsurance.....		340 95
Total amount paid by members.....	\$	<u>9,967 57</u>

Payments for claims.

Cash paid for death losses (\$3,000 of which was incurred in previous year).....	\$	<u>4,000 00</u>
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Miscellaneous.

Number of new policies reported during the year as taken in Canada.....	487	
Amount of said policies.....	\$	613,500 00
Number of policies become claims.....	4	
Amount of said claims.....		6,000 00
Claims for death losses unadjusted but not resisted.....		4,000 00
Claims for death losses resisted—not in suit.....		1,000 00
Number of policies in force at date.....	718	
Amount of said policies.....	\$873,500 00	
Amount of said policies reinsured in other licensed companies in Canada.....		<u>45,500 00</u>
Net amount in force 31st December, 1894.....		<u>828,000 00</u>

(Received 1st February, 1895.)

Department of Finance—Insurance Branch.

THE PROVINCIAL PROVIDENT INSTITUTION.

PRELIMINARY STATEMENT FOR YEAR ENDING 31st DECEMBER, 1894.

Premium Income during the year.

Cash received for membership fees.....	\$	15,570 00
do annual dues.....		26,837 17
do medical examiner's fees (estimated).....		3,224 00
do assessments (\$10,011.44 to be transferred to Reserve Fund).....		100,114 38
do emergency and reserve assessments.....		2,046 44
Total received from members.....		\$ 147,791 99

Payments for Claims.

Cash paid for death losses, *annuity and disability claims.....	\$	96,164 29
(Of this amount, \$25,000 accrued in 1893.)		

Miscellaneous.

Number of new policies reported during the year as taken in Canada.....	1,580	
Amount of said policies.....	\$ 2,381,000 00	
†Number of policies become claims.....	53	
Amount of said claims.....	94,500 00	
Claims unsettled, not resisted.....	18,000 00	
Claims unsettled, resisted (disability).....	1,500 00	
Number of policies in force at 31st December, 1894.....	7,770	
Amount of said policies.....	12,600,950 00	

(Received 29th January, 1895.)

THE CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1894.

Premium income during the year.

Cash received for membership fees (estimated).....	\$	3,570 00
do annual dues.....		1,648 50
do medical examiners fees (estimated).....		595 00
do assessment, Insurance fund.....		8,760 45
do assessments, emergency fund.....		487 54
Total received from members.....		\$ 15,061 49

*On policies issued prior to 31st March, 1892.

†Disability and annuity policies, unless policy is fully cancelled, are not included.

CANADIAN ORDER OF WOODMEN—Continued.

Payments for Claims.

Cash paid for death losses (including \$200 for monuments paid out of insurance Fund).....	\$	8,200 00
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Miscellaneous.

Number of new policies reported during the year as taken in Canada	595	
Amount of said policies.....	\$	884,500 00
Number of policies become claims.....	4	
Amount of said policies (including \$400 for monuments).....		8,400 00
Claims for losses unadjusted but not resisted (being for monuments not built).....		200 00
Number of policies in force at date.....	1,231	
Net amount in force at 31st December, 1894, (not including for monuments).....		2,017 500 00

(Received 1st February, 1895.)

THE COVENANT MUTUAL BENEFIT ASSOCIATION OF ILLINOIS.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Premium income in Canada.

Cash received for membership fees and dues.....		None.
Cash received for assessments.....	\$	83,475 05
Total received from members.....	\$	83,475 05

Payments of Claims in Canada.

Cash paid for death losses.....	\$	40,825 00
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Miscellaneous.

Number of new policies (and removals) reported during the year as taken in Canada.....	870	
Amount of said policies.....	\$	1,193,250 00.
Number of policies become claims in Canada.....	23	
Amount of said claims.....		40,250 00
Claims for death losses adjusted but not due.....	\$8,750	
do reported.....	8,500	
Total claim for death losses unsettled not resisted.....		17,250 00
Claim for death losses resisted.....		None.
Number of policies in force in Canada at date.....	2,482	
Amount in force.....		4,437,000 00

(Received 28th January, 1895.)

Department of Finance—Insurance Branch.

THE MASSACHUSETTS BENEFIT LIFE ASSOCIATION.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Premium Income in Canada.

Cash received for annual dues.....	\$	7,678 09
do do medical examiners' fees.....		1,123 50
do do assessments.....		158,910 61
Total paid by members.....		\$ 167,712 20

Payments for Claims in Canada.

Cash paid for death and disability losses.....	\$	162,608 68
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Miscellaneous.

Number of new policies reported during the year as taken in Canada.....		428
Amount of said policies.....	\$	539,900 00
Number of policies become claims in Canada.....		64
Amount of said claims.....		126,700 00
Claims for death losses adjusted but not due.....	\$	2,550 00
do do unadjusted but not resisted.....		56,200 00
do do resisted not in suit.....		3,000 00
Total claims for death losses.....		61,750 00
Number of policies in force in Canada at date.....		4,519
Total amount in force at 31st December, 1894.....		7,921,295 00

(Received, 30th January, 1895.)

THE MUTUAL RESERVE FUND LIFE ASSOCIATION.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1894.

Premium Income in Canada.

Cash received for membership fees.....	\$	41,048 00
do annual dues.....		53,698 32
do medical examiners' fees.....		7,809 00
do assessments.....		210,970 66
Total paid by members.....		\$ 313,525 98

Payments for Claims in Canada.

Cash paid for death losses.....	\$	160,594 76
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Miscellaneous.

Number of new policies reported during the year as taken in Canada.....		2,251
Amount of said policies.....	\$	5,131,000 00
Number of policies become claims in Canada.....		58
Amount of said claims.....		138,500 00
Claims for death losses adjusted but not due.....	\$	21,000 00
do unadjusted but not resisted.....		2,000 00
Total claims for death losses.....		23,000 00
Amount of claims resisted.....		None.
Number of policies in force in Canada at date.....		8,994
Net amount in force, 31st December, 1894.....		21,943,525 00

(Received 1st February, 1895.)

ABSTRACT OF LIFE INSURANCE IN CANADA FOR YEAR 1894.

	+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 Resisted	Resisted	
<i>Canadian Companies.</i>											
Canada Life	1,803,438	2,203	4,723,780	29,433	61,998,546	324	644,850	728,515	57,955	None.	31st Dec., 1894.
Confederation	804,897	2,068	3,263,050	16,560	25,130,297	152	279,767	298,799	14,030	None.	do
Dominion Life	44,379	406	516,500	1,337	1,716,355	2	3,000	None.	None.	3,000	do
Dominion Safety Fund	29,223	16	205,000	None.	None.	25	22,000	25,444	None.	3,000	do
Federal	265,504	1,221	1,703,700	5,250	9,896,137	36	95,769	126,750	1,173	None.	do
Great West	109,983	1,741	2,788,306	2,328	4,066,560	9	28,505	18,565	None.	10,000	do
London Life	39,449	215	223,500	1,623	1,519,444	15	14,200	19,200	None.	None.	do
London Life (General)	89,137	13,443	1,235,082	23,006	2,207,061	290	19,401	18,604	444	517	do
Manufacturers' Life	257,497	1,314	2,084,532	5,818	8,748,849	30	42,122	42,984	9,122	None.	do
Manufacturers' Life (General)	452,135	1,958	2,719,923	9,336	13,812,428	60	109,988	110,977	5,500	2,000	do
North American (Industrial)	527,131	None.	None.	101	13,634	2	420	420	None.	None.	do
Ontario Mutual	878,932	1,801	2,577,200	14,147	18,731,245	111	154,993	158,652	18,325	None.	do
Sun	129,199	2,992	4,687,486	15,912	23,930,436	132	190,903	182,441	40,344	None.	do
Temperance and General	129,199	1,622	1,870,725	4,793	5,827,959	16	22,099	23,030	2,000	None.	do
Totals for 1894	5,434,898	31,000	28,419,331	130,244	177,628,941	1,204	1,627,917	1,757,301	148,893	15,517	
Totals for 1893	5,156,008	29,419	28,069,437	118,086	167,475,872	1,138	1,650,607	1,537,069	246,517	17,000	
Increase, <i>i</i> ; decrease, <i>d</i> .	278,890	4,581	329,944	12,158	10,153,069	66	22,690	220,232	96,624	1,483	
<i>British Companies.</i>											
British Empire	205,758	298	722,319	3,018	6,136,106	25	48,019	72,024	1,016	5,000	31st Dec., 1894.
Commercial Union	17,664	2	2,000	290	654,867	5	7,602	6,644	4,060	None.	do
*Edinburgh Life	7,925	None.	None.	113	308,100	9	35,296	28,353	6,943	None.	do
*Life Association of Scotland	46,023	None.	None.	993	1,794,788	37	79,455	94,450	17,345	None.	5th April, 1894.
Liverpool and London and Globe	7,288	1	4,867	143	241,271	10	13,263	7,963	3,853	None.	31st Dec., 1894.
*London and Lancashire	215,602	496	848,500	4,225	6,860,330	39	72,612	98,959	16,211	None.	do
*London Assurance	693	None.	None.	5	21,769	None.	None.	None.	None.	None.	do
*North British	33,526	1	1,795	554	1,325,026	11	24,415	38,873	9,893	None.	30th Nov., 1894.
*Reliance	7,483	None.	None.	202	253,231	4	8,489	7,989	None.	None.	31st Dec., 1894.
Royal	22,134	1	500	351	908,735	7	9,859	16,149	None.	None.	do
*Scottish Amicable	6,063	None.	None.	119	297,307	1	6,388	7,252	None.	None.	do

Department of Finance—Insurance Branch.

	None.	61	158,726	2	7,322	20,529	None.	31st Dec., 1894. 15th Nov., 1894. 31st Dec., 1894.
*Scottish Provident.....	2,153	None.	158,726		7,322	20,529	None.	None.
Standard.....	488,869	6,755	14,365,478	99	241,401	250,899	None.	None.
Star.....	16,238	242	628,795	6	16,689	16,689	None.	None.
Totals for 1894.....	1,078,019	17,071	33,884,529	255	570,910	666,773	73,886	5,000
Totals for 1893.....	1,073,541	16,759	33,543,884	256	672,419	630,902	178,574	None.
Increase, \pm ; Decrease, d	\pm 4,478	\pm 312	\pm 340,645	d 11	d 101,509	\pm 35,871	d 104,688	\pm 5,000
<i>American Companies.</i>								
Ætna Life.....	584,759	12,554	17,195,064	348	451,433	450,990	8,853	None.
*Connecticut Mutual.....	50,210	394	1,903,332	55	107,993	107,993	6,000	None.
Equitable.....	691,052	8,873	19,525,242	104	244,242	255,298	10,500	None.
Germania.....	13,016	165	323,505	3	26,000	26,000	None.	None.
Metropolitan.....	122,115	253,000	314,265	1	1,000	1,000	None.	None.
{ General.....	698,182	6,132,190	4,120,242	452	28,714	28,714	1,065	442
{ Industrial.....	2,256	7,259	17,213,001	57	162,148	188,148	None.	5,000
*National Life.....	17,191	156	150,922	6	7,104	3,291	4,134	None.
New York.....	793,763	10,514	20,650,549	86	201,432	246,358	14,638	None.
*North-western.....	26,069	370	507,501	24	32,955	32,955	117	None.
*Phoenix Mutual.....	86,267	986	1,026,286	50	54,010	53,011	3,200	None.
Provident Savings.....	132,934	1,370	3,131,386	14	27,000	27,000	None.	None.
Travelers.....	124,839	2,901	5,070,379	70	82,773	93,321	1,150	None.
Union Mutual.....	52,084	691,500	4,687,587	66	95,155	102,927	9,884	None.
United States.....	3,398,737	826	1,604,250	10	46,100	44,100	3,000	None.
Totals for 1894.....	3,403,230	93,816	97,282,411	1,346	1,568,059	1,661,016	62,541	5,442
Totals for 1893.....	d 4,493	\pm 29,937	\pm 2,679,455	\pm 7	d 84,297	\pm 26,403	d 100,449	d 6,670

RECAPITULATION.

Canadian Companies.....	5,484,898	130,244	177,628,941	1,204	1,627,917	1,757,301	148,898	15,517
British.....	1,078,019	17,071	33,884,529	255	570,910	666,773	73,886	5,000
American.....	3,386,737	93,816	97,282,411	1,346	1,568,059	1,661,016	62,541	5,442
Grand totals for 1894.....	9,911,654	241,131	308,795,881	2,805	3,766,886	4,085,090	285,320	25,959
Grand totals for 1893.....	9,632,779	198,724	295,622,722	2,743	3,975,382	3,802,584	587,081	29,112
Increase, \pm ; Decrease, d	\pm 278,875	\pm 42,407	\pm 13,173,159	\pm 62	d 208,496	\pm 282,506	d 301,761	d 3,153

* These companies have ceased doing 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, for 1894.

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	
\$		\$		\$		\$	\$	\$		
1,803,438	2,203	4,723,780	29,433	61,998,546	324	644,850	728,515	57,955	None.	31st Dec., 1894.
116,782	540	1,805,552	1,435	4,435,155	6	6,769	4,769	2,000	None.	do
1,920,220	2,743	6,529,332	30,868	66,433,701	330	651,619	733,284	59,955	None.	
Total										

CONFEDERATION LIFE ASSOCIATION.

In Canada	804,897	2,008	3,263,050	16,560	25,130,297	152	279,767	14,030	None.	31st Dec., 1894.
In other Countries	2,938	31	47,000	82	111,000	None.	None.	None.	None.	do
Total	807,835	2,099	3,310,050	16,642	25,241,297	152	279,767	14,030	None.	

MANUFACTURERS' LIFE INSURANCE COMPANY.

In Canada	287,497	1,314	2,084,532	5,818	8,748,849	30	42,122	9,122	None.	31st Dec., 1894.
In other Countries	9,898	116	188,768	188	272,268	1	1,947	1,947	None.	do
Total	287,395	1,430	2,273,300	5,976	9,021,117	31	44,069	44,931	9,122	None.

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada	452,135	1,958	2,719,923	9,437	13,826,062	62	110,408	5,500	2,000	31st Dec., 1894.
In other Countries	7,715	3	6,000	98	219,250	1	1,500	1,500	None.	do
Total	459,850	1,961	2,725,923	9,535	14,045,312	63	111,908	112,897	5,500	2,000

SUN LIFE ASSURANCE COMPANY.

In Canada.	878,932	2,992	4,687,484	15,912	23,930,436	132	190,803	182,441	40,344	None	31st Dec., 1894.
In other Countries.....	299,312	1,230	2,620,069	3,401	7,571,584	36	58,208	45,668	12,502	3,650	do
Total.....	1,178,244	4,222	7,307,553	19,373	31,502,020	168	249,011	228,109	52,846	3,650	

ASSESSMENT SYSTEM.
ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1894.

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 Claims.	Net Amount become Claims.	Claims Paid.	Unsettled Claims.		Date of Return.
									Not Registered.	Registered.	
CANADIAN COMPANIES.											
Catholic Mutual Benefit.	132,215	1,752	2,536,000	10,051	15,890,000	73	122,000	118,800	17,200	None.	31st Dec., 1894.
Colonial Mutual Life.											
Commercial Travellers' Mutual Benefit Society.	22,014	166	166,000	2,073	2,073,000	18	18,000	22,000	None.	None.	do
Home Life Association.	9,968	487	613,500	718	828,000	4	6,000	4,000	4,000	1,000	do
Provincial Provident Institution.	147,792	1,880	2,381,000	7,770	12,600,950	53	94,500	96,124	18,000	1,500	do
Woodmen of the World.	15,061	595	884,500	1,231	2,017,500	4	8,400	8,200	200	None.	do
Totals for 1894.	327,050	4,580	6,581,000	21,843	33,409,450	152	248,900	249,124	39,400	2,500	
Totals for 1893.	200,509	3,060	4,567,500	10,379	15,642,950	74	123,550	110,637	32,000	1,500	
AMERICAN COMPANIES.											
Covenant Mutual.	83,475	870	1,193,250	2,482	4,437,000	23	40,250	40,825	17,250	None.	31st Dec., 1894.
Mutual Reserve Fund.	315,526	2,251	5,131,000	8,994	21,943,525	58	133,500	160,585	23,000	None.	do
Massachusetts Benefit Life Association.	167,712	428	589,900	4,519	7,921,295	64	126,700	162,669	58,750	3,000	do
Totals for 1894.	566,713	3,549	6,864,150	15,995	34,301,820	145	305,450	364,029	99,000	3,000	
Totals for 1893.	457,069	3,698	7,573,225	15,205	32,868,175	161	346,875	289,333	164,775	11,820	

RECAPITULATION.

