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Additional comments /
Commentaires supplémentaires:

Various pagings.

In Sessional paper No. 4, Report of the Superintendent of Insurance ... 31st
December 1893, page xxi is incorrectly numbered page xx.

In Sessional paper No. 4, Statements of Fire and Inland ... page 434 is
incorrectly numbered page 134.

In Sessional paper No. 4B, page 46 is incorrectly numbered page 6.

SESSIONAL PAPERS

VOLUME 3

FOURTH SESSION OF THE SEVENTH PARLIAMENT

OF THE

DOMINION OF CANADA

SESSION 1894



VOLUME XXVII.

See also Numerical List, page 4.

ALPHABETICAL INDEX
TO THE
SESSIONAL PAPERS
OF THE
PARLIAMENT OF CANADA

FOURTH SESSION, SEVENTH PARLIAMENT, 1894.

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

A	C
Adulteration of Food..... 7a	Canal Tolls.....(n.p.) 85
Agriculture, Annual Report..... 8	Cattle Inspection..... 90
Archives, Canadian..... 8a	Cattle Rancho, Government.....(n.p.) 66
Atlantic Steamship Line..... 84, 84a, 84b	Certified Captains or Mates.....(n.p.) 88
Auditor General, Annual Report..... 1	Chambly Canal.....(n.p.) 24, 57a
Australia, Mission to..... 5a	Chartered Banks..... 3
Awards, Agricultural Implements at Chicago. 8e	Chevalier, I. B.....(n.p.) 33c
B	Chicago Awards..... 8c
Banks, Chartered..... 3	Chicago Exposition, Prizes at..... 101
Banks, Unclaimed Balances in..... 3a	Civil Service Board of Examiners..... 16b
Baptisms, Marriages and Burials.....(n.p.) 105	Civil Service Insurance.....(n.p.) 51
B. C., Commutation of Sentence in.....(n.p.) 65d	Civil Service List..... 16a
Blue Books.....(n.p.) 39	Civil Service Superannuations.....(n.p.) 25, 25a
Bonds and Securities.....(n.p.) 38	Cockburn Island Wharf.....(n.p.) 75e
Bonus paid for Settlers.....(n.p.) 67	Coffin, Charles.....(n.p.) 63
Boundary, Alaska and British Columbia.(n.p.) 86	Colonial Conference..... 5b
Breweries and Distilleries.....(n.p.) 104	Columbian Exposition, Nova Scotia Employees at.....(n.p.) 55
Bridge at St. Michel d'Yamaska.....(n.p.) 34b	Columbian Exposition, Report on..... 8g
British Canadian Loan & Investment Co.(n.p.) 20	Commission on Liquor Traffic..... 21
British Columbia Penitentiary.....(n.p.) 59c, 59d, 59e	Commissions to Public Officers..... 31
British Columbia Railway Belt.....(n.p.) 45	Commutation of Sentence in B. C.....(n.p.) 65d
Building of Canadian Ships.....(n.p.) 74, 74a	Connolly and McGreevy.....(n.p.) 37
Bureau of Labour Statistics.....(n.p.) 68	Contractors' Securities.....(n.p.) 87
Butter.....(n.p.) 69	Copyright Laws..... 50
Butter and Cheese..... 8b	Cornwall Canal.....(n.p.) 77b, 77c
C	Criminal Statistics..... 8f
Campbell, Samuel.....(n.p.) 33d	Customs Affairs at Woodstock.....(n.p.) 92
Canadian Cattle, Scheduling of..... 8d	D
Canadian Pacific Railway :	Dairy Commissioner..... 8b
Payments to.....(n.p.) 28	Davis, W. H., & Sons.....(n.p.) 77b, 77c
Lands sold by.....(n.p.) 34	Departmental Reports.....(n.p.) 39
Business with Interior Department..(n.p.) 34a	Dividends Unpaid in Banks..... 3a
Schedule of Rates..... 34c	Dominion Lands.....(n.p.) 35, 35a
Western Division.....(n.p.) 34d	Dominion Police Report.....(n.p.) 22
Canadian Ships.....(n.p.) 74, 74a	Dominion Savings Banks.....(n.p.) 71
Canadian Tobacco.....(n.p.) 106	

E		L	
Elgin Voters' List	(n.p.) 86	Loans for Seed-grain.....	(n.p.) 102
Ellis, John V.	(n.p.) 49	Loebster Fishing	(n.p.) 33e
Estimates	2	Luther, Sale of Lot in.....	(n.p.) 72, 72a
Exchequer Court Rules.....	(n.p.) 32	M	
Excise	7	Manitoba, Homesteads in.....	(n.p.) 70
Expenses, Unforeseen.....	(n.p.) 26	Manitoba Schools.....	40a, 40c
Experimental Farms, Annual Report.....	8c	Manitoba School Laws	40d
F		Marine and Fisheries, Annual Report	11
Fast Steamship Line.....	84, 84a, 84b	Militia and Defence, Annual Report.....	19
Fisheries in Ontario	(n.p.) 33f	Militia, Establishment Lists	19a
Fishing Bounties.....	(n.p.) 35b	Mill River.....	(n.p.) 89
Fishing Licenses	(n.p.) 33	Mining Machinery	(n.p.) 47
Flag Station, Removal of.....	(n.p.) 89	Miscellaneous Unforeseen Expenses....	(n.p.) 26
Food, Adulteration of.....	7a	Mission to Australia	5a
French Treaty.....	56, 56a	Montpetit, Julien.....	(n.p.) 33a
G		Montreal Timber Dues	(n.p.) 79a
Galops Rapids Channel.....	(n.p.) 60	Mounted Police, Annual Report.....	15
Geological Survey Report.....	13a	Mc	
Gosselin, Michel.....	(n.p.) 41	McGreevy and Connolly.....	(n.p.) 37
Governor General's Warrants.....	(n.p.) 27	McLeod, John	(n.p.) 98
Grand Etang	(n.p.) 75	McQueen, Timothy.....	(n.p.) 33b
H		N	
Half-breeds' Lands.....	(n.p.) 91	North-west Mounted Police.....	15
Harris Property.....	(n.p.) 44a	North-west School Teachers.....	(n.p.) 40
Herring Fishing	(n.p.) 33e	O	
Homesteads in Manitoba.....	(n.p.) 70	Ontario Fisheries.....	(n.p.) 33f
Howlan Road	(n.p.) 89	Ontario Junior Judges.....	(n.p.) 83
Hudson Bay, Explorations to.....	(n.p.) 36	Ottawa, Colonial Conference at.....	5b
Hurons of Lorette.....	(n.p.) 78	P	
I		Palmer, Justice	(n.p.) 29
Immigration Return-men	(n.p.) 93	Prince Edward Island Railway.....	(n.p.) 23
Imports, Various	(n.p.) 81, 81a, 81b, 81c	Prince Edward Island School Law	40b
Indian Affairs, Annual Report.....	14	Penitentiaries, Deaths in.....	(n.p.) 59
Inland Revenue, Annual Report	7	Pickets Pier.....	(n.p.) 76
Insurance, Annual Report	4	Pig Iron.....	46
Insurance Companies.....	4a, 4b	Postmaster General, Annual Report.....	12
Intercolonial Railway Freight Rates. (n.p.) 34d, 44		Post Office Savings Banks.....	(n.p.) 71
Interior, Annual Report	13	Prizes at Chicago Exposition.....	101
J		Provencher, Rivers in.....	(n.p.) 62
James Bay, Explorations to.....	(n.p.) 36	Public Accounts, Annual Report.....	2
Johnstone, Judge	(n.p.) 58	Public Officers' Commissions.....	31
Junior Judges, Ontario.....	(n.p.) 83	Public Printing and Stationery.....	16c
Justice, Annual Report.....	18	Public Works, Annual Report	9
Justice Palmer.....	(n.p.) 29	Public Works, Expenditures on.....	(n.p.) 75d
K		Q	
Kingston Penitentiary. (n.p.) 59a, 59b, 59c, 59d, 59e		Quebec Timber Dues.....	(n.p.) 79
L		R	
Lacouture, Joseph.....	(n.p.) 24	Railways and Canals, Annual Report.....	10
Lands allotted to Half-breeds.....	(n.p.) 91	Receipts and Expenditures.....	(n.p.) 52, 52a
Lands, Dominion.....	(n.p.) 35, 35a, 54	Reciprocity with United States.....	(n.p.) 85
Library of Parliament, Annual Report.....	17	Return-men, Immigration.....	(n.p.) 93
Licenses to U. S. Fishing Vessels	(n.p.) 33	Revising Officers.....	(n.p.) 43
Liquors, Distilled and Fermented.....	(n.p.) 103	Rocheleau, Joseph Placide.....	(n.p.) 82
Liquor Traffic, Royal Commission.....	21	Royal Commission on Liquor Traffic.....	21

R		T	
Royal Military College.....	48, 48a	Timber Dues, Montreal.....(n.p.)	79a
Rules, Exchequer Court.....	(n.p.) 32	Timber Dues, Quebec.....(n.p.)	79
Rustico Breakwater.....	(n.p.) 75c	Timber Licenses.....	(n.p.) 79c
S		Timber Sold.....	(n.p.) 79b
Sabourin, Théophile.....	(n.p.) 33a	Tobacco, Canadian.....	(n.p.) 106
Sale of Lot in Luther.....	(n.p.) 72, 72a	Trade and Commerce, Annual Report.....	5
Sandford Breakwater.....	(n.p.) 75a	Trade and Navigation, Annual Report.....	6
Saugeen Indians.....	(n.p.) 65b, 65c	Trade Unions.....	(n.p.) 30
Saw-logs.....	(n.p.) 96	Trent Valley Canal.....	(n.p.) 64
Scheduling of Canadian Cattle.....	8d	Tunnel between P. E. I. and Mainland.....	95
School Teachers in North-west.....	(n.p.) 40	U	
Secretary of State, Annual Report.....	16	Unforeseen Expenses.....(n.p.)	26
Securities for Contracts.....	(n.p.) 87	United States, Cattle from.....	90
Seed-grain, Loans for.....	(n.p.) 102	V	
Seigniori of Silley.....	(n.p.) 78	Vankoughnet, L.....	(n.p.) 53
Settlers, Bonus paid for.....	(n.p.) 67	Voters' List, Elgin.....	(n.p.) 80
Sheik's Island Dam.....	(n.p.) 77b, 77c	W	
Six Nation Indians.....	(n.p.) 65, 65a	Warrants, Governor General's.....	(n.p.) 27
Sorel Board of Trade.....	(n.p.) 34b	Weights, Measures and Gas.....	7b
Soulanges Canal.....	(n.p.) 57, 57b, 57c, 57d	West Bay, N.S.....	(n.p.) 97a
St. Andrew's Rapids.....	(n.p.) 99	Whycocomagh, N.S.....	(n.p.) 97
Steamboat Inspection.....	11a	Wood, A. F.....	(n.p.) 73
Steamer "Stanley".....	(n.p.) 94, 94a	Wood Island Breakwater.....	(n.p.) 75b
Steamship Service.....	84, 84a, 84b	Woodstock, Customs Affairs at.....	(n.p.) 92
Superannuations, Civil Service.....	(n.p.) 25, 25a	World's Exposition, Report on.....	8g
Swine, Slaughtering of.....	(n.p.) 100	Wrecking and Towing.....	(n.p.) 85
T		Y	
Tariff Changes.....	(n.p.) 42	Yamaska River Dam.....	(n.p.) 77, 77a
Thousand Islands.....	61		

See also Alphabetical Index, page 1.

LIST OF SESSIONAL PAPERS

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

CONTENTS OF VOLUME B.

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

CONTENTS OF VOLUME C.

Census of Canada, 1890-91. Third 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, 1893. Presented 20th March, 1894, 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, 1893. Presented 20th March, 1894, by Hon. G. E. Foster. 2a. Estimates for the fiscal year ending 30th June, 1895; presented 20th March, 1894. 2b. Supplementary estimates for the financial year ending 30th June, 1894; presented 20th June, 1894. 2c. Supplementary Estimates for the year ending 30th June, 1895; presented 12th July, 1895..... *Printed for both distribution and sessional papers.*
3. Lists of Shareholders in the Chartered Banks of Canada, as on 31st December, 1893. Presented 20th April, 1894, by Hon. G. E. Foster..... *Printed for both distribution and sessional papers.*
- 3a. Report of dividends remaining unpaid and unclaimed balances in the chartered banks of Canada, for five years and upwards, prior to 31st December, 1893. Presented 11th June, 1894, 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, 1893. *Printed for both distribution and sessional papers.*
- 4a. Preliminary abstract of the business of Canadian life insurance companies for the year ending 31st December, 1893. Presented 20th March, 1894, 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, 1893. Presented 7th May, 1894, by Sir John Thompson *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, 1893. Presented 17th May, 1894, by Sir John Thompson.....*Printed for both distribution and sessional papers.*
- 5a. Report of the Mission to Australia, by the Minister of Trade and Commerce. Presented 4th July, 1894, by Sir John Thompson... ..*Printed for both distribution and sessional papers.*
- 5b. The Colonial Conference, held at Ottawa, 1894.....*Printed for both distribution and sessional papers.*

CONTENTS OF VOLUME 5.

6. Tables of the Trade and Navigation of Canada for the fiscal year ended 30th June, 1893. Presented 27th March, 1894, by Hon. N. C. Wallace*Printed for both distribution and sessional papers.*
7. Inland Revenues of Canada. Part I., Excise, etc., for the fiscal year ended 30th June, 1893. Presented 20th March, 1894, by Hon. J. F. Wood...*Printed for both distribution and sessional papers.*
- 7a. Inland Revenues of Canada. Part II., Adulteration of Food, 1893. Presented 14th June, 1884, by Hon. J. F. Wood.....*Printed for both distribution and sessional papers.*
- 7b. Inland Revenues of Canada. Part III., Inspection of Weights and Measures and Gas. Presented 6th July, 1894, by Hon. J. F. Wood.. ..*Printed for both distribution and sessional papers.*

CONTENTS OF VOLUME 6.

8. Report of the Minister of Agriculture for Canada for the calendar year 1893. Presented 12th June, 1894, by Sir John Thompson..... *Printed for both distribution and sessional papers.*
- 8a. Report on Canadian Archives, 1893. Presented 12th June, 1894, by Sir John Thompson.
Printed for both distribution and sessional papers.
- 8b. Third Annual Report of the Dairy Commissioner of Canada for 1892-93. Presented 18th May, 1894, by Hon. T. M. Daly..... *Printed for both distribution and sessional papers.*
- 8c. Report of the Director and Officers of the Experimental Farms for the year 1893. Presented 20th April, 1894, by Hon. G. E. Foster..... *Printed for both distribution and sessional papers.*

CONTENTS OF VOLUME 7.

- 8d. The Scheduling of Cattle in England—the Canadian Case. Presented 4th May, 1894, by Hon. T. M. Daly.....*Printed for both distribution and sessional papers.*
- 8e. Special Report of the Executive Commissioner on Awards on Agricultural Implements at Chicago, 1893. Presented 7th May, 1894, by Hon. T. M. Daly.
Printed for both distribution and sessional papers.
- 8f. Criminal Statistics for the year 1893..... *Printed for both distribution and sessional papers.*
- 8g. Report of the Executive Commissioner on the World's Columbian Exposition.
Printed for both distribution and sessional papers.
- 8h. Special Report on the production of and markets for Butter and Cheese.
Printed for both distribution and sessional papers.

CONTENTS OF VOLUME 8.

9. Annual Report of the Minister of Public Works, for the fiscal year ended 30th June, 1893. Presented 10th April, 1894, 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, 1892, to the 30th June, 1893. Presented 27th March, 1894, by Hon. J. Haggart.
Printed for both distribution and sessional papers.

 CONTENTS OF VOLUME 9.

- 11.** Annual Report of the Department of Marine and Fisheries, 1893—Marine. Presented 1st May, 1894, by Sir Charles Hibbert Tupper. *Printed for both distribution and sessional papers.*
- 11*.** Annual Report of the Department of Marine and Fisheries, for the fiscal year ended 30th June, 1893—Fisheries. Presented 11th April, 1894, by Sir Charles Hibbert Tupper.
Printed for both distribution and sessional papers.
- 11a.** Report of the Chairman of the Board of Steamboat Inspection, etc., for calendar year ended 31st December, 1893. *Printed for both distribution and sessional papers.*

CONTENTS OF VOLUME 10.

- 12.** Report of the Postmaster General, for the year ended 30th June, 1893. Presented 9th April, 1894, by Sir Adolphe Caron. *Printed for both distribution and sessional papers.*
- 13.** Annual Report of the Department of the Interior, for the year 1893. Presented 21st March, 1894, by Hon. T. M. Daly *Printed for both distribution and sessional papers.*
- 13a.** Summary Report of the Geological Survey Department, for the year 1893. Presented 20th March, 1894, 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, 1893. Presented 20th March, 1894, by Hon. T. M. Daly *Printed for both distribution and sessional papers.*

CONTENTS OF VOLUME 11.

- 15.** Report of the Commissioner of the North-west Mounted Police Force, 1893. Presented 13th April, 1894, by Hon. W. B. Ives. *Printed for both distribution and sessional papers.*
- 16.** Report of the Secretary of State of Canada, for the year ended 31st December, 1893. Presented 20th March, 1894, by Hon. J. Costigan. *Printed for both distribution and sessional papers.*
- 16a.** Civil Service List of Canada, 1893. Presented 20th March, 1894, by Hon. J. Costigan.
Printed for both distribution and sessional papers.
- 16b.** Report of the Board of Civil Service Examiners, for the year ended 31st December, 1893. Presented 30th March, 1894, by Hon. J. Costigan. *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, 1893, with a partial report for services during six months ending 31st December, 1893. Presented 23rd May, 1894, by Hon. J. Costigan.
Printed for both distribution and sessional papers.
- 17.** Report of the Joint Librarians of Parliament for the year 1893. Presented 15th March, 1894, by Hon. Mr. Speaker *Printed for sessional papers only.*
- 18.** Report of the Minister of Justice as to Penitentiaries in Canada, for the year ended 30th June, 1893. Presented 20th March, 1894, by Sir John Thompson.
Printed for both distribution and sessional papers.
- 19.** Report of the Department of Militia and Defence of Canada, for the year ended 30th June, 1893. Presented 19th April, 1894, by Hon. J. C. Patterson.
Printed for both distribution and sessional papers.
- 19a.** Establishment Lists of the Active Militia for the financial year, 1894-95. Presented 20th July, 1894, by Hon. J. C. Patterson *Printed for both distribution and sessional papers.*
- 20.** Statement of the affairs of the Canadian Loan and Investment Company, on the 31st December, 1893. Presented 20th July, 1894, by Hon. Mr. Speaker *Not printed.*

CONTENTS OF VOLUME 12.

- 21.** Royal Commission on the Liquor Traffic. Minutes of evidence taken in the provinces of Nova Scotia, New Brunswick and Prince Edward Island.
Printed for both distribution and sessional papers.

CONTENTS OF VOLUME 13.

21. Royal Commission on the Liquor Traffic. Minutes of evidence taken in the province of Quebec.
Printed for both distribution and sessional papers.

CONTENTS OF VOLUME 14.

21. Royal Commission on the Liquor Traffic. Minutes of evidence taken in the provinces of Manitoba, North-west Territories and British Columbia....*Printed for both distribution and sessional papers.*

CONTENTS OF VOLUME 15.

21. Royal Commission on the Liquor Traffic. Minutes of evidence taken in the province of Ontario.
Printed for both distribution and sessional papers.

CONTENTS OF VOLUME 16.

21. Royal Commission on the Liquor Traffic. Minutes of evidence taken in the United States.
Printed for both distribution and sessional papers.

CONTENTS OF VOLUME 17.

22. Report of the Commissioner, Dominion Police, for the year 1893, under Revised Statutes of Canada, chapter 184, section 5. Presented 20th March, 1894, by Sir John Thompson..... *Not printed.*
23. Return to an order of the House of Commons, dated 15th March, 1893, for a return showing the number of employees dismissed from the Prince Edward Island Railway since the 1st day of March, 1892, the name of each employee dismissed, the date of each dismissal, the reasons for such dismissals; also the names of employees reinstated, if any. Presented 20th March, 1894.—*Mr. Perry*..... *Not printed.*
24. Return to an order of the House of Commons, dated 20th March, 1893, for copies of all documents, claims, petitions, correspondence, reports of the superintendent of the Chambly canal, reports of experts and others, plans, agreements, proposals and decisions of the government in relation to the claim of Joseph Lacouture, of the parish of St. Luc, for damages caused to his property by the waters of the Chambly canal. Presented 20th March, 1894.—*Mr. Lavergne*.... *Not printed.*
25. Statement of all superannuations and retiring allowances in the civil service, giving the name and rank of each person superannuated or retired, his salary, age and length of service; his allowance and cause of retirement, whether vacancy has been filled by promotion or new appointment, &c., for the year ended 31st December, 1893. Presented 20th March, 1894, by Hon. G. E. Foster.
Not printed.
- 25a. Return to an order of the House of Commons, dated 10th April, 1894, for a return showing the number of permanent civil servants in each department, inside and outside service, who contribute to the superannuation fund, and the gross amount of wages paid. Presented 25th April, 1894.—*Mr. McMullen*..... *Not printed.*
26. Statement of expenditure on account of miscellaneous unforeseen expenses, from 1st July, 1893, to date. Presented 20th March, 1894, by Hon. G. E. Foster..... *Not printed.*
27. Statement of Governor General's Warrants issued since last session of parliament, on account of the fiscal years 1892-93 and 1893-94, in accordance with the Consolidated Revenue and Audit Act, section 32, subsection b. Presented 20th March, 1894, by Hon. G. E. Foster..... *Not printed.*
28. Papers and correspondence relative to the payment to the Canadian Pacific Railway Company of amounts deducted from their subsidy in the year 1883. Presented 20th March, 1894, by Hon. G. E. Foster..... *Not printed.*
29. Return to an address of the House of Commons to his excellency the Governor General, dated 20th March, 1894, for copies of papers and correspondence relating to charges made against Mr. Justice Palmer, or to his resignation and acceptance thereof. Presented 20th March, 1894.—*Mr. Davies*.
Not printed.

VOLUME 17—*Continued.*

- 30.** Return of applications for registration under the provisions of chapter 131, Revised Statutes of Canada, "An Act respecting Trade Unions." Presented 20th March, 1894, by Hon. J. Costigan. *Not printed.*
- 31.** List of public officers to whom commissions have issued under chapter 19 of the Revised Statutes of Canada, during the year 1893. Presented 20th March, 1894, by Hon. J. Costigan. *Printed in No. 16.*
- 32.** Order establishing certain rules in respect of matters therein mentioned, in the Exchequer Court of Canada. Presented 20th March, 1894, by Hon. J. Costigan. *Not printed.*
- 33.** Copy of an order in council of the 17th January, 1894, 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 21st March, 1894, by Sir Charles Hibbert Tupper. *Not printed.*
- 33a.** Return to an address of the House of Commons to his excellency the Governor General, dated 16th April, 1894, for: 1. Copy of order in council appointing Théophile Sabourin fishery overseer for the division of the Lake of Two Mountains and Isle Perrot. 2. Of the order in council appointing Julien Montpetit fishery overseer for the same division. 3. Of all instructions and orders issued by the fisheries department to the said overseers. 4. Of the reports of the two said overseers for the years 1891, 1892. Presented 5th June, 1894.—*Mr. Harwood*. *Not printed.*
- 33b.** Return to an address of the House of Commons to his excellency the Governor General, dated 26th April, 1894, for copies of all telegrams, letters, petitions, orders in council, and all correspondence relating to the dismissal of Timothy McQueen as fishery overseer in the county of Kent, Ontario. Presented 8th May, 1894.—*Mr. Campbell*. *Not printed.*
- 33c.** Return to an address of the House of Commons to his excellency the Governor General, dated 25th April, 1894, for copies of all papers, letters, petitions and reports sent to the minister of marine and fisheries, from 1st October, 1893, to this date, respecting the dismissal of I. B. Chevalier, of Iberville, from the post of fishery overseer; and of any communication sent from the government to the said I. B. Chevalier. Presented 11th May, 1894.—*Mr. Béchard*. *Not printed.*
- 33d.** Return to an address of the House of Commons to his excellency the Governor General, dated 30th March, 1894, for a return of all papers, correspondence, telegrams, reports to and orders in council, together with all departmental orders relating to the discharge from office as superintendent of St. Paul's island and keeper of Ingonish island, of Mr. Samuel Campbell, or relating to his superannuation allowance. Presented 23rd May, 1894.—*Mr. Davies*. *Not printed.*
- 33e.** Return to an order of the House of Commons, dated 14th May, 1894, for copies of all correspondence since 1st January, 1892, to the present time, from fishery officers and others from the western counties of Nova Scotia and the county of Charlotte in New Brunswick, as regards the taking of lobsters and of the limitation of size, and of all recommendations in regard to the same. Also a copy of all correspondence between the minister of marine and fisheries and his officials and all other persons as regards the close season for the herring fishing at Two Island harbour, Grand Manan, and of the weirs at that place. Presented 11th June, 1894.—*Mr. Bowers*. *Not printed.*
- 33f.** Return to an address of the House of Commons to his excellency the Governor General, dated 26th April, 1894, for copies of all orders in council and departmental orders now in force in the province of Ontario, concerning fisheries therein, and of all petitions received by the department with regard to the same. Presented 21st June, 1894.—*Mr. McGregor*. *Not printed.*
- 34.** List of all lands sold by the Canadian Pacific Railway Company from the 1st October, 1892, to the 1st October, 1893. Presented 21st March, 1894, by Hon. T. M. Daly. *Not printed.*
- 34a.** 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 28th March, 1894, by Hon. T. M. Daly. *Not printed.*
- 34b.** Return to an order of the House of Commons, dated 15th March, 1893, for copies of all documents, memorials and correspondence between the government and the Sorel board of trade and others, in relation to the granting of a subsidy to the Canadian Pacific Railway Company, for the rebuilding of a bridge at St. Michel d'Yamaska. Presented 10th April, 1894.—*Mr. Bruneau*. *Not printed.*

VOLUME 17—*Continued.*

- 34c.** Return to an address of the Senate to his excellency the Governor General, dated 5th April, 1894, for a schedule of the passenger and freight rates of the Canadian Pacific Railway Company, including the rates from St. Paul and Minneapolis to the seaboard, now in force. Presented 30th April, 1894.—*Hon. Mr. Boulton* *Not printed.*
- 34d.** Return to an address of the Senate to his excellency the Governor General, dated 17th May, 1894, for a schedule of the passenger and freight rates of the Intercolonial Railway; and the revenue derived by the Canadian Pacific Railway Company on its western division, between Port Arthur and Calgary, for the financial years ending 1892 and 1893. Presented 6th June, 1894.—*Hon. Mr. Boulton.*
Not printed.
- 35.** 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 27th March, 1894, by Hon. T. M. Daly.
Not printed.
- 35a.** Return of orders in council of 1893 relating to the department of the interior, in accordance with clause 91 of the Dominion Lands Act, chapter 54, Revised Statutes of Canada. Presented 27th March, 1894, by Hon. T. M. Daly *Not printed.*
- 35b.** Statement in reference to fishing bounty payments for 1892-93, required by chapter 96 of the Revised Statutes of Canada. Presented 28th March, 1894, by Sir Charles Hibbert Tupper.... *Not printed.*
- 36.** Return to an order of the House of Commons, dated 1st March, 1893, for copies of all reports, documents, maps, manuscripts and correspondence in relation to exploring expeditions heretofore made to James Bay and Hudson Bay. Presented 27th March, 1894.—*Mr. Jones* .. *Not printed.*
- 37.** Return to an address of the House of Commons to his excellency the Governor General, dated 20th March, 1894, for a return showing copies of all petitions or communications to the government or to any member thereof, or to his excellency, asking for any interference with the sentence passed by his lordship the Hon. Mr. Justice Rose on Messrs. McGreevy and Connolly, of all replies thereto and all correspondence between any member of the government and any other person on the subject of commutation of such sentence; of all medical reports made in regard to either said McGreevy or Connolly, whilst undergoing such sentence; of all reports or recommendations on the said subject, by any member of the government to his excellency, and of all replies thereto and of all orders in council in anywise bearing upon the subject of the commutation of said sentences. Presented 29th March, 1894.—*Mr. Mulock*..... *Not printed.*
- 38.** Detailed statement of all bonds and securities registered in the department of the secretary of state of Canada, since last return, 1893, submitted to the parliament of Canada under section 23, chapter 19, of the Revised Statutes of Canada. Presented 29th March, 1894, by Hon. J. Costigan.
Not printed.
- 39.** Return to an order of the House of Commons, dated 20th March, 1894, for a return showing the dates in each year since May 5th, 1887, when the Public Accounts, the Appropriation Accounts, and the Trade and Navigation Returns of Canada, for the next preceding fiscal year, have been published and ready for distribution; and when the said accounts and returns have been issued to the senators and members of the House of Commons of Canada in each of the years aforesaid. Presented 30th March, 1894.—*Mr. Charlton*..... *Not printed.*
- 40.** Return to an order of the House of Commons, dated 13th March, 1893, for a return showing the number of school teachers engaged in teaching in the North-west Territories, and the length of time each was engaged during the past year, with the salary received; also the number of pupils attending each school, and all sources of revenue for the maintenance of schools. Presented 2nd April, 1894.—*Mr. Semple*..... *Not printed.*
- 40a.** Supplementary return to an address of the Senate to his excellency the Governor General, dated 3rd February, 1893, for: 1. A copy of the deliberations, resolutions and ordinances of the former council of Assiniboia, relating to educational matters within its jurisdiction as it existed on the banks of the Red river before the creation of the province of Manitoba. 2. A statement of the amounts paid by the said council of Assiniboia for the maintenance of schools, showing the persons to whom such payments were made, the schools for which such amounts were paid, and the religious denomination to which such schools belonged. 3. A statement of the amounts paid by