Canadian Companies.	327,050	4,580	6,581,000	21,843	33,409,450	152	248,900	249,124	39,400	2,500
American do.	566,713	3,549	6,864,150	15,995	34,301,820	145	305,450	364,029	99,000	3,000
Totals for 1894.	893,763	8,129	13,445,150	37,838	67,711,270	297	554,350	613,153	138,400	5,500
Totals for 1893.	657,578	6,758	12,140,725	25,584	48,501,125	235	470,425	309,970	196,775	13,320

ABSTRACT OF STATEMENTS

OF

INSURANCE COMPANIES IN CANADA

FOR

YEAR ENDING 31st DECEMBER

1894

(SUBJECT TO CORRECTION)

PRINTED BY ORDER OF PARLIAMENT



OTTAWA

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

1895

Department of Finance—Insurance Branch.

OFFICE OF THE SUPERINTENDENT OF INSURANCE,

OTTAWA, 8th March, 1895.

SIR,—I have the honour to inclose herewith an Abstract of the business of Insurance in Canada for the year 1894.

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 completing my 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.

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ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS
OF FIRE OR INLAND MARINE INSURANCE IN CANADA,
FOR THE YEAR 1894, 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 THE YEAR 1894.

FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

	Net Cash received for Premiums.	Re-insurance, 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 Registered.	Registered.
British America	\$ 220,396	\$ 126,686	\$ 347,084	\$ 26,058,860	\$ 22,699,031	\$ 158,034	\$ 148,829	\$ 16,203	\$ None.
Eastern	164,115	53,416	217,531	16,249,601	15,161,723	157,920	151,672	32,429	1,820
London Mutual	155,762	1,314	157,076	18,042,907	46,219,151	112,509	126,532	13,704	1,277
Mercantile	161,649	29,963	191,612	14,544,278	17,678,066	108,977	99,890	16,037	None.
Quebec	86,522	40,269	126,788	9,274,187	8,765,618	62,175	63,311	5,886	1,333
Western	319,848	182,259	502,107	37,392,332	39,718,438	205,135	213,423	19,102	390
Totals for 1894	1,108,294	483,904	1,542,198	121,562,165	150,241,967	804,750	803,657	103,360	4,820
Totals for 1893	1,137,797	328,505	1,466,302	123,785,083	154,614,280	824,351	797,149	101,413	15,956

BRITISH COMPANIES.

Alliance	175,016	34,446	209,462	17,519,618	22,566,618	156,571	162,232	11,739	None.
Atlas	115,078	17,554	132,632	9,800,424	10,565,147	70,305	65,669	6,509	2,725
Caledonian	147,031	18,316	165,347	14,635,460	17,660,717	90,049	102,019	1,322	None.
Commercial Union	385,647	72,214	457,861	34,635,873	41,709,694	257,608	241,680	54,790	4,967
Guardian	287,175	45,061	332,236	27,890,408	37,033,881	226,724	217,304	15,363	5,071
Imperial	186,055	24,739	210,794	17,315,434	23,513,028	105,201	106,669	3,508	2,437
Lancashire	260,854	37,809	298,663	32,133,883	31,811,039	163,115	157,654	11,115	3,850
Liverpool and London and Globe	330,175	31,998	362,173	32,330,776	49,380,457	204,841	215,783	6,837	3,366
London and Lancashire	170,472	32,452	202,924	15,645,509	19,563,462	107,776	108,758	4,196	None.
London Assurance	118,754	23,886	144,640	13,761,307	15,675,628	78,801	75,179	4,723	1,725
Manchester Fire	190,006	37,399	227,405	17,711,348	23,246,572	150,518	148,741	21,723	3,900
National, of Ireland	115,078	17,554	132,632	9,800,424	10,565,147	70,378	65,741	6,509	2,725
North British	396,615	43,872	440,487	38,294,814	52,119,999	226,506	225,264	9,072	12,785
Northern	161,571	31,652	193,223	16,073,025	20,835,657	104,277	113,862	5,251	None.
Norwich Union	137,557	17,260	154,817	13,206,281	20,973,240	121,478	114,258	23,690	4,162
Phoenix, of London	260,506	47,520	308,026	25,543,901	31,724,756	158,548	162,357	1,930	None.
Royal	568,972	57,812	626,784	54,247,148	82,990,927	410,358	402,605	23,962	13,264

Department of Finance—Insurance Branch.

Scottish Union and National.....	119,941	31,832	151,773	14,191,019	14,601,211	87,107	81,758	10,142	None.
Sun Fire.....	127,494	20,500	147,994	11,605,144	12,021,287	94,683	88,469	8,467	None.
Union Assurance Society.....	192,300	46,422	238,722	16,123,013	15,073,983	115,641	117,321	12,424	2,000
United Fire.....	156,450	31,632	188,082	12,269,961	14,309,854	118,174	121,534	18,041	None.
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
Totals for 1893.....	4,623,196	699,745	5,322,941	458,254,364	563,044,318	3,539,749	3,494,112	227,381	83,745

AMERICAN COMPANIES.

Ætna Fire.....	138,191	41,394	179,585	15,000,340	15,645,080	74,724	77,816	11,228	None.
Agricultural, of Watertown.....	43,990	18,641	62,571	6,951,200	13,747,485	49,251	55,666	4,038	None.
Connecticut Fire.....	32,811	4,613	37,424	2,750,000	3,450,000	16,134	13,619	2,811	3,000
Hartford.....	144,480	15,229	159,709	15,811,420	16,540,745	103,036	94,407	13,588	3,848
Insurance Co. of North America.....	82,919	27,141	110,060	9,209,910	7,601,952	60,366	58,653	1,813	None.
Phoenix, of Brooklyn.....	89,542	20,934	110,476	7,129,247	13,070,289	60,969	62,606	6,325	None.
Phoenix, of Hartford.....	192,951	39,384	232,335	16,137,726	19,219,425	149,941	145,013	19,749	5,165
Queen, of America.....	275,504	44,734	320,238	23,799,650	28,602,055	174,189	184,851	3,952	1,149
Totals for 1894.....	1,000,328	212,070	1,212,398	96,789,493	117,876,931	688,610	692,631	63,504	13,162
Totals for 1893.....	1,032,602	214,928	1,247,530	105,564,192	124,028,459	708,214	759,429	67,870	15,538

RECAPITULATION.

Canadian Companies.....	1,108,294	433,904	1,542,198	121,562,165	150,241,967	804,750	803,657	103,360	4,820
British Companies.....	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.....	1,000,328	212,070	1,212,398	96,789,493	117,876,931	688,610	692,631	63,504	13,162
Totals for 1894.....	6,711,369	1,369,904	8,081,273	653,589,428	836,067,202	4,612,019	4,591,149	428,143	80,959
Totals for 1893.....	6,793,595	1,243,178	8,036,773	687,604,239	841,687,057	5,132,314	5,052,690	396,664	115,269

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies for the years 1869 to 1894, inclusive.

	Totals for 1869 to 1891.	Premiums received, 1892.	Premiums received, 1893.	Premiums received, 1894.	Totals 1869 to 1894.
<i>Canadian Companies.</i>					
British America.....	3,924,105	172,414	202,076	220,398	4,518,993
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	866,368
*London Mutual Fire.....	2,277,728	128,513	122,772	155,762	2,684,775
Mercantile.....		98,585	129,379	161,649	389,613
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	2,064,259
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	7,482,156
	26,088,616	1,052,041	1,137,797	1,108,294	29,386,748
<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	551,025
Atlas.....	256,672	92,890	100,301	115,078	564,941
Caledonian.....	867,761	112,084	133,021	147,031	1,259,897
City of London.....	1,531,430	56,824			1,588,254
Commercial Union.....	4,823,347	357,747	364,276	386,647	5,931,017
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	2,889,307
Imperial.....	3,636,871	201,177	189,962	186,955	4,214,065
Lancashire.....	3,466,890	285,920	259,563	200,854	4,273,227
Liverpool & London & Globe.	4,868,807	312,472	323,872	330,175	5,835,326
London and Lancashire.....	1,236,107	190,308	194,063	170,472	1,790,940
London Assurance.....	1,510,394	104,206	107,918	118,754	1,841,272
Manchester.....	149,376	121,229	118,940	190,006	579,551
National, of Ireland.....	577,571	90,476	100,301	115,078	883,426
North British.....	6,377,004	380,393	383,663	396,615	7,537,675
Northern.....	2,489,608	170,128	172,523	161,571	2,993,830
Norwich Union.....	968,766	118,399	142,281	137,557	1,367,003
Phoenix, of London.....	3,972,211	250,285	260,576	260,506	4,743,578
Queen.....	4,354,694				4,354,694
Royal.....	9,889,602	567,387	594,631	568,972	11,620,592
Scottish Commercial.....	343,421				343,421
Scottish Imperial.....	672,855				672,855
Scottish Union and National.	867,919	137,817	134,593	119,941	1,260,270
Sun Fire Office.....		37,131	93,809	127,494	253,434
Union Assurance Society.....	82,658	104,398	135,047	192,300	514,403
United Fire.....	183,862	173,044	187,094	156,450	700,450
	58,340,768	4,455,474	4,623,196	4,602,747	72,022,185
<i>American Companies.</i>					
Ætna.....	2,928,268	139,084	143,836	138,191	3,349,379
Agricultural, of Watertown.....	1,079,187	61,923	51,585	43,930	1,236,625
Andes.....	31,431				31,431
Connecticut.....	215,561	33,054	32,509	32,811	313,935
Hartford.....	2,351,998	144,483	138,504	144,480	2,779,465
Home.....					
Ins. Co. of North America.....	75,827	54,885	66,321	82,919	279,952
Phoenix, of Brooklyn.....	676,481	88,426	89,314	89,542	943,763
Phoenix, of Hartford.....	175,850	211,876	238,319	192,951	818,996
Queen, of America.....	42,800	271,081	272,214	275,504	861,599
	7,577,408	1,004,812	1,032,602	1,000,328	10,615,145

RECAPITULATION.

Canadian Companies.....	26,088,616	1,052,041	1,137,797	1,108,294	29,386,748
British do.....	58,340,768	4,455,474	4,623,196	4,602,747	72,022,185
American do.....	7,577,408	1,004,812	1,032,602	1,000,328	10,615,145
Grand totals.....	92,006,787	6,512,327	6,798,595	6,711,369	112,024,078

* 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 1894, inclusive.

	Totals for 1869 to 1891.	Losses paid, 1892.	Losses paid, 1893.	Losses paid, 1894.	Totals for 1869 to 1894.
<i>Canadian Companies.</i>					
	\$	\$	\$	\$	\$
British America.....	2,408,145	148,511	144,298	148,829	2,849,783
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	568,480
*London Mutual Fire.....	1,660,284	96,262	99,088	126,532	1,982,166
Mercantile.....		82,370	81,686	99,890	263,946
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	1,748,014
Royal Canadian.....	2,980,644	8,306			2,988,950
†Sovereign.....	736,216				736,216
Stadacona.....	773,695				773,695
Western.....	3,742,657	226,440	211,459	213,423	4,303,979
	18,689,605	792,219	797,149	803,657	21,082,630
<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	455,534
Atlas.....	166,134	53,611	76,220	65,669	361,634
Caledonian.....	578,162	59,888	97,590	102,019	837,659
City of London.....	934,518	42,937			977,455
Commercial Union.....	3,404,249	289,795	253,659	241,680	4,189,383
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	2,309,925
Imperial.....	2,538,997	93,039	161,072	106,669	2,899,777
Lancashire.....	2,453,651	173,592	196,318	157,654	2,981,215
Liverpool & London & Globe.....	3,647,633	202,829	281,337	215,783	4,347,582
London and Lancashire.....	606,200	106,277	95,406	108,758	916,641
London Assurance.....	911,475	47,823	75,476	75,179	1,109,953
Manchester.....	54,225	79,519	109,692	148,745	392,181
National, of Ireland.....	391,228	61,713	77,817	65,741	596,499
North British.....	4,656,555	240,402	336,358	225,264	5,458,579
Northern.....	2,078,967	101,738	121,612	113,862	2,416,179
Norwich Union.....	521,276	74,582	91,212	114,258	801,32*
Phoenix, of London.....	2,302,618	135,335	165,067	162,357	2,765,377
Queen.....	3,327,321				3,325,321
Royal.....	6,495,567	361,616	446,332	402,605	7,706,120
Scottish Commercial.....	177,329				177,329
Scottish Imperial.....	483,408				483,408
Scottish Union and National.....	352,265	94,038	109,741	81,758	637,802
Sun Fire Office.....		7,717	58,177	88,469	154,363
Union Assurance Society.....	34,400	47,227	91,849	117,321	290,797
United Fire.....	79,965	153,670	165,277	121,584	520,446
	40,083,277	2,878,149	3,496,112	3,094,861	49,552,399
<i>American Companies.</i>					
Ætna.....	2,184,433	105,379	91,254	77,816	2,458,882
Agricultural, of Watertown.....	629,558	47,990	43,037	55,666	776,251
Andes.....	5,668				5,668
Connecticut Fire.....	91,889	15,990	20,198	13,619	141,696
Hartford.....	1,493,279	72,716	97,167	94,407	1,757,569
Home.....	60,691				60,691
Ins. Co. of North America.....	32,970	31,075	43,132	58,653	165,830
Phenix, of Brooklyn.....	420,932	73,286	63,214	62,606	620,038
Phenix, of Hartford.....	82,820	169,316	229,519	145,013	626,960
Queen, of America.....	7,994	191,150	171,608	184,851	555,603
	5,010,234	706,902	759,429	692,631	7,169,196

RECAPITULATION.

Canadian Companies.....	18,689,605	792,219	797,149	803,657	21,082,630
British do.....	40,083,277	2,878,149	3,496,112	3,094,861	49,552,399
American do.....	5,010,234	706,902	759,429	692,631	7,169,196
Grand totals.....	63,783,116	4,377,270	5,052,690	4,591,149	77,804,225

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

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1894, 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	803,657
Totals.....	29,386,748	3,071,421,580	...	21,082,630
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.....	3,859,282	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
Totals.....	72,022,185	7,472,783,431	...	49,552,399

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	44,097,646	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
Totals.....	10,615,145	1,062,570,829	.....	7,169,196
TOTALS FOR ALL THE YEARS FROM 1869 TO 1894, INCLUSIVE.				
Canadian Companies.....	29,386,748	3,071,421,580	.....	21,082,630
British Companies.....	72,022,185	7,472,783,431	.....	49,552,399
American Companies.....	10,615,145	1,062,570,829	.....	7,169,196
Grand totals.....	112,024,078	11,606,775,840	.....	77,804,225

* 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 Ocean business done by Companies combining these branches, for 1894.

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	1,200,429	112,677,081	102,258,933	716,269	109,373	22,910	736,785	} In all countries, 31st December, 1894.
Inland Marine	179,771	22,925,661	3,467,633	123,916	36,604	120	130,335	
Ocean Marine	33,228	2,845,621	269,756	13,113	5,100	None.	18,147	
	1,413,428	138,448,363	105,996,322	853,298	151,077	23,030	885,267	

WESTERN ASSURANCE COMPANY.

Fire Insurance	1,588,314	169,619,086	157,134,557	1,021,920	158,087	22,726	1,016,030	} In all countries, 31st December, 1894.
Inland Marine	314,189	51,824,679	6,200,851	241,533	32,620	None.	234,194	
Ocean Marine	295,967	17,586,580	843,586	143,275	6,387	None.	155,663	
	2,198,470	239,030,345	164,173,994	1,412,728	197,094	22,726	1,405,887	

QUEBEC FIRE ASSURANCE COMPANY.

Fire Insurance	141,243	13,985,123	13,398,948	101,544	11,135	1,333	98,348	{ In all countries, 31st December, 1894.
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ÆTNA INSURANCE COMPANY.