VOLUME 17—*Continued.*

- the Hudson Bay Company, or by its agents, to the schools then existing in the territories forming to-day the province of Manitoba. 4. A copy of all memoranda and instructions serving as basis for the negotiations as a result of which Manitoba became one of the provinces of the confederation; together with a copy of the minutes of the deliberation of the persons charged on both parts to settle the conditions of the creation of the province of Manitoba and of its entrance into the confederation; and also a copy of all memoranda, returns and orders in council, establishing such conditions of entrance, or serving as a basis for the preparation of "The Manitoba Act."
5. A copy of the despatches and instructions from the imperial government to the government of Canada on the subject of the entrance of the province of Manitoba into the confederation, comprising therein the recommendations of the imperial government concerning the rights and privileges of the population of the Territories, and the guarantees of protection to be accorded to the acquired rights, to the property, to the customs and to the institutions of that population by the government of Canada, in the settlement of the difficulties which marked that period of the history of the Canadian West. 6. A copy of the acts passed by the legislature of Manitoba relating to education in that province and especially of the first act passed on this subject after the entrance of the said province of Manitoba into the confederation, and of the laws existing upon the same subject in the said province immediately before the passing of the acts of 1890, relating to the public schools and relating to the department of education. 7. A copy of all regulations with respect to schools passed by the government of Manitoba or by the advisory board, in virtue of the laws passed in 1890 by the legislature of Manitoba relating to public schools and the department of education. 8. A copy of all correspondence, petitions, memoranda, resolutions, briefs, factums, judgments (as well of first instance as in all stages of appeal), relating to the school laws of the said province of Manitoba, since the 1st June, 1890, or to the claims of catholics on this subject; and also a copy of all reports to the privy council and of all orders in council relating to the same subject since the same date. Presented 21st March, 1894.—*Hon. Mr. Bernier*. *Printed for both distribution and sessional papers.*
- 40b.** Return to an address of the House of Commons to his excellency the Governor General, dated 30th March, 1894, for copies of all papers, petitions, letters, reports, minutes and orders in council respecting the school law of Prince Edward Island, intitled "The Public Schools Act, 1877." Presented 23rd April, 1894.—*Mr. Leclair*. *Printed for both distribution and sessional papers.*
- 40c.** Return to an address of the Senate to his excellency the Governor General, dated 9th April, 1894, for copies of all school ordinances, school regulations and amendments thereto, adopted by the legislative assembly, the executive, and any board or council of education, in reference to the establishment, maintenance and administration of schools in the North-west Territories since 1885. Also for copies of all petitions, memorials and correspondence in reference thereto. Also for copies of all orders in council, reports to the governor general in council, and all communications and representations to the authorities in the North-west Territories. Presented 30th April, 1894.—*Hon. Mr. Bernier*. *Printed for both distribution and sessional papers.*
- 40d.** Return to an address of the House of Commons to his excellency the Governor General, dated 21st March, 1894, for copies of all petitions, memorials and correspondence, in reference to the appeal made in the name of the Roman catholic minority of the province of Manitoba, in reference to the school laws of that province; also copies of reports to and orders in council in reference to the same; also copies of the case submitted to the supreme court of Canada respecting aforesaid appeal, and including factums and all materials in connection therewith, and copies of all judgments rendered and answers given by said court on or to the questions referred to them. Presented 27th June, 1894.—*Mr. LaRivière*. *Printed for sessional papers only.*
- 41.** Return to an address of the Senate to his excellency the Governor General, dated 20th March, 1893, for a copy of all documents in relation to the demand of Michel Gosselin, Half-breed, living at Roseberry, Manitoba, and claiming indemnity for losses sustained during the troubles in the North-west in 1869 and 1870. Also a copy of all correspondence exchanged between the Dominion government and the said Michel Gosselin in relation to the said claim. Presented 21st March, 1894.—*Hon. Mr. Bellerose*. *Not printed.*
- 42.** Return to an address of the Senate to his excellency the Governor General, dated 21st February, 1893, for a copy of all the changes that have been made in the tariff since the national policy became law in 1879, giving the name of each article, showing the original duty imposed thereon, the amount of increase or reduction subsequently made, or placed upon the free list, together with the date of all such alterations in the tariff. Presented 2nd April, 1894.—*Hon. Mr. McMillan*. *Not printed.*

VOLUME 17—*Continued.*

43. Return to an order of the House of Commons, dated 30th March, 1894, for a complete list of the revising officers under the Franchise Act, giving their names, their electoral divisions, and when appointed. Presented 5th April, 1894.—*Sir Hector Langevin*. *Not printed.*
44. Return to an order of the House of Commons, dated 20th March, 1894, for return of all rates, general or special, charged on the Intercolonial Railway on through freight from Lévis to Halifax; with the dates when such existing general or special rates came into force, and in cases where such rates have been altered, specifying the alteration. Presented 6th April, 1894.—*Mr. Davies*.
Not printed.
- 44a. Return to an address of the House of Commons to his excellency the Governor General, dated 30th March, 1894, for all papers, correspondence, telegrams, reports to, or orders in council, or departmental orders not already brought down to parliament, relative to the purchase of the Harris property in St. John for the Intercolonial Railway, or the payment of the purchase moneys therefor or relative to the uses or purposes to which that property has since been applied. Also for a list of all the claimants to the title of said property or any interest therein, together with the amounts paid to them respectively, and a summary or abstract of all deeds or agreements taken from the claimants respectively. Also for a statement of all moneys since laid out upon such property, and its total cost up to date. Presented 19th June, 1894.—*Mr. Davies*. *Not printed.*
45. Return to an address of the House of Commons to his excellency the Governor General, dated 20th March, 1893, for copies of all correspondence between the government of British Columbia and the minister of the interior, relating to the boundary of the railway belt in the province of British Columbia. Presented 9th April, 1894.—*Mr. Mara*. *Not printed.*
46. Return to an order of the House of Commons, dated 30th March, 1894, for a statement showing the various amounts paid by way of bounty on pig iron produced in Canada, the quantities produced, and the parties to whom the bounty was paid, and the province in which their works are situated, since the date of the last return. Presented 10th April, 1894.—*Mr. Edgar*.
Printed for sessional papers only.
47. Return to an order of the House of Commons, dated 30th March, 1894, for a return showing (by provinces) the value of mining machinery admitted free of duty since the year 1890. Presented 10th April, 1894.—*Mr. Mara*. *Not printed.*
48. Return to an order of the House of Commons, dated 29th March, 1894, for a return of: 1. The number of students who have graduated from the royal military college since its establishment. 2. Number of these graduates who are now in the public service of Canada and number in the service of the imperial government. 3. Amount expended on capital account and on income since the college was established. 4. Number of students graduated in 1893. 5. Number of students now in attendance. 6. Total amount of salaries paid each year, to the different persons employed in connection with the college. 7. Name of the commandant of the college: his salary, perquisites, if any, in the way of free residence, maintenance thereof, supplies, servants, &c. 8. The cost of the residence for use of commandant, if purchased, and the amount expended thereon by the government since the purchase. Presented 12th April, 1894.—*Mr. Mulock*.
Printed for sessional papers only.
- 48a. Supplementary return to no. 48. Presented 11th May, 1894.—*Mr. Mulock*.
Printed for sessional papers only.
49. Return to an order of the House of Commons, dated 30th March, 1894, for a return of the sentence imposed by the supreme court of the province of New Brunswick upon John V. Ellis, editor of the *St. John Globe*, in the past year, for an alleged contempt of court; together with the names of the judges composing the court at the time the sentence was imposed. Presented 12th April, 1894.—*Mr. Davies*. *Not printed.*
50. Return to an address of the House of Commons to his excellency the Governor General, dated 20th March, 1894, for the production of all correspondence and other papers relating to the copyright question which have not already been brought down. Presented 13th April, 1894.—*Mr. Edgar*.
Printed for sessional papers only.

VOLUME 17—*Continued.*

- 51.** Return to an order of the House of Commons, dated 30th March, 1894, for a statement showing the working of the civil service insurance, how many civil servants have insured their lives in such insurance, and for what amounts respectively, without giving their names. Presented 13th April, 1894.—*Sir Hector Langevin*. *Not printed.*
- 52.** Return to an order of the House of Commons, dated 16th April, 1894, for a return of the receipts and expenditures to dates of 10th April, 1894, and 10th April, 1893. Presented 16th April, 1894. *Sir Richard Cartwright*. *Not printed.*
- 52a.** Return to an order of the House of Commons, dated 7th May, 1894, for a return showing the total amount of receipts and expenditures chargeable to consolidated fund from 1st July, 1893, to 1st May, 1894, and also for same period from 1st July, 1892, to 1st May, 1893. Presented 11th May, 1894.—*Sir Richard Cartwright*. *Not printed.*
- 53.** Return to an address of the House of Commons to his excellency the Governor General, dated 10th April, 1894, for copies of all correspondence between Mr. L. Vankoughnet and the government, or any member, or department, relating to his superannuation, and of all communications or reports to council or the treasury board or any member of the government, relating to such superannuation, and of any orders in council dealing with the same. Presented 17th April, 1894.—*Mr. Mulock*. *Not printed.*
- 54.** Return to an order of the House of Commons, dated 1st March, 1893, for a return of any correspondence which may have taken place between the government and any of the railway companies which have received public lands in aid of railway construction, in reference to the prices at which these lands are held and as to the steps taken by these companies to fulfil their trust by securing the early settlement of the lands so granted. Presented 18th April, 1894.—*Mr. Mills, Bothwell*. *Not printed.*
- 55.** Return to an order of the House of Commons, dated 10th April, 1894, for a return showing the names of officials employed in connection with the Canadian exhibit at the Columbian exposition from the province of Nova Scotia, showing their official position, amount of salaries paid and dates at which such employment ceased. Presented 20th April, 1894.—*Mr. Patterson, Colchester*. *Not printed.*
- 56.** Return to an order of the House of Commons, dated 10th April, 1894, for a statement in the form of Table C in the blue-book already published on the French treaty, for the years ending 30th June, 1892 and 1893. Presented 20th April, 1894.—*Mr. Laurier*. *Printed for sessional papers only.*
- 56a.** Supplementary return to an order of the House of Commons, dated 10th April, 1894, containing correspondence and other matter relating to the French treaty. Presented 3rd July, 1894.—*Mr. Laurier*. *Printed for sessional papers only.*
- 57.** Return to an address of the House of Commons to his excellency the Governor General, dated 30th March, 1894, for copies of all correspondence between the government and George Goodwin in connection with the transfer of his contracts or any of his contracts on the Soulanges canal. Presented 23rd April, 1894.—*Mr. Charlton*. *Not printed.*
- 57a.** Return to an address of the House of Commons to his excellency the Governor General, dated 25th April, 1894, for copies of all communications in the form of letters, petitions and reports, from 1st April, 1887, to 1st March, 1894, between the government and Mr. J. B. Many, or the municipal council of St. Luc, in the county of St. Jean, in relation to the construction of a swing bridge on the Chambly canal, opposite the south-east end of Ste. Thérèse island, in the Richelieu river. Presented 4th June, 1894.—*Mr. Béchard*. *Not printed.*
- 57b.** Return to an address of the House of Commons to his excellency the Governor General, dated 28th May, 1894, for : 1. Copies of all the reports of the engineers recommending that certain changes be made in the original contract, both in the materials and the nature of the works entering into the construction of the locks and other masonry on sections 1 and 2 of the Soulanges canal, giving the reasons why such changes should be made and the names of the engineers who recommended such changes. 2. Copies of all the correspondence exchanged between the engineers, the department of railways and canals, the contractor and other persons in connection with those changes, and copies of all orders in council in relation thereto. Presented 6th June, 1894.—*Mr. Tarte*. *Not printed.*

VOLUME 17—*Continued.*

- 57c.** Return to an order of the House of Commons, dated 16th April, 1894, for copies of all advertisements inviting tenders for the construction of sections 1 and 2 of the Soulanges canal; also copies of specifications connected with said work, copies of extensions of said specifications and tenders with estimated quantities and work to be done according to engineer's estimate; also copies of all tenders, copies of contracts let, of correspondence which took place between the contractors tendering for this work and the contractor to whom the contracts were awarded and the department of railways and canals in this matter, copies of all reports of engineers since the letting of the contract. Presented 14th June, 1894.—*Mr. Tarte* *Not printed.*
- 57d.** Return to an order of the House of Commons, dated 14th May, 1894, for: 1. Copies of all correspondence between the department of railways, the minister of public works and any other persons in relation to sections 12 and 13 of the Soulanges canal. 2. Copies of the call for tenders and of all tenders received. 3. Copies of contracts awarded. Presented 14th July, 1894.—*Mr. Tarte* *Not printed.*
- 58.** Return to an order of the House of Commons, dated 27th July, 1891, for copies of all correspondence relating to application for increase of salary of Judge Johnstone, county court judge for Halifax county, Nova Scotia. Presented 25th April, 1894.—*Mr. Fraser* *Not printed.*
- 59.** Return to an order of the House of Commons, dated 30th March, 1894, for a return showing the names of all prisoners who have died in penitentiaries in Canada during the last ten years, with the cause of death and the length of their last sickness in each case. Presented 25th April, 1894.—*Mr. Martin* *Not printed.*
- 59a.** Return to an address of the House of Commons to his excellency the Governor General of the 10th April, 1894, for a statement showing amount of receipts each month for gate money at Kingston penitentiary between 1st January, 1887, and 1st January, 1894. Statement showing disposition of these moneys, including statement showing the amount of those moneys deposited in any banks, with the names of such banks and particulars as to whose credit such deposits were made. Presented 26th April, 1894.—*Mr. Mulock* *Not printed.*
- 59b.** Return to an address of the House of Commons to his excellency the Governor General, dated 13th March, 1893, for a statement showing: (a.) Amount of money received as visitors' entrance fees at the Kingston penitentiary during each year from 31st January, 1885, to 1st February, 1893. (b.) Payments out of said moneys to the receiver general, and disposition of such funds. (c.) Particulars of goods manufactured and work done at said institution for any of its officers, showing who supplied the material for such goods, what sums were charged to said officers for said goods, and what sums have been actually paid during each of said years for said goods. (d.) Quantities of coal oil and gas supplied such officers, amount paid therefor, and when. (e.) Amount of laundry work done at said institution during said dates, for whom done, amount charged and paid therefor, with dates of such payments and names of persons making such payments. Presented 26th April, 1894.—*Mr. Mulock* *Not printed.*
- 59c.** Return (in part) to an address of the House of Commons to his excellency the Governor General, dated 30th March, 1894, for copies of all charges brought to the attention of the government or any department since 1891 in regard to any matters connected with the Kingston penitentiary, and the British Columbia penitentiary; of all appointment of persons to make investigations into any such charges, including their instructions; of all correspondence between any of such persons and any member of the government or department; of all evidence taken on any such inquiries; of all reports thereon, including any schedules in connection with such reports; and of all other documents and papers relating to any alleged irregularities in connection with the management of said institutions since 1891. Presented 1st May, 1894.—*Mr. Mulock* *Not printed.*
- 59d.** Supplementary return to no. 59c. Presented 15th May, 1894.—*Mr. Mulock* *Not printed.*
- 59e.** Further supplementary return to no. 59c. Presented 15th May, 1894.—*Mr. Mulock* *Not printed.*
- 60.** Return to an order of the House of Commons, dated 1st March, 1893, for a return of the report or reports of plans and surveys of the Galops Rapids channel, made by Mr. Kennedy. Presented 26th April, 1894.—*Mr. Reid* *Not printed.*

VOLUME 17—*Continued.*

- 61.** Return to an address of the House of Commons to his excellency the Governor General, dated 30th March, 1894, for copies of all reports made to the department of the interior or to the superintendent general of Indian affairs as to the value of the Thousand Islands and any offers received for the purchase of the same. Presented 26th April, 1894.—*Mr. Mills (Bothwell)*.
Printed for distribution only.
- 62.** Return to an order of the House of Commons, dated 16th April, 1894, for copies of report of engineer who inspected river Aux-Roseaux, river Aux-Rats and river La-Seine, in the electoral district of Provencher. Presented 1st May, 1894. *Mr. LaRivière*.....*Not printed.*
- 63.** Return to an order of the House of Commons, dated 30th March, 1894, for a return of all papers and correspondence relative to a claim for compensation for railway damages made by one Charles Coffin, of Midgell, Prince Edward Island, in the railway department of the government. Presented 1st May, 1894.—*Mr. Davies*.....*Not printed.*
- 64.** Return to an order of the House of Commons, dated 23rd April, 1894, for the report of the commission appointed to inquire into all matters concerning the Trent Valley canal. Presented 1st May, 1894.—*Mr. Hughes*.....*Not printed.*
- 65.** Return to an order of the House of Commons, dated 25th April, 1894, for a return giving the amount paid out of the Six Nation Indians' fund (by way of gift or loan) to individual members from the year 1886 to date, stating in each case: The name of the person, the fact of whether gift or loan, the date when paid, the amount, the reason for the gift or loan, the authority for such gift or loan, the conditions on which such loan was made, the provision for repayment, the amount repaid.—Presented 2nd May, 1894.—*Mr. Paterson (Brant)*.....*Not printed.*
- 65a.** Return to an order of the House of Commons, dated 16th April, 1894, for a return showing the amount of money that has been paid out of the funds of the Six Nation Indians for the payment of debts incurred by individual members thereof since the year 1886, and giving: 1. The names of the several persons who incurred the debts, with the separate amounts, the date or dates when incurred, and the proportion thereof that has been paid. 2. The names of the creditors to whom the payments were made, the dates when paid, with the total sum paid to each of such creditors; and stating in each case the authority given for incurring the debt, the authority for payment of the same, and whether such amounts have been repaid to the fund in whole or in part out of the annuities of the individuals on whose account the payments were made, and whether such was the condition on which such payments were authorized. Presented 14th May, 1894.—*Mr. Paterson, (Brant)*.....*Not printed.*
- 65b.** Return to an address of the House of Commons to his excellency the Governor General, dated 25th April, 1894, for copies of all petitions from the Indians of the Saugeen reserve claiming the exclusive right of fishing in French bay, lake Huron, of all answers to the same, and of all departmental orders in reference to that subject. Presented 16th May, 1894.—*Mr. Laurier*.....*Not printed.*
- 65c.** Supplementary return to no. 65b. Presented 23rd July, 1894.—*Mr. Laurier*.....*Not printed.*
- 65d.** Return to an address of the Senate to his excellency the Governor General, dated 10th April, 1894, for copies of all petitions or communications to the governor general, or the government, or any member thereof, asking for interference with the death sentence passed by Mr. Justice Harrison upon the two Chehalis Indians, Peter and Jack, in November, 1893, for the murder of the late Albert Edward Pittendrigh, in New Westminster, British Columbia, on the 27th October, 1892; of all replies thereto, and all correspondence between any member of the government and any other person on the subject of commutation of such sentence; of all reports or recommendations on the said subject by any member of the government to his excellency, and of all replies thereto, and of all orders in council in anywise bearing upon the subject of the commutation of said death sentence to imprisonment for life. Presented 14th May, 1894.—*Hon. Mr. MacInnes*.....*Not printed.*
- 66.** Return to an order of the House of Commons, dated 30th March, 1894, for all papers and correspondence in connection with the establishment of a government cattle ranche near Fort Macleod, North-west Territories, including the purchase of cattle for said ranche; the disposal of said cattle, and the management and disposition made of said ranche. Also a statement showing the amount of moneys paid for cattle placed upon said ranche, and for all other expenses incurred in connection with the same, also the total amount of moneys received for the sale of cattle from said ranche, and all other sources in connection with the same; which statement shall show the balance

VOLUME 17—*Continued.*

- to the credit or debit of said ranche on the first day of January last, and shall further give the names of all parties indebted to said ranche account for cattle purchased or for any other property or material, with the amount due from each of said parties, if any. Presented 2nd May, 1894.—*Mr. Charlton*..... *Not printed.*
67. Return to an order of the House of Commons, dated 10th April, 1894, for a return showing the amount paid to railways or steamship companies, as a bonus for bringing settlers to Manitoba or the Territories, in 1891, 1892 and 1893, and a list of settlers so brought, showing their names and locations. Presented 11th May, 1894.—*Mr. Martin*.....*Not printed.*
68. Return to an order of the House of Commons, dated 30th April, 1894, for copies of all communications received by the minister of agriculture in relation to the establishment of the bureau of labour statistics for the Dominion. Presented 14th May, 1894.—*Mr. Lépine*.....*Not printed.*
69. Return to an order of the House of Commons, dated 30th March, 1894, for a return showing the quantity of butter manufactured at the experimental creameries, established at Elgin and Woodstock, in the province of Ontario, from the time they were established up to the 1st of January, 1894; the number of sales made; where sold, and the amounts realized. Copies of all letters, reports, or other correspondence, especially the report of Clement & Son, of Glasgow, relating to the prices realized, and the condition of the goods when put upon the market. The amounts of money spent, and the different purposes for which the money was used. Presented 14th May, 1894.—*Mr. McMillan*.....*Not printed.*
70. Return to an order of the House of Commons, dated 30th March, 1894, for a return showing the number of homesteads taken up in Manitoba during the years 1892 and 1893, and the number of homesteads cancelled in Manitoba during said years, in each case showing the municipalities in which the homesteads were located. Presented 18th May, 1894.—*Mr. Martin*.... *Not printed.*
71. Return to an order of the House of Commons, dated 25th April, 1894, for a return showing: 1. The total number of depositors in the Dominion and post office savings banks. 2. The number of said depositors having deposits of \$1,000 or upwards and the total amount held by them. 3. The number having deposits of \$500 and over, not exceeding \$1,000, and the total amount held by them. 4. The number of depositors having deposits of less than \$500 and the total amount held by them. 5. The number of depositors not residing in Canada and the total amount held by them. Presented 18th May, 1894.—*Sir Richard Cartwright*..... *Not printed.*
72. Return to an address of the House of Commons to his excellency the Governor General, dated 7th May, 1894, for a copy of the order in council authorizing the sale of lot 16, concession 12, township of Luther, in the county of Wellington, for \$800 to John McNab and John Gallagher. Presented 22nd May, 1894.—*Mr. McMullen*.....*Not printed.*
- 72a. Supplementary return to no. 72. Presented 14th June, 1894.—*Mr. McMullen*.....*Not printed.*
73. Return to an order of the House of Commons, dated 30th March, 1894, for a return showing the sums of money paid to Mr. A. F. Wood, government valuator, for services, maintenance and transport during the years 1891-1892-1893, and the particular pieces of land or other property valued during those years. Presented 23rd May, 1894.—*Mr. McMullen*..... *Not printed.*
74. Return to an address of the House of Commons to his excellency the Governor General, dated 16th April, 1894, for copies of all orders in council in force in Canada (provinces of Lower Canada and Upper Canada) in 1858, concerning any drawback or bounty with respect to the building of Canadian ships, barques and other vessels; and also all orders in council amending the same, or concerning the same from 1858 up to the beginning of the confederation. Presented 23rd May, 1894.—*Mr. Amyot*..... *Not printed.*
- 74a. Return to an address of the House of Commons to his excellency the Governor General, dated 10th April, 1894, for copies of all orders in council from the origin of confederation up to the year 1879, inclusive, respecting any drawback or bounty with respect to the building of Canadian ships, barques or other vessels. Presented 30th May, 1894.—*Mr. Amyot*..... *Not printed.*
75. Return to an order of the House of Commons, dated 7th May, 1894, for copies of all calls for tenders, tenders received, contracts made, correspondence, telegrams, letters and papers relative to the public work (wharf or breakwater) at Grand Etang, Cape Breton; together with a statement of all moneys advanced or paid on such contract, with dates of payment. Presented 29th May, 1894.—*Mr. Davies*..... *Not printed.*

VOLUME 17—*Continued.*

- 75a.** Return to an order of the House of Commons, dated 6th February, 1893, for copies of all letters, petitions, surveys and reports in the possession of the government, relating to the threatened destruction of, and claims for, repairs on the breakwater at Sandford, in the county of Yarmouth, N.S. Presented 29th May, 1894.—*Mr. Flint* *Not printed.*
- 75b.** Return to an order of the House of Commons, dated 6th February, 1893, for copy of the report of government surveys on Wood island breakwater, P.E.I. Presented 29th May, 1894.—*Mr. Welsh.* *Not printed.*
- 75c.** Return to an order of the House of Commons, dated 15th March, 1893, for copies of all reports, correspondence or other documents, not already brought down, relating to the state of repair of the breakwater at Rustico, P.E.I. Presented 29th May, 1894.—*Mr. Davics.* *Not printed.*
- 75d.** Return to an order of the House of Commons, dated 1st March, 1893, for a statement showing : 1. What is the total sum spent by the government since confederation in each province of the Dominion on the public works classified as (1) harbours, piers and breakwaters, (2) improvements of rivers, and (3) dredging and dredges. 2. How much of the sum so spent in the province of Quebec was expended on works within the harbour of Montreal. 3. (1) How much money the government has loaned to the harbour commissioners of Quebec towards the construction of the new harbour works in that city ; and (2) what amount of interest, derived from the revenues of the said works, have the harbour commissioners paid to the government in respect of the interest due on the said loans ; and (3) how many years' interest, if any, are in arrears. 4. (1) How much money the government has lent to the harbour commissioners of Montreal towards the construction of harbour works in that city ; and (2) how much interest is due thereon. Presented 12th July, 1894.—*Mr. Lépine* *Not printed.*
- 75e.** Return (in part) to an order of the House of Commons, dated 30th March, 1894, for a return giving the total cost of the Cockburn island wharf and dock (lake Huron) ; the name of the contractor or contractors ; the date of its completion ; the number of sailing vessels that have called ; the quantity of freight imported and exported since its completion ; the number of steamers that made during the season regular calls at the wharf since its completion. Presented 12th July, 1894.—*Mr. McMullen* *Not printed.*
- 76.** Return to an order of the House of Commons, dated 14th May, 1894, for copies of all letters, reports of engineers or other papers in the hands of the government relating to the condition of the Pickets pier and the non-expenditure thereon of the sum voted last year for the purpose of repairing said pier. Presented 29th May, 1894.—*Mr. Borden.* *Not printed.*
- 77.** Return to an order of the House of Commons, dated 18th April, 1894, for a statement of all sums paid by the government for the construction of the river Yamaska dam, under the first contract and subsequently thereto up to this date. Presented 29th May, 1894.—*Mr. Laurier.* *Not printed.*
- 77a.** Return to an order of the House of Commons, dated 2nd May 1892, for copies of report of any inquiry held under the authority of the department of public works with a view to estimate the losses inflicted on proprietors of the commune of Yamaska, by the erection of a dam in the Yamaska river. Presented 4th June, 1894.—*Mr. Laurier.* *Not printed.*
- 77b.** Return to an address of the House of Commons to his excellency the Governor General, dated 30th March, 1894, for copies of all letters, papers and statements in connection with awarding contract to William H. Davis & Sons for constructing a dam at Sheik's island, in connection with the Cornwall canal. Presented 5th June, 1894.—*Mr. Charlton* *Not printed.*
- 77c.** Supplementary return to no. 77b. Presented 15th June, 1894.—*Mr. Charlton.* *Not printed.*
- 78.** Return to an address of the House of Commons to his excellency the Governor General, dated 10th April, 1894, for copies of all petitions, letters, plans, deeds and other documents respecting the claim of the Hurons of Lorette in relation to the seigniori of Sillery. Presented 29th May, 1894.—*Mr. Frémont* *Not printed.*
- 79.** Return to an order of the House of Commons, dated 10th April, 1894, for a return showing the amount of timber dues collected at Quebec for each year for the last ten years. The quantity of timber culled each year, and the wages paid to cullers and staff. Presented 30th May, 1894.—*Mr. McMullen.* *Not printed.*

VOLUME 17—*Continued.*

- 79a.** Return to an order of the House of Commons, dated 10th April, 1894, for a return showing the quantity of timber that passed through the cullers' hands and was culled each year at Montreal, for the last ten years. The amount of fees collected for each year during the same period, and the amount of wages paid to the cullers and staff at Montreal for the same time. Presented 30th May, 1894.—*Mr. McMullen* *Not printed.*
- 79b.** Return to an order of the House of Commons, dated 7th May, 1894, for a return showing: 1. How much timber has been disposed of in townships 1, 2, 3 and 4, in ranges 14, 15, 16 and 17, east of the 1st principal meridian, and also on the Whitemouth river. 2. To whom said timber has been disposed of. 3. In what way said timber has been disposed of. 4. Prices realized for same. 5. Copies of all advertisements in connection with same, with names of newspapers in which same appeared and dates of insertion. 6. How much timber still remains undisposed of in said townships. Presented 29th June, 1894.—*Mr. Martin* *Not printed.*
- 79c.** Return to an order of the House of Commons, dated 25th April, 1894, for a statement of all timber licenses granted since January 1st, 1887, showing the date of each grant, the location, the area of the same, the name of the grantee, the bonus, if any, paid upon the same, whether disposed of: (a) At public auction duly advertised, where the public were invited to compete. (b) At auction where only applicants for the berth or limit were invited to bid. (c) By private application. (d) If in neither of the ways above mentioned, then stating in what way disposal and grant was made. (e) Length of public notice in each case when limits were sold either at public auction or by other form of public competition. Also a summary statement giving total area granted and total amount of bonuses received. Presented 12th July, 1894.—*Mr. Charlton* *Not printed.*
- 80.** Return to an order of the House of Commons, dated 28th May, 1894, for copies of all correspondence between D. J. Hughes, Esq., county judge of Elgin, Ont., and the officials of the government printing office, in regard to the printing of the last revised voters' list for Elgin. Presented 4th June, 1894.—*Mr. Casey* *Not printed.*
- 81.** Return to an order of House of the Commons, dated 14th May, 1894, for a return showing the amount and value of crucible steel imported into Canada free of duty in each year since 1885, under the provisions of order in council of 6th November, 1885. Also amount and value of lastings and mohair cloth imported into Canada free of duty in each year since 1885, under the provisions of order in council of 6th November, 1885. Presented 4th June, 1894.—*Mr. Charlton*.
Not printed.
- 81a.** Return to an order of the House of Commons, dated 14th May, 1894, for a return showing the amount and value of hatters' bands, bindings, tips, and sides and linings, both tips and sides, imported into Canada in each year since 1885, under provisions of order in council of 5th July, 1886. Also amount and value of steel strip for buckthorns and plain strip fencing imported into Canada free of duty since 1885, under provisions of order in council of 17th July, 1886. Also amount and value of wire rope imported into Canada free of duty since 1885, under provisions of order in council of 17th July, 1886. Also amount and value of twisted brass and copper wire imported into Canada free of duty since 1885, under provisions of order in council of 20th July, 1886. Also amount and value of yarn spun from the hair of the alpaca or angora goat, imported into Canada free of duty since 1885, under provisions of order in council of 18th November, 1886. Presented 4th June, 1894.—*Mr. Charlton* *Not printed.*
- 81b.** Return to an order of the House of Commons, dated 14th May, 1894, for a return showing the quantity and value of felloes of hickory wood imported into Canada in each year free of duty since 1887, under provisions of order in council of 16th November, 1888. Also quantity and value of homo spring steel wire, smaller than no. 9 and not smaller than no. 15, imported into Canada free of duty in each year since 1837, for the use of manufacturers of mattresses, under provisions of order in council of 6th December, 1888. Presented 4th June, 1894.—*Mr. Charlton* *Not printed.*
- 81c.** Return to an order of the House of Commons, dated 14th May, 1894, for a return showing the value of sweat leathers imported into Canada free of duty in each year since 1886, under provisions of order in council of 1st July, 1887. Also the value of square reeds, rawhide centres, textile leather or rubber heads, thumbs and tips, and steel, iron or nickel caps for whip ends imported into Canada free of duty in each year since 1886, under provisions of order in council of July 2nd, 1887. Also value of copper rollers for use in calico printing imported into Canada free of duty in each year since 1886, under provisions of order in council of 22nd November, 1887. Also quantity and

VOLUME 17—*Continued.*

- value of steel of no. 12 gauge and down to no. 30 gauge imported into Canada free of duty in each year since 1887, under provisions of order in council of 11th July, 1888. Also quantity and value of yarns, of wool and worsted, imported into Canada free of duty for use of manufacturers in each year since 1887, under provisions of order in council of 11th July, 1888. Also quantity and value of jute yarn, cotton yarn finer than no. 40; and wire of iron or steel, galvanized or tinned, or coppered, or not, of no. 16 gauge or smaller, imported into Canada free of duty in each year since 1887, under provisions of order in council of 11th July, 1888. Presented 4th June, 1894.—*Mr. Charlton*.....*Not printed.*
- 82.** Return to an order of the House of Commons, dated 25th April, 1894, for copies of all complaints made by one Etienne Tremblay, since 1st November, 1893, against Joseph Placide Rocheleau, postmaster of Pauline, in the county of Rouville, P.Q.; and of the report of the post office inspector who inquired into said complaint, or of any other official charged with such inquiry. Presented 5th June, 1894.—*Mr. Fréchette*.....*Not printed.*
- 83.** Return to an order of the House of Commons, dated 2nd May, 1894, for a return giving the names of the junior judges in the province of Ontario and dates when appointed, the name and population of the county to which appointed, also the salary and allowance of each of such judges. Presented 5th June, 1894.—*Mr. Lister*.....*Not printed.*
- 84.** Return to an address of the House of Commons to his excellency the Governor General, dated 7th May, 1894, for copies of all letters, proposals, cablegrams and correspondence since the 1st of January, 1890, between the government and any member thereof and any person, firm or company in relation to establishing a fast Atlantic steamship line between Canada and Great Britain, and also a line between Canada and France, and in relation to the subsidies for such services asked for or proposed to be given by the government, and any draft or completed contracts for such steamship service. Presented 6th June, 1894.—*Mr. Mulock*.....*Printed for distribution only.*
- 84a.** Supplementary return to no. 84. Presented 29th June, 1894.—*Mr. Mulock*.....*Printed for distribution only.*
- 84b.** Further supplementary return to no. 84. Presented 5th July, 1894.—*Mr. Mulock*.....*Printed for distribution only.*
- 85.** Return to an address of the House of Commons to his excellency the Governor General, dated 6th February, 1893, for copies of all correspondence, papers and documents, not already laid before the house, in reference to negotiations and communications between the government and the United States, in reference to reciprocity, canal tolls and wrecking and towing. Presented 11th June, 1894.—*Mr. Tisdale*.....*Not printed.*
- 86.** Return to an address of the House of Commons to his excellency the Governor General, dated 30th March, 1894, for copies of all correspondence, instructions, orders in council and reports about the boundary line between Alaska and British Columbia not already laid before this house. Presented 11th June, 1894.—*Sir Hector Langevin*.....*Not printed.*
- 87.** Return to an order of the House of Commons, dated 7th May, 1894, for a return showing in detail all sums of money in the hands of the government held as security for the performance of contracts completed, the name of each contractor who deposited the money, date of each such deposit, and amount of interest accrued on each deposit. Presented 11th June, 1894.—*Mr. Lister*.....*Not printed.*
- 88.** Return to an address of the House of Commons to his excellency the Governor General, dated 30th March, 1894, for a return of all correspondence, telegrams, reports to council, orders in council, or departmental orders or instructions relative to the employment of certified captains or mates on steamers plying in the waters or ferries of the Dominion, or to the running of such steamers or ferries without such captains or mates. Presented 19th June, 1894.—*Mr. Davies*.....*Not printed.*
- 89.** Return to an address of the House of Commons to his excellency the Governor General, dated 14th May, 1894, for copies of all correspondence between the minister of railways and the Rev. A. E. Burke and others having reference to the moving of the flag station from Mill river, on the Prince Edward Island Railway, to Howlan road, and all telegrams and documents having reference to the same, as well as all petitions, etc., against the removal of said flag station. Presented 19th June, 1894.—*Mr. Perry*.....*Not printed.*

VOLUME 17—*Continued.*

90. Return to an address of the House of Commons to his excellency the Governor General, dated May, 1894, for copies of all correspondence between J. B. Wright, M.D., V.S., and the government, or any member, department or officer of the government, and of all correspondence between the Grand Trunk Railway and the government, or any member, department or officer of the government, and of all correspondence between Mr. A. Brush and the government, or any member, department or officer of the government, and of all correspondence between the imperial authorities, or any one on their behalf, and the government of Canada, or any member, department or officer thereof, from, and including, the year 1882 until, and including, the year 1891, regarding the inspection of cattle passing through Canada from the United States. Presented 21st June, 1894.—*Mr. Mulock* *Printed for sessional papers only.*
91. Return to an order of the House of Commons, dated 16th April, 1894, for a return showing all lands allotted to Half-breeds in Manitoba for which patents have not been issued, giving along with a description of the land, the name of the allottee and the reasons why the patent has not been issued. Presented 21st June, 1894.—*Mr. Martin* *Not printed.*
92. Return to an order of the House of Commons, dated 21st May, 1894, for a return of the order, minute or direction authorizing the collector of customs at Woodstock, Ont., to admit free of duty certain goods consisting of vestments or other church articles for the use of the Roman catholic church at Woodstock, consigned to the Reverend Father Brady, of Woodstock, in the month of February, 1894. 1. The decision upon which the collector acted in admitting such goods free of duty. 2. All correspondence between the controller of customs or other person in the department of customs relating thereto. 3. Copies of the letters and correspondence which passed between the Rev. J. C. Farthing, of Woodstock, and the controller of customs, with reference to the admission of such goods and the alleged unfairness with which Mr. Farthing had been treated on the importation by him of a similar class of goods for the use of the Anglican church at Woodstock, of which he is rector. 4. And if duty has since been exacted upon the said articles, or any of them, a copy of the entry or minute in respect thereto and the amount of duty paid thereon. Presented 29th June, 1894.—*Mr. McCarthy* *Not printed.*
93. Return to an order of the House of Commons, dated 7th May, 1894, for a return showing the names of all persons appointed to act as what are known as return-men, in connection with immigration work, the period during which each worked, the amount of money paid to each, the names of the settlers brought to Canada by each return-man, and the places in which such settlers were located. Also statement showing what arrangements are made with these return-men. Presented 29th June, 1894.—*Mr. Martin*..... *Not printed.*
94. Return to an order of the House of Commons, dated 28th May, 1894, for a return showing the date on which the steamer "Stanley" commenced running between Charlottetown, P.E.I. and Pictou, N.S.; the date said steamer commenced running between Georgetown, P.E.I. and Pictou; how many trips were made; the date of each trip; how many mail bags were carried each trip; the date at which said steamer stopped carrying mails; the number of passengers and the amount of freight carried to and from Prince Edward Island; the amount of expenses and revenue for the winter 1893-94, in connection with said service. Presented 29th June, 1894.—*Mr. Perry*.
Not printed.
- 94a. Return to an address of the Senate to his excellency the Governor General, dated the 14th June, 1894, for a statement giving in detail the days, during the month of January, February, March and April last, on which the steamer "Stanley" crossed between Prince Edward Island and the mainland, such statement to show separately the days on which the said steamer made single and return trips, and also the ports of departure from either side. Also for a statement covering the same period, giving in detail the days on which the government ice-boats crossed between Cape Traverse and Cape Tormentine, such statement to show separately the days on which single and return trips were made. Also for a statement giving in detail the days during the same period on which no mails were conveyed from the mainland to Prince Edward Island, and from Prince Edward Island to the mainland. Presented 6th July, 1894.—*Hon. Mr. Ferguson (Queen's, P.E.I.)*
Not printed.
95. Return to an address of the Senate to his excellency the Governor General, dated 19th June, 1894, for a copy of the report made on the 5th May, 1891, by Sir Douglas Fox, regarding the proposed tunnel under the Straits of Northumberland, without the plans. Also copies of reports on the same subject by Mr. Francis Bain, dated the 9th and 18th of December, 1890, and the 14th March, 1891. Presented 5th July, 1894.—*Hon. Mr. Ferguson (Queen's, P.E.I.)*
Printed for sessional papers only.

VOLUME 17—*Continued.*

- 96.** Return to an address of the House of Commons to his excellency the Governor General, dated 27th April, 1892, for copies of all correspondence, memorials, departmental orders and orders in council, respecting or in any way relating to the removal of the export duty from saw-logs and other un-manufactured lumber exported from Canada to the United States. Presented 9th July, 1894.—*Mr. Rider*..... *Not printed.*
- 97.** Return to an order of the House of Commons, dated 9th May, 1892, for a copy of the report of the inspector of customs, Nova Scotia, in reference to the establishment of a port of entry at Whycomagh, in the county of Inverness. Presented 9th July, 1894.—*Mr. Cameron*..... *Not printed.*
- 97a.** Return to an order of the House of Commons, dated 9th May, 1892, for a copy of the report of the inspector of customs, Nova Scotia, in reference to the establishment of a port of entry at West Bay, in the county of Inverness. Presented 14th July, 1894.—*Mr. Cameron*..... *Not printed.*
- 98.** Return to an address of the House of Commons to his excellency the Governor General, dated 18th June, 1894, for a return of all charges, complaints, letters, telegrams, correspondence, reports or orders relative to the dismissal or removal of John McLeod as inspector of the repairs of the Broad Cove Marsh pier, Cape Breton. Presented 12th July, 1894.—*Mr. Davies*..... *Not printed.*
- 99.** Return to an address of the House of Commons to his excellency the Governor General, dated 25th April, 1894, for the production of all orders in council, correspondence, instructions to officers of the department of public works, and reports of such officers respecting the improvement of St. Andrew's rapids in the Red river of the North. Presented 12th July, 1894.—*Mr. Martin*..... *Not printed.*
- 100.** Return to an address of the House of Commons to his excellency the Governor General, dated 6th February, 1893, for copies of all orders in council now in force regulating the slaughtering of swine for exportation in bond, passed under authority of an act respecting customs, cap. 32, Revised Statutes, sec. 93; and for a copy of the quarantine regulations governing the importation of such swine into Canada for the purpose of slaughtering in bond. Presented 14th July, 1894.—*Mr. Smith (Ontario)*..... *Not printed.*
- 101.** Return to an order of the House of Commons, dated 28th May, 1894, for a detailed report showing the prizes awarded by the judges or jury at the Chicago Columbian exposition for the work of pupils of primary and special schools of every kind and degree, and also to pupils of secondary educational institutions of each of the provinces of Canada. Presented 14th July, 1894.—*Mr. Lachapelle*..... *Printed for sessional papers only.*
- 102.** Return to an order of the House of Commons, dated 21st May, 1894, for list of persons in Manitoba who have not as yet repaid the loans made to them, in or about the year 1876, for seed-grain, etc., with statement of the amount owing by each person and the interest claimed, up to 1st January, 1894, on each such amount. Also a list, showing the amounts of mortgages received as collateral security for each loan, with description of land mortgaged, with name of proprietor and name of borrower if he be another person. Presented 18th July, 1894.—*Mr. LaRivière*..... *Not printed.*
- 103.** Return to an order of the House of Commons, dated 28th May, 1894, for: 1. A statement showing the quantities of distilled and fermented liquors, under the different names as given in the trade returns, imported into and taken for consumption in Canada, from 1883 to 1893, both years included, computed in imperial gallons; the value of the same, and the duty paid thereon. 2. The quantity of distilled and fermented liquors, under the different names given in the inland revenue returns, manufactured in Canada and taken for consumption therein; the value of the same, and the duty paid thereon for the same years. 3. The amount of materials used in brewing and distilling alcoholic liquors in the several provinces of Canada during the same years. Presented 19th July, 1894.—*Mr. Flint*..... *Not printed.*
- 104.** Return to an order of the House of Commons, dated 28th May, 1894, for a statement showing the number of breweries, distilleries and maltsters' establishments in Canada in the year 1891; the amount of capital invested therein; the value of the output; the amount of wages paid; number of employees, and the revenue derived therefrom. Presented 19th July, 1894.—*Mr. Flint*..... *Not printed.*
- 105.** General statements and returns of baptisms, marriages and burials in the districts of Bellechasse, Chicoutimi, Gaspé, Kamouraska, L'Islet, Montmagny, Ottawa, and Saguenay. Presented 20th July, 1894, by Hon. Mr. Speaker..... *Not printed.*
- 106.** Return to an address of the House of Commons to his excellency the Governor General, dated 4th June, 1894, for copies of all correspondence, petitions and memorials in relation to the reduction or abolition of the duties on Canadian tobacco, or in relation to any possible changes in the inland revenue laws in that behalf. Presented 23rd July, 1894.—*Mr. Brodeur*..... *Not printed.*

REPORT

OF THE

SUPERINTENDENT OF INSURANCE

OF THE

DOMINION OF CANADA

FOR THE

YEAR ENDED 31st DECEMBER

1893

PRINTED BY ORDER OF PARLIAMENT



OTTAWA

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

1894

[No. 4—1894.] *Price 35 cents.*

Department of Finance—Insurance Branch.

TABLE OF CONTENTS, 1893.

REPORT of Superintendent of Insurance to Minister of Finance for 1893, dated 24th July, 1894	v to xliii
Insurance Act	xliv

FIRE AND MARINE.

Abstract of Fire Insurance in Canada for 1893	lxx
Premiums received for <i>Fire</i> Insurance in Canada for Years 1869 to 1893.....	lxxii, lxxiv & lxxx
Losses paid for <i>Fire</i> Insurance in Canada for Years 1869 to 1893	lxxvi, lxxviii & lxxxii
Summary of <i>Fire</i> Insurance in Canada for Years 1869 to 1893.....	lxxxii
Abstract of <i>Fire</i> and <i>Marine</i> Insurance done by Canadian Companies, and of <i>Inland Marine</i> and <i>Ocean</i> Business done by Companies combining both these branches, for 1893	lxxxiv
Inland Marine Business in Canada for 1893.....	lxxxvi
Statement of General Fire Assets and Liabilities of British Companies	lxxxvii
Assets of <i>Canadian Companies</i> doing business of <i>Fire</i> or <i>Inland Marine</i> Insurance for 1893.....	lxxxviii
Liabilities of <i>Canadian Companies</i> doing business of <i>Fire</i> or <i>Inland Marine</i> Insurance for 1893	lxxxix
Assets in Canada of <i>British</i> and <i>American Companies</i> doing business of <i>Fire</i> and <i>Inland Marine</i> Insurance for 1893.....	xc
Liabilities in Canada of <i>British</i> and <i>American Companies</i> doing business of <i>Fire</i> and <i>Inland Marine</i> Insurance for 1893.....	xcii
Cash <i>Income</i> and <i>Expenditure</i> of Canadian, British and American Companies doing <i>Fire</i> or <i>Inland Marine</i> Business for 1893.....	xciv
Percentage or <i>Ratios</i> of Losses to Premiums, Premiums to Risks, &c., &c., of all Companies doing <i>Fire</i> or <i>Marine Insurance</i> for 1893.....	xcvi & xcvii
Detailed Statements of Fire and Inland Marine Companies for 1893.....	5 to 145

LIFE.

Abstract of <i>Life</i> Insurance in Canada for 1893.....	c
Increase or decrease of items of Life Insurance in Canada, among active Companies for 1893, compared with 1892.....	cii
Abstract of Life Insurance done by Canadian Companies which do business outside of the Dominion for 1893	civ
Increase or decrease of Life Insurance done by Canadian Companies which do business outside of the Dominion for 1893, compared with 1892.....	cv
Life Insurance terminated during the Year 1893.....	cvi
Assets of Canadian Life Insurance Companies, 1893.....	cvii
Liabilities of Canadian Life Insurance Companies, 1893.....	cviii
Assets in Canada of British Life Companies, 1893.....	cix
Assets in Canada of American Life Companies, 1893.....	cx
Liabilities in Canada of British and American Life Companies, 1893	cxii
Income of Companies doing Life Business, 1893.....	cxiii
Expenditure of Companies doing Life Business, 1893.....	cxiv
Payments to Policy-holders, 1893.....	cxv
Detailed Statements of Life Companies for 1893.....	151 to 317

ASSESSMENT SYSTEM.

Abstract of Assessment Life Insurance in Canada for the Year 1893.....	cxv
Assessment Life Insurance terminated in natural course or by surrender and lapse, during the Year 1893.....	cxvi
Detailed Statements of Assessment Life Insurance Companies for 1893.....	365 to 385

SUNDRIES.

Assets of Canadian Accident, Guarantee, Plate Glass and Steam Boiler Companies, 1893.....	cxvii
Liabilities of Canadian Accident, Guarantee, Plate Glass and Steam Boiler Companies, 1893.....	cxviii
Abstract of Accident Insurance in Canada for 1893.....	cxix
Abstract of Guarantee Business in Canada for 1893.....	cxix
Abstract of Burglary Guarantee Business in Canada for 1893.....	cxix
Abstract of Credit Indemnity Business in Canada for 1893.....	cxix
Abstract of Accident and Guarantee Business done by Canadian Companies which do business outside of the Dominion, for 1893.....	cxx
Abstract of Plate Glass Insurance in Canada for the Year 1893.....	cxx
Abstract of Steam Boiler Insurance in Canada for the Year 1893.....	cxx
List of Companies licensed to do business in Canada under the Insurance Act, as at 20th July, 1894, with names of Chief Agents and amounts of deposits with Receiver General.....	cxvii & cxviii
Detailed Statements of Accident, Guarantee, Plate Glass, Steam Boiler, Burglary Guarantee and Credit Indemnity Companies for 1893.....	323 to 361
List of Stockholders of the various Companies.....	389 to 444
Statement of Assessments of Companies.....	445

Department of Finance—Insurance Branch.

OFFICE OF THE SUPERINTENDENT OF INSURANCE,
OTTAWA, 24th July, 1894.

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 1893, 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, 1893.

During the year 1893 the business of fire insurance in Canada was carried on by 37 companies; of these 6 were Canadian, 23 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 Canadian companies, the Citizens' Insurance Company and the Royal Canadian, and of 1 British company, the City of London. One British company (the British and Foreign Marine) carried on the business of inland marine insurance exclusively.

FIRE PREMIUMS AND LOSSES IN CANADA IN 1893.

The cash received for premiums during the year in Canada has amounted to \$6,793,595, being greater than that received in 1892 by \$281,268; and the amount paid for losses has been \$5,052,690, which is greater than that paid in 1892 by \$675,420. The ratio of losses paid to premiums received is shown in the following table:—

FIRE Insurance in Canada, 1893.

	Paid for Losses.	Received for Premiums.	Rate of Losses Paid per cent of Premiums Received.	The same for 1892.
	\$	\$		
Canadian companies.....	797,149	1,137,797	70·06	75·30
British do	3,496,112	4,623,196	75·62	64·60
American do	759,429	1,032,602	73 55	70·35
Total.....	5,052,690	6,793,595	74·37	67·22

The corresponding results for the twenty-five 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
Totals.....	105,312,709	73,213,076	69·52

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

FIRE Insurance in Canada for the twenty-five years—1869-1893.

	Premiums Received.	Losses Paid.	Rate of Losses paid per cent of Premiums Received.
	\$	\$	
Canadian Companies.....	28,278,454	20,278,973	71·71
British do	67,419,438	46,457,538	68·91
American do	9,614,817	6,476,565	67·36
Totals.....	105,312,709	73,213,076	69·52

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 63·74.

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

Department of Finance—Insurance Branch.

incurred to premiums received comes out 75·55 per cent, which is 6·91 per cent greater than the 68·64 of the previous year, and is 12·43 per cent greater than the average for the last sixteen years (63·12). The following are the rates of incurred losses from 1879:—

—	1893.	1892.	1891.	1890.	1889.	1888.	1887.	1886.	1885.	1884.	1883.	1882.	1881.	1880.	1879.
Canadian.....	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	67·81
British.....	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	67·83
American.....	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	79·39
Totals.....	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	68·63

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 1892.	The same for 1891.
	\$	\$			
Ontario.....	1,443,061	937,683	64·98	66·16	63·00
Quebec.....	976,144	814,542	83·44	68·68	64·23
Nova Scotia.....	180,712	122,676	67·88	45·91	65·80
New Brunswick.....	174,688	163,205	93·43	105·73	49·68
Prince Edward Island.....	22,061	14,156	64·17	58·66	55·78
Manitoba.....	251,965	145,361	57·69	53·39	29·59
British Columbia.....	170,779	54,787	32·08	36·54	51·89

FIRE INSURANCE IN CANADA, 1893.

The gross amount of policies, new and renewed, taken during the year by Fire Companies was \$687,604,239, showing a small increase of \$428,551 over the amount taken in 1892. The premiums charged thereon amounted in 1893 to \$8,115,594·38, being an increase of \$29,081·20 over the amount charged the previous year. The rate of premiums is slightly greater than that of 1892, and the loss rate, (74·37) is greater (7·15) being 10·63 per cent greater than the average loss rate (63·74) for the past twenty-five 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 1892.	The same for 1891.	The same for 1890.	The same for 1889.
	\$	\$					
Canadian companies..	123,785,683	1,547,791 40	1·25	1·24	1·25	1·22	1·26
British do ..	458,254,364	5,324,004 97	1·16	1·16	1·14	1·11	1·13
American do ..	105,564,192	1,243,798 01	1·18	1·16	1·14	1·07	1·10
Totals.....	687,604,239	8,115,594 38	1·18	1·18	1·16	1·13	1·16

The increase in the amounts taken in 1893, as compared with 1892, among Canadian companies, is \$11,219,518. Among British companies there is a decrease of \$8,646,427, and among American companies there is a decrease of \$2,144,540.

CANADIAN COMPANIES.

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

Increase—British America, \$3,039,429; Eastern, \$5,380,164; London Mutual, \$879,750; Mercantile, \$2,856,020; Western, \$1,826,473. Total, \$13,981,836.

Decrease—Citizens', \$1,838,130; Quebec, \$924,188. Total, \$2,762,318. Total increase, \$11,219,518.

BRITISH COMPANIES.

Increase—Alliance, \$503,242; Albion, \$1,098,171; Atlas, \$864,621; Caledonian, \$2,560,806; Commercial Union, \$111,282; Liverpool and London and Globe, \$1,557,063; London and Lancashire, \$987,784; London Assurance, \$279,176; Manchester, \$522,312; National of Ireland, \$190,101; Northern, \$239,588; Norwich Union, \$1,172,353; Phoenix of London, \$260,401; Royal, \$1,647,031; Scottish Union and National, \$457,943; Sun Fire, \$4,531,135; Union Society, \$1,844,904. Total, \$18,827,913.

Decrease—City of London, \$4,399,936; Employers' Liability, \$5,924,513; Guardian, \$647,896; Imperial, \$587,689; Lancashire, \$2,147,571; North British, \$147,315; United Fire, \$13,619,420. Total, \$27,474,340. Total decrease, \$8,646,427.

AMERICAN COMPANIES.

Increase—Etna Fire, \$150,009; Insurance Company of North America, \$1,283,221; Queen, of America, 16,902. Total, \$1,450,132.

Decrease.—Agricultural, of Watertown, \$281,940; Connecticut Fire, \$300,000; Hartford, \$1,433,135; Phenix, of Brooklyn, \$239,209; Phoenix, of Hartford, \$1,340,388—Total, \$3,594,672. Total decrease, \$2,144,540.

PREMIUMS AND LOSSES COMPARED WITH RISKS.

The average rate of premium charged on each \$1,000 of risks taken in 1893 is \$11.803, as against \$11.768, which was the corresponding rate in 1892. 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 \$6.17 per \$1,000 current risk. The corresponding rates for 1882-3-4-5-6-7-8-9 90-91-92 were \$5.68, \$5.56, \$5.37, \$4.54, \$5.48, \$5.70, \$4.70, \$4.19, \$4.84, \$5.33 and \$5.61 respectively.

The losses are, however, as usual, distributed very unevenly among the different companies, as appears from the following, computed on the above basis; where, for

Department of Finance—Insurance Branch.

convenience of comparison, the corresponding rates for 1892 are appended within parentheses:—

Agricultural, of Watertown, \$2.44 (\$2.22); London Mutual, \$2.58 (\$2.19); London and Lancashire, \$4.34 (\$4.79); Guardian, \$4.57 (\$6.45); Royal, \$5.28 (\$4.68); Albion, \$5.30 (\$6.56); London Assurance, \$5.32 (\$3.72); Western, \$5.34 (\$5.52); Phoenix, of London, \$5.36 (\$5.13); British America, \$5.38 (\$5.39); Phenix, of Brooklyn, \$5.51 (\$5.91); Ætna Fire, \$5.87 (\$8.36); Lancashire, \$5.93 (\$5.77); Liverpool and London and Globe, \$5.93 (\$4.58); Queen, of America, \$5.96 (\$8.16); Norwich Union, \$6.02 (\$5.33); Connecticut Fire \$6.14 (\$2.97); Scottish Union and National, \$6.18 (\$6.39); Hartford, \$6.20 (\$4.83); Northern, \$6.31 (\$4.59); Imperial, \$6.38 (\$4.12); North British, \$6.45 (\$5.18); Mercantile, \$6.62 (\$7.35); Commercial Union, \$7.07 (\$7.42); Caledonian, \$7.11 (\$4.43); Insurance Co. of North America, \$7.19 (\$7.73); Alliance, \$7.74 (\$5.63); Quebec, \$8.01 (\$9.43); United Fire, \$8.70 (\$11.52); National of Ireland, \$9.33 (\$7.28); Atlas, \$9.63 (\$7.02); Sun Fire, \$9.73 (\$5.12); Eastern, \$10.36 (\$9.85); Phoenix, of Hartford, \$10.47 (\$11.90); Union Assurance, \$10.88 (\$8.89); Manchester Fire, \$10.94 (\$7.77); Employers' Liability, \$14.08 (\$9.92).

The annexed table gives the gross amounts 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 1892 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 1893.

	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	The same for 1892.	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 1892.
	\$ cts.	\$ cts.			\$ cts.	\$ cts.		
<i>Canadian Companies.</i>								
British America.....	22,313,539	274,949 02	1·23	1·20	144,297 71	202,075 62	71·41	86·14
Citizens'.....	None.	None.			712 38	None.		127·70
Eastern.....	26,676,063	336,193 46	1·26	1·16	188,314 48	264,511 21	71·19	62·85
London Mutual.....	15,553,095	190,013 01	1·22	1·23	99,087 67	122,772 09	80·71	74·90
Mercantile.....	12,947,680	160,726 04	1·24	1·23	81,686 16	129,379 48	63·14	83·75
Quebec.....	9,626,026	126,379 17	1·31	1·31	71,591 55	90,631 29	78·99	73·47
Western.....	36,669,280	459,530 70	1·25	1·30	211,458 86	328,427 64	64·39	70·03
Total.....	123,785,683	1,547,791 40	1·25	1·24	797,148 81	1,137,797 33	70·06	75·30
<i>British Companies.</i>								
Albion.....	11,868,962	133,684 26	1·13	1·12	82,427 36	119,692 93	68·87	86·23
Alliance.....	21,768,271	239,136 62	1·10	1·15	177,903 34	203,641 49	87·36	40·04
Atlas.....	8,634,952	112,951 30	1·31	1·24	76,219 61	100,300 60	75·99	57·71
Caledonian.....	14,100,394	153,390 98	1·09	1·11	97,590 02	133,021 03	73·36	52·76
Commercial Union.....	34,947,757	437,281 56	1·25	1·25	253,658 51	364,276 06	69·63	81·01
Employers' Liability.....	416,399	5,558 18	1·33	1·34	53,422 79	9,128 39	585·24	67·11
Guardian.....	28,944,434	335,887 15	1·16	1·12	172,147 39	294,310 49	5·49	51·96
Imperial.....	18,700,310	219,931 14	1·18	1·18	161,072 03	189,962 06	84·79	46·25
Lancashire.....	23,507,342	296,287 79	1·26	1·26	196,317 63	259,562 67	75·63	60·71
Liverpool and London and Globe.....	33,707,054	359,871 24	1·07	1·05	281,336 85	323,871 83	86·87	64·91
London and Lancashire.....	18,040,428	211,712 27	1·17	1·18	95,405 95	194,052 77	49·16	55·84
London Assurance.....	13,553,549	130,010 17	0·96	0·94	75,476 10	107,917 50	69·94	45·87
Manchester.....	12,592,339	154,194 50	1·22	1·25	109,691 69	118,939 83	92·22	65·59
National of Ireland.....	8,634,952	112,951 30	1·31	1·26	77,817 08	100,300 61	77·58	63·21
North British.....	40,474,585	443,131 33	1·09	1·09	336,357 52	383,663 00	87·67	63·20
Northern.....	17,858,332	205,733 66	1·15	1·16	121,612 01	172,523 06	70·49	59·80
Norwich Union.....	14,171,905	161,854 09	1·14	1·14	91,211 80	142,281 26	64·11	62·99
Phoenix, of London.....	26,556,588	298,830 86	1·13	1·11	165,066 78	260,575 97	63·35	54·07
Royal.....	58,439,891	651,021 28	1·11	1·10	446,331 86	594,631 06	75·06	65·73
Scottish Union and Na tional.....	16,474,713	168,433 45	1·02	1·00	109,740 96	134,593 29	81·54	68·23
Sun Fire.....	9,000,913	114,155 00	1·27	1·24	58,177 11	93,809 27	62·02	20·78
Union Society.....	11,050,019	162,542 86	1·47	1·38	91,849 15	135,047 24	68·01	45·24
United Fire.....	14,810,275	215,453 98	1·45	1·39	165,277 14	187,093 83	88·34	88·80
Total.....	458,254,364	5,324,004 97	1·16	1·16	3,496,110 68	4,623,196 24	75·62	61·16
<i>American Companies.</i>								
Ætna Fire.....	16,057,637	184,456 43	1·15	1·09	91,253 59	143,836 27	63·44	75·77
Agricultural, of Water- town.....	7,768,052	70,506 56	0·91	0·90	43,036 85	51,585 36	83·43	77·50
Connecticut Fire.....	3,200,000	37,157 00	1·16	1·09	20,198 14	32,509 10	62·13	48·38
Hartford Fire.....	13,462,625	154,818 57	1·15	1·10	97,166 92	138,504 59	70·15	50·33
Insurance Co. of N.A.....	8,277,549	92,821 17	1·12	1·11	43,132 17	66,321 28	65·04	56·62
Phenix, of Brooklyn.....	11,204,431	119,767 78	1·07	1·14	63,213 92	89,314 31	70·78	82·88
Phenix, of Hartford.....	20,550,383	277,471 30	1·35	1·33	229,819 19	238,319 08	96·43	19·91
Queen, of America.....	25,043,515	306,799 20	1·23	1·22	171,608 12	272,213 58	63·04	70·51
Total.....	105,564,192	1,243,798 01	1·18	1·16	759,428 90	1,032,603 57	73·55	70·35
Grand Total.....	687,604,239	8,115,594 38	1·18	1·18	5,052,688 39	6,793,597 14	74·37	64·72

Department of Finance—Insurance Branch.