Fire Insurance	138,191	15,000,940	15,645,080	77,816	11,228	None.	74,724	{ In Canada, 31st Decem-ber, 1894.
Inland Marine	21,144	3,388,482	None.	2,304	None.	None.	2,304	
	159,335	18,388,822	15,645,080	80,120	11,228	None.	77,028	

LONDON ASSURANCE COMPANY.

Fire Insurance.....	118,754 844	13,761,907 396,107	15,675,628 None.	75,179 49	4,723 None.	1,725 None.	78,801 49	{ In Canada, 31st Decem- ber, 1894.
Inland Marine.....	119,598	14,157,414	15,675,628	75,228	4,723	1,725	78,850	

INLAND Marine Insurance Business in Canada, 1894.

	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	\$ 17,393	\$ 5,408,799	\$ None.	\$ 15,543	\$ 2,077	\$ None.	\$ 16,720
Western	11,033	5,823,673	None.	3,414	1,391	None.	11,160
Totals	28,426	11,232,472	None.	24,957	4,068	None.	27,880
BRITISH COMPANIES							
British and Foreign Marine	6,414	1,576,638	None.	9,476	None.	None.	8,702
London Assurance	844	396,107	None.	49	None.	None.	49
Reliance Marine	8,264	1,124,102	None.	105	4,500	None.	4,605
Totals	15,522	3,096,847	None.	9,630	4,500	None.	13,356
AMERICAN COMPANIES.							
Ætna	21,144	3,388,482	None.	2,304	None.	None.	2,304

RECAPITULATION.

Canadian Companies	28,426	11,232,472	None.	24,957	4,068	None.	27,880
British Companies	15,522	3,096,847	None.	9,630	4,500	None.	13,356
American Companies	21,144	3,388,482	None.	2,304	None.	None.	2,304
Totals for 1894	65,092	17,717,801	None.	36,891	8,568	None.	43,540
Totals for 1893	58,669	18,458,188	38,000	44,763	1,144	None.	40,796

Department of Finance—Insurance Branch.

FIRE Insurance done in Canada, in 1894.

	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	The same for 1893.	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 1893.
	\$	\$ cts.			\$ cts.	\$ cts.		
<i>Canadian Companies.</i>								
British America	26,058,860	354,207 21	1 36	1 23	148,828 64	220,397 97	67 53	71 41
Eastern	16,249,601	203,686 99	1 25	1 26	151,671 52	164,115 15	92 42	71 19
London Mutual	18,042,907	218,184 61	1 21	1 22	126,532 41	155,762 40	81 23	80 71
Mercantile	14,544,278	190,143 05	1 31	1 24	99,890 05	161,648 63	61 79	63 14
Quebec	9,274,187	128,222 12	1 38	1 31	63,310 94	86,521 59	73 17	78 99
Western	37,392,332	539,671 71	1 44	1 25	213,422 89	319,848 19	66 73	64 39
Total	121,562,165	1,634,115 69	1 34	1 25	803,656 45	1,108,293 93	72 51	70 06
<i>British Companies.</i>								
Alliance	17,519,618	209,849 67	1 20	1 10	162,231 70	175,016 22	92 70	87 36
Atlas	9,800,424	132,637 80	1 35	1 31	65,668 61	115,078 46	57 06	75 99
Caledonian	14,636,460	165,903 37	1 13	1 09	102,018 56	147,031 24	69 39	73 36
Commercial Union	34,635,873	453,821 61	1 31	1 25	241,679 50	385,646 50	62 67	69 63
Guardian	27,390,408	329,852 37	1 20	1 16	217,303 55	287,175 36	75 67	58 49
Imperial	17,815,434	210,500 94	1 22	1 18	106,668 86	186,055 04	57 33	84 79
Lancashire	23,133,883	298,663 47	1 29	1 26	157,654 20	260,854 28	60 44	75 63
Liverpool and London and Globe	32,330,776	369,439 91	1 14	1 07	215,782 67	330,174 86	65 35	86 87
London and Lancashire ..	15,645,509	193,988 18	1 24	1 17	108,758 10	170,472 34	63 80	49 16
London Assurance	13,761,307	141,267 42	1 03	0 96	75,178 85	118,754 18	63 31	69 94
Manchester	17,711,348	219,897 18	1 24	1 22	148,744 61	190,066 13	78 28	92 22
National of Ireland	9,800,424	132,637 80	1 35	1 31	65,741 16	115,078 46	57 13	77 58
North British	38,294,814	429,570 05	1 12	1 09	225,264 44	396,615 01	56 80	87 67
Northern	16,075,025	194,901 37	1 21	1 15	113,861 86	161,571 29	70 47	70 49
Norwich Union	13,206,281	154,817 22	1 17	1 14	114,258 33	137,556 59	83 06	64 11
Phoenix, of London	25,543,901	323,815 31	1 27	1 13	162,356 98	230,505 57	62 32	63 35
Royal	54,247,148	636,525 91	1 17	1 11	402,605 09	568,971 73	70 76	75 06
Scottish Union and Na- tional	14,191,019	151,772 77	1 07	1 02	81,758 36	119,941 04	68 17	81 54
Sun Fire	11,605,144	153,532 13	1 32	1 27	88,469 42	127,494 15	69 39	62 02
Union Assurance	16,123,013	253,091 26	1 57	1 47	117,320 71	192,299 76	61 01	68 01
United Fire	12,269,961	188,899 68	1 54	1 45	121,534 29	156,449 53	77 68	88 34
Total	435,237,770	5,345,385 42	1 23	1 16	3,094,859 85	4,602,747 74	67 24	75 62
<i>American Companies.</i>								
Ætna Fire	15,000,340	179,584 86	1 20	1 15	77,815 82	138,190 96	56 31	63 44
Agricultural, of Water- town	6,951,200	65,245 97	0 94	0 91	55,665 59	43,929 96	126 71	83 43
Connecticut Fire	2,750,000	37,424 00	1 36	1 16	13,618 59	32,810 90	41 51	62 13
Hartford	15,811,420	159,708 73	1 01	1 15	94,407 31	144,480 08	65 34	70 15
Insurance Co. of N. A. ...	9,209,910	110,060 32	1 20	1 12	58,652 84	82,918 61	70 74	65 04
Phoenix, of Brooklyn ...	7,129,247	89,776 86	1 26	1 07	62,605 82	89,541 98	69 92	70 78
Phoenix, of Hartford	16,137,726	225,151 92	1 40	1 35	145,013 02	192,950 65	75 16	96 43
Queen, of America	23,799,650	311,578 88	1 31	1 23	184,851 15	275,504 31	67 10	63 04
Total	96,789,493	1,178,531 59	1 22	1 18	692,630 14	1,000,327 45	69 24	73 55
Grand total	653,589,428	8,158,032 70	1 25	1 18	4,591,146 44	6,711,369 12	68 41	74 37

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

CANADIAN COMPANIES—ASSETS—1894.

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	150,468 92	60,700 00	959,424 91	None.	217,525 89	27,676 82	14,733 68	43,426 18	1,473,956 40	Fire and Inland Marine.
Eastern	None.	36,500 00	239,196 16	None.	11,072 07	16,149 59	4,258 41	7,932 56	315,018 79	Fire.
London Mutual Fire	14,110 81	None.	58,530 00	None.	285,275 22	701 95	402 67	1,586 01	360,606 66	Fire.
Mercantile	None.	73,460 00	65,462 20	None.	19,109 50	3,362 88	4,251 77	1,896 31	167,542 66	Fire.
Quebec	32,900 00	None.	150,273 79	None.	28,830 32	28,916 01	2,839 79	2,157 52	245,017 43	Fire.
Western	65,000 00	63,273 98	1,466,415 64	None.	420,610 34	247,939 71	7,341 26	105,524 17	2,376,105 10	Fire, Inland and Ocean.
Total	261,579 73	233,933 98	2,939,212 70	None.	982,423 34	324,746 96	33,827 58	162,522 75	4,938,247 01	

* Including \$275,685.61 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—1894.

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	174,167 16	730,095 40	7,416 36	911,618 92	562,337 48	750,000 00	187,662 52	Fire, Inland and Ocean.
Eastern.....	34,249 74	93,632 95	20,000 00	147,882 70	167,136 09	250,000 00	82,863 91	Fire.
London Mutual Fire.....	14,980 39	290,090 91	30,202 75	335,274 05	25,332 61	None.	25,332 61	Fire.
Mercantile.....	16,037 11	102,327 70	2,000 00	120,364 81	47,177 85	40,000 00	7,177 85	Fire.
Quebec.....	12,468 00	92,411 53	1,075 20	105,954 73	139,062 70	99,920 00	39,142 70	Fire.
Western.....	219,820 06	1,115,725 43	2,501 08	1,338,046 57	1,088,058 53	1,000,000 00	38,058 53	Fire, Inland and Ocean.
Total.....	471,662 46	2,424,283 93	63,195 39	2,959,141 78	1,979,105 26	2,139,920 00	160,814 74	

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	7th March, 1887.....	None.		None.		111,495	33
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.		296,436	30
Guardian	1st May, 1869.....	100,000	00	None.		250,273	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	932,150	00	465,485	66
London and Lancashire.....	1st April, 1880.....	None.		None.		131,400	00
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.		108,674	68
North British.....	1862.....	115,000	00	866,166	66	2,497,321	88
Northern.....	1867.....	None.		None.		211,700	00
Norwich Union.....	1st April, 1880.....	None.		None.		130,000	00
Phoenix, of London.....	1804.....	None.		None.		201,020	93
Reliance Marine.....		None.		None.		110,980	00
Royal.....	1851.....	245,000	00	None.		700,245	34
Scottish Union and National.....	February, 1882.....	None.		None.		112,528	40
Sun Fire.....	3rd June, 1892.....	None.		None.		319,857	07
Union Assurance Society.....	November, 1890.....	None.		None.		100,000	00
United Fire.....	30th December, 1890.....	None.		None.		187,128	54
Totals		925,178	17	1,798,316	66	7,285,029	04

AMERICAN

Ætna Fire.....	1821.....	None.		None.		123,180	00
Agricultural, of Watertown.....	1st October, 1878.....	2,000	00	None.		152,928	00
Connecticut Fire.....	1886.....	None.		None.		105,000	00
Hartford.....	1836.....	None.		None.		112,131	50
Insurance Co. of North America.....	1st November, 1889.....	None.		None.		111,000	00
Phoenix, of Brooklyn.....	1st May, 1874.....	None.		None.		114,500	00
Phoenix, of Hartford.....	20th May, 1890.....	None.		None.		235,190	00
Queen, of America.....	2nd November, 1891.....	None.		None.		281,700	00
Totals		2,000	00	None.		1,235,029	50

Department of Finance—Insurance Branch.

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

ASSETS IN CANADA—1894.

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.	24,895 53	1,555 18	None.	None.	337,592 71	Fire.
None.	7,182 54	22,224 44	None.	1,929 77	142,832 08	do
None.	734 63	None.	None.	None.	112,731 63	Inland Marine.
None.	13,931 82	1,646 39	None.	5,100 00	138,480 17	Fire.
2,000 00	37,137 91	14,171 81	None.	5,000 00	354,746 02	do
None.	23,955 47	16,134 23	291 51	4,371 04	395,026 23	do
None.	17,624 09	3,688 27	None.	5,768 00	601,699 20	do
None.	14,026 47	11,748 64	1,431 10	5,000 00	257,641 51	do
5,467 20	33,152 08	34,289 33	12,595 01	2,500 00	1,573,639 28	do and Life.
None.	14,823 53	76,499 60	None.	None.	222,723 13	do
None.	8,796 74	4,517 53	None.	None.	183,654 29	do and Life.
None.	5,352 80	22,248 47	None.	3,500 00	247,422 27	do
None.	17,517 69	4,964 01	None.	2,053 08	133,209 46	do
146,000 00	38,506 41	86,099 53	52,771 13	2,500 00	3,804,365 61	do and Life.
None.	16,535 54	6,597 46	None.	5,000 00	239,833 00	do
None.	10,652 15	19,599 56	None.	2,000 00	162,251 71	do
None.	12,258 42	None.	1,543 95	None.	214,823 30	do
None.	8,261 04	None.	None.	None.	119,241 04	do
26,509 85	52,962 84	7,358 40	408 08	8,468 98	1,040,953 49	do and Life.
None.	5,746 99	None.	None.	None.	118,275 39	do
None.	21,229 20	8,716 73	None.	6,170 38	355,973 38	do
None.	24,828 50	3,654 19	None.	3,366 08	131,848 77	do
None.	17,351 58	3,944 13	None.	4,500 00	212,924 25	do
179,977 05	427,463 97	349,657 92	69,040 78	67,227 33	11,101,890 92	

COMPANIES.

None.	12,854 12	None.	None.	None.	136,034 12	Fire and Inland Marine
None.	20,957 07	None.	3,156 00	None.	179,071 07	do
None.	4,365 97	None.	None.	None.	109,365 97	do
None.	9,874 40	None.	None.	None.	122,005 90	do
None.	None.	14,345 47	None.	None.	125,345 47	do
None.	17,723 57	None.	None.	None.	132,223 57	do
None.	40,414 37	1,580 51	2,798 31	9,539 35	289,522 54	do
None.	15,568 87	1,622 19	None.	5,569 43	304,460 49	do
None.	121,758 37	17,548 17	5,984 31	15,108 78	1,398,029 13	

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 1894.

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	11,738	52	126,543	92			None.	138,282	44	e	199,310	27	Fire.
Atlas	9,233	50	73,761	80			None.	82,995	30	e	59,836	78	Fire.
British and Foreign Marine.	None.		None.				None.	None.		e	112,734	63	Inland Marine.
Caledonian	1,321	60	99,431	85			2,249	65		e	35,477	07	Fire.
Commercial Union.	59,756	96	275,922	19			31	44		e	19,035	43	Fire.
Guardian	20,434	10	210,071	08			1,322	54		e	163,198	51	Fire.
Imperial	5,945	46	138,407	99			2,099	54		e	455,246	21	Fire.
Lancashire	14,965	39	189,947	74			None.			e	52,728	38	Fire.
Liverpool and London and Globe.	10,292	62	266,925	59			300	00		e	1,191,010	07	Fire and Life.
London and Lancashire	4,195	50	122,598	62			None.			e	95,929	01	Fire.
London Assurance	6,448	00	82,273	92			None.			e	85,645	46	Fire and Life.
Manchester	25,629	20	137,027	40			1,087	69		e	83,677	98	Fire.
National of Ireland	9,233	50	73,761	80			None.			e	50,214	13	Fire.
North British	21,856	58	289,163	64			7,498	24		e	2,884,450	17	Fire and Life.
Northern	5,250	89	119,469	61			None.			e	115,121	50	Fire.
Norwich Union	27,812	36	111,505	53			None.			e	22,933	82	Fire.
Phoenix, of London	1,930	08	190,994	59			None.			e	21,898	63	Fire.
Reliance Marine	4,500	00	None.				None.			e	114,741	04	Fire and Life.
Royal	37,226	60	462,207	32			300,000	00		e	151,520	17	Fire and Life.
Scottish Union and National	10,141	69	73,029	33			None.			e	35,104	37	Fire.
Sun Fire.	8,467	62	80,744	28			247	88		e	266,514	25	Fire.
Union Society	14,424	00	123,875	61			None.			e	6,450	84	Fire.
United Fire	18,040	85	107,163	79			None.			e	87,779	61	Fire.
Totals.	328,753	32	3,354,619	60			1,105,743	89		e	4,804,234	24	

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 1894—*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	11,227 75	90,309 36	.....	None.	101,537 11	e 34,497 01	Fire and Inland Marine.
Agricultural, of Watertown.	4,033 00	61,118 42	.....	None.	65,156 42	e 113,914 65	Fire.
Connecticut Fire	5,810 94	20,895 00	.....	None.	26,705 94	e 82,660 03	Fire.
☪Hartford	17,436 02	91,368 32	.....	None.	108,804 34	e 13,201 56	Fire.
Insurance Company of North America	1,812 61	49,931 55	.....	None.	51,744 16	e 73,601 31	Fire.
Phenix, of Brooklyn	6,325 00	68,584 65	.....	None.	74,909 65	e 57,313 92	Fire.
Phenix, of Hartford	24,914 52	132,350 00	.....	None.	157,244 52	e 132,278 02	Fire.
Queen, of America	5,101 00	184,882 64	.....	250 00	190,233 64	e 114,226 85	Fire.
Totals	76,665 84	699,419 94	.....	250 00	776,335 78	e 621,693 35	

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.....	1,413,428 04	32,567 14	3,674 35	1,449,669 53	None.
Eastern.....	164,115 15	13,199 85	None.	177,315 00	None.
London Mutual.....	155,762 40	2,991 43	736 52	159,490 35	None.
Mercantile.....	161,648 63	5,950 01	None.	167,598 64	None.
Quebec.....	141,243 28	8,264 26	1,615 00	151,122 54	None.
Western.....	2,108,470 50	77,240 66	None.	2,185,711 16	None.
Total.....	4,144,668 00	140,213 35	6,025 87	4,290,907 22	None.