BRITISH FIRE COMPANIES.

The total cash receipts from premiums were \$4,623,196, being a decrease of \$83,009, as compared with the previous year; the payments for losses were \$3,496,112, being \$617,963 greater than for 1892; while the general expenses amounted to \$1,332,514, being \$4,601 less than in 1892, thus leaving a balance of \$205,430 adverse to the companies. In the previous year there was a balance of \$452,941 in favour of the companies.

Paid for losses.....	\$ 3,496,112
do general expenses	1,332,514
	<u>4,828,626</u>
Total	\$ 4,828,626
Received for premiums.....	4,623,196
	<u>4,623,196</u>
Adverse balance	\$ 205,430

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

Balances in favour :—Albion, \$555 ; Commercial Union, \$9,509 ; Guardian, \$23,877 ; London and Lancashire Fire, \$47,416 ; Northern, \$5,778 ; Norwich Union, \$12,857 ; Phoenix, of London, \$27,466 ; Union Assurance, \$4,871. Total, \$132,329.

Adverse balances :—Alliance, \$30,229 ; Atlas, \$5,310 ; Caledonian, \$1,794 ; Employers' Liability, \$49,522 ; Imperial, \$32,822 ; Lancashire, \$5,828 ; Liverpool and London and Globe, \$54,045 ; London Assurance, \$3,299 ; Manchester, \$32,151 ; National of Ireland, \$6,907 ; North British, \$61,521 ; Royal, \$5,764 ; Scottish Union and National, \$3,996 ; Sun Fire, \$1,990 ; United Fire, \$42,581. Total, \$337,759.

Total adverse balance, \$205,430.

For every \$100 of premiums received there were spent, on the average, \$75.62 in payment of losses and \$-8.82 for general expenses.

In 1892 the loss rate was \$61.16 and the general expenses \$29.22 for every \$100 of premiums received.

For the fire business the rate of premium was \$11.618 per \$1,000 of risks taken, as against \$11.643 in 1892.

Hence these companies have done a smaller volume of business than in 1892, at a slightly less rate of premium, at a lower rate of expense, and at a greater rate of loss.

Collecting the results for the nineteen years, from 1875 to 1893 as regards the receipts for premiums and the expenditure of the British companies, we find:—

Paid for losses (1875-93).....	\$40,734,741
do general expenses	15,022,426
	<u>\$55,757,167</u>
Total payments.....	\$55,757,167
Received for premiums	59,200,695
	<u>59,200,695</u>
Excess of receipts over payments	\$ 3,443,528

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 \$341,398 was shown, and that this favourable balance increased thereafter from year to year up to the close of 1892 when it amounted to \$3,648,958, which sum was reduced to \$3,443,528 at the end of 1893.

(+ Favourable. — Adverse.)

Year.	Balance.	Year.	Balance.
	\$		\$
1875.....	+ 51,765		
1876.....	+ 89,015	1875 to '76	+ 140,780
1877.....	— 4,210,951	1875 to '77	— 4,070,171
1878.....	+ 676,458	1875 to '78	— 3,393,713
1879.....	+ 210,430	1875 to '79	— 3,183,283
1880.....	+ 727,389	1875 to '80	— 2,455,894
1881.....	+ 161,162	1875 to '81	— 2,294,732
1882.....	+ 481,511	1875 to '82	— 1,813,221
1883.....	+ 439,797	1875 to '83	— 1,373,424
1884.....	+ 443,919	1875 to '84	— 929,505
1885.....	+ 674,984	1875 to '85	— 254,521
1886.....	+ 237,216	1875 to '86	— 17,305
1887.....	+ 359,243	1875 to '87	+ 341,938
1888.....	+ 752,956	1875 to '88	+ 1,094,894
1889.....	+ 918,128	1875 to '89	+ 2,013,022
1890.....	+ 712,981	1875 to '90	+ 2,726,003
1891.....	+ 470,014	1875 to '91	+ 3,196,017
1892.....	+ 452,941	1875 to '92	+ 3,648,958
1893.....	— 205,430	1875 to '93	+ 3,443,528

The reports of the general business of the British companies, which are appended to their several statements, are taken either from the published reports of the companies to their shareholders, or from the reports as furnished to the British Board of Trade. As the accounts 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 lxxxvii. 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 \$1,044,716; the payments for losses \$759,429; and the general expenses \$327,492. Hence, for every \$100 of premiums received there were spent on the average \$72.69 in payment of losses, and \$31.35 in general expenses.

Department of Finance—Insurance Branch.

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

Balances in favour.—Ætna Fire, \$25,844; Hartford, \$10,316; Connecticut Fire, \$3,812; Insurance Company of North America, \$850; Phenix, of Brooklyn, \$20; Queen, \$20,008. Total, \$60,850.

Adverse balances.—Agricultural, of Watertown, \$17,772; Phoenix, of Hartford, \$85,283. Total, \$103,055.

Total adverse balance, \$42,205.

The results of the total business of these companies, from 1875 to 1893, inclusive, are as follows:—

Paid for losses (1875–93)	\$5,784,052
do general expenses.....	2,120,375

Total payments.....	\$7,904,427
Received for premiums.....	8,570,287

Excess of receipts over payments	\$ 665,860

The table given below shows the result of the business of each year from 1875 to 1893, inclusive, and the total results from year to year during the same period.

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

+ 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 expenses 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, 1893.

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.....	22,313,539	202,076	144,298	71.41	84,068,778	841,053	506,793	60.26
Quebec.....	9,626,026	90,631	71,592	78.99	6,456,437	73,209	52,600	71.85
Western.....	36,669,280	328,428	211,459	64.39	152,508,757	1,442,151	1,001,199	69.42
Totals.....	68,608,845	621,135	427,349	68.80	243,033,972	2,356,413	1,560,592	66.23

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 1893, 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	64.23
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
Totals.....	12,102,567	7,577,192	62.61	24,651,632	17,015,624	69.02

The assets of the six Canadian companies doing fire business amounted, at the end of the year, to \$4,928,354, covering a total amount of insurance of all kinds of

Department of Finance—Insurance Branch.

\$363,421,427, being at the rate of \$13.56 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 \$19.16 for every \$1,000 insured. The liabilities of the same companies amounted to \$2,959,859, made up as follows:—

Unsettled losses.....	\$ 493,286
Unearned premiums.....	2,399,384
Sundry.....	67,189
Total	\$ 2,959,859

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 \$1,968,495.

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 \$171,425. At the end of 1892, there was an impairment of \$75,445.

The following table gives the condition at the end of 1893 of all the Canadian stock companies in reference to their surplus or impairment of paid-up capital.

FIRE and Marine Insurance Companies, 31st December, 1893.

	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	.....	.....	190,380	55	None.	
Eastern.....	1,000,000	00	250,000	00	.....	.....	83,765	79	750,000 00	
Mercantile Fire.....	200,000	00	40,000	00	.....	.....	17,228	94	160,000 00	
Quebec.....	225,000	00	†99,920	00	.....	.....	31,907	45	125,080 00	
Western.....	2,000,000	00	1,000,000	00	.....	.....	11,485	22	1,000,000 00	
Totals.....	4,175,000	00	2,139,920	00	.....	.....	213,524	73	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:—

Loss or deterioration during 1893:

British America, \$81,724.25; Eastern, \$31,298.11; London Mutual, \$35,792.91; Mercantile, \$3,977.88; Quebec, \$8,224.47; Western, \$29,993.12.

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 1893 a total cash income of \$4,488,025.84 (exclusive of \$650,000 received on account of capital stock), which is made up as follows:—

—	1893.	The same in 1892.	The same in 1891.	The same in 1890.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Premiums.....	4,143,323 99	3,579,893 51	3,586,851 72	3,603,151 65
Interest and dividends.....	139,080 23	117,770 41	134,421 14	135,874 52
Sundry.....	*205,621 62	83,291 41	12,208 29	14,287 16
Total.....	4,488,025 84	3,780,955 33	3,733,481 15	3,753,313 33

In the same way the cash expenditure during 1893 has been \$4,426,032.02, distributed into:—

—	1893.	The same in 1892.	The same in 1891.	The same in 1890.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Losses paid.....	2,911,005 90	2,454,821 80	2,588,894 16	2,254,866 61
General expenses.....	1,402,862 69	1,440,994 51	1,198,806 97	1,114,472 16
Dividends to stockholders.....	112,163 43	128,372 23	145,256 90	135,689 92
Total.....	4,426,032 02	4,024,188 54	3,932,958 03	3,505,028 69

Thus it appears that for every \$100 of income there has been spent \$98.62, namely, for losses, \$64.86; for general expenses, \$31.26; and for dividends to stockholders, \$2.50. Hence, also, for every \$100 of premiums received there has been paid out \$70.26 for losses, \$33.86 for expenses, and \$2.71 for dividends to stockholders.

The total cash income received by the Canadian companies during the nineteen years from 1875 to 1893 inclusive, is \$66,757,212.85. 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 1893.

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	27,336 28	3,188,397 39
1883.....	3,005,945 52	132,126 05	30,438 85	3,168,510 42
1884.....	2,990,905 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
Total.....	63,274,417 91	2,910,671 80	572,123 14	66,757,212 85

*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 nineteen years amounted in the aggregate to the sum of \$67,922,069.22, thus showing an excess of expenditure over income to the amount of \$1,164,856.37. The amounts expended in the respective years and their distribution under proper headings, are given in the following table:—

EXPENDITURE for the Years 1875 to 1893.

YEAR.	Losses Paid.	General Expenses.	Dividends to Shareholders.	Total Expenditure.	<i>c</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	176,759 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
Total	45,235,234 42	20,139,899 12	2,546,935 68	67,922,069 22	<i>d</i> 1,164,856 37

INLAND NAVIGATION AND OCEAN MARINE INSURANCE, 1893.

Including the Canadian inland marine business of the British and Foreign 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, \$461,130; losses incurred, \$432,630, of which were paid \$367,516, leaving a balance of \$65,114 of them still unsettled. There was also paid during the year the sum of \$26,440 on account of losses incurred in previous years, making the total payments during the year, on account of losses, \$393,956, while the total outstanding or unsettled losses at the end of the year were \$65,114.

Ocean Marine.

Premiums received, \$217,433; losses incurred, \$158,483, of which were paid \$140,367, leaving a balance of \$18,116 of them still unsettled. There was also paid during the year \$22,185 on account of losses incurred in previous years, making the total payments during the year, on account of losses, \$162,552, while the total outstanding or unsettled losses at the end of the year were \$18,116.

The marine business has been, on the whole, less favourable than the year previous. The losses incurred in the inland marine business amounted to 93·82 per cent of the premiums received, while last year the rate was 70·88.

In the ocean business the rate of losses incurred to premiums received was 72·89, while last year it was 60·73. 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 lxxxvi, and details of this and the ocean business for the individual companies on pages lxxxiv and lxxxv.

LIFE INSURANCE, 1893.

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 differs from that of the previous year by the withdrawal of one British company, the Queen, of Liverpool, whose Canadian policies were either surrendered or transferred to and reinsured by the Royal, in the statement of which company the transferred policies are included.

INSURANCES EFFECTED DURING THE YEAR.

The total amount of policies in Canada taken during the year 1893 was \$45,202,847, which is greater than the amount taken in 1892 by \$582,834. The Canadian companies show an increase in 1893 of \$2,503,903; the American companies have a decrease of \$1,263,711, while in 1892 they had an increase of \$2,394,527, and the British companies have a decrease of \$657,358, whilst in 1892 they had an increase of \$677,967, the total increase in 1893 being \$582,834, as above stated.

The respective amounts effected are :—

Canadian companies.....	\$28,089,437
British do	2,967,855
American do	14,145 555

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

Life Insurance in Force in 1893.

The total amount of insurance in force at the close of the statements was \$295,622,722, which shows the large increase of \$16,512,457 over that of the previous year, being distributed as follows :—

	Total in force.	Increase.
Canadian companies.....	\$167,475,872	\$12,766,795
British do	33,543,884	* 148,822
American do	94,602,966	3,894,484
Total.....	<u>\$295,622,722</u>	<u>\$16,512,457</u>

* Decrease.

Department of Finance—Insurance Branch.

The following tables will enable the progress of the total business to be traced during the past nineteen 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, 1875-1893.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	5,077,601	1,689,833	8,306,824	15,074,258
1876.....	5,465,966	1,683,357	6,740,804	13,890,127
1877.....	5,724,648	2,142,702	5,667,317	13,534,667
1878.....	5,508,556	2,789,201	3,871,998	12,169,755
1879.....	6,112,706	1,877,918	3,363,600	11,354,224
1880.....	7,547,876	2,302,011	4,057,000	13,906,887
1881.....	11,158,479	2,536,120	3,923,412	17,618,011
1882.....	11,855,545	2,833,250	5,423,960	20,112,755
1883.....	11,883,317	3,278,008	6,411,635	21,572,960
1884.....	12,926,265	3,167,910	7,323,737	23,417,912
1885.....	14,881,695	3,950,647	8,332,646	27,164,988
1886.....	19,289,694	4,054,279	11,827,375	35,171,348
1887.....	23,505,549	3,067,040	11,435,721	38,008,310
1888.....	24,876,259	3,985,787	12,364,483	41,226,529
1889.....	*26,438,358	3,399,313	14,719,266	44,556,937
1890.....	23,541,404	3,390,972	13,591,080	40,523,456
1891.....	21,904,302	2,947,246	13,014,739	37,866,287
1892.....	25,585,534	3,625,213	15,409,266	44,620,013
1893.....	28,089,437	2,967,855	14,145,555	45,202,847
Totals.....	291,373,191	55,688,662	169,930,418	516,992,271

* Including 20 months' business of Canada Life.

AMOUNTS of Insurance in Force, 1875-1893.

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

Amount of Insurance terminated in 1893.

The amount of insurance terminated in natural course, namely, by death, maturity or expiry, was \$4,985,731, which is less by \$346,252 than the corresponding amount in the previous year; and the amount terminated by surrender and lapse was \$23,393,423, being greater than that in the previous year by \$794,429.

Relatively to the amounts at risk the amounts so terminated are somewhat less than those of the previous year, giving for every \$1,000 of current risk \$16.52 terminated in natural course and \$77.54 by surrender and lapse, making a total of \$94.06. In the year 1892, these rates were \$18.79 and \$79.63, respectively, making a total of \$98.42, thus giving a difference of \$4.36 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.				
	1889.	1890.	1891.	1892.	1893.	1889.	1890.	1891.	1892.	1893.
Canadian Companies.....	\$15 50	\$14 65	\$15 08	\$16 00	\$12 89	\$96 94	\$87 46	\$75 85	\$77 04	\$74 74
British do	16 91	21 90	22 17	20 85	23 03	69 68	60 68	55 46	50 81	63 02
American do	17 30	19 01	22 26	22 70	20 46	72 97	81 48	76 15	94 52	87 58

The total termination amounts to about 62.78 per cent of the amount of new policies. The actual amounts of termination were distributed as follows:—

	Naturally.	By Surrender and Lapse.
Canadian companies	\$2,175,511	\$12,612,421
British do	810,069	2,216,951
American do	2,000,151	8,564,051
Total	\$4,985,731	\$23,393,423

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

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	99,804	165,738,020	1,661
British do	16,759	33,543,884	2,002
American do	49,821	92,954,033	1,866
Totals	166,384	292,235,937	1,756

Department of Finance—Insurance Branch.

The average amount of *new* policies is, for Canadian companies, \$1,583; for British companies, \$1,830; and for American, \$1,893. The corresponding amounts last year were \$1,660, \$2,085 and \$1,911.

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.

	1893.		1892.	1891.	1890.	1889.	1888.	1887.	1886.	1885.	
	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.	155,458	1,582	10·176	10·676	10·178	10·148	8·846	8·614	8·317	8·132	9·646
Assessment companies	24,344	229	9·407	8·946	9·345	8·475	8·250	9·727	9·120	7·997	6·207
Retired companies.	4,297	97	22·574	26·512	20·109	21·417	16·840	23·489	17·943	15·817	16·041
Total	184,099	1,908	10·364	10·860	10·335	10·340	9·083	9·495	8·955	8·656	10·611

PREMIUM-INCOME DURING THE RESPECTIVE YEARS, 1875-1893.

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.	4,253,926	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
Totals.	44,396,488	14,914,987	37,235,334	96,546,809

* Including 20 months' business of the Canada Life.

The total amount paid to policy-holders during 1893 was as follows:—

Death claims (including bonus additions).....	\$3,139,648 45
Matured endowments do	754,588 72
Annuitants.....	55,182 32
Paid for surrendered policies....	573,287 27
Dividends to policy-holders.....	610,577 25
Total.....	\$5,133,284 01

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

Hence, for every \$100 premiums received, there has been paid to policy-holders \$51.58, leaving \$48.42 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 fifteen 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
Totals	87,173,914	46,748,891	53·63

Collecting the results for the fifteen years, 1879 to 1893, we find that the total payments to policy-holders amount to 53·63 per cent of the premium-income during the said period.

Department of Finance—Insurance Branch.

The subjoined table shows the total premium-income and payments to policy-holders, during the last fifteen 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
Total.....	4,535,653	5,761,906	127·04

Collecting the results for the fifteen years, 1879 to 1893, it will be seen that the total payments to policy-holders made by said retired companies exceeds by 27·04 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 cvii, cviii and cxii, cxiii. In the calculation of the reinsurance reserve, the Institute of Actuaries' H. M. Table of Mortality with $4\frac{1}{2}$ per cent interest is employed.

From the tables on pages cxii and cxiii, referred to, it will be seen that the Canadian Companies have received an income of \$6,757,089.64, drawn from the following sources:—

Premiums and annuity sales.....	\$5,476,058 91
Interest and dividends.....	1,242,168 95
Sundry.....	38,861 78
Total.....	\$6,757,089 64

And they expended \$3,755,840.62 under the following items:—

Paid to policy-holders and annuitants	\$2,265,702 71
General expenses.....	1,432,143 59
Dividends to stockholders.....	57,994 32
Total.....	\$3,755,840 62

Hence out of every \$100 of income they have expended in payment of policy-holders \$33.53; in general expenses, \$21.19, and in dividends to stockholders, \$0.86, leaving \$44.42 to be carried to reserve.

By reference to the table at page cvii it will be seen that the total assets at the 31st December, 1893, of the Canadian Life Companies (including \$1,803,940.69 outstanding and deferred premiums, interest and rents due and accrued which have not as yet gone into income) amount to \$29,210,151.61, an increase over the corresponding amount at the end of the year 1878 of \$24,619,743.82.

The amount of risks in force has increased from \$30,541,867, in 1878, to \$176,734,002, a gain of \$146,192,135, and the reserves have increased from \$3,477,185, in 1878, to \$24,459,531, in 1893, an increase of \$20,982,346.

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

Year.	Premiums	Interest and other Receipts.	Total Income.	Paid to Policy-holders.	General Expenses.	Dividends to Stockholders.	Total Expenditure.
	\$	\$	\$	\$	\$	\$	\$
1879.....	919,344	280,375	1,199,719	331,118	247,885	33,351	612,354
1880.....	1,039,342	325,581	1,364,923	412,230	272,689	32,311	717,230
1881.....	1,201,027	389,819	1,680,846	683,595	350,973	76,122	1,110,690
1882.....	1,562,085	387,218	1,949,303	719,656	396,398	66,459	1,182,513
1883.....	1,738,973	477,346	2,216,319	777,355	459,329	40,856	1,277,540
1884.....	1,932,506	499,074	2,431,580	671,448	508,573	48,821	1,228,842
1885.....	2,157,338	585,066	2,742,404	934,750	527,371	36,769	1,498,890
1886.....	2,482,113	672,547	3,154,660	1,316,175	659,938	109,450	2,085,563
1887.....	2,922,526	768,480	3,691,006	1,405,686	736,846	70,202	2,212,734
1888.....	3,260,800	777,266	4,038,066	1,416,516	874,657	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
Totals.....	43,105,328	10,935,584	54,040,912	19,491,369	10,868,244	923,877	31,283,490

* 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:—

BRITISH EMPIRE MUTUAL LIFE.

Valuation as at 31st December, 1893.

Number of policies, 3,015; amount, \$6,160,261.36; value, \$910,663.95. Number of bonuses, 587; amount, \$44,515.77; value, \$23,517.08. Total amount in force, \$6,204,777.13; value, \$934,181.03. Amount reinsured, \$307,843; value, \$49,767.09. Total net amount in force, \$5,896,934.13; value, \$884,413.94.

LONDON ASSURANCE.

Valuation as at 31st December, 1893.

Number of policies, 5; amount, \$17,520; value, \$6,219.88. Number of bonuses, 4; amount, \$4,249.02; value, \$2,699.58. Total amount in force, \$21,769.02; value, \$8,919.46.

MANUFACTURERS' LIFE.

Valuation as at 31st December, 1893.

Number of policies, 5,524; amount, \$8,937,215; value, \$511,711.20. Number of bonuses, 11; amount, \$619; value, \$313.17. Total amount in force, \$8,937,834; value, \$512,024.37. Amount reinsured (including bonuses), \$716,312.50; value, \$18,849.36. Total net amount in force, \$8,221,521.50; value, \$493,175.01.

MUTUAL LIFE.

Valuation as at 31st December, 1892.

Number of policies, 5,928; amount, \$14,357,578; value, \$1,686,763.59. Number of bonuses, 820; amount, \$290,882; value, \$166,407.07. Total amount in force, \$14,648,460; value, \$1,853,170.66.

NATIONAL LIFE.

Valuation as at 31st December, 1893.

Number of policies, 154; amount, \$158,776.50; return premiums, \$3,187.50; total amount, \$161,964; value, \$74,080.26.

ONTARIO MUTUAL LIFE.

Valuation as at 31st December, 1893.

Number of policies, 13,496; amount, \$17,751,107.38; value, \$2,333,425.58. Amount reinsured, \$68,078.75; value, \$2,443.65. Net amount in force, \$17,683,028.63; value, \$2,330,981.93.

ASSESSMENT LIFE INSURANCE, 1893.

The business of life insurance upon the assessment plan has been transacted by seven companies, of which four are Canadian and three American. Of the Canadian companies, one, the Woodmen of the World, was licensed during the year.

The total amount of policies taken during the year 1893 was \$12,140,725, which is greater by \$1,400,250 than the amount taken in 1892 which latter was less by \$49,650 than the amount taken in 1891. The net amount in force at the end of the year was \$48,501,125, which shows an increase of \$4,595,550 over that of the previous year.

The amount of insurance terminated by death was \$475,425, and by surrender and lapse, \$7,575,875, giving for every \$1,000 of current risk \$9.51 terminated by death and \$151.59 by surrender and lapse.

The total terminations amount to 66.32 per cent of the amount of new policies. The amounts of termination were distributed as follows:—

	By Death.	By Surrender and Lapse.
Canadian companies.....	\$ 128,550	\$ 1,782,000
American do	346,875	5,793,875
	<u> </u>	<u> </u>
Total	<u>\$475,425</u>	<u>\$ 7,575,875</u>

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

The total amount paid by members for membership fees, annual dues, assessments, &c., was \$657,578, and the amount paid for death claims was \$399,970.

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.

ASSESSMENT LIFE COMPANIES.

CANADIAN COMPANIES—ASSETS—1893.

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.
Commercial Travellers' Mutual Benefit Society.	None.	5,000 00	10,018 77	None.	None.	10,889 90	25,908 67
Home	None.	None.	4,751 49	None.	89 04	100 45	4,940 98
Provincial Provident Institution	7,903 05	16,750 00	72,959 99	1,127 71	14,492 95	4,464 29	117,697 99
Woodmen of the World..	None.	None.	2,615 58	None.	1,488 25	522 01	4,625 84
Totals.....	7,903 05	21,750 00	90,345 83	1,127 71	16,070 24	15,976 65	153,173 48

Department of Finance—Insurance Branch.

ASSESSMENT LIFE COMPANIES—Continued.

CANADIAN COMPANIES—LIABILITIES—1893.

Companies.	Claims Unsettled.	Due on Account of General Expenses.	Other Liabilities.	Total Liability (not including reserve).	Surplus of Assets over Liabilities.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Commercial Travellers' Mutual Benefit Society	4,000 00	None.	None.	4,000 00	21,908 67
Home	3,000 00	44 00	982 28	4,026 28	914 70
Provincial Provident Institution	26,500 00	1,257 66	140 93	27,898 59	89,799 40
Woodmen of the World	None.	352 64	500 00	852 64	3,773 20
Totals	33,500 00	1,654 30	1,623 21	36,777 51	116,395 97

INCOME—1893.

Companies.	Membership Fees.	Annual Dues, &c.	Medical Examiners' Fees.	Assessments.	Interest and other Receipts.	Total Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian.</i>						
Commercial Travellers' Mutual Benefit Society	380 00	3,340 00	290 00	17,347 15	921 90	22,279 05
Home	907 04	None.	None.	4,214 75	113 28	5,235 07
Provincial Provident Institution	14,146 50	22,892 70	4,398 00	128,377 35	3,045 71	172,860 26
Woodmen of the World	858 00	533 15	234 00	2,590 20	76 23	4,291 58
Totals	16,291 54	26,765 85	4,922 00	152,529 45	4,157 12	204,665 96
<i>American.</i>						
Covenant Mutual	12,080 00	None.	None.	51,242 28	1,739 98	65,062 26
Mutual Reserve Fund	33,927 15	45,343 60	6,156 00	182,753 46	4,054 46	272,234 67
Massachusetts Benefit Life Association	None.	10,616 53	None.	114,950 18	2,743 93	128,310 64
Totals	46,007 15	55,960 13	6,156 00	348,945 92	8,538 37	465,607 57

EXPENDITURE—1893.

Companies.	Paid for Death Losses and Disability Claims.	General Expenses.	Total Expenditure	^e Excess of Income over Expenditure.	^d The Reverse.
	\$ cts.	\$ cts.	\$ cts.		\$ cts.
<i>Canadian.</i>					
Commercial Travellers' Mutual Benefit Society	12,000 00	3,855 01	15,855 01	^e	6,424 04
Home	None.	5,768 46	5,768 46	^d	533 39
Provincial Provident Institution	98,637 43	44,862 78	143,500 21	^e	29,360 05
Woodmen of the World	None.	2,176 00	2,176 00	^e	2,115 58
Totals	110,637 43	56,682 25	167,299 68	^e	37,366 28
<i>American.</i>					
Covenant Mutual	28,250 00	24,285 11	52,535 11	^e	12,527 15
Mutual Reserve Fund	160,904 60	75,371 94	236,276 54	^e	35,958 13
Massachusetts Benefit Life Association	100,177 90	12,474 47	112,652 37	^e	15,658 27
Totals	289,332 50	112,131 52	401,464 02	^e	64,143 55

ACCIDENT AND GUARANTEE INSURANCE IN CANADA, 1893.

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 differs from that of the previous year by a reduction of two which withdrew during the year, viz. : the Citizens' and the Mutual Accident.

The total accident premiums received in Canada were \$313,286, insuring an amount of \$61,123,499, and the sum of \$172,874 was paid for claims, with \$39,407 claims not settled.

An abstract will be found on page cxix.

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 1892.

The premiums received were \$71,704, guaranteeing an amount of \$12,947,150, and the net amount paid for claims was \$49,504, with \$12,311 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, 1893.

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 one firm 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 \$39,142, being less than the amount received the previous year by \$324, and the total losses incurred were \$17,504, being \$1,826 in excess of the amount incurred in 1892. An abstract will be found at page cxx.

 CREDIT INDEMNITY, 1893.

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 \$25,066, guaranteeing excess losses to the amount of \$748,500, on account of which no claims had arisen during the year.

Department of Finance—Insurance Branch.

BURGLARY INSURANCE, 1893.

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 cxix.

At the present time there are ninety-three (93) companies under the supervision of this office. The nature of the business transacted by them is as follows:—

Number of companies doing	life insurance	40
do	do do assessment plan....	7
do	do fire insurance.....	35
do	do inland marine insurance.....	8
do	do ocean marine do	2
do	do accident do	6
do	do guarantee do	3
do	do steam boiler do	2
do	do plate glass do	6
do	do credit indemnity do	1
do	do burglary guarantee do	1

The deposits for the protection of policy-holders, held by the Honourable the Receiver-General, in trust for these companies, at 24th July, 1894, amounted to \$22,665,898.61 in securities as follows:—

Canada stock.....	\$	2,744,427 80
Canada debentures.....		691,223 33
Canada Provincial debentures.....		3,129,495 21
United States bonds.....		1,795,000 00
Swedish Government bonds		58,400 00
British Government securities.....		796,476 95
British Colonial securities		482,773 35
Bank deposit receipts.....		110,000 00
Montreal Harbour bonds.....		435,000 00
Municipal securities.. ..		10,676,421 97
Bank stocks.....		25,420 00
Loan companies' debentures.....		153,120 00
Canadian Pacific and Canada Central Ry. bonds....		1,568,140 00
Total	\$	22,665,898 61

There was also deposited with Canadian trustees, in conformity with the Act, \$4,150,697, making a total of \$26,816,595.61 for the protection of policy-holders, being an increase since last report of \$914,452.91.

The distribution of the total sum of \$26,816,595.61 held, as above mentioned, for the protection of policy-holders among the different classes, is as follows:—

Fire and inland marine	\$ 5,828,895 82
Life	20,447,623 85
Accident, guarantee, plate glass, &c.....	540,075 94
	\$ 26,816,595 61

The total amount of premiums received for all forms of insurance was \$17,767,586, of which \$6,900,013 was received by Canadian companies, and \$10,867,573 by British and American. The following summary shows the distribution of these premiums to the various classes:—

PREMIUMS, 1893.

Fire	\$ 6,793,595
Inland Marine	58,669
Ocean	143,161
Life	9,632,779
Life (assessment)	657,578
Accident.....	313,286
Guarantee.....	71,704
Plate Glass	39,142
Steam Boiler.....	21,318
Burglary Guarantee.....	11,288
Credit Indemnity.....	25,066
Total.....	\$17,767,586

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

PREMIUMS, 1893.

	Canadian Companies.	British Companies.	American Companies.
	\$	\$	\$
Fire	1,137,797	4,623,196	1,032,602
Inland Marine.....	29,220	17,337	12,112
Ocean	143,161		
Life.....	5,156,008	1,073,541	3,403,230
Life (assessment).....	200,509		457,069
Accident.....	137,468	76,188	99,630
Guarantee.....	33,787	34,722	3,195
Plate Glass	29,467		9,685
Steam Boiler.....	21,318		
Burglary Guarantee.....	11,288		
Credit Indemnity.....			25,066
Total	6,900,013	5,824,984	5,042,589

Department of Finance—Insurance Branch.

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. (almost 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).

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, chap. 49, being chap. 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.)

LEGAL DECISIONS.

The following notes of recent legal decisions will be found useful. It will be observed that several of the cases refer to benefit societies, but in every such case the law applicable to insurance by benefit societies is also applicable under similar circumstances in the case of regular insurance companies.