BRITISH

Alliance.....	175,016 22	9,334 26	None.	184,350 48	.....
Atlas.....	115,078 46	3,877 96	None.	118,956 42	.....
British and Foreign Marine.....	6,414 42	4,480 00	None.	10,894 42	.....
Caledonian.....	147,031 24	5,647 50	None.	152,678 74	.....
Commercial Union.....	385,646 50	11,649 72	None.	397,296 22	.....
Guardian.....	287,175 36	9,898 00	2,541 04	299,614 40	.....
Imperial.....	186,055 04	7,117 73	8,526 77	201,699 54	.....
Lancashire.....	260,854 28	8,055 42	None.	268,909 70	.....
Liverpool and London and Globe.....	330,174 86	57,870 24	3,163 00	391,208 10	.....
London and Lancashire.....	170,472 34	7,660 17	None.	178,132 51	.....
London Assurance.....	119,598 44	6,680 00	None.	126,278 44	.....
Manchester.....	190,006 13	7,594 93	None.	197,601 06	.....
National, of Ireland.....	115,078 46	4,137 07	None.	119,215 53	.....
North British.....	396,615 01	139,275 95	1,783 09	537,674 05	.....
Northern.....	161,571 29	12,580 33	None.	174,151 62	.....
Norwich Union.....	137,556 59	5,195 29	None.	142,751 88	.....
Phoenix, of London.....	260,505 57	8,104 23	None.	268,609 80	.....
Reliance Marine.....	8,263 59	None.	None.	8,263 59	.....
Royal.....	568,971 73	25,179 74	7,068 79	601,220 26	.....
Scottish Union and National.....	119,941 04	12,241 14	None.	132,182 18	.....
Sun Fire.....	127,494 15	422 20	78 76	127,995 11	.....
Union Assurance.....	192,299 76	3,189 55	37 08	195,526 39	.....
United Fire.....	156,449 53	6,653 81	199 40	163,302 74	.....
Total.....	4,618,270 01	356,845 24	23,397 93	4,998,513 18	.....

AMERICAN

Ætna Fire.....	159,334 57	6,180 00	None.	165,514 57	.....
Agricultural.....	43,929 96	3,186 00	723 22	47,839 18	.....
Connecticut Fire.....	32,810 90	4,000 00	None.	36,810 90	.....
Hartford.....	144,480 08	8,303 32	None.	152,783 40	.....
Insurance Co. of North America.....	82,918 61	4,440 00	None.	87,358 61	.....
Phoenix, of Brooklyn.....	89,541 98	None.	None.	89,541 98	.....
Phoenix, of Hartford.....	192,950 65	10,422 00	None.	203,372 65	.....
Queen, of America.....	275,504 31	206 49	None.	275,710 80	.....
Total.....	1,021,471 06	36,737 81	723 22	1,058,932 09	.....

Department of Finance—Insurance Branch.

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

AND EXPENDITURE, 1894.

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.	
853,298 72	483,595 47	51,726 55	1,388,620 74	<i>e</i> 560,129 32	<i>e</i> 61,048 79	Fire, Inland and Ocean.
151,671 52	61,104 71	None.	212,776 23	<i>e</i> 12,443 63	<i>d</i> 35,461 23	Fire.
126,532 41	43,603 76	None.	170,136 17	<i>e</i> 29,229 99	<i>d</i> 10,645 82	do
99,890 05	51,505 14	4,000 00	155,395 19	<i>e</i> 61,758 58	<i>e</i> 12,203 45	do
101,544 46	41,294 60	2,852 80	145,691 86	<i>e</i> 39,698 82	<i>e</i> 5,430 68	do
1,412,728 15	707,529 65	99,958 00	2,220,215 80	<i>e</i> 695,742 35	<i>d</i> 34,504 64	Fire, Inland and Ocean.
2,745,665 31	1,388,633 33	158,537 35	4,292,835 99	<i>e</i> 1,399,002 69	<i>d</i> 1,928 77	

COMPANIES.

162,231 70	58,121 45	220,353 15	<i>e</i> 12,784 52	<i>d</i> 36,002 67	Fire.
65,668 61	33,145 49	98,814 01	<i>e</i> 49,409 85	<i>e</i> 20,142 41	do
9,476 45	1,802 28	11,278 73	<i>d</i> 3,062 03	<i>d</i> 384 31	Inland Marine.
102,018 56	42,870 60	144,889 16	<i>e</i> 45,012 68	<i>e</i> 7,789 58	Fire.
241,679 50	102,443 46	344,122 96	<i>e</i> 143,967 00	<i>e</i> 53,173 26	do
217,303 55	96,851 89	314,155 44	<i>e</i> 69,871 81	<i>d</i> 14,541 04	do
106,668 86	60,987 47	167,656 33	<i>e</i> 79,386 18	<i>e</i> 34,043 21	do
157,654 20	74,342 53	231,996 73	<i>e</i> 103,200 08	<i>e</i> 36,912 97	do
215,782 67	92,276 29	313,058 96	<i>e</i> 114,392 19	<i>e</i> 78,149 14	do
108,758 10	47,724 85	156,482 95	<i>e</i> 61,714 24	<i>e</i> 21,649 56	do
75,228 30	39,207 24	114,435 54	<i>e</i> 41,370 14	<i>e</i> 11,842 90	do
148,744 61	66,193 73	214,938 34	<i>e</i> 41,261 52	<i>d</i> 17,337 28	do
65,741 16	33,145 40	98,886 56	<i>e</i> 49,337 30	<i>e</i> 20,328 97	do
225,264 44	107,549 53	332,813 97	<i>e</i> 171,350 57	<i>e</i> 204,860 08	do
113,861 86	44,124 02	157,985 88	<i>e</i> 47,709 43	<i>e</i> 16,165 74	do
114,258 33	32,856 71	147,115 04	<i>e</i> 23,298 26	<i>d</i> 4,363 16	do
162,356 98	64,227 44	226,584 42	<i>e</i> 98,148 59	<i>e</i> 42,025 38	do
105 22	826 36	931 58	<i>e</i> 8,158 37	<i>e</i> 7,332 01	Inland Marine.
402,605 09	154,151 44	556,756 53	<i>e</i> 166,366 64	<i>e</i> 44,463 73	Fire.
81,758 36	29,021 80	110,780 16	<i>e</i> 38,182 68	<i>e</i> 21,402 02	do
88,469 42	44,3 1 01	132,820 43	<i>e</i> 39,024 73	<i>d</i> 4,825 32	do
117,320 71	52,539 85	169,860 56	<i>e</i> 74,979 05	<i>e</i> 25,665 83	do
121,534 29	54,649 33	176,183 62	<i>e</i> 34,915 24	<i>d</i> 12,880 88	do
3,104,490 97	1,338,410 08	4,442,901 05	<i>e</i> 1,513,779 04	<i>e</i> 555,612 13	

COMPANIES.

80,120 04	38,393 20	118,513 24	<i>e</i> 79,214 53	<i>e</i> 47,001 33	Fire and Inland Marine.
55,665 59	28,555 96	84,221 55	<i>d</i> 11,735 63	<i>d</i> 36,382 37	Fire.
13,618 59	9,995 82	23,614 41	<i>e</i> 19,192 31	<i>e</i> 13,196 49	do
94,507 31	32,203 18	126,610 49	<i>e</i> 50,072 77	<i>e</i> 26,172 91	do
58,652 84	30,889 87	89,542 71	<i>e</i> 24,265 77	<i>d</i> 2,184 10	do
62,605 82	27,195 23	89,801 05	<i>e</i> 26,936 16	<i>d</i> 259 07	do
145,013 02	74,840 35	219,853 37	<i>e</i> 47,937 63	<i>d</i> 16,480 72	do
134,851 15	77,071 35	261,922 50	<i>e</i> 90,653 16	<i>e</i> 13,788 30	do
694,934 36	319,144 96	1,014,079 32	<i>e</i> 326,536 70	<i>e</i> 44,852 77	

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 1894; 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.	60.37	34.21	3.66	95.79	138,448,363	1,795,425.54	1.30	105,986,322	1,473,956.40	1.39
Eastern	Fire	92.42	37.23	Nil.	120.00	16,249,601	203,686.99	1.25	15,161,723	315,018.79	2.08
London Mutual Fire	do	81.23	27.99	Nil.	106.68	18,042,907	218,184.61	1.21	46,219,151	360,606.66	.78
Mercantile	do	61.79	31.86	2.47	92.72	14,544,278	190,143.05	1.31	17,678,006	167,542.66	.95
Quebec	do	71.89	29.24	2.02	96.41	13,985,123	195,745.68	1.40	13,398,948	245,017.43	1.83
Western	Fire, Inland and Ocean.	67.00	33.56	4.74	101.58	239,030,345	2,943,342.07	1.23	164,178,994	2,376,105.10	1.45

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 1894; 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 the com.	Rate of Premiums charged per cent of Risks taken.
<i>British Companies.</i>							
Alliance	Fire	92.70	33.21	125.90	\$ 17,519,618	209,849 67	1.20
Atlas	do	57.06	28.80	85.87	9,800,424	132,637 80	1.35
British and Foreign Marine	Inland Marine	147.74	28.10	175.83	1,576,638	6,414 42	.41
Caledonian	Fire	69.39	29.16	98.54	14,636,460	165,903 37	1.13
Commercial Union	do	62.67	26.56	89.23	34,635,873	453,821 61	1.31
Guardian	do	75.67	33.73	109.40	27,390,408	329,852 37	1.20
Imperial	do	57.33	32.78	90.11	17,315,434	210,500 94	1.22
Lancashire	do	60.44	28.50	88.94	23,133,883	298,663 47	1.20
Liverpool and London and Globe	do	65.35	29.46	94.82	32,830,776	369,439 91	1.14
London and Lancashire	do	63.80	28.00	91.79	15,645,569	193,988 18	1.24
London Assurance	do and Inland Marine	62.90	32.78	95.68	14,157,414	112,111 68	1.00
Manchester	do	78.28	34.84	113.12	17,711,348	219,897 18	1.24
National, of Ireland	do	57.13	28.80	85.93	9,800,424	132,637 80	1.35
North British	do	58.80	27.12	85.91	38,294,814	429,570 05	1.12
Northern	do	70.47	27.31	97.78	16,075,025	194,901 37	1.21
Norwich Union	do	83.96	23.89	106.95	13,206,281	154,817 22	1.17
Phoenix, of London	do	62.32	24.65	86.98	25,543,901	323,815 31	1.27
Reliance Marine	Inland Marine	1.27	10.00	11.27	1,124,102	8,263 59	.74
Royal	Fire	70.76	27.09	97.85	54,247,148	636,525 91	1.17
Scottish Union and National	do	68.17	24.20	92.36	14,191,019	151,772 77	1.07
Sur: Fire	do	69.39	34.79	104.18	11,095,144	153,532 13	1.32
United Assurance Society	do	61.01	27.32	88.33	16,123,013	253,091 26	1.37
United Fire	do	77.68	34.93	112.61	12,269,961	188,899 68	1.54
<i>American Companies.</i>							
Totals.		37.22	28.98	96.20	437,997,817	5,242,824 36	1.20
<i>Fire and Inland Marine.</i>							
Etna Fire	do	50.28	24.10	74.38	18,388,822	200,728 47	1.09
Agricultural, of Watertown	do	126.71	65.00	191.72	6,951,200	65,245 97	.94
Connecticut Fire	do	41.51	30.46	71.97	2,750,000	37,424 00	1.36
Hartford Fire	do	65.34	22.29	87.63	15,811,420	159,708 78	1.01
Insurance Co. of North America	do	70.74	37.26	108.00	9,209,910	110,060 32	1.20
Phoenix, of Brooklyn	do	69.92	30.37	100.29	7,129,247	89,776 86	1.26
Phoenix, of Hartford	do	75.16	38.79	113.94	16,137,726	225,151 92	1.40
Queen, of America	do	67.10	27.97	95.07	23,759,650	311,578 88	1.31
Totals.		68.03	31.24	99.28	100,177,635	1,199,675 20	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 1894.

ABSTRACT OF LIFE INSURANCE IN CANADA FOR YEAR 1894.

	+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 Resisted	Resisted	
<i>Canadian Companies.</i>											
Canadian Life (Canadian business).....	\$ 1,803,488	2,218	4,756,382	29,483	\$ 61,847,495	324	644,850	728,515	\$ 57,955	\$ None	31st Dec., 1894.
Confederation do.....	804,797	2,079	3,292,663	16,543	25,158,331	152	281,761	298,799	14,030	None	31st do
Donnison.....	44,621	406	516,500	1,337	1,713,845	3	3,000	3,000	None	None	31st do
Dominion Safety Fund.....	29,223	16	25,000	None	None	25	22,000	25,444	None	3,000	31st do
Federal.....	265,504	1,231	1,703,700	5,250	9,896,137	36	95,769	126,750	1,173	None	31st do
Great West.....	109,983	1,741	2,788,305	2,328	4,086,550	9	28,505	18,505	None	10,000	31st do
London Life..... (General)	39,443	215	223,500	1,623	1,517,444	15	14,200	19,200	None	None	31st do
London Life..... (Industrial)	93,137	13,443	1,235,682	23,606	2,207,061	290	19,401	18,604	444	517	31st do
Manufacturers' (Canadian business).....	257,497	1,430	2,273,300	5,818	8,743,849	30	42,122	43,000	9,122	None	31st do
North American (Can. business)..... (Gen'l.)	452,135	1,938	2,719,923	9,386	13,822,378	60	109,988	114,409	5,500	2,000	31st do
Ontario Mutual..... (Ind's)	527,131	None	None	101	13,016	2	420	420	None	None	31st do
Sun (Canadian business).....	878,932	1,801	2,577,200	14,147	18,731,245	111	160,868	158,652	18,325	None	31st do
Temperance and general.....	129,199	2,992	4,687,484	15,912	23,990,436	137	199,894	182,441	40,344	None	31st do
Totals for 1894.....	5,435,040	31,152	28,670,364	130,227	177,511,846	1,209	1,644,877	1,760,749	148,893	15,517	
Totals for 1893.....	5,156,008	26,419	28,089,437	118,686	167,475,872	1,138	1,650,607	1,537,069	245,517	17,000	
Increase, i.; decrease, d.....	i 279,032	i 4,733	i 580,927	i 12,141	i 10,035,974	i 71	d 5,730	i 223,680	d 96,624	d 1,483	
<i>British companies.</i>											
British Empire.....	205,758	298	722,319	3,033	6,155,468	25	48,019	72,024	1,016	5,000	31st Dec., 1894.
Commercial Union.....	17,664	2	2,000	3,201	657,058	5	7,602	4,183	4,060	None	31st do
* Edinburgh.....	7,925	None	None	113	308,100	9	35,296	28,353	6,943	None	31st do
* Life Association of Scotland.....	46,023	None	None	993	1,724,788	37	79,455	94,460	17,345	None	5th April, 1894.
Liverpool and London and Globe.....	7,858	None	None	143	241,271	8	11,796	7,963	3,833	None	31st Dec., 1894.
London and Lancashire.....	215,602	496	848,500	4,217	6,860,330	47	78,206	98,959	16,211	None	31st do
* London Assurance.....	603	None	None	5	21,769	None	None	None	None	None	31st do
North British.....	33,526	1	1,795	554	1,395,026	11	24,415	38,873	None	None	30th Nov., 1894.
* Reliance.....	7,532	None	None	202	253,423	4	8,541	7,989	552	None	31st Dec., 1894.
Royal.....	22,134	None	None	347	914,346	8	12,229	16,202	None	None	31st do
*Scottish Amicable.....	6,093	None	None	119	297,307	1	6,368	7,252	None	None	31st do
*Scottish Provident.....	2,153	None	None	61	158,726	2	7,322	20,529	None	None	31st do

Department of Finance—Insurance Branch.