1. INSURANCE FOR THE BENEFIT OF WIVES AND CHILDREN.

(a.) The amount of an insurance effected on the life of the husband, payable to the wife at his death, being unassignable under the provisions of R.S.Q., 5604, a transfer of such insurance by the wife is null, and she is entitled to claim the amount thereof notwithstanding the transfer. (November 14th, 1892; Mathieu, J. *Cusson vs. Faucher*, 3 Rapports Judiciaires Officiels de Québec, Superior Court, p. 265.)

Article 5604 of the Revised Statutes of Quebec referred to in *Cusson v. Faucher* is as follows :—
"Policies effected or appropriated under this section are exempt from attachment for debts due either by the insured or by the persons benefited, and shall also be unassignable by either of such parties.

"The insurance money while in the hands of the company shall be free from and be unattachable for the debts either of the insured or of the persons benefited, and shall be paid according to the terms of such policies, or of any declaration of appropriation, or of any revocation relating to the same.

"Such exemption shall not apply to any policy or to part thereof which may have reverted to and be held by the insured."

(b) Where an insurance is effected upon the life of the husband, the amount whereof is payable to his wife on a date named in the policy or on the previous death of the husband, and the parties are subsequently divorced, the wife ceases to have any claim to the amount of the policy, which reverts to the husband. (12th December, 1892. Gill, J. ; *Hart vs. Tudor*, 2 Rapports Judiciaires Officiels de Québec, Superior Court, p. 534.)

(c) P. effected an insurance on his life for the benefit of his wife. The wife died first, and by her will named P. her universal legatee. P. married again, the contract of marriage stipulating separation of property. There was never any assignment of the policy for the benefit of the second wife. P. predeceased his second wife, and by his will bequeathed all his property to his daughter by the first marriage. The amount of the policy being claimed both by the daughter and the second wife, the insurance company deposited the amount in court :—*Held*, That the daughter was entitled to the amount of the insurance. (28th December, 1892. Tait, J. ; *re Aetna Life Insurance Co.*, depositor ; *Gaucher et al.*, petitioners, and *Gosselin*, petitioner, 2 Rapports Judiciaires Officiels de Québec, Superior Court, p. 392.)

Department of Finance—Insurance Branch.

(d) Two policies on his life were devised by a testator to his executors to be invested by them as a provision for his wife and children :—*Held*, That the testator had declared the insurance to be for the benefit of his wife and children within the meaning of Revised Statutes of Ontario, ch. 136, and therefore the proceeds were exempt from the claims of creditors. *Re Lynn—Lynn vs. The Toronto General Trusts Co.* 20 O. A. 475 followed. (11th October, 1893. Boyd, C.; *Beam vs. Beam*, 24 Ontario Reports, p. 189.)

(e) An endowment certificate issued in 1889 by a benevolent society to a member, and payable on his death, half to his father and half to his mother, contained a provision that should there be any change in the name of the payee, the secretary should be notified and an endorsement thereof made on the certificate. The member subsequently married, when he informed his wife that he would have the certificate changed, as he intended it for her, giving her the certificate, which she deposited in a trunk used by both in common, he continuing to pay the premiums :—*Held*, that this was not sufficient to displace the terms of the contract as manifested on the face of the certificate; and, further, so far as the mother was concerned, she was amply protected, 53 Vic., ch. 39, sec. 5, Ontario, which applied to the certificate in question, creating a trust in her favour. That statute is retrospective as to current policies issued before it came into force. (27th October, 1893. Boyd, C.; *Simmons vs. Simmons*, 24 Ontario Reports, p. 662.)

(f) A bequest of a policy of life insurance to the testator's wife is a valid declaration of trust within the meaning of Revised Statutes of Ontario, ch. 136, sec. 5. *Re Lynn—Lynn vs. Toronto General Trusts Co.*, 20 Ontario Reports, p. 475, and *Beam vs. Beam*, 24 Ontario Reports, p. 189, approved. (22nd December, 1893. Court of Appeal for Ontario; *McKibbin vs. Feegan*, 21 Ontario Appeal Reports, p. 87.)

(g) R. in 1869 insured his life, insurance payable to his wife, should she survive him, or failing her for the benefit of his children. In 1878, the Act 41 and 42 Vic., (Q) ch. 13 was passed, which permits a person who has effected an insurance for the benefit of a wife, &c., to revoke the benefit and make a reapportionment, but section 4 excepts "rights accrued before" the coming into force of the Act, all which rights shall remain in force and continue to apply. In 1880 R. attempted to appropriate the insurance to one of his children. R. having died in 1892, the widow and child each claimed the amount of the insurance :—*Held*, that the right of R's widow was a right accrued within the meaning of 41-42 Vic., ch. 13, and the reapportionment in 1880 was inoperative. (22nd January, 1894. Davidson, J.; Superior Court, Montreal; *Hughes vs. Rees*. 5 Rapports Judiciaires de Québec, p. 200.)

(h) The interest of a wife in a policy effected by her husband on his own life, and which has been declared by him to be for her benefit under section 5 of the Act to secure to wives and children the benefit of life insurance, is her separate estate, and may, in her husband's lifetime, be assigned by her. The assignee under such an assignment, will be entitled to claim thereunder, subject to the exercise by the husband of the powers conferred on him by section 6 of the Act and amendments. (February 3rd, 1894. Common Pleas Divisional Court; *Graham vs. Canada Life*, 24 Ontario Reports, p. 607.)

(i) In October, 1886, an endowment certificate upon the life of a widower with one child was issued to him by a benefit society, the sum secured thereby being designated by a clause therein as payable to the child. In February, 1888, the insured having married again, indorsed on the certificate a writing revoking the original designation and directing payment to his wife. In November, 1890, his wife having died, he endorsed on the certificate a direction that payment should be made to his executors, administrators and assigns. He died in March, 1893, a widower, leaving two children, the one first mentioned and one born in May, 1888. By his will dated in July, 1888, he left all his estate to his children in equal shares :—*Held*, that under the powers conferred by Revised Statutes of Ontario, ch. 136 even as amended by 51 Vic., ch. 22, the insured had only a limited authority to vary the terms of the certificate, and he could not revoke the direction for payment to his daughter and make a direction for payment to his wife. By virtue of 53 Vic., ch. 39, sec. 6 he might when he made the indorsement of November, 1890, have transferred or limited the benefits of the certificate in any manner or proportion he saw fit between his children, but he could not destroy the trust created by the certificate and declare a new trust, which might by making the fund applicable to the payment of debts, deprive his children of all benefit in it, and so render the Act nugatory. (March 2nd, 1894. MacMahon, J.; *Neilson vs. Trusts Corporation of Ontario*, 24 Ontario Reports, p. 517.)

The statutes referred to in the above cases (d) (e) (f) (h) and (i) will be found in the appendix to the report issued from this office for the year 1891.

2.—INFANT ENTITLED TO INSURANCE MONEYS.

An infant was entitled to share in certain insurance moneys accruing under a policy upon the life of her deceased father. The infant lived with her mother in a foreign state, and the mother had there been appointed by a Surrogate Court guardian of the infant, and had given security to the satisfaction of that court. The mother petitioned the High Court to be appointed trustee under Revised Statutes of Ontario, chap. 136, s. 12, to receive the infant's share of the insurance moneys without security:—

Held, following *Re Thin*, 10 Ontario Practice Reports p. 490, that the security given by the petitioner in the foreign court would not attach to her appointment as trustee under the Act; and the court declined to appoint her unless she furnished the necessary security in Canada.

(*Re Slosson*, 15 Ontario Practice Reports, p. 156.)

3.—PAYMENT OF INSURANCE MONEYS INTO COURT.

On an application for leave to pay insurance money into court, claimed by different parties:—

Held, that subsection 5 of section 53 of the Ontario Judicature Act extends the benefits of the Act for the relief of trustees to such cases and that the applicants were entitled to pay the money in. (January 22nd, 1894. Chancery Divisional Court; *re Bajus*, 24 Ontario Reports, p. 397.)

Subsection 5 of section 53 of the Judicature Act referred to in *re Bajus* is in the following words:—

"5. In case of an assignment of a debt or other *chose in action*, if the debtor, trustee or other person liable in respect of the debt or *chose in action* shall have had notice that such assignment is disputed by the assignor, or any one claiming under him, or of any other opposing or conflicting claims to such debt or *chose in action*, he shall be entitled, if he think fit, to call upon the several persons making claim thereto to interplead concerning the same, or he may, if he think fit, pay the same into the High Court under and in conformity with the provisions of law for the relief of trustees."

4.—ANNUITY APPORTIONMENT.

In consideration of \$12,000 paid by plaintiff's testator to the defendants, they by an instrument in writing, agreed to pay him \$1,800 every year during his natural life, in equal quarterly payments of \$450 each. The terms "policy" and "annuity bond" were both used in the document itself as descriptive of its nature. The consideration was stated to be not only the \$12,000 but "the application for this policy and the statements and agreements therein contained, hereby made a part of this contract"; and it was provided that upon certain conditions "this policy shall be void."

Held, in an action by his executors, that the instrument was not a policy of assurance within the exception in Revised Statutes of Ontario, ch. 143, s. 5, but an annuity bond; and that the money payable by the defendants under it was apportionable within section 2, and therefore the plaintiffs were entitled to recover a part of a quarterly instalment in proportion to the period between the last quarter day and the death of the testator. (March 12th, 1894. *Rose, J.; Cuthbert vs. North American Life Assurance Company*, 24 Ontario Reports, p. 511.)

The sections of chapter 143 of the Revised Statutes of Ontario referred to in *Cuthbert vs. North American Life* are as follows:—

"2. All rents, annuities, dividends and other periodical payments in the nature of income (whether reserved or made payable under an instrument in writing or otherwise) shall, like interest on money lent, be considered as accruing from day to day, and shall be apportionable in respect of time accordingly.

"5. Nothing in the preceding provisions of this Act contained shall render apportionable any annual sums made payable in policies of assurance of any description.

5.—EXPULSION OF A MEMBER FROM A BENEFIT SOCIETY.

The plaintiff, as executor of his deceased son, sued the defendants, an incorporated benefit society, to recover the money benefit accruing upon the death of a member. Before the death the defendants had passed a resolution removing the son from the list of members, on the ground that he had given untruthful answers to questions as to his state of health put to him upon his admission. The complaints against him had been referred to the committee of management, who had reported in his favour, but the society at a meeting refused to adopt the report and in the absence of the deceased, without any notice to him or opportunity of appearing, accepted an *ex parte* statement made by a member present at the meeting, which had not been before the committee, and acted upon it by forthwith passing the resolution referred to. By the rules of the society it was provided that if it should be established that a new member had not answered truthfully, he should *ipso facto* be excluded from the society; and also that if it was proved after his admission that he had not answered truthfully, he should by reason thereof be struck off the list of members. The committee of management was the body appointed under the rules to take the evidence and find the facts, their report being subject to confirmation or rejection by the society:—

Held, that upon the principles governing such an inquiry the person accused should not be condemned without a fair chance of hearing the evidence against him, and of being heard in his

Department of Finance—Insurance Branch.

own defence; that the action of the defendants was contrary to these principles and to their own rules; and therefore the expulsion was not legally accomplished, and the plaintiff was entitled to recover.

(June 10th, 1893. Queen's Bench Divisional Court; *Gravel vs. l'Union St. Thomas*, 24 Ontario Reports, p. 1.)

6.—FIRE INSURANCE—CONDITIONS OF POLICY, INTERIM RECEIPT, ETC.

(a) A policy of insurance against fire required that in case of loss the insured should within fourteen days furnish as particular an account of the property destroyed, etc., as the nature and circumstances of the case would admit. The property of N., insured by this policy, was destroyed by fire, and in lieu of the required account he delivered to the agent of the insurers an affidavit in which after stating the general character of the property insured, he swore that his invoice book had been burned and he had no adequate means of estimating the exact amount of his loss, but that he had made as careful an estimate as the nature and circumstances of the case would admit, and found the loss to be between \$3,000 and \$4,000. An action on the policy was defended on the ground of non-compliance with said condition. On the trial the jury answered all the questions submitted to them, except two, in favour of N. These two questions, whether or not N. could have made a tolerably complete list of the contents of his store immediately before the fire, and whether or not he delivered as particular an account, etc., (as in the conditions), were not answered. The trial judge gave judgment in favour of N., which the court *en banc* reversed and ordered judgment to be entered for the company.

Held, affirming the decision of the court *en banc* (25 Nova Scotia Reports, p. 317), that as the evidence conclusively showed that N., with the assistance of his clerk could have made a tolerably correct list of the goods lost, the condition was not complied with.

Held, further, that as under the evidence the jury could not have answered the questions they refused to answer in favour of N., a new trial was unnecessary and judgment was properly entered for the company.

(February 20th, 1894. The Supreme Court of Canada; *Nixon vs. The Queen Insurance Co.*)

(b) A condition in a policy of insurance against fire, provided that if the policy or any interest therein should be assigned, parted with or in any way encumbered, the insurance should be absolutely void, unless the consent of the company thereto was obtained and indorsed on the policy. S., the insured under the policy, assigned by way of chattel mortgage, all the property insured and all policies of insurance thereon, and all renewals thereof to a creditor. At the time of such assignment S. had other insurance on the property, the policies of which did not prohibit their assignment. The consent of the company to the transfer was not obtained and indorsed on the policy:—

Held, affirming the decision of the Supreme Court of Nova Scotia that the mortgage of the policy by S. without such consent made it void and he could not recover the amount insured in case of loss. (20th February, 1894. Supreme Court of Canada; *Salterio vs. City of London Fire Insurance Co.*)

(c) The plaintiff's testator applied to the defendants in writing for an insurance against loss by fire, and undertook in writing to hold himself liable to pay the defendants such amounts as might be required, not to exceed \$46.50, and signed a promissory note, in favour of the defendants, for \$15.25. The defendants' agent gave him a written provisional receipt for his undertaking for \$46.50, "being the premium for an insurance," &c.

The receipt contained a condition to the effect that unless the insured received a policy within fifty days, with or without a written notice of cancellation, the insurance and all liability of the defendants should absolutely be determined. No policy was sent within the time limited, nor was any notice of cancellation given within that time, nor until, by letter, two days before a fire occurred on the insured premises:—

Held, that the application, undertaking, note, and receipt constituted a contract of fire insurance within the provisions of Revised Statutes, Ontario, ch. 167, which could be terminated only in the manner prescribed by the 19th of the conditions set forth in sec. 114, that is, when by post, by giving seven days' notice, and thus the contract was still subsisting at the time of the fire. (3rd March, 1894. Queen's Bench Divisional Court; *Barnes vs. Dominion Grange*, 25 Ontario Reports, p. 100.)

7. GUARANTEE INSURANCE.—NOTICE TO INSURER OF DEFALCATION, ETC.

(a) The cashier of a bank removed bundles of notes from the bank premises to his residence, for the purpose of signing them, but it appeared that he brought them all back, and subsequently, in his office in the bank, he put a number of \$5 notes in the bundles, instead of \$10 notes, and thus defrauded the bank of \$8,140.

Held:—1. In entrusting the notes to the cashier to be signed there was no negligence on the part of the bank involving a violation of the terms of the contract, and the loss was one caused by "fraud and dishonesty amounting to embezzlement" on the part of the employee, and came under the guarantee given by the policy.

The same employee, shortly before his flight from the country, caused his own cheques to the amount of \$15,574 to be certified by the ledger-keeper of the bank, although he, the cashier, had no funds there.

Held.—2. This act, although, technically speaking, not constituting the crime of embezzlement, was “fraud and dishonesty amounting to embezzlement” on the part of the cashier, and came under the guarantee of the policy. These words in the policy have to be taken in their ordinary or vulgar sense, as otherwise the words “fraud or dishonesty” would be without effect.

3. The fact that the bank recovered a large part of the money taken did not affect its right to claim under the policy, there being a balance of total loss remaining which exceeded the amount of the policy.

4. The claim of the bank was not affected by its communications with the employee after his flight, such communications not having had any injurious effect as regards the guarantee company.

On the 30th May the cashier did not appear at his office, and a number of the cheques certified by the ledger-keeper, as above mentioned, were presented and paid, although he had no amount to his credit to check against. On the following day the bank gave notice of the defalcation to the local agent of the guarantee company.

Held.—5. The notice was given *en temps utile*, and the bank was not guilty of negligence.

(25th March, 1893. Sir A. Lacoste, C.J.; Baby, Blanchet and Wurtele, J.J.; *London Guarantee and Accident Company*, appellants, and *The Hochelaga Bank*, respondent. 3 Rappports Judiciaires de Québec, Cour du Banc de la Reine, p. 230.)

(b) By the conditions of a guarantee policy insuring the honesty of W., an employee, it was stipulated that the policy was granted upon the express conditions (1) that the answers contained in the application contained a true statement of the manner in which the business was conducted and accounts kept and that they would be so kept, and (2) that the employers should immediately upon its becoming known to them, give notice to the guarantors that the employee had become guilty of any criminal offence entailing or likely to entail loss to the employers and for which a claim was liable to be made under the policy. There was a defalcation in W.'s accounts, no supervision was exercised over W.'s books as represented there would be, and when the guarantors were notified a week after the employers had full knowledge of the defalcation, W. had left the country.

Held, that as the employers had not exercised the stipulated supervision over W. and had not given immediate notice of the defalcation, they were not entitled to recover under the policy.

(February 20th, 1894. The Supreme Court of Canada; *Harbour Commissioners of Montreal vs. Guarantee Company of North America*.)

8.—ACCIDENT INSURANCE.

(a) By a declaration registered by McLachlan Bros. & Co., in accordance with Art. 1835, Civil Code, it was declared that J. McLachlan had ceased to be a member of that firm. J. McLachlan having been drowned some time afterwards, the firm by the present action claimed the amount of an accident policy by which the lives of the then members of the firm (including at that time J. McLachlan) were severally insured for \$10,000 payable to the surviving representatives of the firm.

Held, that under Article 1835, Civil Code, evidence was properly excluded at the trial to show that notwithstanding the registered declaration stating that he had ceased to be a partner, J. McLachlan continued to be a member of the firm up to the time of his death. (March 4th, 1893. Sir F. G. Ferguson, C.J.; Matthieu and Doherty, J.J.; *McLachlan vs. Accident Insurance Co. of North America*, 3 Rappports Judiciaires de Québec, Court of Review, page 230.)

(b) Where the jury after answering a question proposed to them add an expression of opinion, *e.g.*, where in an action for the amount of an accident policy which did not cover death resulting from fighting wrestling or violating the law the jury said in answer to questions that the deceased was fighting, wrestling and violating the law, but not as intended by the true interpretation of the policy, —the court will reject that part of the answer which is beyond the proper functions of the jury and give effect to the relevant portion of the answer. (December 29th, 1893. *Turnbull vs. The Travelers' Insurance Co.* Court of Review, 4 Rappports Judiciaires de Québec, p. 398.)

9. VOID DEBENTURE.

Action to recover the amount of a debenture, one of a series issued by the defendants pursuant to their by-law passed for the levying of a special rate upon a particular locality for the purpose of cleaning out and repairing a drain:—

Held, following *Alexander vs. Township of Howard*, 14 Ontario Reports p. 22, and *Re Clark and Township of Howard*, 16 Appeal Reports, p. 72, that the by-law was void, the defendants having no power to pass it for such a purpose. The debenture was silent as to the purposes for which it was issued, but referred to the by-law, which disclosed such purposes. There was no representation by the defendants that it was good.

Held, that although the plaintiffs were innocent holders and had paid the full value of the debenture they could not recover upon it, because the defendants had no power to make the contract professedly made by it.

Department of Finance—Insurance Branch.

Held, however, that as the defendants were bound to keep the drain in repair and to pay for repairs out of their general funds, and as they had received the price of the debenture directly from the plaintiffs and had the full benefit of it, without giving any consideration, the plaintiffs were entitled to recover for money received by the defendants.

(27th March, 1894. Ferguson, J.; 25 Ontario Reports, p. 197.)

In *Confederation Life vs. Howard* the court was enabled to give judgment in favour of the company, because the defendants were bound to keep the drain referred to in the by-law in repair and to pay for repairs out of their general funds, and because the defendants actually received and got the benefit of the money which the company paid for the debenture sued on. *Semble*, that if the company had purchased from a third party and not from the defendants the judgment would have been in favour of the latter. It therefore becomes apparent of how great importance it is that companies which purchase municipal securities should exercise the utmost care to see that such debentures have been legally issued, and that all necessary formalities have been complied with; and for these purposes competent legal advice should in all cases be obtained by companies before completing a purchase.

MANITOBA INSURANCE ACT.

Chapter 13 of the Acts of the Legislative Assembly of the province of Manitoba, 1894, assented to 2nd March, 1894, contains the following provisions affecting companies licensed under the Insurance Act:—

* * * * *

Interpretation.

Section 2. Where the words following occur in this Act they shall be construed in the manner hereinafter mentioned, unless a contrary intention appears.

(a) "Province" and "Legislature" mean respectively the province and the legislature of Manitoba.

(b) "Treasurer" means the treasurer of the province or any member of the Executive Council, to whom from time to time may be transferred, either for a limited period, or otherwise, the powers and duties which are by this Act assigned to the treasurer.

(c) "Company" means and includes any corporation, or any society or association, incorporated or unincorporated, or any partnership or any underwriter, except as provided by section 3, that undertakes or effects for valuable consideration, or agrees or offers so to undertake or effect, in the Province, any contract of indemnity, guarantee, suretyship, insurance, endowment, tontine, or annuity on life, or any like contract which accrues payable on or after the occurrence of some contingent event.

(d) The expression "offer to undertake any contract," shall include the setting up of a sign or inscription containing the name of the company; or the distribution or publication of any proposal, circular, card, advertisement, printed form, or like document in the name of the company, or any written or oral solicitation in the company's behalf.

(e) "Contract" means and includes any contract or agreement, sealed, written or oral, the subject-matter of which is within the intent of paragraph "c" hereof.

(f) "Written" as applied to any instrument, includes written or printed, or partly written and partly printed.

(g) "Provincial Company" means a company incorporated by or under any Act of the Legislature of Manitoba.

(h) "Canadian Company" means a company incorporated or legally constituted in the Dominion of Canada, other than a company included under paragraph "g" hereof.

(i) "Inland marine insurance" means marine insurance in respect of subjects of insurance at risk in Canada above the harbour of Montreal.

(j) "Mutual insurance" means insurance given in consideration of a premium note, or undertaking with or without an immediate cash payment thereon; and "Mutual Company" means a company empowered solely to transact such insurance.

(k) "Cash-Mutual Company" means a company organized to transact mutual insurance, but empowered to undertake contracts of insurance on both the cash plan and the premium note or mutual plan.

APPLICATION OF ACT.

Section 3. The provisions of this Act shall not apply:—

(a) To a company licensed by the Dominion of Canada except as to sections 2, 4 to 8 (both inclusive), 25 to 31 (both inclusive), 41 to 44, and 50 to 54 (both inclusive).

* * * * *

LICENSE.

Section 4. No company shall undertake or solicit, or agree or offer to undertake, any contract within the intent of section 2 of this Act, whether the contract be original or renewed; except the renewal from time to time of life assurance policies; or accept or agree or negotiate for any premium or other consideration for the contract; or prosecute or maintain any action or proceeding in respect of the contract, except such actions or proceedings as arise in winding-up the affairs of the company, without first obtaining from the treasurer, and holding a license or certificate of registration, or a renewal of such license or certificate under the provisions of this Act.

Section 5. The license or certificate of registration shall be in such form as may be from time to time determined by the treasurer, and it shall specify the business to be carried on by the company; and shall expire on the thirty-first day of December in each year, but shall be renewable from year to year.

Section 6. So soon as a company applying for a license has deposited with the treasurer, the securities hereinafter mentioned, and has otherwise conformed to the requirements of this Act, the Treasurer may issue the license.

(2) Insurance licensees of the Dominion of Canada shall, upon due application and upon proof of such Dominion license subsisting and upon otherwise conforming to the provisions of this Act applicable to Dominion licensees, be entitled to be registered under this Act.

Section 7. Every company, on first obtaining such license or certificate of registration, shall forthwith give notice thereof in the *Manitoba Gazette* and in at least one newspaper in the city of Winnipeg, and shall continue the publication thereof once each week for the space of four weeks; and shall give the like notice for the same period when the company ceases to carry on business in Manitoba.

Section 8. The treasurer shall cause to be published yearly in the *Manitoba Gazette* a list of companies licensed or registered under this Act, with the amount of the deposit, if any, made by each company; and upon a new company being licensed or registered, or upon the license or certificate of a company being withdrawn, he shall publish a notice thereof in the *Manitoba Gazette* for the space of two weeks.

* * * * *

Section 12. A company having made a deposit under this Act shall be entitled to withdraw the deposit, with the sanction of the Lieutenant Governor in Council, whenever it is made to appear to the satisfaction of the Lieutenant Governor in Council that the company is carrying on its business of insurance under license from the Dominion of Canada.

* * * * *

DOCUMENTS TO BE FILED.

Section 25. Before the issue of a license or certificate of registration, to a company not incorporated by provincial authority, the company shall file in the office of the treasurer:

(a) A certified copy of the Act of incorporation, or other instrument of association of the company;

(b) A power of attorney containing the matters hereinafter mentioned from the company to its chief officer or agent in the province, or some other person resident and doing business in the province, under the seal, if any, of the company, and signed by the president and secretary or other proper officer thereof, in the presence of a witness who shall make oath or affirmation as to the due execution thereof, and the official positions in the company held by the officers signing such power of attorney shall be sworn to or affirmed by some person cognizant of the facts necessary in that behalf.

(c) In the case of companies not licensed under "The Insurance Act of Canada," a statement of the condition and affairs of the company on the thirty-first day of December then next preceding, or up to the usual balancing day of the company (but such day shall not be more than twelve months before the filing of the statement) in such form as may be required by the treasurer.

Section 26. Such power of attorney shall declare at what place in the province the chief agency, head office or office of the attorney of the company is, or is to be established, and shall expressly authorize the attorney to receive service of process in all actions, suits and proceedings against the company in the province in respect of any liabilities incurred by the company therein, and shall declare that service of process for or in respect of such liabilities at the chief agency, or personally on the attorney, at the place where such chief agency, head office or office of the attorney is established shall be legal and binding on the company to all intents and purposes whatsoever.

Section 27. Whenever a company licensed or registered under this Act changes its chief agent, attorney, head office or chief agency in Manitoba, the company shall file a power of attorney as hereinbefore mentioned, specifying the change, and containing a similar declaration as to service of process as hereinbefore mentioned.

Section 28. Duplicates of such powers of attorney, duly verified as aforesaid, shall be filed by the company at Winnipeg in the office of the prothonotary of the Court of Queen's Bench.

RECORD TO BE KEPT IN TREASURY DEPARTMENT.

Section 29. There shall be kept in the office of the treasurer a record of the several documents filed by every company under this Act, and under the heading of the company shall be entered the securities deposited on its account with the treasurer, naming in detail the several securities, their par value, and value at which they are received as deposited; and before the issue of a new license, or the renewal of a license to a company, the requirements of the law shall be complied with by the

Department of Finance—Insurance Branch.

company, and the statement of its affairs must show that it is in a condition to meet its liabilities ; and a record of the licenses and certificates of registration as they are issued or renewed shall also be kept in the office of the treasurer.

FEES.

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

- (a) For recording and filing in the office of the treasurer the documents required by section 25, \$5.
- (b) For change of attorney, \$5.
- (c) For change of name or of head office, \$5.
- (d) For initial license to do business, or renewal thereof,—
 - (1) In the case of provincial company, \$100.
 - (2) In the case of any other company, except as hereinafter specified, \$200.
- (e) For initial certificate of registration or renewal thereof, \$200.
- (f) For initial license to do business, or certificate of registration or renewal thereof,—
 - (1) In the case of an accident or guarantee and surety company, \$25.
- (g) For filing annual statements, \$1.

SERVICE OF PROCESS.

Section 31. After such certified copies and power of attorney are filed as aforesaid, any process in any action, suit or proceeding against the company, in respect of any liabilities incurred in the province, may be served upon its attorney appointed pursuant to section 25 of this Act, and such service shall be deemed to be service on the company. Provided, however, that nothing herein contained shall render invalid service in any other mode in which the company may be lawfully served.

* * * * *

Section 41. Every company licensed to do business by the Dominion shall annually file with the treasurer on the first day of January, or within three months thereafter, a certified copy of its annual statement furnished the Insurance Branch of the Department of Finance at Ottawa.

* * * * *

Section 44. The suspension or cancellation or non-renewal of the license of any company, under "The Insurance Act of Canada," shall *ipso facto* in the respective cases operate as a suspension or cancellation of registry under this Act without notice from the treasurer ; provided that, if the company's license shall be revived under "The Insurance Act of Canada," the treasurer shall, on proof of such revival and payment of the fee hereinbefore provided for, grant said company a new certificate of registration.

* * * * *

PENALTIES.

Section 50. Any director, officer, agent, employee, or other person who, in contravention of section 4 of this Act undertakes or effects, or agrees or offers to undertake, or solicits any contract or collects any premium on behalf of any company, without the company being licensed or registered under this Act, or if such license or certificate of registration has been suspended or cancelled without renewal or revival thereof, shall be liable to a penalty of two hundred dollars for every such contravention of this Act.

Section 51. Any violation of section 38 or 41 of this Act shall subject the company violating same to a penalty of two hundred dollars for every violation, and to an additional sum of one hundred dollars for every month during which the company neglects to file such affidavits, statutory declarations and statements as are therein required ; if such penalties are not paid the Lieutenant-Governor in Council may order such company's license or certificate of registration to be suspended, or cancelled, as may be deemed expedient.

Section 52. Any penalty imposed by this Act, when recovered, shall belong to the province of Manitoba.

Section 53. All penalties imposed by this Act may be recovered by and before any police magistrate, or two justices of the peace ; the information or complaint shall be laid or made in writing within one year from the commission of the offence, and the provisions of sections 839 to 909, both inclusive, of the Act of the Parliament of Canada, known as "The Criminal Code, 1892," and any amendments now or hereafter to be made to said sections of said Act, shall apply to the said proceedings.

Section 54. This Act shall come into force on the thirty-first day of December, A. D., 1894.

LEGISLATION.

The following Acts relating to insurance companies were passed by the Dominion Parliament in the session of 1894, 57 Victoria.

1. An Act to amend the Act to incorporate the Steam Boiler and Plate Glass Insurance Company of Canada. This Act authorizes the company to make contracts guaranteeing engineers and firemen in actual attendance upon any boiler insured by the company against loss of life or injury to person resulting from the explosion thereof.

2. An Act respecting the Dominion Burglary Guarantee Company (Limited). This Act authorizes the company to operate in connection with its business an electric wire protection service and a patrol service or system of uniformed night watchmen for affording protection against burglary and fire to buildings of all kinds.