Standard	490,131	941	1,618,067	6,755	14,365,478	99	246,401	248,305	27,836	None.	15th Nov., 1894.
Star	16,238	8	21,535	242	628,795	6	16,689	16,689	None.	None.	31st Dec., 1894.
Totals for 1894	1,079,370	1,746	3,214,216	17,075	33,911,885	262	582,359	691,771	77,796	5,000	
Totals for 1893	1,073,541	1,613	2,967,855	16,759	33,543,884	265	672,419	630,902	178,574	None.	
Increase, <i>i</i> ; decrease, <i>d</i>	± 5,789	± 133	± 246,361	± 316	± 368,001	<i>d</i> 4	<i>d</i> 90,060	± 30,869	<i>d</i> 100,778	± 5,000	
<i>American Companies.</i>											
Ætna Life	588,310	501	614,543	12,620	16,271,293	341	415,014	426,136	12,733	None.	31st Dec., 1894.
*Connecticut Mutual	50,210	None.	None.	994	1,865,932	55	107,903	107,903	None.	None.	do
Equitable	691,052	1,058	2,456,683	8,872	19,523,242	106	253,690	272,056	9,500	None.	do
Germania	13,016	None.	None.	164	323,505	3	26,000	26,000	None.	None.	do
Metropolitan	122,115	225	253,000	280	314,235	1	1,000	1,000	None.	None.	do
(General	696,182	{ 61,858	6,132,900	43,906	4,120,242	452	28,714	28,714	1,065	442	31st do
(Industrial	2,256	1,174	2,748,461	7,259	17,213,001	57	162,148	192,148	None.	5,000	do
Mutual Life	792,389	None.	None.	156	150,922	6	7,104	3,291	4,134	None.	do
*National Life	17,191	None.	None.	370	20,650,549	96	201,432	246,359	14,638	None.	do
New York	28,069	None.	None.	936	507,501	24	32,955	32,955	None.	None.	do
*North-western	86,267	None.	None.	1,370	1,026,286	50	54,010	53,011	3,200	None.	do
Phoenix Mutual Life	132,934	478	972,220	2,970	3,131,386	14	27,000	27,000	None.	10,000	do
Provident Savings	124,839	178	612,404	2,470	5,367,744	70	82,773	93,331	1,150	None.	do
Travelers	52,084	313	691,500	2,762	4,697,587	66	95,135	102,927	8,884	None.	do
Union Mutual		95	163,335	826	1,604,250	12	46,100	44,100	3,000	None.	do
United States											do
Totals for 1894	3,394,914	67,816	17,640,677	93,949	96,637,705	1,343	1,540,908	1,656,931	58,304	15,442	
Totals for 1893	3,403,230	12,247	14,145,555	63,879	94,602,966	1,339	1,652,356	1,634,613	162,990	12,112	
Increase, <i>i</i> ; decrease, <i>d</i>	<i>d</i> 8,316	± 55,569	± 3,495,122	± 30,070	± 2,034,739	<i>i</i> 4	<i>d</i> 111,358	± 22,318	<i>d</i> 104,686	± 3,330	

RECAPITULATION.

Canadian companies	5,435,040	31,152	28,670,364	130,227	177,511,846	1,209	1,644,877	1,750,749	148,893	15,517	
British	1,079,330	1,746	3,214,216	17,075	33,911,885	262	582,359	691,771	77,796	5,000	
American	3,394,914	67,816	17,640,677	93,949	96,637,705	1,343	1,540,908	1,656,931	58,304	15,442	
Grand totals for 1894	9,909,284	100,714	49,525,257	241,251	308,061,436	2,814	3,768,234	4,079,451	284,993	35,959	
Grand totals for 1893	9,632,779	40,279	45,202,847	198,724	295,622,722	2,743	3,975,382	3,802,584	587,081	29,112	
Increase, <i>i</i> ; decrease, <i>d</i>	± 276,505	± 60,435	± 4,322,410	± 42,527	± 12,438,714	<i>i</i> 71	<i>d</i> 207,148	± 276,867	<i>d</i> 302,088	± 6,847	

* There companies have ceased doing new business in Canada.
 † These amounts are net, reinsurance having been deducted.

Department of Finance—Insurance Branch.

AMERICAN COMPANIES.

Aetna Life	d	20,266	i	119	d	8,970	d	336,862	d	121	d	124,200	d	105,304
Equitable	d	59,766	d	119	d	515,342	d	1,424,606	d	1	i	6,767	i	13,945
Germania	d	16,930	d	47	d	87,800	d	293,430	i	3	i	26,000	i	24,000
Metropolitan	i	58,135	i	218	i	246,376	i	170,000	i	185	i	2,631	i	2,631
Municipal	i	1,659	i	113	i	585,125	i	2,471,309	i	5	i	77,804	i	43,804
New York	i	12,125	d	1,290	d	2,055,159	d	70,216	d	6	d	41,111	d	33,837
Provident Savings	i	8,177	i	42	d	127,220	i	444,386	d	7	i	6,021	d	5,979
Travelers	i	5,745	d	93	d	142,396	d	334,804	d	1	d	2,801	i	20,017
Union Mutual	i	2,617	i	34	d	242,600	d	158,407	d	8	i	9,002	i	22,637
United States	d	695	d	123	d	334,035	d	323,945	i	4	i	36,990	i	24,990
Total Increase or Decrease	d	12,517	i	55,569	i	3,495,122	i	2,363,520	i	25	d	158,595	d	13,120

RECAPITULATION.

Canadian Companies	i	279,032	i	4,733	i	530,927	i	10,035,374	i	71	d	5,730	i	223,680
British	i	7,568	i	133	i	246,361	i	532,039	d	18	d	120,874	i	14,679
American	d	12,517	i	55,569	i	3,495,122	i	2,363,520	i	25	d	158,595	d	13,120
Total Increase or Decrease	i	274,083	i	60,435	i	4,322,410	i	12,931,533	i	78	d	285,199	i	225,239

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 Registered.	Registered.	
In Canada.....	\$ 1,803,498	2,218	4,756,382	29,433	61,847,495	324	644,850	728,515	\$ 57,955	\$ None.	} 31st Dec., 1894.
In other Countries.....	116,782	525	1,772,950	1,435	4,585,675	6	6,769	4,769	2,000	None.	
Total.....	1,920,220	2,743	6,529,332	30,868	66,433,170	330	651,619	733,284	59,955	None.	

CONFEDERATION LIFE ASSOCIATION.

In Canada.....	804,797	2,079	3,292,663	16,543	25,158,331	152	281,761	298,799	14,030	None.	} 31st Dec., 1894.
In other Countries.....	2,938	31	47,000	82	111,000	None.	None.	None.	None.	None.	
Total.....	807,735	2,110	3,339,663	16,625	25,269,331	152	281,761	298,799	14,030	None.	

MANUFACTURERS' LIFE INSURANCE COMPANY.

In Canada.....	257,497	1,430	2,273,300	5,818	8,748,849	30	42,122	43,000	9,122	None.	} 31st Dec., 1894.
In other Countries.....	9,898	116	188,768	158	272,268	1	1,947	1,947	None.	None.	
Total.....	267,395	1,546	2,462,068	5,976	9,021,117	31	44,069	44,947	9,122	None.	

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada.....	452,135	1,958	2,719,923	9,437	13,836,494	62	110,408	114,829	5,500	2,000	} 31st Dec., 1894.
In other Countries.....	7,715	3	6,000	98	219,250	1	1,500	1,500	None.	None.	
Total.....	459,850	1,961	2,725,923	9,535	14,055,744	63	111,908	116,329	5,500	2,000	

SUN LIFE ASSURANCE COMPANY.

In Canada.....	878,932	2,992	4,687,484	15,912	23,930,436	137	199,594	182,441	40,344	None.	} 31st Dec., 1894.
In other Countries.....	299,312	1,230	2,620,069	3,461	7,571,584	31	49,117	45,668	12,502	3,650	
Total.....	1,178,244	4,222	7,307,553	19,373	31,502,020	168	249,011	228,109	52,846	3,650	

Increase or Decrease of Items of Life Insurance done by Canadian Companies which do business outside of the Dominion for 1894, compared with 1893.

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.....	109,082	207	712,182	1,495	11,762,080	18	85,630	28,081
In other countries.....	11,548	92	284,400	333	1,240,152	23	35,214	20,084
Total.....	120,630	299	996,582	1,828	13,002,232	41	120,844	7,397

CONFEDERATION LIFE ASSOCIATION.

In Canada.....	8,292	218	476,160	671	869,641	2	9,990	42,101
In other countries.....	2,938	31	47,000	82	111,000	.....	.....	.....
Total.....	11,230	187	429,160	753	980,641	2	9,990	42,101

MANUFACTURERS' LIFE INSURANCE COMPANY.

In Canada.....	9,799	19	19,910	344	624,827	4	178	512
In other countries.....	8,649	66	91,268	108	174,763	1	1,947	1,947
Total.....	18,308	47	71,358	452	799,596	5	1,769	2,489

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada.....	61,696	103	193,561	1,005	1,280,993	16	43,000	48,101
In other countries.....	225	6	11,000	2	5,500	1	1,500	1,500
Total.....	61,471	97	182,561	1,003	1,275,493	17	44,500	49,601

SUN LIFE ASSURANCE COMPANY.

In Canada.....	7,707	427	805,625	1,239	1,747,586	4	26,943	17,494
In other countries.....	93,825	469	1,062,864	1,002	1,981,257	5	13,520	20,535
Total.....	101,592	42	247,229	2,241	3,728,813	9	40,463	38,029

CANADIAN Life Companies—Assets, 1894.

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 and 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.....	1,137,767	94	3,772,460	63	2,735,156	75	1,687,105	54	5,195,975	04	339,427	31	None.	313,619	73	413,376	73	12,833	82	15,607,723	49	
Confederation.....	1,168,756	52	2,149,098	39	104,802	20	470,944	07	551,567	00	149,367	85	None.	107,627	10	152,136	27	16,534	86	4,870,833	76	
Dominion Life.....	None.		80,868	00	None.		386	22	63,779	18	2,985	77	1,349	31	3,183	17	9,964	87	525	00	169,041	52
Dominion Safety Fund.....	None.		None.		3,750	00	None.		52,425	00	385	54	5,053	50	492	40	None.		9,202	75	71,369	19
Federal.....	20,000	00	79,108	05	1,250	00	114,583	33	77,996	04	33,890	13	10,862	14	6,265	88	75,800	31	11,961	90	431,807	78
Great West.....	None.		51,000	00	None.		1,116	13	83,520	00	12,052	80	9,986	37	1,868	47	30,197	20	2,996	28	192,737	25
London Life.....	None.		235,602	89	32,509	38	27,301	50	147,195	00	5,042	51	None.	12,027	39	10,929	44	None.		470,608	11	
Manufacturers' Life.....	4,500	00	494,101	57	None.		16,878	40	157,459	26	39,012	03	7,648	05	14,147	53	76,908	75	10,664	69	821,320	88
North American.....	150,681	25	1,006,631	64	220,340	00	88,887	60	178,115	39	196,218	34	77	30	32,101	46	90,562	12	13,768	20	1,977,383	30
Ontario Mutual.....	12,603	64	1,474,275	19	None.		419,870	12	643,795	11	66,046	14	77	87	101,701	31	136,754	25	None.		2,855,123	63
Sun.....	252,159	14	2,605,330	11	60,100	25	305,650	25	919,023	67	96,593	63	None.	130,709	93	246,822	06	21	50	4,616,419	63	
Temperance and General.....	None.		62,800	00	None.		12,526	88	218,913	78	12,885	37	3,890	63	4,391	85	49,231	20	927	00	365,566	71
Total.....	2,746,468	49	12,011,285	47	3,157,908	58	3,145,250	04	8,235,764	47	953,907	42	38,945	77	723,136	22	1,292,773	20	79,435	59	32,449,875	25

Department of Finance—Insurance Branch.

CANADIAN Life Companies—Liabilities, &c., 1894.

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.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life.....	59,954 82	13,075,777 00	47,000 01	13,182,731 83	2,424,991 66	125,000 00	2,299,991 66
Confederation	14,029 51	4,339,215 00	115,916 34	4 469,160 85	401,672 91	100,000 00	301,672 91
Dominion Life.....	None.	94,690 81	768 74	95,459 55	73 581 97	64,400 00	9,181 97
Dominion Safety Fund.....	11,000 00	None.	35,598 56	46,598 56	24,710 63	29,100 00	.....
Federal	1,173 12	335,501 91	None.	336,675 03	95,132 75	80,197 00	14,935 75
Great West.....	10,000 00	113,177 05	158 49	123,335 54	69,401 71	100,000 00	.....
London Life	960 95	386,448 49	6,248 77	393,658 21	76,949 90	50,000 00	26,949 90
Manufacturers' Life.....	9,122 00	628,429 00	6,140 06	643,691 06	177,629 82	127,320 00	50,309 82
North American.....	7,500 00	1,364,020 00	7,646 55	1,579,166 55	398,216 75	+ 60,000 00	338,216 75
Ontario Mutual.....	18,325 00	2,566,590 00	4,027 15	2,584,912 15	266,211 48	None.	266,211 48
Sum.....	56,639 13	4,063,935 62	31,970 94	4,152,545 69	463,873 94	62,500 00	401,373 94
Temperance and General.....	2,000 00	280,297 84	2,529 15	284,826 99	80,739 72	+ 60,000 00	20,739 72
Total	190,704 53	27,448,052 72	253,004 76	27,896,762 01	4,553,113 24	858,517 00	3,694,596 24

† The capital of these companies is guarantee 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, 1894.

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 in Banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest Rents 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	157,597 44	1,453,897 00	None.	86,219 31	124,586 67	34,842 11	7,708 96	37,654 67	42,537 33	None.	1,928,073 49
Commercial Union	Sept. 11, '63	None.	60,833 33	None.	18,155 21	149,455 70	5,777 88	None.	453 33	5,376 79	None.	240,052 24
Edinburgh Life	1857	None.	None.	None.	15,724 22	161,667 00	2,850 70	None.	629 27	136 64	None.	181,007 83
Life Association of Scotland	Sept. —, '57	None.	213,534 37	None.	102,973 63	154,760 00	3,140 58	None.	7,143 47	18,187 08	None.	499,739 13
*Liverpool and London and Globe	June 4, '51	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
London & Lancashire	1863	None.	361,931 24	None.	75,400 05	1,053,468 93	62,914 03	240 02	21,605 81	68,188 89	458 14	1,644,207 11
*London Assurance	Mar. 1, '62	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
*North British	1862	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Reliance	Aug. 1, '68	None.	None.	None.	None.	110,277 00	6,080 49	None.	None.	None.	None.	116,357 49
*Royal	1851	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Scottish Amicable	1846	None.	None.	None.	17,221 55	166,265 49	None.	None.	141 62	220 16	None.	183,848 82
Scottish Provident	None.	None.	None.	None.	9,369 43	2,389,257 61	None.	None.	37,928 85	271 44	None.	2,435,927 33
Standard	1847	356,359 11	3,102,808 90	None.	316,414 76	6,474,644 43	112,548 34	None.	None.	91,793 61	None.	10,454,569 15
Star	Nov. 6, '68	None.	1,385,571 21	None.	16,700 90	159,140 00	65,227 31	3,226 11	31,109 74	None.	None.	1,660,975 27
Totals	None.	513,956 55	6,561,576 05	None.	658,209 06	10,943,522 83	293,891 44	11,175 09	135,766 76	226,711 94	458 14	19,344,757 86

*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 1894.