3. An Act to incorporate the Canadian Railway Fire Insurance Company.

4. An Act to incorporate the Canadian Railway Accident Insurance Company.

5. An Act to incorporate the Northern Life Assurance Company of Canada.

6. An Act to incorporate the Colonial Mutual Life Association. This is an assessment company.

7. An Act respecting the Ontario Mutual Life Assurance Company. This Act extends the company's powers of investment and enacts certain restrictions as to the qualification of directors.

8. An Act respecting the St. Lawrence Insurance Company. This Act extends for a period of two years, the time allowed for obtaining a license under the Insurance Act, and substitutes new powers of investment for those contained in the original Act.

9. By far the most important Act passed, however, is that entitled: "An Act further to amend the Insurance Act," which amends several of the sections of the Act as contained in the Revised Statutes of Canada, chapter 124, and adds thereto four new sections. As the amending Act could not be easily understood without reference to the original, it has been thought desirable, for the information of persons interested in insurance, to print both original and amendments, not, however, in the shape of separate Acts, but in a consolidated form. In the appendix, therefore, pages xlv. to lxvii. inclusive, will be found a consolidation of the original Act passed in 1886, and the amending Acts assented to respectively, on the 22nd day of May, 1888, and the 23rd day of July, 1894, the added sections and principal amendments being shown in italics.

In the following observations regarding the amendments, the sections and subsections are referred to by their numbers, as contained in the amended and consolidated Act in the appendix.

Paragraph (k) of section two, as amended, is much more comprehensive than it was usually understood to be in its original form. The word "written," contained in the amended clause as defined in the Interpretation Act, includes words "printed, painted, engraved, lithographed, or otherwise traced or copied."

Subsection (c) of section three, as amended, was referred to in the report issued from this office in the year 1888. Under the original subsections contained in the Revised Statutes, a Dominion license could be granted to a company incorporated

Department of Finance—Insurance Branch.

under the authority of one of the provinces of the Dominion for the transaction of the business of life insurance, but such a license could not be granted to a provincial company formed for the transaction of any other kind of insurance. Under the amended subsection all insurance companies incorporated by or under the authority of the Legislatures of the various provinces of the Dominion, are placed upon the same footing, and are entitled to Dominion license upon complying with the terms and conditions of the Insurance Act. There are at present licensed by the Dominion three companies which hold Provincial Acts of incorporation, viz., the Federal Life, the Dominion Safety Fund Life, and the Mercantile Fire, and two societies incorporated under Provincial authority, are registered by the Dominion as assessment life companies, viz., the Provincial Provident Institution and the Commercial Travellers Mutual Benefit Society.

Section 6A is new so far as the statute is concerned, but, as regards the practice of the department for many years, involves no new principle.

The basis of subsection one is an Order in Council passed in 1882 which has been rigidly adhered to since that time.

Section 6B is now introduced into the statute for the first time, but recently the practice of the department sanctioned by Order in Council, has been substantially in accordance with its provisions.

The amendment to the first subsection of section eight, only confirms what has been the practice of the department for many years. There are on record several instances in which securities have been offered at rates exceeding par but in no recent case have they been accepted at a higher rate than par.

Subsection four of section eight in its original form was obscure and its meaning doubtful. As amended it confirms what has been decided by the law officers of the Crown to have been the true meaning of the original subsection.

Subsection five of said section eight is new. The original Act made no provision for a release of a portion of the deposit of a company which was desirous of continuing its business, however much in excess of the requirements of the statute such deposit might be, and it was considered that cases might arise in which it would be not only proper to permit a partial release but would be a source of real hardship to be obliged to refuse it.

Taking into consideration the provisions of the Act regarding deposits, the meaning of section eleven in its original form was not clear; as amended it differs from the original section by the omission of the words "any company's deposit is unimpaired," and makes clear what has been understood to be its meaning and intention.

The amendment to the second clause of section seventeen removes a doubt which existed as to whether it was necessary for a company applying for the release of its deposit to have published in a newspaper the notice which the clause prescribes. Such publication, whether absolutely necessary or not, was customary and is now made compulsory.

Sections nineteen, twenty and twenty-one have been redrafted and several important amendments made therein, particularly in sections twenty and twenty-one. In sections nineteen and twenty the actuary of a company is named as one of the officers who may with another proper officer verify its statement, in the case of Canadian companies, and in the case of companies other than Canadian, may with an-

other named officer verify the statement of the company's general business. The statement of the Canadian business of a company incorporated elsewhere than in Canada must in every case hereafter be verified by the oath of the company's chief agent in Canada. The time for filing the annual statements is unchanged, but the penalty in case of default has been changed (sec. 21) from \$500 and an additional penalty of \$100 a month, to \$10 for each day during which the default continues, all such penalties to be recoverable at the suit of Her Majesty instituted by the Attorney General, with the further provision that until such penalties are paid the company's license shall not on expiry be renewed.

It has been understood in the department that the Act in its original form by implication required the chief agent in Canada of a company other than a Canadian company to keep at his office in Canada a full and complete record of the Canada business of the company, but the Act did not, in express terms, so provide, and as a consequence the necessity of keeping such records was not fully understood and recognized. Now, however, subsections three, four and five of section twenty point out specifically what is necessary and what shall be deemed sufficient. Subsection six of section twenty is declaratory and was introduced for the purpose of covering irregularities, or supposed irregularities, in the verification of annual statements filed prior to its enactment.

Subsection eight of section twenty extends to all life companies doing business in Canada the provision requiring a preliminary abstract of Canadian business, which provision under the original Act was applicable only to Canadian companies. The time for the delivery of such preliminary abstract has, moreover, been extended from the fifteenth day of January to the first day of February.

Section 25A is new. Its provisions are almost identical with those contained in a similar statute in force in the State of New York, and it is believed they will prove useful and will enable the Superintendent to ask, without liability of refusal, important particulars and information not hitherto in all cases available.

The provisions of section 28A are almost identical with those of the Ontario statute upon the same subject. Cases are not unknown where companies have denied all liability under policies in the application for which the age has through inadvertence, been inaccurately stated, though happily such cases are rare, a very large majority of companies dealing equitably with their policy-holders under the conditions provided for in the section.

The object of subsection two, added to section thirty-four is to remove an existing doubt as to the person intended by the expression "policy-holder" in that and the next preceding section.

Subsections ten and eleven which have been added to section thirty-nine have reference to life companies which do business on the assessment plan. The first of these, subsection ten, explicitly provides that a company authorized to transact annuity or endowment business shall not be eligible for registration as an assessment company, such branches of business being admitted, by competent authorities on assessment insurance, to be unsuitable to companies of that class. Subsection eleven in effect provides that an assessment society shall not commence business until a considerable membership has been assured to it. The importance of such a provision, having regard to the nature of the business, is self-evident.

Department of Finance—Insurance Branch.

Proceedings for the release of the deposits under section forty-seven have been shortened, only the concurrence of the Treasury Board being now required, that of the Governor General in Council being hereafter unnecessary.

Under the forty-ninth section, as amended, a license is necessary in every case covered thereby, and such deposit as the Treasury Board shall determine must be made before such license is granted.

An order by the Governor General in Council is no longer necessary for the issue of a license under this section, the direction of the Treasury Board being sufficient for the purpose. Delays, hitherto unavoidable, will in consequence of the change be very greatly diminished.

I have the honour to be, sir,

Your obedient servant,

W. FITZGERALD,
Superintendent of Insurance.

APPENDIX.

Containing the Insurance Act, Chap. 124, Revised Statutes of Canada (1886), as amended by 51 Vic., Chap. 28 (1888), and 57 Vic., Chap. 20 (1894).

The principal amendments are shown in italics.

(The Act of 1888, assented to 22nd May of that year, amended subsection (c) of section 3; all the other amendments were made by the Act of 1894, assented to July 23rd of the year last mentioned.)

Preamble. **H**ER Majesty, by and with advice and consent of the Senate and House of Commons of Canada, enacts as follows:—

SHORT TITLE.

Short title **1.** This Act may be cited as "*The Insurance Act.*"

INTERPRETATION.

Interpretation. **2.** In this Act, unless the context otherwise requires:—

- "Minister." (a.) The expression "Minister," means the Minister of Finance and Receiver General;
- "Superintendent." (b.) The expression "Superintendent," means the Superintendent of Insurance;
- "Company." (c.) The expression "company" means and includes any corporation or any society or association, incorporated or unincorporated, or any partnership carrying on the business of insurance;
- "Canadian company." (d.) The expression "Canadian company" means a company incorporated or legally formed in Canada, for the purpose of carrying on the business of insurance in Canada, and which has its head office therein;
- "Agent." (e.) The expression "agent" means the chief agent of the company in Canada, named as such in the power of attorney hereinafter referred to, by whatever name he is designated;
- "Chief Agency." (f.) The expression "chief agency" means the principal office or place of business of the company in Canada;
- "Inland Marine Insurance." (g.) The expression "inland marine insurance," means marine insurance in respect to subjects of insurance at risk upon the waters of Canada above the harbour of Montreal;
- "Canadian policy." (h.) The expression "Canadian policy" or "policy in Canada," as regards life insurance, means a policy issued by any company licensed under this Act to transact the business of life insurance in Canada, in favour of any person or persons resident in Canada at the time when such policy was issued; and "policy-holder in Canada" means any such person as aforesaid;
- The same. (i.) The expression "Canadian policy" or "policy in Canada," as regards fire and inland marine insurance, means a policy of insurance on any property within Canada, issued by any company licensed under this Act to transact the business of fire or inland marine insurance;
- (j.) The expression "license" includes certificate of registration;
- (k.) The expression "policy" includes a certificate of membership relating in any way to life insurance, and any other written contract of insurance whether contained in one or more documents.

APPLICATION OF ACT.

To what companies this Act shall not apply. **3.** The provisions of this Act shall not apply—

- Marine. (a.) To any company transacting, in Canada, ocean marine insurance exclusively; or—

Department of Finance—Insurance Branch.

(b.) To any policy of life insurance in Canada, issued previously to the twenty-second day of May, in the year one thousand eight hundred and sixty-eight, by any company which has not subsequently received a license; or—

Policies prior to 22nd May, 1868.

(c.) To any company incorporated by an Act of the Legislature of the late province of Canada, or by an Act of the Legislature of any province now forming part of Canada, which carries on the business of insurance, wholly within the limits of that province by the Legislature of which it was incorporated, and which is within the exclusive control of the Legislature of such province; but any such company may, by leave of the Governor in Council, on complying with the provisions of this Act, avail itself of the provisions of this Act, and if it so avails itself, the provisions of this Act shall thereafter apply to it, and such company shall have the power of transacting its business of insurance throughout Canada.

Certain companies under Provincial Acts.

Proviso.

LICENSES.

4. No company or person, except as hereinafter provided, shall accept any risk or issue any policy of fire or inland marine insurance or policy of life insurance, or grant any annuity on a life or lives, or receive any premium, or carry on any business of life or fire or inland marine insurance, in Canada,—or prosecute or maintain any suit, action or proceeding, either at law or in equity, or file any claim in insolvency relating to such business, without first obtaining a license from the Minister to carry on such business in Canada.

What companies or persons only may transact life, fire or inland marine insurance business in Canada.

5. The license shall be in such form as is, from time to time, determined by the Minister, and shall specify the business to be carried on by the company; and it shall expire on the thirty-first day of March in each year, but shall be renewable from year to year.

Form and duration of license.

6. The Minister, as soon as the company applying for the same has deposited in his hands the securities hereinafter mentioned, and has otherwise conformed to the requirements of this Act, shall issue such license as aforesaid.

License to issue on certain conditions only.

6A. A license shall not be granted to a company to carry on the business of life insurance in combination with any other branch of insurance.

Enumeration of classes of insurance business that may or may not be done together.

2. A license may be granted to a company to carry on the three following classes of insurance, viz.: fire insurance, inland marine insurance and cyclone or tornado insurance or any two of the said classes.

3. A license may be granted to a company to carry on any two of the following classes of insurance:—

(a.) Guarantee insurance, that is to say: to guarantee the fidelity of persons in positions of trust;

(b.) Accident insurance, that is to say: to insure against bodily injury and death by accident, including the liability of employers for injuries to persons in their employment;

(c.) Plate-glass insurance, that is to say: to insure against the breakage of plate or other glass either local or in transit;

(d.) Steam boiler insurance, that is to say: to insure against loss or damage to the life, person or property of the insured or of another for which the insured is liable, caused by the explosion of steam boilers.

4. A license may, on the recommendation of the Superintendent of Insurance approved by the Treasury Board, be granted to a company to carry on any class or classes of insurance not hereinbefore enumerated, but no such license shall be granted for more than two such classes of insurance, or on the like recommendation approved as aforesaid, a license may be granted to

As to unenumerated classes of insurance business that may be done together.

a company to carry on one of the classes of business above enumerated, and one other class of insurance not above enumerated.

Limitation.

5. *Except as hereinbefore provided, a license shall not be granted to a company to carry on more than two classes of business.*

(The amending Act provides that this section shall not interfere with the renewal of licenses granted before the passing of the Act, 23rd July, 1894, or with any application for license pending on the first day of April, 1894.)

Provision for the case of companies having power by law to carry on more classes of business than allowed under sec. 6A.

6B. *A license shall not be granted to a company which is by its charter authorized or empowered to carry on classes or branches of insurance greater in number or variety than those for which a license could be granted under the provisions of the next preceding section. Provided, however, that any company incorporated elsewhere than in Canada, regardless of its charter powers, which has a paid-up capital, in the case of a company authorized to transact among other classes of business the business of fire insurance, of at least three hundred thousand dollars, and in the case of any other company, of at least one hundred thousand dollars, wholly unimpaired and in addition to such paid-up capital holds over and above all liabilities estimated according to the existing Dominion Government standard, a rest or surplus fund equal to at least twenty per cent of such paid-up capital, and the market value of whose stock is at a premium of at least twenty per cent, and which has carried on successfully for a period of at least five years, the business for which a license is sought, being only one class of insurance, or if more than one then such classes as may be combined under the provisions of the next preceding section, shall be deemed eligible for and entitled to such license upon depositing, keeping and maintaining assets in Canada as defined by subsections two and three of section ten of this Act, over and above and in excess of the amount which would be required, if such company's charter powers were limited to the purposes for which such license is asked, to such an amount as the Treasury Board, on the report of the Superintendent, shall fix or determine, not being less than ten thousand dollars nor more than two hundred thousand dollars, such excess to be regarded as the company's Canadian capital.*

(The amending Act provides that this section shall not interfere with the renewal of licenses granted before the passing of the Act, 23rd July, 1894.)

DEPOSITS TO BE MADE BEFORE THE ISSUE OF LICENSE.

Deposit of securities with the Minister, and to what amount.

7. *Every company carrying on the business of life insurance, and every Canadian company carrying on the business of fire or of inland marine insurance, or of both combined, shall, before the issue of such license, deposit with the Minister, in such securities as are hereinafter mentioned, the sum of fifty thousand dollars; and every company incorporated or legally formed out of Canada, carrying on the business of fire or of inland marine insurance, or of both combined, shall, before the issue of such license, deposit with the Minister, in such securities as are hereinafter mentioned, the sum of one hundred thousand dollars.*

Nature of securities that may be deposited.

8. *All such deposits may be made by any company in securities of the Dominion of Canada, or in securities issued by any of the provinces of Canada; and by any company incorporated in the United Kingdom, in securities of the United Kingdom; and by any company incorporated in the United States, in securities of the United States; and the value of such securities shall be estimated at their market value, not exceeding par, at the time when they are so deposited:*

Valuation.

Valuation of other securities.

2. *If any securities other than those above mentioned are offered as a deposit, they may be accepted, at such valuation and on such conditions as the Treasury Board directs:*

Department of Finance—Insurance Branch.

3. If the market value of any of the securities which have been deposited by any company declines below that at which they were deposited, the Minister may notify the company to make a further deposit, so that the market value of all the securities deposited by the company shall be equal to the amount which it is required by this Act to deposit; and on failure by the company to make such further deposit within sixty days after being called upon so to do, the Minister may withdraw its license:

If the value declines, further deposit.

Penalty for failure.

4. Any company licensed under this Act may, at any time deposit in the hands of the Minister any further sums of money or securities beyond the sum herein required to be deposited; and any such further sums of money, or securities therefor, so deposited in the hands of the Minister, shall be held by him and be dealt with according to the provisions of this Act in respect to the sum required to be deposited by such company, and as if the same had been part of the sum so required to be deposited:

Company may deposit further security.

How to be dealt with.

5. *If at any time it appears that a company has on deposit with the Minister a sum in excess of the amount required under the provisions of this Act, the Treasury Board may, upon being satisfied that the interest of the Company's Canadian policy-holders will not be prejudiced thereby, and upon the giving of such notice, and the exercise of such other precautions as may seem expedient, authorize the withdrawal of the amount of such excess or such portion thereof as may be deemed advisable; provided that such withdrawal may be authorized without the giving of any notice.*

Treasury Board may authorize withdrawal of deposit in excess.

9. If it appears from the annual statements, or from an examination of the affairs and condition of any company carrying on the business of fire or inland marine insurance, that the reinsurance value of all its risks outstanding in Canada, together with other liabilities in Canada, exceeds its assets in Canada, including the deposit in the hands of the Minister, the company shall be notified by the Minister to make good the deficiency; and on its failure so to do, within sixty days after being so notified, he shall withdraw its license.

Any deficiency of security to be made good by fire and inland marine companies.

Penalty for default.

10. If it appears from the annual statements, or from an examination, as provided for by this Act, of the affairs and conditions of any company carrying on the business of life insurance, that its liabilities to policy-holders in Canada, including matured claims, and the full reserve or reinsurance value for outstanding policies, as hereinafter described, after deducting any claim the company has against such policies, exceed its assets in Canada, including the deposit in the hands of the Minister, the company shall be called upon by the Minister to make good the deficiency; and on its failure so to do within sixty days, he shall withdraw its license:

Any deficiency of security by other companies to be made good by them.

Penalty for default.

2. If any such company as is mentioned in this and the next preceding section is incorporated or legally formed elsewhere than within Canada, the assets in Canada as aforesaid shall be taken to consist of all deposits which the company has made with the Minister under the foregoing provisions of this Act, and of such assets as have been vested in trust for the company for the purposes of this Act, in two or more persons resident in Canada, appointed by the company and approved by the Minister:

As to company incorporated elsewhere than in Canada.

Deposits and assets to be vested in trust.

3. The trust deed shall first be approved of by the Minister, and the trustees may deal with such assets in any manner provided by the deed of trust appointing them, but so that the value of the assets held by them shall not fall below the value required by this section:

Trust deed and dealing with assets.

Provision as to companies which gave notice before 31st March, 1878.

Release of surplus securities to such company.

Interest on securities. When to be payable to company.

Certain documents to be filed.

Copy of charter.

Power of attorney to agent in Canada.

Statement of affairs of company.

What the power of attorney must contain.

4. In the case of any such life insurance company, which gave written notice to the Minister before the thirty-first day of March, in the year one thousand eight hundred and seventy-eight, of its intention to avail itself of the proviso contained in section seven of "*The Consolidated Insurance Act, 1877*," the foregoing requirements of this section shall not apply to policies issued previously to that date; and the deposit of such company, which was in the hands of the Minister, on the twenty-eighth day of April, in the year one thousand eight hundred and seventy-seven, shall be dealt with in regard to such policies, in conformity with the fourth and fifth sections of an Act passed by the Parliament of Canada in the thirty-fourth year of Her Majesty's reign, intituled "*An Act to amend the Act respecting Insurance Companies*;" and whenever the full liability under such policies falls below the amount so held by the Minister, he may, with the concurrence of the Treasury Board, direct that the whole or such portion of the difference as he deems advisable, shall be released and handed over to the company, and so on, from time to time, until the total deposit with the Minister is reduced to the amount of fifty thousand dollars required by this Act.

(The sections of 34 Victoria, chap. 9, referred to in this subsection will be found at page lxvi.)

11. So long as the conditions of this Act are satisfied by any company, and no notice of any final judgment against the company, or order made by the proper court in that behalf for the winding up of the company or the distribution of its assets, is served upon the Minister, the interest upon the securities forming the deposit shall be handed over to the company as it falls due.

DOCUMENTS TO BE FILED.

12. Every company shall, before the issue of a license to it, file in the Department of Finance,—

(a) A copy of the charter, Act of incorporation, or articles of association of the company, certified by the proper officer in charge of the original thereof;

(b) A power of attorney from the company to its agent in Canada, under the seal of the company, if it has a seal, and signed by the president and secretary or other proper officers thereof, in presence of a witness, who shall make oath or affirmation as to the due execution thereof; and the official positions in the company held by the officers signing such power of attorney shall be sworn to or affirmed by some person cognizant of the facts necessary in that behalf; and—

(c) A statement in such form as is required by the Minister, of the condition and affairs of such company on the thirty-first day of December then next preceding, or up to the usual balancing day of the company, if such day is not more than twelve months before the filing of the statement.

13. Such power of attorney shall declare at what place in Canada the head office, or chief agency of such company is, or is to be established,— and shall expressly authorize such attorney to receive service of process in all suits and proceedings against such company in any province of Canada, in respect of any liabilities incurred by the company therein, and also to receive from the Minister and the Superintendent, all notices which the law requires to be given, or which it is thought advisable to give,— and shall declare that service of process for or in respect of such liabilities, and receipt of such notices, at such office or chief agency, or per-

Department of Finance—Insurance Branch.

sonally on or by such attorney at the place where such head office or chief agency is established, shall be legal and binding on the company to all intents and purposes whatsoever.

Provision to be made for service of process.

14. Whenever any such company changes its chief agent or chief agency in Canada, such company shall file a power of attorney, as hereinbefore mentioned, containing any such change or changes in such respect, and containing a similar declaration as to service of process and notices as hereinbefore mentioned; and every company shall at the time of making the annual statement hereinafter provided for, declare that no change or amendment has been made in the charter, Act of incorporation or articles of association of the company, and that no change has been made in the chief agency or chief agent, without such amendment or change having been duly notified to the Superintendent.

If changes are made in a chief agency.

Declaration of no change to be made in charter, &c.

15. Duplicates of all such documents, duly verified as aforesaid, shall be filed in the office of one of the superior courts in the province in which the head office or chief agency of the company is situated,—or if the chief agency is in the province of Quebec, with the prothonotary of the Superior Court of the district wherein such chief agency is established.

Duplicates of such documents to be filed in court.

SERVICE OF COMPANIES WITH PROCESS.

16. After such power of attorney and certified copies are filed as aforesaid, any process in any suit or proceeding against any such company, in respect of any liabilities incurred in any province of Canada, may be validly served on the company at its chief agency; and such service shall be deemed to be service on the company:

Service of process on company.

2. If such power of attorney becomes invalid or ineffective from any reason whatsoever, or if other service cannot be effected, the court or a judge may order constructive service of any process or proceeding to be made by such publication as is deemed requisite to be made in the premises for at least one month in at least one newspaper; and such publication shall be held to be due service upon the company of such process or proceeding.

Constructive service of process.

NOTICE OF LICENSE.

17. Every company on first obtaining such license shall forthwith give due notice thereof in the *Canada Gazette*, and in at least one newspaper in the country, city or place where the head office or chief agency is established, and shall continue the publication thereof for the space of four weeks:

Company to give notice of license.

2. The like notice shall be given, for the space of three calendar months, when a company ceases, or gives notice that it intends to cease, to carry on business in Canada, such notice to be a condition precedent to the release of the company's deposit.

And of ceasing business.

PUBLICATION OF LICENSED COMPANIES.

18. The Minister shall cause to be published quarterly in the *Canada Gazette* a list of the companies licensed under this Act, with the amount of deposits made by each company; and upon any new company being licensed, or upon the license of any company being withdrawn in the interval between two such quarterly statements, he shall publish a notice thereof in the *Canada Gazette* for the space of four weeks.

Notices by minister of companies licensed.

ANNUAL RETURNS BY COMPANIES.

- Annual statement to be made on oath. **19.** The president, vice-president or managing director, and the secretary, *actuary* or manager of every Canadian company licensed under this Act, shall prepare annually, under their own oath, a statement of the condition and affairs of such company at the thirty-first day of December in each year, which statement shall exhibit the assets and liabilities of the company, and its income and expenditure during the previous year, and such other information as is deemed necessary by the Minister.
- Contents. 2. In the case of such companies carrying on the business of life insurance, such statement shall be made in the form and manner set forth in the Form A in the schedule to this Act; *suitable changes being made therein in the case of companies carrying on business on the assessment plan.*
- Form for Life Insurance. 3. In the case of such companies carrying on the business of fire or inland marine insurance, such statement shall be made in the form and manner set forth in the Form B in the schedule to this Act.
- Form for Fire or Inland Marine. 4. *In the case of such companies carrying on business other than life, fire or inland marine insurance, such statement shall be made in the form and manner set forth in the said Form B, as nearly as circumstances will permit, necessary changes only being made therein.*
- Form for other companies. 5. Such statements shall be sworn to before some person duly authorized to administer oaths in any legal proceeding, in the Form C in the schedule to this Act.
- Before whom to be sworn. 6. The Minister may, from time to time, make such changes in the form of such statements as seem best adapted to elicit from the companies a true exhibit of their condition in respect to the several points hereinbefore enumerated.
- Minister may alter form of statement. **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 the preceding 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. The blank forms of the statements of the Canada business shall be supplied by the Superintendent.
- Annual statements by companies incorporated elsewhere than in Canada. 2. Such statements shall, as to the Canada business, be verified by the oath of the company's chief agent, in Canada, and as to the general business, shall be verified by the oath of the president, vice-president or managing director and secretary or *actuary* of the company.
- Blank forms as to Canada business. 3. *Such chief agent shall keep at his chief agency in Canada records and documents sufficient to enable him to prepare and furnish the statement of Canada business in this section provided for, and such that the said statement of Canada business may be readily verified therefrom: Provided that in the case of any company having in Canada in addition to such chief agent one or more general agents reporting to the head office, and not to such chief agent, the requirements of this subsection shall be sufficiently complied with by such chief agent keeping on file at the chief agency, in addition to the necessary records and documents relating to the business transacted by or through such chief agent, annual statements of the business transacted by each such general agent, duly verified by the oath of each such general agent, and such additional records and documents transmitted through the company's head office as shall, taken together, show the company's entire Canadian business.*
- To be verified on oath and by whom. Set of books, &c., to be kept at chief agency in Canada. Proviso: as to business done by general agents reporting to Head Office.

Department of Finance—Insurance Branch.

4. *The statements of the business of general agents in the next preceding subsection provided for, shall be made up to the thirty-first day of December in each year, and the blank forms for such statements shall, on application, be furnished by the Superintendent.* Date of statements.
Supply of forms.
5. *In the case of any company not availing itself of the proviso contained in subsection three of this section, such subsection shall be read and construed without reference to such proviso, and as if the said proviso and the subsection next preceding this subsection did not exist.* Construction of proviso to subsection 3.
6. *In every case where a company incorporated or legally formed elsewhere than in Canada, has heretofore made and filed with the Minister statements verified under oath, it is hereby declared that such statements and verification were and shall be deemed to have been, and to be sufficient within the intent and meaning of this section.* Validation of past statements.
7. *The statements mentioned in this and the next preceding section shall be deposited in the office of the Superintendent of Insurance on the first day of January next following the date thereof or within two months thereafter.* Date for deposit of statements.
8. *All companies, whether Canadian or otherwise, carrying on the business of life insurance shall, on or before the first day of February in each year, send to the Superintendent a preliminary abstract of the year's Canada business to the preceding thirty-first day of December inclusive. Such abstract shall comprise the cash premium receipts of the year, the number and amount of the policies issued and taken up during the year, the number and amount of policies that are in force at the date of the abstract, the number and amount of the policies that have become claims during the year, and the number and amount of those that have been paid up to the date of the statement, distinguishing as to such as are unpaid between those resisted and unresisted. Such preliminary abstracts shall be verified in the same manner as the annual statements hereinbefore provided for are required to be verified.* Preliminary abstract to be sent.
Contents.
Verification.
21. *Every company which makes default in depositing in the office of the Superintendent the annual statement hereinbefore provided for, shall incur a penalty of ten dollars for each day during which such default continues; all such penalties shall be recoverable and enforceable with costs at the suit of Her Majesty, instituted by the Attorney General of Canada, and shall when recovered be applied towards payment of the expenses of the office of the Superintendent.* Penalty for default.
Recovery of penalties.
2. *If such penalties are not paid, the Minister, with the concurrence of the Treasury Board, may order the license of such company to be suspended or withdrawn as is deemed expedient, and until such penalties are paid, the license of such company shall not on expiry be renewed.* Suspension, withdrawal or non-renewal of license if penalty is not paid.
22. *Every person who delivers any policy of insurance, or interim receipt, or who collects any premium (except only on policies of life insurance issued to persons not resident in Canada at the time of issue) 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 two justices of the peace or any magistrate having the powers of two justices of the peace, for a first offence, incur a penalty of not less than twenty dollars and costs and not more than fifty dollars and costs, and in default of payment the offender shall be liable to imprisonment with or without hard labour for a term of not less than one month nor more than three months; and for a second or any subsequent offence such offender shall be imprisoned with hard labour for a term not less than three months nor more than six months:* Penalty for issuing any policy in contravention of this Act.
First offence.
Second or subsequent offence.
2. *One half of any such penalty when recovered shall belong to Her Majesty and the other half thereof to the informer.* Application of penalty.

Limitation of time for prosecution.

23. All informations or complaints for the prosecution of offences under the provisions of sections twenty-two, twenty-five and forty-two of this Act shall be laid or made in writing within one year after the commission of the offence.

Limitation of time of duration of special Acts.

24. Unless otherwise provided in the special Act incorporating any insurance company, passed by the Parliament of Canada after the twenty-eighth day of April, one thousand eight hundred and seventy-seven, or hereafter to be passed, such special Act and all Acts amending the same shall expire and cease to be in force at the expiration of two years from the passing thereof, unless within such two years the company thereby incorporated obtains a license from the Minister under the provisions of this Act.

SUPERINTENDENT AND HIS DUTIES.

Superintendent of insurance: appointment and duties.

25. The Governor in Council may appoint an officer, to be called the Superintendent of Insurance, who shall act under the instructions of the Minister, and shall examine and report to the Minister, from time to time, upon all matters connected with insurance, as carried on by the several companies licensed to do business in Canada, or required by this Act to make returns of their affairs;

Salary.

2. Such superintendent may be appointed at a salary not exceeding four thousand dollars per annum;

Officers and clerks.

3. The Governor in Council may, from time to time, appoint such officers and clerks under the Superintendent, as are necessary for the purposes of this Act;

Duties of superintendent.

4. The Superintendent shall keep a record of the several documents required to be filed by each company in the superior courts of Canada, under this Act; and shall,—

Entry of securities deposited.

(a.) Enter in a book, under the heading of each company, the securities deposited on its account with the Minister, naming in detail the several securities, their par value, and value at which they are received as deposit;

Report before issue of licenses.

(b.) In each case, before the issue of any new license, or the renewal of any license, make a report to the Minister that the requirements of the law have been complied with, and that from the statement of the affairs of the company it is in a condition to meet its liabilities;

Record of licenses.

(c.) Keep a record of the licenses as they are issued;

Inspection of affairs.

(d.) Visit the head office of each company in Canada, at least once in every year, and examine carefully the statements of the condition and affairs of each company, as required under this Act, and report thereon to the Minister as to all matters requiring his attention and decision;

Report to Minister of Finance, for Parliament.

(e.) Prepare for the Minister, from the said statements, an annual report, showing the full particulars of each company's business, together with an analysis of each branch of insurance, with each company's name; giving items, classified from the statements made by each company:

Provision if superintendent considers further inquiry necessary as to any company.

5. If the Superintendent, after a careful examination into the condition and affairs and business of any company licensed to transact business in Canada, from the annual or other statements furnished by such company to the Minister or for any other cause, deems it necessary and expedient to make a further examination into the affairs of such company and so reports to the Minister, the Minister may, in his discretion, instruct the Superintendent to visit the office of such company, to thoroughly inspect and examine into all its affairs, and make all such further inquiries as are necessary to ascertain its condition and ability to meet its engagements, and whether it has complied with all the provisions of this Act applicable to its transactions:

Department of Finance—Insurance Branch.

6. The officers or agents of such company shall cause their books to be opened for the inspection of the Superintendent, and shall otherwise facilitate such examination so far as it is in their power; and for that purpose the Superintendent may examine under oath the officers or agents of such company relative to its business: Books to be open to inspection.
7. A report of all companies so visited by the Superintendent shall be entered in a book kept for that purpose, with notes and memoranda showing the condition of each company after such investigation; and a special report shall be communicated in writing to the Minister, stating the Superintendent's opinion as to its standing and financial position, and all other matters desirable to be made known to the Minister: Record of inspection and report.
8. If it appears to the Superintendent that the assets of any company are insufficient to justify its continuance of business under the requirements of sections seven, eight, nine and ten, or that it is unsafe for the public to effect insurance with it, he shall make a special report on the affairs of such company to the Minister; and if the Minister, after full consideration of the report, and after a reasonable time has been given to the company to be heard by him, and upon such further inquiry and investigation as he sees proper to make, reports to the Governor in Council that he agrees with the Superintendent in the opinion so expressed in his report, the Governor in Council, may if he also concurs in such opinion, suspend or cancel the license of such company; and such company shall, during such suspension or cancellation, be held to be unlicensed, and unauthorized to do further business: Special report if the company appear unsafe.
Proceedings thereon.
Suspension or cancellation of license.
9. Every person who, after notification of the suspension or cancelling of such license in the *Canada Gazette*, delivers any policy of insurance, collects any premium or transacts any business of insurance, on behalf of such company, shall be liable to the penalties provided for in the twenty-second section of this Act: Penalty for carrying on business in such case.
10. Once in every five years, or oftener, at the discretion of the Minister, the Superintendent shall himself value, or procure to be valued under his supervision, the Canadian policies of life insurance of all companies licensed under this Act to transact the business of life insurance in Canada; and such valuation shall be based on the mortality table of the Institute of Actuaries of Great Britain, and on a rate of interest at four and one half per centum per annum, except in the case of bonus additions or profits accrued or declared before the twenty-eighth day of April, one thousand eight hundred and seventy-seven, and then valued on the basis of a rate of interest other than that above mentioned, which, in any such valuation, shall continue to be valued on such other basis: Valuation of Canadian policies every five years.
Basis of valuation.
11. The Minister may, from time to time, instruct the Superintendent to visit the head office of any company licensed under this Act and incorporated or legally formed elsewhere than in Canada, and to examine into the general condition and affairs of such company; and if such company declines to permit such examination, or refuses to give any information necessary for such purpose, in its possession or control, its license shall be withdrawn: Examination of affairs of a company out Canada.
12. Every company now licensed, and every company hereafter licensed under this Act, and every company transacting life insurance business under the thirty-second section of this Act, shall annually contribute a sum in proportion to the gross premiums received by it in Canada during the previous year, towards defraying the expenses of the office of the Superintendent:—which sum shall be paid upon the demand of the Superintendent: Payments by companies towards expenses of office of superintendent.
13. The sum to be contributed annually by companies carrying on the business of fire or inland marine insurance in respect exclusively of such business carried on by them shall not exceed in all eight thousand dollars: Contribution by fire and marine companies limited.

Superintendent not to be interested in any company.
Annual report for Parliament.

14. The Superintendent, or any officer or clerk under him, shall not, directly or indirectly, be interested as a shareholder in any insurance company doing business in Canada, or licensed under this Act :

15. The Minister shall lay the Superintendent's annual report before Parliament within thirty days after the commencement of each session thereof.

Enquiries by superintendent.

25A. *For the purpose of carrying out the provisions of this Act, the Superintendent of Insurance is hereby authorized and empowered to address any inquiries to any insurance company licensed under this Act, or to the president, manager, actuary or secretary thereof in relation to its assets, investments, liabilities, doings or conditions, or any other matter connected with its business or transactions, and it shall be the duty of any company so addressed to promptly reply in writing to any such inquiries.*

PROVISIONS RELATING TO LIFE INSURANCE.

Provisions applicable to life companies.

26. The provisions of sections twenty-seven to forty-three inclusive apply only to life insurance companies and to other insurance companies carrying on life and other insurance, only in so far as relates to the life insurance business of such companies.

CONDITIONS ON POLICIES.

Conditions not set out in full on the policy, to be void.

27. No condition, stipulation or proviso modifying or impairing the effect of any policy or certificate of life insurance issued after the first day of January, one thousand eight hundred and eighty-six, by any company doing business within Canada under the authority of the Parliament of Canada shall be good or valid unless such condition, stipulation or proviso is set out in full on the face or back of the policy.

As to statements in application for policy.

28. No policy or certificate shall contain or have endorsed upon it any condition providing that such policy or certificate shall be avoided by reason of any statement contained in the application therefor being untrue, unless such condition is limited to cases in which such statement is material to the contract.

Contract of life insurance not avoided by misstatement of age, if statement is made in good faith.

28A. *Where in any contract of life insurance entered into with any company licensed to carry on business in Canada under the provisions of this Act, the age of the person whose life is insured is given erroneously in any statement or warranty made for the purposes of the contract, such contract shall not be avoided by reason only of the age being other than as stated or warranted, if it appears that such statement or warranty was made in good faith and without any intention to deceive; but the person entitled to recover on such contract shall not be entitled to recover more than an amount which bears the same ratio to the sum that such person would otherwise be entitled to recover as the premium proper to the stated age of such person bears to the premium proper to the actual age of such person, the stated age and the actual age being both taken as at the date of the contract; but in no case shall the amount receivable exceed the amount stated or indicated in the contract.*

Effect of such statement.

2. For the purposes of this subsection the word "premium" means the net annual premium calculated on the basis prescribed by this Act.

Interpretation.
Premium."

(The amending Act provides that this section shall apply to contracts of life insurance existing at the time of the passing of the Act, 23rd July, 1894, or thereafter entered into.)

Department of Finance—Insurance Branch.

Forfeiture and Renewal of Licenses.

29. Whenever satisfactory proof has been furnished to the Minister of any undisputed claim upon a company, arising on any policy of life insurance in Canada, remaining unpaid for the space of sixty days after becoming due, or of a disputed claim remaining unpaid after final judgment in a regular course of law and tender of a legal valid discharge made to the agent of such company, the Minister may withdraw the license of such company.

Withdrawal of license for non-payment of claims.

30. Such license may be renewed if within thirty days after such withdrawal such undisputed claims or final judgments upon or against the company are paid and satisfied.

Renewal if claim is satisfied.

31. When the license of a company carrying on the business of life insurance has been withdrawn by the Minister under any of the foregoing sections of this Act, such license may be renewed if, within thirty days after such withdrawal, such company complies with the requirements of this Act to the satisfaction of the Minister.

Renewal of license.

Companies Ceasing to do Business and Release of Deposits.

32. In the case of any company which, previously to the twenty-eighth day of April, in the year one thousand eight hundred and seventy-seven, was licensed to transact the business of life insurance in Canada, and which ceased to transact such business before the thirty-first day of March, one thousand eight hundred and seventy-eight, having before that date given written notice to that effect to the Minister, the premiums due or to become due on policies actually issued before the last mentioned date, may continue to be collected, and the claims arising thereon may be paid, and all business appertaining thereto may be transacted, and all proceedings appertaining thereto, either at law or in equity, may be continued or commenced and prosecuted; and the deposit at present in the hands of the Minister shall be dealt with under the law as it existed previously to the first mentioned date, as if this Act had not been passed.

Provisions for case of certain companies which have ceased business.

Notice to minister.

How deposit shall be dealt with in such case.

33. When any company licensed under this Act desires to discontinue business and to have its assets in Canada released, and gives written notice to that effect to the Minister, it may, with the consent of the policy-holders, procure the transfer of its outstanding policies in Canada to some company or companies licensed under this Act in Canada, or may obtain the surrender of the policies, as far as is practicable:

Power and proceedings of company ceasing business.

2. The trustees may employ any portion of the assets vested in them for the purpose of effecting such transfer or surrender:

Use of assets in such case.

3. The company shall file with the Minister a list of all Canadian policy-holders whose policies have been so transferred or have been surrendered, and also a list of those which have not been transferred or surrendered:

List of policy holders to be filed.

4. The company shall, at the same time, publish in the *Canada Gazette* a notice that it will apply to the Minister for the release of its assets and securities on a certain day not less than three months after the date of the notice, and calling upon its Canadian policy-holders opposing such release to file their opposition with the Minister on or before the day so named:

Notice to be published.

5. After that day, upon the application for release being made, if the Minister, with the concurrence of the Treasury Board, is satisfied that such transfer or surrender has been effected, he may direct that a portion of the assets held by the trustees, or securities held by the Minister,

Action thereafter of Minister as to disposal of assets or securities.

shall be retained, sufficient in amount to cover the full equitable net surrender value of such policies (including bonus additions and accrued profits), as have not been transferred or surrendered, or in respect to which opposition has been filed, and may order the remaining assets or securities aforesaid to be released and transferred or paid over to the company :

Tenders to policy holders.

6. The portion retained shall be tendered in the manner hereinafter described to the aforesaid policy holders *pro rata*, according to the aforesaid values of their respective policies ; and on the acceptance of the amount so tendered, such policies shall thereby be deemed to be cancelled ; but if such tender is refused by any policy-holder, the amount so tendered may be paid over to the company, and the policy shall continue in force ; and such policy-holder shall not be barred from any recourse he has, either in law or in equity, against the company to compel the fulfilment of its contract under such policy :

If policy holders refuse the tenders.

Surrender values, how determined.

7. The surrender values above mentioned shall be determined by the Superintendent on the basis stated in the twenty-fifth section of this Act, and he shall collect from the company the expenses of such valuation at the rate of three cents for each policy or bonus addition and shall pay the same to the Minister before the latter shall hand over the securities :

Special arrangements may be made.

8. Nothing herein contained shall prevent any policy-holder from making special arrangements with the company whereby his policy may be continued in force ; and, on proof being given of such arrangement, such policy may be omitted or removed from the above mentioned lists of policies, and this Act shall thereafter not apply in respect of such policy.

How the tender shall be made.

34. The tender referred to in the next preceding section shall be made in the following manner :—

List and notice to be published in *Canada Gazette*.

(a.) A list and notice in the form D in the schedule to this Act, or to the like effect, shall be published in the *Canada Gazette* for at least thirty days previously to the day named in such notice ;

And in other papers.

(b.) The company shall also cause the said list and notice to be published in such newspapers in Canada and for such length of time as the Minister determines ;

Notice to be sent to each policy holder.

(c.) A notice in the form E in the schedule to this Act, or to the like effect, shall be sent by mail (postpaid or franked) from the office of the Superintendent to each of the policy-holders named in the said list, whose address is known to him, and such notice shall be deposited in some post office in Canada at least thirty days previously to the day named therein, which shall be the same day as that named in the list and notice above mentioned ;

Policy holders not signifying acceptance deemed to have refused.

(d.) Any policy-holder who does not signify in writing to the Superintendent his acceptance of the amount so tendered, on or before the day named in the said notice, shall be deemed to have refused the same ; but the Minister may, at any time prior to the payment over to the company of the amount so refused, allow any policy-holder to signify his acceptance of such amount,—which acceptance, so allowed, shall have the same effect as if made on or before the day named in the said notice.

“ Policy-holder ” defined.

2. In this and the next preceding section the word ‘policy-holder’ means the person to whom the policy is issued and with whom the contract for assurance is made, and includes the assignee of such person.

35. In computing or estimating the reserve necessary to be held in order to cover its liability to policy-holders in Canada, each company may employ any of the standard tables of mortality as used by it in the

Department of Finance—Insurance Branch.

construction of its tables, but there shall be set apart and credited to such reserve in each year out of the interest earned in the year, a sum equal to four and one-half per cent per annum on the amount of the reserve as at the end of the preceding year, together with such further additions from premiums received during the year, if any, as shall be necessary to bring the reserve up to the standard provided by subsection ten of section twenty-five of this Act: Provided, that in no case shall a company be required to maintain a reserve in excess of that provided for by the said subsection ten of section twenty-five of this Act; but if it appears to the Superintendent that the reserve as computed by the company falls below that above provided for, he shall report the same to the Minister, who may thereupon direct the Superintendent to compute, or to procure to be computed under his supervision, the reserve on the basis therein mentioned, and the amount so computed, if it differs materially from the return made by the company, may be substituted in the annual statement of assets and liabilities; and in such case the company shall furnish to the Superintendent, on application, the full particulars of each of its policies necessary for such computation, and shall pay to the Superintendent an amount at the rate of three cents for each policy or bonus addition so computed, which amount he shall pay over to the Minister.

How reserve for covering liabilities to Canadian policy-holders shall be calculated.

Minister may order recomputation.

Cost.

2. Any company instead of itself computing or estimating the reserve above mentioned, may require the same to be computed by the Superintendent on the basis stated in the twenty-fifth section of this Act, on payment of a like amount as is mentioned in the next preceding subsection:

Company may require computation by superintendent.

3. Provided always, that in the case of any bonus additions or other profits on the policies of any company, accrued or declared before the twenty-eighth day of April, one thousand eight hundred and seventy-seven, and which have been heretofore valued on the basis of a rate of interest other than that above mentioned, such company may compute or have the same computed on such other basis; and provided also, that in the case of any company which has heretofore based its computation or estimate of its reserve necessary to cover its liability to policy-holders in Canada (other than the reserve to cover the bonus additions or other profits in the last proviso mentioned) on a rate of interest of five per centum per annum, the basis of computation or estimates mentioned in the twenty-fifth section and in this section, shall not apply until the twenty-eighth day of April, one thousand eight hundred and eighty-seven, but such company may, until such date, compute such reserve, or have the same computed, at a rate of interest not exceeding five per centum per annum.

Proviso: as to bonus additions or profits on policies.

And as to companies having heretofore computed the reserve on 5 per cent interest.

MUTUAL OR ASSESSMENT LIFE INSURANCE COMPANIES.

36. No company shall carry on within Canada any business of life insurance by promising to pay on the death of a member of such company, a sum of money solely from the proceeds of assessments or dues collected or to be collected from the members thereof for that purpose without being licensed or registered under this Act, except that, in the case of any contract entered into, or any certificate of membership or policy of insurance issued before the twentieth day of July, one thousand eight hundred and eighty-five, by any company carrying on such business, assessments may be made and collected, and claims paid, and all business connected therewith transacted without any penalty being incurred.

Certain forms of insurance forbidden.

Proviso: as to contracts prior to this Act.

Certain companies may be conditionally exempted from the operation of the Act.

37. Any company incorporated or legally formed within Canada which transacts business of the nature described in the next preceding section may, at the discretion of the Minister, on report of the Superintendent approved by the Treasury Board, be exempted from the operation of the foregoing provisions of this Act, except those of sections twenty-five, twenty-seven, twenty-eight, twenty-nine, thirty and thirty-one, and be permitted to transact the business of life insurance on the conditions specified in the five sections next following.

Conditions of such exemption.

38. Companies to be so exempted shall register their titles or corporate names in the office of the superintendent; they shall also make attested returns of their condition and affairs at such times and in such form, and attested in such manner, as are prescribed by the Minister, and the Superintendent shall include such returns in his annual report; and any failure to make such returns, when called for by the Superintendent, shall subject such company, and any officer thereof, to the penalties mentioned in the twenty-first section of this Act:

Penalty for non-compliance therewith.

2. The registration of any such company shall cease to be valid on the thirty-first day of March in each year, but shall be renewable from year to year, in the discretion of the Minister.

Yearly renewal of registration.

Application of this section.

39. The provisions of this section shall apply to corporations or associations incorporated or legally formed elsewhere than in Canada for the purpose of carrying on the business of life insurance upon the co-operative or assessment plan:

License may be issued on deposit of \$50,000.

2. Any such corporation or association may be licensed by the Minister, under the provisions of this Act, to transact business in Canada upon depositing with him fifty thousand dollars, and thereafter shall have the right to transact business so long as it continues to pay its losses to the full limit named in its certificates or policies, and has complied with all the requirements of this Act and of the Superintendent of Insurance:

Duration of license.

3. In addition to such deposit of fifty thousand dollars, the Minister, upon the report of the Superintendent, approved by the Treasury Board, may, from time to time, require such other and further deposit as is recommended in such report and so approved, to be made by such companies or deposited with trustees to be named by the Minister, upon such trusts as are determined by the Governor in Council:

Further deposits may be required.

4. Death claims shall be a first charge on all moneys realized from assessments, and no deduction shall be made from any such death claims on any account whatsoever:

Death claims to be a first charge.

5. No portion of any moneys received from assessments for death claims shall be used for any expense whatever; and every notice of any assessments shall truly specify the cause and purpose thereof:

Application of moneys from assessments.

6. Every application, policy and certificate, issued or used by any such company in Canada, shall have printed thereon in a conspicuous place, in ink of a colour different from that of the ink used in the instrument, and in good-sized type, the following words:—

Notice to be printed on policy, &c.

“This association is not required by law to maintain the reserve which is required of ordinary life insurance companies”:

Form.

7. Every certificate and policy shall contain a promise to pay the whole amount therein mentioned, out of the death fund of the association and out of any moneys realized from assessments to be made for that purpose, and every such association shall be bound forthwith and from time to time, to make assessments to an amount adequate with its other available funds, to pay all obligations created under any such certificate or policy without deduction or abatement:

Promise to pay out of certain funds to be contained in policy, &c.

Department of Finance—Insurance Branch.

8. The condition embodied in the next preceding subsection shall be inserted in every policy or certificate issued or delivered by any such company to any person insured in Canada :

In every policy issued in Canada.

9. In every policy issued by a company licensed in accordance with this section of this Act in favour of a resident of Canada, a clause shall be either embodied therein or endorsed thereon, to the effect that an action to enforce the obligation of such policy may be validly taken into any court of competent jurisdiction in the province wherein the policy-holder resides or last resided before his decease, and such policy shall not contain any provision inconsistent with such clause.

Clause required in policies in favor of residents in Canada.

10. *No company which is authorized to assure or assures to any of its members a certain annuity, either immediate or deferred, whether for life or for a term of years, or any endowment whatever, shall be eligible for license as an assessment company under the foregoing provisions of this Act.*

Assurance of annuities to debar from registration as assessment company.

11. *No company shall be eligible for license as an assessment company :*

Conditions of such registration.

(a.) *If a new company, until it has received at least five hundred applications for membership calling for an amount of insurance not less than five hundred thousand dollars, the procuring of which applications shall not be deemed a violation of the provisions of section twenty-two of this Act ; or*

In case of new company.

(b.) *If a company already engaged in business, unless it has at least five hundred members or policy-holders holding policies for at least the sum of five hundred thousand dollars.*

In case of company in business.

40. The provisions contained in subsections four, five, six, seven, eight, ten and eleven of the next preceding section shall also apply to any company (not being such a company, society or association, as is referred to in section forty-three of this Act) incorporated in Canada and carrying on the business of life insurance upon the co-operative or assessment plan.

Certain provisions to apply to companies not referred to in section 43.

41. The words "assessment system" shall be printed in large type at the head of every policy and every application for the same, and also in every circular and advertisement issued or used in Canada in connection with the business of a company to which any of the provisions of the five sections next preceding apply.

Form of words to be printed on certain policies.

42. Every director, manager, agent or other officer of any such company as is hereinbefore lastly mentioned, which carries on business without being licensed or registered ; and

Penalty for doing business or using forms of policies, &c., in contravention of this Act.

(b.) Every person who transacts any business of insurance on behalf of any such company which so carries on business, without being registered or licensed ; and

(c.) Every such company which neglects to print the words "assessment system" as provided by the next preceding section ; and

(d.) Every director, manager, agent or other officer of such company and every other person who transacts business on behalf of any such company and who circulates or uses any application, policy, certificate, circular or advertisement on which the words "assessment system" are not printed as hereinbefore provided, shall be liable to the penalties mentioned in the twenty-second section of this Act.

43. Nothing contained in this Act shall apply to any society or association of persons for fraternal, benevolent, industrial or religious purposes, among which purposes is the insurance of the lives of the members thereof exclusively ; or to any association for the purpose of life insurance formed in connection with such society or organization

Certain societies exempted from this Act.

and exclusively from its members, and which insures the lives of such members exclusively:

But such societies may avail themselves of this Act.

2. Any society or association which is declared by this section to be exempt from the application of this Act, may, nevertheless, apply to the Minister to be allowed to avail itself of the provisions of the seven sections next preceding, and upon such application being assented to, such society or association shall cease to be so exempt by virtue of this section.

PROVISIONS RELATING TO FIRE AND INLAND MARINE INSURANCE.

What provisions shall be applicable to fire and inland marine companies.

44. The provisions of sections forty-five to forty-eight inclusive, apply only to fire and inland marine insurance companies and to other insurance companies carrying on fire and other insurance or inland marine and other insurance, in so far as relates to the fire or inland marine insurance business of such companies.

Forfeiture and Renewal of Licenses.

Licenses forfeited by failure to make deposit or non-payment of claims.

45. Whenever any company fails to make the deposits under this Act at the time required, or whenever written notice has been served on the Minister of any undisputed claim arising from loss insured against in Canada remaining unpaid for the space of sixty days after it becomes due, or of a disputed claim remaining unpaid after final judgment in a regular course of law and tender of a legal valid discharge, the license of such company may be withdrawn by the Minister.

Renewal on certain conditions.

46. Such license may be renewed, and the company may again transact business, if, within sixty days after notice to the Minister of the failure of the company to pay any undisputed claim, or the amount of any final judgment as provided in the next preceding section, undisputed claims or final judgments upon or against the company in Canada are paid and satisfied.

Companies Ceasing to do Business and Release of Deposits.

Duty of companies ceasing business.

47. When any company has ceased to transact business in Canada, and has given written notice to that effect to the Minister, it shall insure, on behalf of its Canadian policy-holders, all its outstanding risks, in some company or companies licensed in Canada, or obtain the surrender of the policies; and its securities shall not be delivered to the company until the same is done to the satisfaction of the Minister:

Conditions on which deposits may be released.

2. Upon making application for its securities the company shall file with the Minister a list of all Canadian policy-holders who have not been so reinsured, or who have not surrendered their policies; and it shall at the same time publish in the *Canada Gazette* a notice that it has applied to the Minister for the release of its securities on a certain day, not less than three months after the date of the notice and calling upon its Canadian policy-holders opposing such release to file their opposition with the Minister on or before the day so named; and after that day, if the Minister, with the concurrence of the Treasury Board, is satisfied that the company has ample assets to meet its liabilities to Canadian policy-holders, he may order that all the securities be released to it or that a sufficient amount of them be retained to cover the value of all risks outstanding or respecting which opposition has been filed, and that the remainder be released; and thereafter, from time to time, as such risks lapse, or proof is adduced that they have been satisfied, further amounts may be released on the authority aforesaid.

Retention of amount to cover outstanding risks.

Department of Finance—Insurance Branch.

3. When a company has ceased to transact business in Canada after the notice hereby required, and its license has in consequence been withdrawn, such company may, nevertheless, pay the losses arising upon policies not reinsured or surrendered, as if such license had not been withdrawn. Payment of losses after license has been withdrawn.

FIRE POLICIES.

48. No fire policy shall be issued for or extend over a longer period than three years. Duration of fire policies.

INSURANCE OTHER THAN LIFE, FIRE OR INLAND MARINE.

49. 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; the Treasury Board shall determine in each case what deposit shall be required to be made with the Minister, and the sections of this Act which shall apply to such company or person. License requisite for transaction of business other than life, fire or inland marine insurance.
Deposit, and application of Act.

2. The Treasury Board, upon the report of the Superintendent, may revoke any such license if sufficient cause therefor be shown by such report. Revocation of license.

3. Any person receiving such license shall make annual statements under oath of such business at the same time and in the same form and manner as a company transacting the same business would under the provisions of this Act be required to make the same. Annual statements by licensed persons.

4. The Superintendent shall have the same powers with regard to a person receiving a license as are conferred on him by this Act with regard to insurance companies, and such person shall contribute towards the expenses of the office of the Superintendent a sum in proportion to the gross premiums received in Canada during the previous year. Powers of superintendent.
Contribution towards expenses.

5. Every company or person carrying on any 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 or insurance or collects any premium on behalf of such company or person shall respectively incur the penalties mentioned in the twenty-first and twenty-second sections of this Act. Penalties for carrying on business mentioned in this section, without license.

6. This section shall not apply to companies carrying on in Canada ocean marine insurance business exclusively. Exception from section.

SCHEDULE.

FORM A.

DETAILS OF YEARLY STATEMENT—LIFE INSURANCE.

A list of the stockholders, with the amount subscribed for, the amount paid thereon, and the residence of each stockholder.

Property or Assets held by the Company, specifying Assets as per Ledger Accounts.

The value (as nearly as may be) of the real estate held by the company.

The amount secured by way of loan on real estate, whether by mortgages, bonds or any other security, distinguishing between those having first or second lien on such real estate.

The amount of loans secured by bonds or stock or other collaterals.

The amount of loans, as above, on which interest has not been paid within one year previous to such statement, with a schedule thereof.

The amount of loans made in cash to policy-holders on the company's policies assigned as collaterals.

Premium notes, loans or liens on policies in force, the reserve on each policy being in excess of all indebtedness thereon.

Par and market values of Canadian and other stocks and securities owned by the company, specifying in detail the amount, number of shares, and the par and market value of each kind.

Amount of cash at head office.

Amount of cash in banks, with details.

Bills receivable.

Agents' ledger balances.

Other Assets.

Interest due and accrued.

Rents due and accrued.

Due from other companies for losses or claims on policies of the company reinsured.

Net amount of uncollected and deferred premiums.

Commuted commissions.

All other property owned by the company, with details.

Liabilities.

Net present value of all outstanding policies in force, with mode of computation or estimation, deducting those reinsured.

Premium obligations in excess of net values of their policies.

Claims for death losses and matured endowments, and annuity claims, due and unpaid, or in process of adjustment, or adjusted but not due, or resisted.

Dividends to stockholders, and dividends of surplus or other profits to policy-holders, due and unpaid.

Amount due on account of office expenses.

Amount of loans.

Amount of all other claims against the company.

Income.

Amount of cash premiums received, less reinsurance. Premium notes, loans or liens taken in part payment for premiums; and premiums paid by dividends, including reconverted additions, and by surrendered policies.

Cash received for annuities.

Amount of interest received.

Amount received for rents.

Net amount received for profits on bonds, stocks and other property actually sold.

All other income in detail.

Premium Note Account.

Premium notes, loans or liens on hand at date of last previous statement.

Additions and deductions in detail during the year.

Balance, note assets at date.

Department of Finance—Insurance Branch.

Expenditure.

- Total amount actually paid for losses and matured endowments.
- Cash paid to annuitants and for surrendered policies.
- Premium notes, loans or liens used in purchase of surrendered policies.
- The same voided by lapse.
- Cash surrender values, including reconverted additions applied in payment of premiums.
- Dividends paid to policy-holders, or applied in payment of premiums.
- Premium notes, loans or liens used in payment of dividends to policy holders.
- Cash paid stockholders for interest or dividends.
- Cash paid for commissions, salaries and other expenses of officials.
- Cash paid for taxes, licenses, fees or fines.
- All other expenditures in detail.

Exhibit of Policies.

- Number and amount of policies and additions in full at the end of the previous year.
- New policies and changes.
- Policies terminated, and the manner of termination.
- Number and amount of policies in force at date of statement.
- Reinsurances.

FORM B.

DETAILS OF ANNUAL STATEMENTS—FIRE AND INLAND MARINE INSURANCE.

A list of the stockholders, with the amount subscribed for, the amount paid thereon, and the residence of each stockholder.

The Property or Assets held by the Company, specifying,—

- The value (as nearly as may be) of the real estate held by such company;
- The amount of cash on hand and deposited in banks to the credit of the company—specifying in what banks the same are deposited, with amounts separately;
- The amount of cash in the hands of agents;
- The amount of loans secured by bonds and mortgages constituting either a first or second lien on real estate, in separate schedules;
- The amount of loans on which interest has not been paid within one year previous to such statement, with a schedule thereof;
- The amounts due the company for which judgments have been obtained;
- The amount of Canadian stocks held by the company, and of any other stocks owned by the company, specifying in detail the amount, number of shares, and par and market value of each kind of stock owned by the company absolutely;
- The amount of stocks held as collateral security for loans, with the amount loaned on each kind of stock, its par and market value;
- The amount of assessments on stock and premium notes, paid and unpaid;
- The amount of interest actually due and unpaid; also the amount of interest accrued and unpaid;
- The amount of premium notes on hand on which policies are issued, with amount paid thereon; also, bills receivable held by the company

and considered good, the amounts of each class separately, and the amounts on each class overdue;

The amount of all other property belonging to the company, with a detail thereof.

The Liabilities of the Company, specifying,—

The amount of losses due and yet unpaid;

Amount of losses adjusted, but not due;

Amount of losses incurred during the year, including those claimed, not yet adjusted, and of those reported to the company upon which no action has been taken—the amounts of each class separately, carrying out the totals in one sum;

Amount of claims for losses resisted by the company, distinguishing those in suit;

Amount of dividends declared and due, and remaining unpaid;

Amount of dividends declared, but not yet due;

Amount of money borrowed, and security given for payment thereof—stating each loan separately, and the interest paid therefor;

The amount of unearned fire premiums;

Amount of unearned inland marine premiums;

Amount received for marine (ocean) premiums, not marked off;

Amount of all other claims against the company, with a detailed statement thereof;

Aggregate amount of all unpaid losses, claims and liabilities whatsoever, except capital stock.

Income of the Company, specifying,—

Amount of cash premiums received, less reinsurance;

Amount of notes received for premiums, less reinsurance;

Amount of interest money received;

Amount of income received from all other sources.