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>Aetna Life.</i>	1850.....	None.	None.	None.	223,188 28	3,825,884 63	None.	None.	None.	30,908 70	None.	4,079,981 61
Connecticut Mutual.	June 15, '46	None.	None.	None.	None.	100,000 00	None.	None.	None.	None.	None.	100,000 00
Equitable	Oct. —, '68	None.	None.	None.	None.	3,717,160 00	None.	None.	None.	71,100 00	None.	3,788,260 00
Germania.....	Nov. —, '87	None.	None.	None.	2,556 12	78,500 00	None.	None.	None.	2,850 13	None.	81,350 13
Metropolitan.....	do —, '72	None.	None.	None.	None.	124,800 00	None.	None.	None.	3,572 60	None.	130,928 72
Mutual Life.....	Sept. 1, '85	None.	None.	None.	None.	2,424,604 83	None.	None.	None.	78,521 94	None.	2,503,126 77
National Life.....	June 11, '76	None.	None.	None.	None.	None.	110,000 00	None.	None.	170 01	None.	110,170 01
New York.....	About 1868..	475,000 00	575,000 00	None.	108,483 76	2,229,692 21	78,805 33	None.	28,025 44	135,867 42	None.	3,630,874 16
North-western . . .	Nov. —, '71	None.	None.	None.	None.	111,100 00	None.	None.	None.	914 37	None.	112,014 37
Phoenix Mutual . . .	Oct. —, '66	None.	None.	None.	None.	135,547 00	None.	None.	None.	1,256 31	None.	136,803 31
Provident Savings.....	Mar. —, '89	None.	None.	None.	None.	58,342 50	None.	None.	None.	5,698 85	None.	64,041 35
Travelers'	July 1, '85	2,400 00	None.	None.	80,110 00	858,112 54	None.	None.	14,280 38	37,125 31	None.	992,008 23
Union Mutual.....	do 17, '48	None.	None.	None.	12,062 34	515,752 61	16,482 35	411 38	2,291 72	20,740 13	84 30	567,894 83
United States.....	.....	None.	None.	None.	None.	135,400 00	None.	None.	None.	8,610 82	None.	144,010 32
Totals.....	.....	477,400 00	575,000 00	None.	496,400 50	14,314,896 32	206,287 68	411 38	44,577 54	387,336 09	84 30	16,441,393 81

TABLE showing the Liabilities in Canada of British and American Companies doing business of Life Insurance in Canada for the Year 1894.

	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, including Re- serve.	(e) Excess of Assets over Liabilities. — (d) The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>					
British Empire.....	6,015 50	1,000,000 00	None.	1,006,015 50	e 922,057 99
Commercial Union.....	4,059 53	229,881 87	None.	233,941 40	e 6,110 84
Edinburgh Life.....	6,942 55	165,466 78	None.	172,409 33	e 8,598 50
Life Association of Scotland... Liverpool, London and Globe..	17,344 78 3,833 00	1,080,602 14 105,000 09	None. None.	1,097,946 92 108,833 00	d 598,207 79
London and Lancashire.....	16,211 25	1,320,000 00	3,738 66	1,339,949 91	e 304,257 20
London Assurance.....	None.	9,286 91	None.	9,286 91	
North British.....	None.	600,000 00	1,456 98	601,456 98	
Reliance.....	552 25	100,000 00	None.	100,552 25	e 15,805 24
Royal.....	None.	390,000 00	None.	390,000 00	
Scottish Amicable.....	None.	118,746 67	42 89	118,789 56	e 65,059 26
Scottish Provident.....	None.	84,265 60	None.	84,265 60	e 2,351,661 73
Standard.....	27,836 49	3,535,251 00	None.	3,563,087 49	e 6,891,481 66
Star.....	None.	160,000 00	None.	160,000 00	e 1,500,975 27
Totals.....	82,795 35	8,898,500 97	5,238 53	8,986,534 85	
<i>American Companies.</i>					
Ætna Life.....	12,733 00	4,950,000 00	5,587 83	4,968,320 83	d 888,339 22
Connecticut Mutual.....	None.	850,000 00	None.	850,000 00	d 750,000 00
Equitable.....	9,500 00	3,507,554 29	2,000 00	3,519,054 29	e 269,205 71
Germania.....	None.	71,848 00	None.	71,848 00	e 9,502 13
Metropolitan.....	1,506 80	103,425 00	2,019 74	106,951 54	e 23,977 18
Mutual Life.....	5,000 00	2,602,135 00	None.	2,607,135 00	d 104,008 23
National Life.....	4,134 00	70,284 23	5 88	74,424 11	e 35,745 90
New York.....	14,638 24	3,265,560 00	3,665 45	3,283,863 69	e 347,010 47
North-western.....	None.	91,606 00	None.	91,606 00	e 20,408 37
Phoenix Mutual.....	3,200 00	350,000 00	None.	353,200 00	d 216,396 69
Provident Savings.....	10,000 00	45,997 00	None.	55,997 00	e 8,044 35
Travelers'.....	1,150 00	1,186,305 00	None.	1,187,455 00	d 195,446 77
Union Mutual.....	8,884 06	773,700 00	318 43	782,902 49	d 215,077 66
United States.....	3,000 00	134,709 00	None.	137,709 00	e 6,301 32
Totals.....	73,746 10	18,003,123 52	13,597 33	18,090,466 95	d 1,649,073 14

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) 1894.

	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	1,920,219 74	None.	691,957 33	35,558 93	2,647,136 00
Confederation	802,195 06	5,540 00	176,977 12	18,603 14	1,003,315 32
Dominion Life	44,621 47	None.	6,775 24	2 50	51,399 21
Dominion Safety Fund	29,223 31	None.	1,896 52	None.	31,119 83
Federal	265,504 49	None.	18,962 93	None.	284,467 42
Great West	109,982 59	None.	6,427 18	None.	116,409 77
London Life	132,580 49	None.	21,479 71	None.	154,060 20
Manufacturers' Life	267,410 74	None.	29,057 57	None.	296,468 31
North American	446,834 08	13,015 90	81,236 03	5,672 49	546,758 50
Ontario Mutual	527,131 18	None.	132,858 34	2,980 40	662,969 92
Sun	1,174,743 76	3,500 00	189,248 60	5,834 33	1,373,326 69
Temperature and General	129,199 34	None.	13,475 72	None.	142,675 06
Totals	5,849,646 25	22,055 90	1,369,752 29	68,651 79	7,310,166 23
<i>British Companies.</i>					
British Empire	205,758 29	None.	87,819 83	5,483 49	299,061 61
Commercial Union	17,664 12	None.	3,889 88	None.	21,554 00
Edinburgh Life	7,925 23	None.	934 72	None.	8,859 95
Life Association of Scotland	46,022 82	None.	15,652 32	None.	61,675 14
Liverpool & London & Globe	7,058 03	800 00	None.	None.	7,858 03
London and Lancashire	215,602 34	None.	71,932 98	20 63	287,555 95
London Assurance	692 96	None.	None.	None.	692 96
North British	33,525 50	None.	None.	None.	33,525 50
Reliance	7,531 94	None.	187 87	None.	7,719 81
Royal	22,133 53	None.	None.	None.	22,133 53
Scottish Amicable	6,092 68	None.	977 25	None.	7,069 93
Scottish Provident	2,152 91	None.	101,880 24	None.	104,033 15
Standard	490,130 81	None.	417,481 88	7,174 82	914,787 51
Star	16,238 02	None.	None.	None.	16,238 02
Totals	1,078,529 18	800 00	700,756 97	12,678 94	1,792,745 09
<i>American Companies.</i>					
Etna Life	588,309 76	None.	10,217 72	None.	598,527 48
Connecticut Mutual	50,210 03	None.	None.	None.	50,210 03
Equitable	691,052 10	None.	113,391 00	None.	804,443 10
Germania	13,015 67	None.	3,000 00	None.	16,015 67
Metropolitan	122,115 15	None.	4,089 75	None.	126,204 90
Mutual Life	695,181 66	1,000 00	94,347 88	None.	790,529 54
National Life	2,256 16	None.	None.	None.	2,256 16
New York	792,388 94	None.	125,549 89	5,040 89	922,979 72
North-western	17,190 52	None.	None.	None.	17,190 52
Phoenix Mutual	26,069 07	None.	5,307 97	None.	31,377 04
Provident Savings	86,267 43	None.	2,315 00	None.	88,582 43
Travelers'	132,133 80	800 00	38,054 28	125 00	171,113 08
Union Mutual	124,838 70	None.	22,561 59	None.	147,400 29
United States	52,083 93	None.	4,590 00	None.	56,673 93
Totals	3,393,112 92	1,800 00	423,425 08	5,165 89	3,823,503 89

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) 1894.

	Payments to Policy- holders.	General Expenses.	Dividends to Stock- holders.	Total Expenditure.	<i>e</i> Excess of Income over Expenditure. <i>d</i> The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Canada Life.....	998,522 48	395,029 47	25,000 00	1,418,551 95	<i>e</i> 1,228,584 05
Confederation.....	435,251 88	200,405 46	15,238 20	650,895 54	<i>e</i> 352,419 78
Dominion Life.....	3,533 86	17,277 96	1,932 00	22,743 82	<i>e</i> 28,655 39
Dominion Safety Fund.....	28,278 80	2,433 16	None.	30,711 96	<i>e</i> 407 87
Federal.....	156,964 96	83,832 28	None.	240,797 24	<i>e</i> 43,670 18
Great West.....	18,627 93	53,378 63	None.	74,006 56	<i>e</i> 42,403 21
London Life.....	44,258 12	55,373 78	2,362 50	101,994 40	<i>e</i> 52,065 80
Manufacturers' Life.....	50,069 46	109,439 92	None.	159,509 38	<i>e</i> 136,958 93
North American.....	133,426 52	135,130 45	6,000 00	274,556 97	<i>e</i> 272,201 53
Ontario Mutual.....	301,889 06	117,459 25	None.	419,348 31	<i>e</i> 243,621 61
Sun.....	362,243 18	373,490 67	9,375 00	745,108 85	<i>e</i> 628,217 84
Temperance and General....	34,388 04	52,493 88	None.	86,881 92	<i>e</i> 55,793 14
Total.....	2,567,454 29	1,597,744 91	59,907 70	4,225,106 90	<i>e</i> 3,084,999 33
<i>British Companies.</i>					
British Empire.....	100,868 85	42,122 71	.....	142,991 56	<i>e</i> 156,070 05
Commercial Union.....	4,752 85	1,737 89	.....	6,490 74	<i>e</i> 15,063 26
Edinburgh Life.....	30,821 72	794 10	.....	31,615 82	<i>d</i> 22,755 87
Life Association of Scotland.	102,129 92	2,880 36	.....	105,010 28	<i>d</i> 43,335 14
Liverpool, London and Globe.	12,131 78	289 65	.....	12,421 43	<i>d</i> 4,563 40
London and Lancashire.....	103,779 80	48,010 27	.....	151,790 07	<i>e</i> 135,765 88
London Assurance.....	None.	2 81	.....	2 81	<i>e</i> 690 15
North British.....	40,575 52	4,578 55	.....	45,155 07	<i>d</i> 11,629 57
Reliance.....	8,439 22	506 85	.....	8,946 07	<i>d</i> 1,226 26
Royal.....	17,147 66	965 28	.....	18,112 94	<i>e</i> 4,020 59
Scottish Amicable.....	7,802 36	8 27	.....	7,810 63	<i>d</i> 740 70
Scottish Provident.....	20,528 57	108 71	.....	20,637 28	<i>e</i> 83,395 87
Standard.....	263,172 88	110,653 65	.....	373,826 53	<i>e</i> 540,960 98
Star.....	27,594 42	2,731 68	.....	30,326 10	<i>d</i> 14,088 08
Totals.....	739,746 55	215,390 78	.....	955,137 33	<i>e</i> 837,627 76
<i>American Companies.</i>					
Ætna Life.....	603,665 79	57,563 96	.....	661,229 75	<i>d</i> 62,702 27
Connecticut Mutual.....	132,118 00	315 97	.....	132,433 97	<i>d</i> 82,223 94
Equitable.....	388,228 59	88,370 24	.....	476,598 83	<i>e</i> 327,844 27
Germania.....	31,499 71	1,138 85	.....	32,638 56	<i>d</i> 16,622 89
Metropolitan.....	37,064 94	137,365 75	.....	174,430 69	<i>d</i> 48,225 79
Mutual Life.....	208,153 59	137,541 86	.....	345,695 45	<i>e</i> 444,834 09
National Life.....	3,522 36	10 00	.....	3,532 36	<i>d</i> 1,276 20
New York.....	398,040 70	134,318 37	.....	532,359 07	<i>e</i> 390,620 65
North Western.....	39,410 30	None.	.....	39,410 80	<i>d</i> 22,220 28
Phoenix Mutual.....	59,589 21	None.	.....	59,589 21	<i>d</i> 28,212 17
Provident Savings.....	31,694 22	25,594 76	.....	57,288 98	<i>e</i> 31,293 45
Travelers'.....	119,282 52	18,898 46	.....	138,180 98	<i>e</i> 32,932 10
Union Mutual.....	113,053 07	25,383 00	.....	138,436 07	<i>e</i> 8,964 22
United States.....	44,405 15	13,285 32	.....	57,690 47	<i>d</i> 1,016 54
Totals.....	2,209,728 65	639,786 54	.....	2,849,515 19	<i>e</i> 973,988 70

Department of Finance—Insurance Branch.

PAYMENTS TO POLICY-HOLDERS, 1894.

Companies.	Death Claims.	Matured Endow- ments.	Paid to Annui- tants.	Paid for Sur- rendered Policies.	Dividends paid Policy- holders.	Total paid to Policy- holders.	Net Premium Income (including consider- ation for Annuities).
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>							
Canada Life.....	670,915 02	62,369 06	400 00	69,173 20	195,665 20	998,522 48	1,920,219 74
Confederation.....	181,325 34	117,473 50	30,643 83	48,467 59	57,341 62	435,251 88	807,735 06
Dominion Life.....	3,000 00	None.	None.	217 40	316 46	3,533 86	44,621 47
Dominion Safety Fund.	25,443 91	None.	None.	None.	2,834 89	28,278 80	29,223 31
Federal.....	126,729 56	None.	None.	3,405 70	26,829 70	156,964 96	265,504 49
Great West.....	18,504 65	None.	None.	123 28	None.	18,627 93	109,982 59
London Life.....	28,604 48	9,200 00	None.	3,533 70	2,919 94	44,258 12	132,580 49
Manufacturers' Life...	44,947 00	None.	None.	4,924 83	197 63	50,069 46	267,410 74
North American.....	110,827 04	5,502 34	3,949 34	11,143 96	2,003 84	133,426 52	459,849 98
Ontario Mutual.....	136,540 67	22,111 00	None.	72,502 45	70,734 94	301,889 06	527,131 18
Sun.....	207,030 54	21,078 22	3,901 60	107,926 99	22,305 83	362,243 18	1,178,243 76
Temperance and General	23,030 10	None.	None.	11,357 94	None.	34,388 04	129,199 34
Totals.....	1,576,898 31	237,734 12	38,894 77	332,777 04	381,150 05	2 567,454 29	5,871,702 15
<i>British Companies.</i>							
British Empire.....	63,737 50	8,286 00	454 22	11,493 26	16,897 87	100,868 85	205,758 29
Commercial Union.....	3,696 03	486 67	None.	438 35	131 80	4,752 85	17,664 12
Edinburgh Life.....	27,096 40	1,256 58	None.	2,468 74	None.	30,821 72	7,925 23
Life Association of Scot- land	89,466 36	4,983 25	None.	1,020 41	6,659 90	102,129 92	46,022 82
Liverpool and London and Globe	5,962 72	2,000 00	1,538 78	1,467 56	1,162 72	12,131 78	7,858 03
London and Lancashire	73,940 58	25,018 75	None.	4,589 92	230 55	103,779 80	215,602 34
London Assurance.....	None.	None.	None.	None.	None.	None.	692 96
North British.....	38,873 06	None.	None.	883 00	820 46	40,576 52	33,525 50
Reliance.....	2,699 75	5,289 25	None.	450 22	None.	8,439 22	7,531 94
Royal.....	16,201 71	None.	134 61	811 34	None.	17,147 66	22,133 53
Scottish Amicable.....	7,252 43	None.	None.	549 93	None.	7,802 36	6,092 68
Scottish Provident.....	20,528 57	None.	None.	None.	None.	20,528 57	2,152 91
Standard.....	235,525 28	12,780 01	3,751 32	9,360 73	1,755 54	263,172 88	490,130 81
Star.....	16,688 77	None.	123 42	1,943 89	8,838 34	27,594 42	16,238 02
Totals.....	601,629 16	60,100 51	6,002 35	35,477 35	36,497 18	739,746 53	1,079,329 18
<i>American Companies.</i>							
Ætna Life.....	193,865 75	232,270 00	None.	43,734 64	133,795 40	603,665 79	538,309 76
Connecticut Mutual...	79,305 00	28,598 00	None.	4,550 00	19,665 00	132,118 00	50,210 03
Equitable.....	248,795 00	23,261 36	2,930 54	93,036 54	20,205 15	388,228 59	691,052 10
Germania.....	26,000 00	None.	None.	5,498 16	1 55	31,499 71	13,015 67
Metropolitan.....	29,714 31	None.	None.	6,035 15	1,315 48	3,064 94	122,115 15
Mutual Life.....	192,148 00	None.	5,954 60	5,056 97	4,994 02	208,153 59	696,181 66
National Life.....	3,291 36	None.	None.	231 00	None.	3,522 36	2,256 16
New York.....	222,799 44	23,559 06	7,810 05	94,268 68	49,603 47	398,040 70	792,388 94
North-western.....	3,979 00	28,976 00	None.	1,172 20	5,283 60	39,410 80	17,190 52
Phoenix Mutual.....	30,248 00	22,763 00	None.	607 00	5,971 21	59,589 21	26,069 07
Provident Savings...	27,000 00	None.	None.	347 29	4,346 93	31,694 22	86,267 43
Travelers'.....	68,175 52	25,145 00	None.	25,962 00	None.	119,282 52	132,933 80
Union Mutual.....	63,795 81	39,131 29	None.	8,082 29	2,043 68	113,063 07	124,838 70
United States.....	44,100 00	None.	None.	133 15	172 00	44,405 15	52,083 93
Totals.....	1,233,217 19	423,703 71	16,695 19	288,715 07	247,397 49	2,209,728 65	3,394,912 92

AMOUNTS of Life Insurance terminated in Canada in Natural Course or by Surrender and Lapse, during the Year 1894.

	Amount Terminated by				Total Surrender and Lapse.
	Death.	Maturity and Expiry.	Surrender.	Lapse.	
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$
Canada Life.....	570,814	87,091	422,895	1,272,207	1,695,102
Confederation.....	164,288	156,973	575,405	1,150,537	1,725,942
Dominion Life.....	3,000	None.	14,782	235,250	250,032
Dominion Safety Fund.....	35,000	None.	None.	455,000	455,000
Federal.....	105,769	253,000	56,628	1,418,500	1,475,128
Great West.....	32,505	None.	8,000	403,500	411,500
London Life.....	24,401	13,700	38,590	875,458	914,048
Manufacturers' Life.....	42,122	30,000	130,761	1,683,000	1,813,761
North American.....	123,337	5,070	228,380	918,844	1,147,224
Ontario Mutual.....	138,757	66,111	457,761	1,199,000	1,656,761
Sun.....	164,873	32,830	605,245	1,970,219	2,575,444
Temperance and General.....	25,099	None.	152,749	1,097,750	1,250,499
Totals for 1894.....	1,429,965	644,775	2,691,196	12,679,265	15,370,461
Totals for 1893.....	1,450,992	724,514	2,232,849	10,379,572	12,612,421
Increase <i>i</i> ; Decrease <i>d</i>	<i>d</i> 21,027	<i>d</i> 79,739	<i>i</i> 458,347	<i>i</i> 2,299,693	<i>i</i> 2,758,040
<i>British Companies.</i>					
British Empire.....	39,733	28,286	134,988	137,941	322,929
Commercial Union.....	7,062	487	14,976	11,945	26,921
Edinburgh Life.....	34,039	1,257	973	None.	973
Life Association of Scotland.....	77,021	2,433	8,020	4,380	12,400
Liverpool, London and Globe.....	9,746	2,000	17,912	1,000	18,912
London and Lancashire.....	61,187	17,019	188,647	573,922	767,569
London Assurance.....	None.	None.	None.	None.	None.
North British.....	22,723	26,686	4,544	37,556	42,100
Reliance.....	3,252	5,289	1,522	2,234	3,756
Royal.....	12,082	None.	2,148	6,371	8,519
Scottish Amicable.....	5,942	None.	1,224	1,947	3,171
Scottish Provident.....	7,322	None.	None.	None.	None.
Standard.....	233,621	12,780	142,265	790,789	933,054
Star.....	16,689	None.	26,840	4,867	31,707
Totals for 1894.....	530,474	96,237	594,059	1,577,952	2,172,011
Totals for 1893.....	660,803	149,266	624,355	1,592,596	2,216,951
Increase <i>i</i> ; Decrease <i>d</i>	<i>d</i> 130,329	<i>d</i> 53,029	<i>d</i> 30,296	<i>d</i> 14,644	<i>d</i> 44,940
<i>American Companies.</i>					
Ætna Life.....	180,617	367,097	203,527	286,140	489,667
Connecticut Mutual.....	79,305	28,598	14,328	None.	14,328
Equitable.....	236,739	24,261	635,865	1,743,147	2,379,012
Germania.....	26,000	None.	62,572	204,989	267,561
Metropolitan.....	29,714	None.	19,885	3,694,282	3,714,167
Mutual Life.....	162,148	13,500	392,342	1,123,457	1,515,799
National Life.....	7,104	None.	685	None.	685
New York.....	176,639	27,205	787,225	1,761,972	2,549,197
North Western.....	3,979	30,308	3,951	2,305	6,256
Phoenix Mutual.....	31,397	21,813	4,636	None.	4,636
Provident Savings.....	27,000	None.	4,834	498,000	502,834
Travelers'.....	57,628	42,145	165,188	235,900	401,088
Union Mutual.....	54,506	156,690	55,140	409,400	464,540
United States.....	46,100	11,000	4,365	587,135	591,500
Totals for 1894.....	1,118,876	722,617	2,354,543	10,546,727	12,901,270
Totals for 1893.....	1,187,322	812,829	1,912,055	6,651,996	8,564,051
Increase <i>i</i> ; Decrease <i>d</i>	<i>d</i> 68,446	<i>d</i> 90,212	<i>i</i> 442,488	<i>i</i> 3,894,731	<i>i</i> 4,337,219

Department of Finance—Insurance Branch.

PREMIUM-INCOME DURING THE RESPECTIVE YEARS, 1875-1894.

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
1890.....	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.....	5,435,040	1,079,330	3,994,914	9,909,284
Totals.....	49,831,528	15,994,317	40,630,248	106,456,097

* Including 20 months' business of the Canada Life.

AMOUNTS of Insurance effected during the respective Years, 1875 1894.

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
1888.....	*26,438,358	3,399,313	14,719,266	44,556,937
1889.....	23,541,404	3,390,972	13,591,080	40,523,456
1890.....	21,904,302	2,947,246	13,014,739	37,866,287
1891.....	25,585,534	3,625,213	15,409,266	44,620,013
1892.....	28,089,437	2,967,855	14,145,555	45,202,847
1893.....	28,670,364	3,214,216	17,640,677	49,525,257
Totals.....	320,043,555	58,902,878	187,571,095	566,517,528

* Including 20 months' business of the Canada Life.

AMOUNTS of Insurance in Force, 1875-1894.

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.....	83,181,859	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.....	177,511,849	33,911,885	96,637,705	308,061,439

Department of Finance—Insurance Branch.

ASSESSMENT SYSTEM.
ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1894.

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	Net Amount become	Claims Paid.	Unsettled Claims.		Date of Return.
									Not Resisted.	Resisted.	
CANADIAN COMPANIES.											
Catholic Mutual Benefit Society	132,215	1,752	2,536,000	10,051	15,890,000	73	122,000	118,800	\$ 17,200	\$ None.	Dec. 31 1894.
Commercial Travellers' Mutual Benefit Society	22,014	165	166,000	2,073	2,073,000	17	18,000	22,000	None.	None.	do do
Home Life Association	9,968	487	613,500	718	828,000	4	6,000	4,000	4,000	1,000	do do
Provincial Provident Institution	149,155	1,580	2,381,000	7,770	12,600,950	53	90,200	96,164	18,000	1,500	do do
Woodmen of the World	16,061	595	884,500	1,251	2,017,500	4	8,400	8,200	200	None.	do do
Totals for 1894	327,413	4,580	6,581,000	21,843	33,409,450	151	244,600	249,164	39,400	2,500	do do
Total for 1893	200,509	3,060	4,567,500	10,379	15,642,950	74	123,550	110,637	32,000	1,500	do do
AMERICAN COMPANIES.											
Covenant Mutual	83,475	870	1,193,250	2,482	4,437,000	23	40,250	40,825	17,250	None.	Dec. 31 1894.
Mutual Reserve Fund	313,526	2,251	6,131,000	8,994	21,943,525	58	136,500	160,595	23,000	None.	do do
Massachusetts Benefit Life Association	157,712	428	539,900	4,518	7,923,495	64	126,700	162,009	70,875	7,725	do do
Totals for 1894	554,713	3,549	6,864,150	15,994	34,304,020	145	305,450	364,029	111,125	7,725	do do
Totals for 1893	457,069	3,698	7,573,225	15,206	32,858,175	161	340,875	289,833	164,775	11,820	do do

RECAPITULATION.

Canadian Companies	327,413	4,580	6,581,000	21,843	33,409,450	151	244,600	249,164	39,400	2,500	do do
American do	564,713	3,549	6,864,150	15,994	34,304,020	145	305,450	364,029	111,125	7,725	do do
Totals for 1894	892,126	8,129	13,445,150	37,837	67,713,470	296	550,050	613,193	150,525	10,225	do do
Totals for 1893	657,578	6,756	12,140,725	26,694	48,501,125	236	470,425	399,970	196,775	13,320	do do

ASSESSMENT SYSTEM.

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada, during the Year 1894.

Companies.	Amount terminated by		Total Terminated.
	Deaths.	Surrender, Expiry or Lapse.	
<i>Canadian companies.</i>			
	\$	\$	\$
Catholic Mutual Benefit Society	122,000	222,000	344,000
Commercial Traveller's Mutual Benefit	18,000	42,000	60,000
Home Life Assurance	6,000	257,000	263,000
Provincial Provident Institution	84,000	1,615,500	1,699,500
Woodmen of the World	8,000	77,500	85,500
Total for 1894	238,000	2,214,000	2,452,000
Total for 1893	128,550	1,782,000	1,910,550
<i>American companies.</i>			
Covenant Mutual	40,250	1,371,375	1,411,625
Mutual Reserve Fund	138,500	2,733,250	2,871,750
Massachusetts Benefit Life Association	126,700	1,942,125	2,068,825
Total for 1894	305,450	6,046,750	6,352,200
Total for 1893	346,875	5,793,875	6,140,750

RECAPITULATION.

Canadian companies	238,000	2,214,000	2,452,000
American companies	305,450	6,046,750	6,352,200
Total for 1894	543,450	8,260,750	8,804,200
Total for 1893	475,425	7,575,875	8,051,300

Department of Finance—Insurance Branch.

ASSESSMENT LIFE COMPANIES.

CANADIAN COMPANIES—ASSETS—1894.

Companies.	Real Estate.	Mortgages on Real Estate.	Cash on hand and in Banks.	Agent' Balances and Bills Receivable.	Due from Members.	Other Assets.	Total Assets.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual Benefit..	None.	None.	37,537 56	None.	26,373 80	8,939 47	72,850 83
Commercial Travellers' Mutual Benefit Society.	None.	13,500 00	4,093 12	None.	None.	5,947 57	23,540 69
Home	None.	None.	6,472 59	247 60	4,000 00	124 70	10,844 89
Provincial Provident Institution	7,585 33	21,700 00	64,504 88	2,836 59	19,405 96	17,297 95	133,390 71
Woodmen of the World..	None.	None.	3,696 24	253 19	2,433 75	357 50	6,741 68
Totals	7,585 33	35,200 00	116,364 39	3,327 38	52,319 51	32,667 19	247,408 80

CANADIAN COMPANIES—LIABILITIES—1894.

Companies.	Claims Unsettled.	Due on Account of General Expenses.	Other Liabilities.	Total Liability (not including reserve).
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual Benefit	17,200 00	866 42	7,065 63	25,132 05
Home	500 00	38 31	2,105 08	7,143 39
Provincial Provident Institution	19,500 00	1,355 28	None.	20,855 28
Woodmen of the World	200 00	774 37	1,187 51	2,162 88
Totals	41,500 00	3,034 38	10,358 22	55,293 60

ASSESSMENT LIFE COMPANIES—Continued.

INCOME—1894.

Companies.	Member- ship Fees.	Annual Dues, &c.	Medical Ex- aminers' Fees.	Assess- ments.	Interets and other Receipts.	Total Income.
<i>Canadian.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual Benefit	441 50	6,670 12	None.	125,102 96	1,263 84	133,478 42
Commercial Travellers' Mutual Bene- fit Society	306 00	3,398 00	260 00	18,049 90	1,194 66	23,208 56
Home	None.	None.	None.	9,967 57	137 40	10,104 97
Provincial Provident Institution.....	15,570 00	26,837 17	3,224 00	102,523 91	4,963 11	153,118 19
Woodmen of the World.....	3,570 00	1,648 50	595 00	9,247 99	553 71	15,615 20
Totals	19,887 50	38,553 79	4,079 00	264,892 33	8,112 72	335,525 34
<i>American.</i>						
Covenant Mutual	None.	None.	None.	83,475 05	1,563 32	85,038 37
Mutual Reserve Fund.....	41,048 00	53,698 32	7,809 00	210,970 66	4,857 64	318,383 62
Massachusetts Benefit Life Associati'n	None.	7,678 09	1,123 50	158,910 61	2,011 03	169,723 23
Totals	41,048 00	61,376 41	8,932 50	453,356 32	8,431 99	573,145 22

EXPENDITURE—1894.

Companies.	Paid for Death Losses and Disability Claims.	General Expenses.	Total Expenditure	^e Excess of Income over Expenditure. — ^d The Reverse.
<i>Canadian.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual Benefit	118,800 00	15,895 35	134,695 35	^d 1,216 93
Commercial Travellers' Mutual Benefit Society	22,000 00	3,528 15	25,528 15	^d 2,319 59
Home	4,000 00	11,252 48	15,252 48	^d 5,147 51
Provincial Provident Institution.....	96,164 29	46,305 20	142,469 49	^e 10,648 70
Woodmen of the World	8,200 00	7,030 10	15,230 10	^e 385 10
Totals.....	249,164 29	84,011 28	333,175 57	^e 2,349 77
<i>American.</i>				
Covenant Mutual	40,825 00	16,029 17	56,854 17	^e 28,184 20
Mutual Reserve Fund	160,594 76	80,194 80	240,789 56	^e 77,594 06
Massachusetts Benefit Life Association.....	162,608 68	13,168 19	175,776 87	^d 6,053 64
Totals.....	364,028 44	109,392 16	473,420 60	^e 99,724 62

Department of Finance—Insurance Branch.

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

CANADIAN COMPANIES—ASSETS—1894.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Colateral.	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.	
Accident.....	2,500 30	None.	109,190 66	None.	161 17	15,435 82	1,922 01	315 00	129,524 66	Accident.
Boiler Inspection.....	None.	3,000 00	78,618 20	None.	2,961 90	16,547 63	1,215 71	579 05	102,922 49	Steam boiler, &c.
Canada Accident.....	None.	None.	66,844 00	None.	13,250 11	5,925 86	126 25	1,147 20	87,294 42	Accident.
Dominion Burglary Guarantee Co.	None.	None.	28,000 00	16,559 82	1,261 27	1,150 01	None.	1,079 73	48,050 83	Burglary guarantee.
Dominion Plate Glass.....	None.	None.	16,347 00	None.	2,007 22	3,580 62	None.	400 00	22,334 84	Plate Glass.
Guarantee.....	35,361 33	19,030 00	653,029 66	23,200 00	9,789 97	79,081 38	7,454 96	5,335 26	832,282 56	Guarantee.
Manufacturers' Glass and Accident	None.	13,867 70	20,900 00	None.	10,232 56	4,528 65	913 36	532 16	50,974 43	Accident.
Steam Boiler and Plate Glass.....	None.	None.	20,000 00	None.	1,895 31	21,200 20	None.	962 95	44,058 46	Steam boiler and plate glass.
Totals.....	37,861 33	35,897 70	992,923 52	39,759 82	41,559 51	147,451 17	11,632 29	10,351 35	1,317,442 69	

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

CANADIAN—COMPANIES—LIABILITIES, 1894.

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 Capital Stock, _d Impairment of Capital.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Accident.....	11,245 00	1,448 31	24,408 69	37,101 90	92,422 76	181,940 00	d 89,517 24	Accident.
Boiler Inspection.....	None.	22,875 44	2,902 70	25,778 14	77,144 35	45,045 00	e 32,099 35	Steam Boiler, &c.
Canada Accident.....	15,197 88	43,075 85	1,368 74	59,642 47	27,651 95	32,490 00	d 4,888 05	Accident.
Dominion Burglary Guarantee Co.....	1,885 11	8,924 41	3,627 15	14,436 67	33,614 16	44,656 25	d 11,042 09	Burglary Guarantee.
Dominion Plate Glass.....	None.	13,270 52	None.	13,270 52	9,064 32	10,000 00	d 935 68	Plate Glass.
Guarantee.....	92,759 49	112,647 06	7,541 76	212,928 31	619,354 25	304,600 00	e 314,754 25	Guarantee.
Manufacturers' Guarantee & Accident	8,042 56	34,396 97	562 86	42,992 39	7,982 04	23,740 00	d 15,757 96	Accident.
Steam Boiler and Plate Glass.....	None.	7,072 47	3,042 62	10,115 09	33,943 37	40,100 00	d 6,156 63	Steam Boiler & Plate Glass.
Totals.....	129,110 04	243,701 03	43,454 42	416,265 49	901,177 20	682,571 25	e 218,605 95	

Department of Finance—Insurance Branch.

ABSTRACT of Guarantee Business in Canada for the Year 1894.

	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.....	3,386	533	630,560	533	630,560	1,178	1,178	None.	None.
Guarantee.....	36,263		6,925,441		6,401,842	3,289	6,353	250	None.
London Guarantee and Accident.....	34,564	5,664	6,067,512	4,848	4,785,433	16,013	12,275	3,342	1,917
Totals.....	74,213		13,623,513		11,817,835	20,480	19,906	3,592	1,917

ABSTRACT of Accident Business in Canada for the Year 1894.

	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
	\$		\$		\$	\$	\$	\$	\$
Accident.....	6,668	500	1,339,000	451	1,233,500	2,998	2,853	125	11,120
Canada Accident.....	60,167	4,068	14,950,965	3,743	10,972,565	29,952	24,672	12,653	None.
London Guarantee and Accident.....	71,465	8,859	23,175,176	5,491	15,749,866	33,288	29,164	909	6,145
Manufacturers' Accident.	72,710	2,830	6,986,500	2,830	6,660,500	45,279	41,181	8,043	None.
Norwich and London....	2,650	259	699,000	214	577,500	477	657	40	None.
Sun.....	270	None.	None.	52	16,000	144	144	None.	None.
Travelers'.....	108,578	7,127	17,670,365	4,989	13,949,588	49,503	49,178	7,000	None.
Totals.....	322,508	23,643	64,821,006	17,770	49,159,519	161,641	147,849	28,770	17,265

ABSTRACT of Burglary Guarantee Business in Canada for the Year 1894.

Dominion Burglary Guarantee Company.....	17,398	1,495	2,131,400	1,450	1,990,450	9,514	7,729	885	1,000
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ABSTRACT of Credit Indemnity Business in Canada for the Year 1894.

Canadian and European Export Credit System Company.....	18,553		593,000		372,500	21,453	12,453	9,000	None.
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ABSTRACT of Accident and Guarantee Business done by Canadian Companies which do business outside of the Dominion of Canada for 1894.

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.....	60,167	4,068	14,950,965	3,743	10,972,565	29,952	24,672	12,653	None.
In other countries.....	17,903	1,086	5,183,116	887	4,226,116	16,198	20,259	1,571	None.
Totals.....	78,070	5,154	20,134,081	4,630	15,198,681	46,150	44,931	14,224	None.

THE GUARANTEE COMPANY OF NORTH AMERICA.

In Canada.....	36,263	6,925,441	6,401,842	3,289	6,353	250	None.
In other countries.....	186,602	50,778,943	37,264,745	75,660	33,356	22,989	69,500
Totals.....	222,865	57,704,384	43,666,587	78,949	39,709	23,239	69,500

ABSTRACT of Plate Glass Insurance in Canada, for the Year 1894.

Canada Accident.....	6,065	545	1,411	4,395	3,422	974	None.
Cornelle, Quesnel and Sharpe.....	1,176	234	214	299	299	None.	None.
Dominion Plate Glass.....	8,902	736	1,832	4,613	4,613	None.	None.
Lloyds' Plate Glass.....	11,122			5,476	6,066	97	None.
Mongenais, Boivin & Co Steam Boiler and Plate Glass.....	13,853	1,595	2,816	5,306	5,306	None.	None.
	2,815	241	308	515	515	None.	None.
Totals.....	43,933	3,351	6,581	20,604	20,221	1,071	None.

ABSTRACT of Steam Boiler Insurance in Canada, for the Year 1894.

Boiler Inspection and Insurance Co.....	25,065	609	1,877,225	764	2,551,098	983	983	None.	None.
Steam Boiler and Plate Glass Insurance Co.....	3,872	109	341,300	120	361,700	None.	None.	None.	None.
Totals.....	28,937	718	2,218,525	884	2,912,798	983	983	None.	None.

Department of Finance—Insurance Branch.

List of Insurance Companies Licensed to do Business in Canada, under the Insurance Act, as at 6th March, 1895.

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 Accident Insurance Co. of North America.....	Edward Rawlings, Manager, Montreal.	\$ 24,550	\$ 22,150	Accident.
The Aena Insurance Co., Hartford, Connecticut.....	F. W. Evans, General Agent, Montreal.	112,000	100,800	Fire and Inland Marine.
The Aena Life Insurance Co., Hartford, Connecticut.....	Wm. H. Orr, Manager, Toronto.	3,630,801	3,349,735	Life.
The Agricultural Insurance Co., Watertown, N.Y.....	C. R. G. Johnson, Chief Agent, Montreal.	141,800	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	107,067	104,779	Fire.
The Boiler Inspection and Insurance Company of Canada.	W. B. McMurrich, Agent, Toronto.	124,587	49,252	Steam Boilers, &c.
The British Empire Mutual Life Ass. Co., London, Eng.	E. Fred. Stancilffe, Chief Agent, Montreal.	114,707	114,707	Life.
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.	Lensing Lewis, Manager, Montreal.	115,199	104,555	Fire.
The Canada Accident Assurance Company.....	Lynn T. Leet, 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 and European Export Credit System Co., Newark, N.J.....	Thomas Christie, Chief Agent, Toronto	100,000	100,000	Insuring wholesale dealers, jobbers and manufacturers against excess losses by reason of bad debts.
The Commercial Union Ass. Co. (Limited), London, Eng.....	Evans & McGregor, General Agents, Montreal.....	422,913	417,073	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.	C. R. G. Johnson, Chief Agent, Montreal.....	100,000	100,000	Fire.
Cornelle, Quesnel & Sharpe (doing business under the name of the Metropolitan Plate Glass Insurance Company).....	A. deL. Quesnel, Montreal.....	5,600	5,040	Plate Glass.
The Covenant Mutual Benefit 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. Gress, Chief Agent, Montreal.	28,000	25,200	Burglary Guarantee.
The Dominion Life Assurance Company.....	Thos. Hilliard, Managing Director, Waterloo, Ont.	56,303	50,195	Life.
The Dominion Plate Glass Insurance Company.....	Alexander Ramsay, Chief Agent, Montreal.	15,000	14,900	Plate Glass.
The Eastern Assurance Company of Canada.....	Chas. D. Cory, Chief Agent, Halifax, N.S.....	56,000	50,400	Fire.
The Employers Liability Assurance Corporation (Limited).	F. Stancilffe, Chief Agent, Montreal.....	76,650	76,650	Guarantee and Accident.
The Equitable Life Assurance Society of the United States.	Seargeant P. Stearns, Manager, Montreal.....	1,560,100	1,427,573	Life.
The Federal Life Assurance Company of Ontario.....	David Dexter, Managing Director, Hamilton.....	55,807	50,226	Life.
The Germania Life Assurance 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.	53,400	53,800	Guarantee.
The Guardian Fire and Life Ass. Co. (Limited), London, Eng.	E. P. Heslop, 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.	E. D. Lacey, Agent, Montreal.....	192,730	164,021	Fire.
The Insurance Company of North America, Philadelphia, Pa.	Robert Hampson, Chief Agent, Montreal.....	111,600	103,000	Fire and Inland Marine.

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 Lancashire Insurance Company, Manchester, Eng.	J. G. Thompson, Chief Agent, Toronto	\$ 211,800	\$ 211,800	Fire.
The Liverpool and London and Globe Insurance Company, Liverpool, Eng.	G. F. C. Smith, Chief Agent, Montreal.	323,133	321,133	Fire and Life.
The Lloyds' Plate-Glass Insurance Company, New York	Es-timure & Lightbourne, Chief Agents, Toronto.	16,000	15,400	Plate-glass.
The London Assurance, London, Eng.	E. A. Lilly, Chief Agent, Montreal.	167,000	150,300	Fire, Life & Inland Marine.
The London Guarantee and Accident Co. (Limited), London, Eng.	A. I. Hubbard, Chief Agent, Toronto.	73,000	69,389	Guarantee and Accident.
The London and Lancashire Fire Ins. Co., Liverpool, Eng.	Alfred Wright, Chief Agent, Toronto.	136,267	136,267	Fire.
†The London and Lancashire Life Assurance Co., London, Eng.	B. Hal. Brown, Manager, Montreal.	122,180	113,412	Life.
The London Mutual Fire Ins. Co. of Canada.	D. C. McDonald, Secretary, London, Ont.	50,058	50,058	Fire.
The London Life Insurance Co.	J. G. Richter, Manager, London, Ont.	60,000	54,000	Life.
The Manchester Fire Assurance Co., Manchester, Eng.	James Bonner, Manager, Toronto.	202,200	202,200	Fire.
The Manufacturers' Guarantee and Accident Insurance Co.	John F. Ellis, Managing Director, Toronto.	20,000	20,000	Accident.
‡The Manufacturers' Life Insurance Co.	T. E. P. Sutton, Chief Agent, Toronto.	50,000	50,000	Life.
§The Massachusetts Benefit Life Association, Boston, Mass.	R. M. Gifford, General Agent, Toronto.	100,000	100,000	Life, on the Assessment Plan
The Metropolitan Life Insurance Co., New York	R. M. Gifford, General Agent, Toronto.	116,800	101,178	Life.
The Mercantile Fire Insurance Company.	James Lockie, Secretary, Waterloo, Ont.	55,916	50,057	Fire.
The Mutual Life Insurance Co., of New York	F. Z. Bessette, Manager, Montreal.	2,334,333	2,215,300	Life.
The Mutual Reserve Fund Life Association, New York	D. J. Bessette, Chief Agent, Montreal.	103,533	106,857	Life, on the Assessment Plan
Mongansia, Boivin & Co.	L. I. Boivin, Agent, Montreal.	13,567	12,711	Plate-glass.
The National Assurance Co. of Ireland	Matthew C. Hineshaw, Montreal.	100,161	100,161	Fire.
**The New York Life Insurance Co., New York	David Burke, Chief Agent, Montreal.	1,273,000	1,163,700	Life.
The North American Life Assurance Co.	Wm. McCabe, Managing Director, Toronto.	59,821	53,775	Life.
The North British and Mercantile Insurance Co., London, Eng.	Thos. Davidson, Managing Director, Montreal.	772,093	713,993	Fire and Life.
The Northern Assurance Co., Aberdeen and London	Robt. W. Tyre, Manager, Montreal.	211,700	200,555	Fire.
The Norwich and London Accident Insurance Association, Norwich, Eng.	Scott & Walmsley, General Agents, Toronto.	58,400	58,400	Accident.
The Norwich Union Fire Insurance Society, Norwich, Eng.	Alex. Dixon, Manager, Toronto.	125,000	122,500	Fire.
The Ontario Mutual Life Assurance Co.	Wm. Hendry, Manager, Waterloo.	104,852	92,693	Life.
The Phenix Insurance Co. of Brooklyn.	L. C. Camp, Chief Agent, Toronto.	100,000	100,000	Fire and Inland Marine.
The Phoenix Insurance Co. of Hartford, Conn.	Smith & Tatley, Chief Agents, Montreal.	193,000	173,200	Fire.
The Phoenix Assurance Co. of London, Eng.	R. H. Matson, Chief Agent, Toronto.	192,793	187,043	Fire.
The Provident Savings Life Assurance Society of New York.	E. W. Jones, President, Quebec.	54,500	50,400	Life.
The Quebec Fire Assurance Co.	Edwin Jones, Chief Agent, Montreal.	59,500	56,200	Fire.
The Queen Insurance Co. of America, New York	H. J. Mudge, Chief Agent, Montreal.	262,200	256,200	Fire.
The Reliance Marine Insurance Co. (Limited)	E. L. Bond, Chief Agent, Montreal.	110,980	104,749	Inland Marine.
The Reliance Mutual Life Assurance Society, London, Eng.	J. Casie Hutton, Attorney, Montreal.	110,277	110,277	Life.
The Royal Insurance Co., Liverpool, Eng.	Wm. Tatley, Chief Agent, Montreal.	689,533	689,533	Fire and Life.

Department of Finance—Insurance Branch.

The Scottish Union and National Insurance Co., Edinburgh, Scotland	Walter Kavanagh, Agent, Montreal	100,833	100,483	Fire.
The Standard Life Assurance Co., Edinburgh, Scotland	W. M. Ramsay, Manager, Montreal	2,730,948	2,446,451	Life.
The Star Life Assurance Society, London, Eng.	J. Frith Jeffers, Chief Agent, Toronto	146,000	146,000	Life.
The Steam Boiler and Plate-Glass Insurance Co. of Canada	J. James Laht, Chief Agent, London, Ont.	20,000	18,000	Steam Boiler & Plate-glass.
The Sun Insurance Office, London, Eng.	H. M. Blackburn, Chief Agent, Toronto	308,410	292,000	Fire.
The Sun Life Assurance Co. of Canada	R. Macaulay, Managing Director, Montreal	64,000	57,000	Life.
The Temperance and General Life Assurance Co. of N. A.	Henry Sutherland, Chief Agent, Toronto	58,336	50,000	Life.
The Travelers' Insurance Co., Hartford, Conn.	Frank F. Parkins, Chief Agent, Toronto	806,729	736,300	Life and Accident.
The Union Mutual Life Insurance Co., Portland, Maine	Henri E. Morin, Attorney, Montreal	515,49	512,749	Life.
The Union Assurance Society, London, Eng.	T. F. Morrissy, Chief Agent, Montreal	107,067	100,000	Fire.
The United States Life Insurance Co. in the City of New York	Thos. A. Temple, Attorney, St. John, N. B.	120,000	120,000	Life.
The Western Assurance Co.	J. J. Kenny, Managing Director, Toronto	57,700	51,930	Fire and Inland Marine.

* This Company has also \$632,590 vested in Canadian Trustees under the Insurance Act. † This Company has also \$1,180,000 in the hands of 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 \$1,400,000 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. Notice has been given of application for release of deposit.

The United Fire Insurance Co. (Limited) has ceased transacting business in Canada, and has reinsured its outstanding risks in the Western Assurance Company. Notice has been given of application for the release of its 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.	Archibald Inglis, Chief Agent, Montreal.	134,760	149,893	Life.
The National Life Insurance Company of the U. S. of America, Washington, D. C.	Charles 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.	120,280	126,280	Life.
The Scottish Amicable Life Assurance Society, Glasgow, Scotland.	William W. Robertson, Attorney, Montreal.	103,002	139,002	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.