Expenditure of the Company, specifying,—

Amount paid for losses which occurred prior to the first day of January last, deducting savings and salvage, which losses were estimated in the last statement at \$;

Amount paid for losses which occurred during the year, deducting savings and salvage;

Total amount actually paid during the year for losses in each branch, in separate columns;

Amount and rate of dividends paid during the year;

Amount of expenses paid during the year, including commissions and fees to agents and officers of the company;

Amount of all other payments and expenditures, with details thereof.

Miscellaneous.

Gross amount of risks taken during the year, original and renewal, in each branch of the company's business separately—deducting amount of reinsurance effected thereon in each branch separately;

And amount of risks in force at end of the year in each branch of the company's business, deducting reinsurance; and showing at foot, in separate columns, the net amount of risks then in force.

Department of Finance—Insurance Branch.

FORM C.

Form of Declaration to accompany the Statement.

Province of
County of

Secretary of
President, and

Company being duly sworn, depose and say, and each for himself says, that they are the above described officers of the said company, and that on the _____ day of _____ last all the above described assets were the absolute property of the said company, free and clear from any liens or claims thereon, except as above stated, and that the foregoing statement, with the schedules and explanations hereunto annexed and by them subscribed, are a full and correct exhibit of all the liabilities, and of the income and expenditure, and of the general condition and affairs of the said company, on the said _____ day of _____ last, and for the year ending on that day, according to the best of their information, knowledge and belief, respectively.

Signatures.

Subscribed and sworn to before me, this _____ day of _____
A.D. 18 _____

FORM D.

In the matter of the (*here insert name of the company*).

Notice is hereby given that the Minister of Finance has, pursuant to the thirty-third and thirty-fourth sections of "*The Insurance Act*," directed assets to be retained, sufficient in amount to cover the full equitable net surrender value of the policies in the above company (including bonus additions and accrued profits) which have not been transferred or surrendered or in respect of which opposition has been filed as provided by the said thirty-third section; and the assets so retained are hereby tendered to the aforesaid policy-holders *pro rata* according to the aforesaid values of their respective policies. A list of such policy-holders and of the amounts tendered to them respectively is hereinunder given, and notice is hereby given that any policy-holder not signifying in writing to the Superintendent of Insurance his acceptance of the amount hereby tendered to him on or before the _____ day of _____, A.D. 18 _____, shall be deemed to have refused the same, and the amount tendered may, pursuant to the said Act, be paid over to the company.

List of policy-holders and amounts tendered :

Name.	Address so far as known.	Amount and number of policies.	Amount tendered.

Dated at Ottawa, this _____ day of _____
A.D. 18 _____

(Signed.)
Minister of Finance,
Canada.

(Signed.)
Superintendent of Insurance.

FORM E.

OFFICE OF THE SUPERINTENDENT OF INSURANCE,
DEPARTMENT OF FINANCE,
Ottawa, 18

In the matter of the (*here insert the name of the company*).

You are hereby notified that the Minister of Finance has, pursuant to the thirty-third section of "*The Insurance Act*," directed assets to be retained sufficient in amount to cover the full equitable net surrender value of the policies in the above company, including bonus additions and accrued profits which have not been transferred or surrendered or in respect to which opposition has been filed as provided by the said thirty-third section. The assets so retained are tendered to the aforesaid policy-holders *pro rata* according to the aforesaid values of their respective policies.

The amount hereby tendered to you, and the policy or policies in respect of which the same is tendered, are given below, and you are hereby notified that unless on or before the _____ day of _____ A. D., 18 _____, you signify in writing to the Superintendent of Insurance your acceptance of the amount hereby tendered, you shall be deemed to have refused the same, and the amount tendered may, pursuant to the said Act, be paid over to the company.

Yours, &c.,

(Signed,)

Superintendent of Insurance.

Name.	Number and amount of policy.	Amount tendered.

EXTRACT FROM THE REPEALED STATUTE 34 VIC.

CHAP. IX.

(*These sections are referred to in clause 4, sec. 10 of the Insurance Act.*)

Provisions in case of company becoming insolvent. Assignee to be appointed.

Claims of policy holders of fire companies.

Of life insurance companies. Reinsurance.

4. Upon the insolvency of any company, the court having jurisdiction in the province (or sitting in the district if such province be the Province of Quebec) where the chief agency in Canada of such company is situated, shall appoint an assignee or assignees, who shall forthwith call upon the company to furnish a statement of all its outstanding policies in Canada, and upon all policy-holders to file their claims; and upon the filing of the claims before the assignees, the parties interested shall have the same right of contestation, and the assignee shall have the same powers in respect thereof, subject to the same right of appealing from their decision to the same tribunals, as is provided for in similar cases by the Insolvent Act of 1869; and in case of any fire insurance company becoming insolvent, the parties insured shall be entitled to claim for a part of the premium paid proportionate to the unexpired period of their policies respectively, and such return premium shall rank with judgments obtained and claims accrued, in the distribution of the assets; and in the case of a life insurance company the assignee or assignees may insure all outstanding Canadian policies with some company licensed to transact business in Canada, advertising for tenders to

Department of Finance—Insurance Branch.

that effect; and if the amount of the deposit be not enough so to reinsure all policies to the full amount, and to meet all judgments against the company, and claims accrued, the assignees may insure them for such a percentage of the risks as the amount at their disposal may admit of, such reinsurance ranking *pro rata* with judgments and claims accrued; and the court having jurisdiction, as above provided, may order a sufficient amount of the securities to be sold to meet such reinsurance. If the assignees are unable to reinsure in full or in part all outstanding Canadian policies as a whole, they shall appoint a competent actuary, and shall ascertain the reinsurance value of each policy according to the tables which on the report of the Treasury Board may be sanctioned by the Governor in Council for that purpose, and upon the completion of the schedule to be prepared by the assignees, of all judgments against the company and of all claims for reinsurance or for surrender of the policy as aforesaid, the court having jurisdiction, as above provided, shall cause the securities held by the Receiver General for such company, or any part of them, to be sold in such manner and after such notice and formalities as the court may appoint, and the proceeds thereof, after paying the expenses incurred, shall be distributed *pro rata* amongst the claimants according to such schedule, and the balance, if any, shall be surrendered to the company. But if any loss shall be sustained or any claim shall arise after the statement of outstanding policies has been obtained from the company, as hereinbefore provided, and before the final order of the court for the distribution of the proceeds of the securities, or if the proceeds of the securities shall not be sufficient to cover in full all claims recorded in the schedule, the policy-holders shall not be barred from any recourse they may have either in law or equity against the company issuing the policy, other than that for a share in the distribution of the proceeds of the securities held for such company by the Receiver General.

If the assignee cannot reinsure claims as a whole.

Distribution of assets.

Losses sustained after statement of outstanding policies.

5. When any company has ceased to transact business in Canada, and has given the notice required by this Act to that effect, before its securities can be given up to it, it must insure on behalf of its Canadian policy-holders, all outstanding risks in some company or companies licensed in Canada, or obtain the surrender of the policies. Upon making application for its securities, the company must file with the Minister of Finance a list of all Canadian policy-holders who have not been so insured or have not surrendered their policies, and it must at the same time publish in the *Canada Gazette* a notice that it has applied to Government for the release of its securities on a certain day, not less than thirty days after the date of the notice, and calling upon its Canadian policy-holders opposing such release to file their opposition with the Minister of Finance on or before the day so named; and after that day, if the Treasury Board is satisfied that the company has ample assets to meet its liabilities, all the securities may be released to it by an Order of the Governor in Council, or a sufficient amount of them may be retained to cover the value of all risks respecting which opposition has been filed, and the remainder may be released, and thereafter, from time to time, as such opposing risks may lapse or proof may be adduced that they have been satisfied, further releases may be made on the authority aforesaid; and after a company has ceased to transact business in Canada after the notice hereby required, and its license has in consequence been withdrawn, such company may nevertheless continue to receive the premiums coming due on policies not reinsured or surrendered, and may pay the losses arising thereon, as if such license had not been withdrawn.

Provisions when a company ceases business in Canada.

Release of all or part of its deposited securities.

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS
OF FIRE OR INLAND MARINE INSURANCE IN CANADA,
FOR THE YEAR 1893, 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 1893.
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	\$ 202,076	\$ 68,122	\$ 270,198	\$ 22,313,539	\$ 27,188,465	\$ 138,112	\$ 144,298	\$ 6,849	\$ 600
Citizens'	None.	None.	None.	None.	None.	None.	712	None.	4,723
Eastern	264,511	337,799	337,799	26,676,063	19,831,172	None.	188,314	29,949	1,300
London Mutual	124,112	1,340	1,340	15,553,065	43,191,301	112,057	99,088	27,570	500
Mercantile	129,379	26,138	155,517	12,947,680	14,214,778	86,431	81,686	5,950	2,000
Quebec	90,631	33,684	124,315	9,626,026	8,584,725	71,062	71,592	6,834	1,333
Western	328,428	125,933	454,361	36,569,280	41,663,839	224,355	211,459	24,261	5,500
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
Totals for 1892	1,052,041	341,287	1,393,328	112,566,165	148,557,131	771,465	792,219	78,602	11,785

BRITISH COMPANIES.

* Albion	119,693	13,948	133,641	11,868,962	15,227,258	79,159	82,427	6,275	250
Alliance	203,641	35,849	239,490	21,768,271	24,195,018	184,543	177,903	15,432	1,333
Atlas	100,301	12,837	113,138	8,634,952	8,600,795	78,846	76,220	4,566	None.
Caledonian	133,021	17,537	150,558	14,100,394	15,791,369	107,681	97,590	9,437	3,600
Commercial Union	364,276	67,602	431,778	34,947,737	40,910,737	289,305	253,659	36,188	10,567
Employers Liability	9,128	5,696	14,824	416,369	87,499	43,810	53,423	2,604	None.
Guardian	294,310	52,961	347,271	28,044,434	37,400,004	173,374	172,147	4,560	5,571
Imperial	189,962	27,952	217,914	18,700,310	23,889,634	155,354	161,072	4,861	2,438
Lancashire	259,563	37,012	296,575	23,507,342	32,052,140	191,192	196,318	8,088	2,000
Liverpool and London and Globe	323,872	30,466	354,338	33,707,054	40,915,650	283,909	94,477	15,885	5,566
London and Lancashire	194,053	24,704	218,757	18,040,428	20,915,650	74,125	75,476	2,655	2,229
London Assurance	107,918	18,792	126,710	13,553,549	14,915,200	119,271	109,692	338	2,100
Manchester Fire	118,940	37,181	156,121	12,592,339	11,690,946	79,496	77,817	12,866	5,000
National of Ireland	100,301	12,836	113,137	8,634,952	8,600,795	331,636	330,358	4,566	None.
North British	383,663	50,916	434,579	40,474,585	52,620,021	134,029	121,612	12,398	10,118
Northern	172,523	31,965	204,488	17,858,332	21,369,262	134,029	121,612	13,259	1,913
Norwich Union	142,281	19,573	161,854	14,171,905	18,121,205	102,148	91,212	12,463	5,919
Phoenix, of London	260,576	41,258	301,834	26,556,588	31,300,510	161,529	165,067	4,748	1,333

Department of Finance—Insurance Branch.

Royal	594,631	56,390	661,021	58,439,891	84,076,506	437,707	446,332	14,367	14,597
Scottish Union and National	134,543	33,840	168,433	16,474,713	16,418,153	106,326	109,741	6,695	None.
Sun Fire Office	93,809	13,634	107,443	9,000,913	8,480,508	59,761	58,177	620	3,000
Union Assurance Society	135,047	25,882	160,929	11,030,019	10,084,456	95,428	91,849	10,177	7,408
United Fire	187,094	31,014	218,108	14,810,275	17,268,994	162,643	165,277	24,333	1,333
Totals for 1893	4,623,196	699,745	5,322,941	458,254,364	563,044,318	3,539,749	3,496,112	227,381	83,775
Totals for 1892	4,455,474	710,603	5,166,077	466,900,791	549,223,123	2,956,603	2,878,149	190,758	97,835

AMERICAN COMPANIES.

Æna Fire	143,836	40,620	184,456	16,057,637	15,797,891	88,518	91,254	14,319	None.
Agricultural, of Watertown	51,585	11,365	62,950	7,788,052	19,234,529	50,274	43,037	9,698	1,150
Connecticut Fire	32,509	4,648	37,157	3,200,000	3,780,000	23,424	20,198	3,290	None.
Hartford	138,504	16,314	154,818	13,462,625	15,364,816	97,744	97,167	8,316	None.
Insurance Co. of North America	66,321	26,500	92,821	8,277,549	6,136,290	40,899	43,132	1,100	1,333
Phenix, of Brooklyn	89,314	30,453	119,767	11,204,431	12,483,629	69,108	63,214	7,825	None.
Phenix, of Hartford	238,319	50,443	288,762	20,550,383	22,620,222	227,877	229,819	10,797	9,822
Queen, of America	272,214	34,585	306,799	25,043,515	28,591,282	170,370	171,608	12,525	3,233
Totals for 1893	1,032,602	214,928	1,247,530	105,564,192	124,028,459	768,214	759,449	67,870	15,538
Totals for 1892	1,004,812	210,175	1,214,987	107,708,732	123,629,818	742,170	706,902	67,098	13,116

RECAPITULATION.

Canadian Companies	1,137,797	328,505	1,466,302	123,785,683	154,614,280	824,351	797,149	101,413	15,916
British Companies	4,623,196	699,745	5,322,941	458,254,364	563,044,318	3,539,749	3,496,112	227,381	83,775
American Companies	1,032,602	214,928	1,247,530	105,564,192	124,028,459	768,214	759,429	67,870	15,538
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
Totals for 1892	6,512,327	1,262,065	7,774,392	687,175,688	821,410,072	4,470,238	4,377,270	336,458	122,736

* Formerly the Fire Insurance Association.

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.....	113,883	114,377	135,852	174,047	191,035	194,077	184,799	146,532	174,892	174,006	166,401	186,865	1,956,746
Canadian, Agricultural.....						109,892	131,639	119,897	97,468				454,896
Canada Fire.....								94,788	133,625	118,055	141,378	167,669	655,455
Citizens'.....								129,893	136,653	91,971	89,718	87,004	779,639
Dominion.....										27,175	58,308	70,388	153,871
*London Mutual Fire.....	60,702	71,135	78,072	62,807	73,614	74,377	60,333	80,448	96,135	88,441	92,981	106,602	945,654
National Fire.....								84,098	93,812	60,070	44,046		284,026
Ottawa Agricultural.....								7,947	64,882	35,858			194,861
Provincial.....	99,913	97,633	171,514	161,158	190,857	244,331	217,213	179,236	72,495	66,012	60,600	62,559	1,431,350
Quebec.....	72,234	72,725	73,602	77,508	75,169	79,453	86,424	82,203	196,014	146,773	116,754	128,298	888,531
*Royal Canadian.....						392,434	312,951	260,678	196,014	82,819	63,695	+107,879	1,553,902
*St. Saverien.....			20,680	59,121	55,623	83,250	80,091	92,656	95,117				740,331
Stadacona.....	154,080	180,730	227,698	262,206	256,398	254,049	183,009	201,426	84,132	276,365	268,935	272,758	490,488
Western.....	501,362	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,831,641	1,622,955	1,161,896	1,102,822	1,190,029	2,909,551
<i>British Companies.</i>													
Commercial Union.....	81,890	86,371	80,162	57,329	29,782	84,066	12,253	133,695	174,249	195,390	190,264	231,607	1,472,258
Guardian.....	3,156	8,780	17,312	32,947	54,387	51,235	50,905	42,717	54,433	51,813	50,253	62,745	480,753
Imperial.....	64,522	82,004	85,915	102,750	134,710	134,794	126,945	121,548	153,012	156,988	149,449	156,461	1,469,098
Lancashire.....	40,487	34,615	33,561	43,967	66,733	43,097	71,455	101,116	142,109	161,828	161,061	184,145	1,084,177
Liverpool and London and Globe.....	286,398	273,303	263,636	260,252	258,632	219,948	138,480	106,771	129,083	148,024	157,617	155,880	2,398,094
London and Lancashire.....	55,931	56,496	63,330	67,385	79,368	60,086	47,450	45,893	74,425	61,272	51,095	52,454	9,448
London Assurance.....	141,822	168,500	203,724	235,240	309,234	322,516	292,563	265,910	288,943	282,475	262,508	253,871	715,185
North British.....	18,115	25,252	50,682	69,905	72,330	76,397	60,830	59,737	68,799	76,940	68,628	75,175	3,097,356
Norwich Union.....													721,919
Phoenix, of London.....	86,081	82,643	80,133	108,215	158,403	188,503	162,030	151,223	157,844	171,410	150,898	162,339	1,659,722
Queen.....	94,048	106,616	122,699	150,530	179,592	163,292	160,594	153,273	198,087	193,061	182,042	195,039	1,899,423
Royal.....	241,683	238,451	262,509	315,848	371,045	405,501	361,514	323,450	360,915	359,006	343,317	417,150	4,000,389
Scottish Commercial.....	4,878	22,367	36,133	55,192	59,050	60,011	37,446	46,774	76,832	82,240	80,516	19,514	343,421
Scottish Imperial.....													535,471
	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,220	1,994,940	1,899,154	2,048,408	19,837,460

Department of Finance—Insurance Branch.

American Companies.													
Etna.....	107,635	114,121	153,751	177,943	183,929	168,147	152,835	130,658	118,640	118,901	110,533	103,175	1,640,298
Agricultural, of Watertown.....		5,431	68,361	73,613	64,641						+27,279	47,290	286,615
Andes.....		31,431	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.....	Noreturn												
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	536,600	707,418	796,847	842,896	1,453,781	1,646,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901
British.....	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,597,410	1,927,290	1,994,940	1,899,154	2,048,408	19,837,460
American.....	165,166	194,781	314,452	332,243	352,255	259,049	264,305	228,955	213,830	211,594	225,512	241,140	3,003,372
Grand Totals.....	1,785,539	1,916,779	2,321,716	2,628,710	2,968,416	3,522,703	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.

	Totals for 1889 to 1891.		Premiums received.										Totals for 1869 to 1891.				
	1889.	1890.	1889.	1888.	1887.	1886.	1885.	1884.	1883.	1882.	1881.	1880.	1891.	1890.	1889.	1891.	1890.
<i>Canadian Companies.</i>																	
British America.....	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Canada Agricultural.....	1,956,746	146,386	127,951	152,920	197,317	207,629	211,585	197,723	203,489	204,476	203,812	203,489	204,476	203,812	203,489	204,476	203,812
Canada Fire.....	655,455	32,984	32,984	228,265	195,181	203,269	206,340	203,727	205,308	187,409	205,281	205,308	187,409	205,281	205,308	187,409	205,281
Citizens.....	779,639	100,873	137,941	118,246	118,618	111,148	118,618	129,882	131,696	131,881	128,367	131,696	131,881	128,367	131,696	131,881	128,367
Dominion.....	155,871	34,371	34,371	118,618	118,618	111,148	118,618	129,882	131,696	131,881	128,367	131,696	131,881	128,367	131,696	131,881	128,367
Eastern.....	945,654	122,189	104,893	118,246	118,618	111,148	118,618	129,882	131,696	131,881	128,367	131,696	131,881	128,367	131,696	131,881	128,367
*London Mutual Fire.....	284,026	194,861	194,861	194,861	194,861	194,861	194,861	194,861	194,861	194,861	194,861	194,861	194,861	194,861	194,861	194,861	194,861
National Fire.....	1,434,350	888,531	888,531	888,531	888,531	888,531	888,531	888,531	888,531	888,531	888,531	888,531	888,531	888,531	888,531	888,531	888,531
Ottawa Agricultural.....	1,553,902	49,287	49,287	66,720	77,029	85,390	84,670	87,955	96,908	113,095	111,642	96,908	113,095	111,642	96,908	113,095	111,642
Provincial.....	740,931	154,585	164,622	243,729	183,124	169,178	162,212	171,846	175,017	178,056	184,118	175,017	178,056	184,118	175,017	178,056	184,118
Quebec.....	490,488	282,409	312,621	330,548	330,904	331,096	338,010	340,858	333,592	335,190	333,152	333,592	335,190	333,152	333,592	335,190	333,152
Royal Canadian.....	2,909,551	123,476	102,554	88,443	88,443	88,443	88,443	88,443	88,443	88,443	88,443	88,443	88,443	88,443	88,443	88,443	88,443
*Sovereign.....	1,055,404	282,409	312,621	330,548	330,904	331,096	338,010	340,858	333,592	335,190	333,152	333,592	335,190	333,152	333,592	335,190	333,152
Stadacona.....	490,488	282,409	312,621	330,548	330,904	331,096	338,010	340,858	333,592	335,190	333,152	333,592	335,190	333,152	333,592	335,190	333,152
Western.....	6,510,540	1,206,470	1,033,433	1,091,801	1,107,879	1,107,710	1,121,435	1,173,948	1,173,948	1,249,884	1,278,736	1,173,948	1,249,884	1,278,736	1,173,948	1,249,884	1,278,736
<i>British Companies.</i>																	
Atlas.....	265,872																
Caledonian.....	867,761																
City of London.....	1,472,258																
Commercial Union.....	1,531,430																
Employers' Liability.....	4,823,947																
Fire Insurance Association.....	278,603																
Glasgow and London.....	1,243,401																
Guardian.....	1,619,733																
Imperial.....	2,071,205																
Lancashire.....	3,636,871																
Liverpool & London & Globe.....	3,466,890																
	4,868,907																

Department of Finance—Insurance Branch.

London and Lancashire.....	9,448	20,964	105,197	95,299	93,115	89,974	93,042	102,841	123,183	153,148	167,692	172,204	1,236,107
Manchester.....	715,185	62,402	66,576	76,959	63,415	60,922	65,956	72,312	75,883	72,673	87,537	90,564	1,510,394
National of Ireland.....				32,528	45,969	54,082	71,432	73,840	73,413	77,053	75,138	96,309	149,376
North British.....	3,027,356	271,375	273,516	293,579	323,171	308,392	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	2,489,608
Norwich Union.....	20,507	52,901	73,067	90,770	92,451	90,185	88,683	86,664	89,800	89,334	93,026	101,378	968,766
Phoenix, of London.....	1,659,722	178,497	204,138	203,548	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	236,932	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	123,755	134,247	672,855
Scottish Union and National.....			37,627	50,400							4,717	77,941	867,919
Union 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	107,688	103,382	124,413	129,986	120,290	125,767	133,832	2,928,268
Andes.....			51,885	70,457	74,840	70,393	78,389	79,570	75,134	79,249	77,541	77,753	1,079,187
Connecticut.....													31,431
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	2,351,968
Home.....													
Insurance Co. of N. America.....													215,561
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	75,827
Phoenix, of Hartford.....													676,481
Queen, of America.....													175,850
													42,800
	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

RECAPITULATION.

Canadian Companies.....	13,444,901	1,206,470	1,033,433	1,001,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,048	1,249,884	1,278,736	26,088,616
British.....	19,837,460	2,353,258	2,908,458	3,178,850	3,472,119	3,376,401	3,429,012	3,693,992	3,859,282	3,970,632	4,072,133	4,189,171	58,340,768
American.....	3,003,372	267,388	287,815	354,090	367,581	368,180	395,613	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 Losses paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1880.

	Losses Paid.											Total.	
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.		1880.
<i>Canadian Companies.</i>													
British America.....	49,538	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	78,517	102,582	129,719	290,101
Canada Fire.....							35,688	134,715	134,715	69,599	71,197	55,674	472,221
Citizens'.....							62,632	168,608	309,010	10,676	34,024	48,973	796,790
Dominion.....							59,423	64,166	68,353	67,599	85,031	73,698	93,673
*London Mutual.....	42,317	64,978	55,048	50,165	47,273	45,047		167,447	167,447	48,944	28,502		223,603
National Fire.....								42,839	52,748	40,779			287,732
Ottawa Agricultural.....							280	139,134	163,020	61,522			108,164
Provincial.....	81,431	68,006	100,344	119,791	106,512	117,386	130,134	105,753	37,747	15,304	19,511	28,807	957,146
Quebec.....	28,990	152,076	17,582	60,630	57,606	27,840	61,658	105,753	560,179	53,147	54,597	63,473	613,504
Royal Canadian.....						157,672	322,405	332,977	560,179	65,351	56,777	88,941	1,046,490
*Sovereign.....			2,132	10,074	20,249	37,210	44,546	66,201	59,998	189,755			453,479
Stadacona.....								243,016	286,070	112,815			773,695
Western.....	73,840	107,618	155,564	179,981	138,039	143,652	148,402	153,373	250,067		131,328	138,794	1,733,503
	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,102	828,069	687,353	701,639	9,868,934
<i>British Companies.</i>													
Commercial Union.....	38,223	45,035	85,262	88,407	31,765	30,467	65,287	55,723	420,405	74,117	129,527	103,516	1,167,734
Guardian.....	None	1,300	3,323	22,910	77,869	34,465	24,275	11,930	442,575	22,081	40,661	23,638	705,617
Imperial.....	27,587	71,580	67,986	80,965	71,285	68,886	105,942	55,946	660,979	67,230	82,762	49,903	1,411,070
Lancashire.....	29,368	28,212	25,055	53,670	46,802	45,088	46,393	40,307	454,572	70,674	90,180	87,434	1,017,755
Liverpool and London and Globe London and Lancashire.....	183,579	251,405	215,563	244,474	136,608	164,156	163,477	188,873	326,275	37,093	78,429	54,703	2,204,635
London Assurance.....	66,274	33,221	35,034	84,493	43,875	56,724	16,544	37,888	25,118	29,637	44,827	14,406	465
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	119,861	2,543,711
Northern.....	6,609	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	37,226	86,919	53,009	81,752	121,577	92,871	72,313	47,778	147,524	53,408	947,041
Queen.....	31,800	56,251	89,272	101,478	99,558	126,903	123,729	136,938	856,975	117,799	115,064	79,914	1,927,781
Royal.....	124,328	272,622	181,486	147,269	167,858	258,970	293,758	340,774	661,774	179,462	237,268	168,745	3,034,275
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	60,811	60,035	33,830	33,769	24,755	33,491	47,545	26,239	400,765
	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	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>																				
<i>Ætna</i>	82,299	111,235	116,943	142,928	182,368	103,864	113,761	62,622	342,208	63,166	87,139	44,229	1,452,762							
<i>Agricultural, of Watertown</i>.....	.....	100	13,168	33,616	28,204	.....	.....	.....	.....	1,196	34,325	33,527	144,136		
<i>Andes</i>.....	.....	.....	5,668	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,668
<i>Hartford</i>	20,198	35,726	76,681	86,795	16,647	39,719	65,394	21,048	107,200	47,221	55,215	31,088	671,932							
<i>Hone</i>	60,691	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	60,691
<i>Phenix, of Brooklyn</i>.....	.....	.....	.....	.....	.....	.....	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.

<i>Canadian Companies</i>	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,934
<i>British Companies</i>	579,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,269,612	1,168,858	5,718,305	880,571	1,275,540	855,423	16,948,076
<i>American Companies</i>	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,034	182,305	109,516	2,439,259
(grand totals,	1,027,720	1,624,837	1,549,199	1,909,975	1,682,184	1,926,159	2,563,531	2,867,295	8,490,919	1,822,674	2,145,198	1,666,578	29,276,269

* Formerly the Agricultural Mutual.
+ Formerly the Isolated Risk.

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

	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	80,711	82,480	92,961	105,210	135,950	131,933	139,784	125,029	138,318	147,957	2,408,145
Canada Agricultural.....	290,101											290,101
Canada Fire.....	472,221	73,838										698,133
Citizens.....	736,720	119,581	135,613	148,531	120,488	134,782	170,235	146,937	121,802	148,688	186,202	2,258,637
Dominion.....	93,673	54,582										148,255
Eastern.....									200	35,297	73,162	108,659
*London Mutual Fire.....	723,603	94,632	70,211	75,748	78,556	83,830	102,639	95,257	92,388	95,952	86,710	1,060,284
National Fire.....	287,732											287,732
<i>Ottawa Agricultural.</i>	108,164											108,164
Provincial.....	957,146											957,146
Quebec.....	613,504	392,442	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	117,806	161,489	114,684	152,313	126,186	134,806	115,383	110,347	155,102	2,980,644
*Sovereign.....	453,479	107,042	96,884									736,216
Stadacona.....	773,695											773,695
Western.....	1,733,563	175,619	208,380	249,179	138,891	186,456	172,064	175,598	154,988	156,994	216,507	3,742,457
	9,888,934	1,336,758	733,843	762,737	597,189	739,364	764,321	750,448	678,752	736,095	940,734	18,089,605
<i>British Companies.</i>												
Atlas.....			18,631	67,032	48,046	72,624	19,824	23,873	31,835	45,657	44,945	166,134
Caledonian.....								69,500	72,645	73,415	84,273	578,162
City of London.....		66,220	82,158	94,585	86,607	127,550	117,840	127,144	79,129	87,048	66,237	934,518
Commercial Union.....	1,167,734	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	96,797	88,231	88,437	93,807	117,097	89,472	57,397	61,930	67,426	343,615
Glasgow and London.....				109,609	104,043	144,330	216,999	219,775	209,489	163,100		1,167,345
Guardian.....	705,617	58,965	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	130,320	92,354	128,330	80,232	129,743	95,534	85,557	91,828	101,411	91,773	2,538,997
Lancashire.....	1,017,755	141,313	124,943	151,256	115,642	149,066	93,548	104,728	116,730	136,195	180,579	2,453,651
Liverpool & London & Globe.....	2,204,635	142,155	103,726	122,211	110,677	135,532	159,400	127,360	95,579	106,640	166,644	3,047,633

Department of Finance—Insurance Branch.

<i>London and Lancashire</i>	465	9,379	30,537	76,682	57,974	64,993	43,218	65,226	42,890	40,284	103,102	71,453	606,200
London Assurance.....	488,101	24,283	35,707	51,289	40,626	46,119	47,855	52,333	28,605	24,178	39,100	33,279	911,475
Manchester.....	.....	.....	.....	6,472	24,700	38,094	76,194	53,554	43,823	37,437	6,700	47,525	54,225
National of Ireland.....	.....	.....	.....	168,409	190,535	155,895	186,642	190,752	165,952	199,940	50,772	60,242	391,228
North British.....	2,543,711	253,794	179,488	168,409	190,535	155,895	186,642	190,752	165,952	199,940	174,988	246,439	4,656,555
Northern.....	920,382	65,338	89,217	87,365	166,240	105,279	130,787	100,586	99,298	86,775	126,609	101,091	2,078,967
Norwich Union.....	1,415	14,205	40,436	54,098	48,063	48,605	46,074	62,316	46,101	36,618	54,650	68,605	521,276
Phoenix, of London.....	947,041	121,359	123,946	145,025	176,594	91,304	150,407	112,280	96,786	88,548	110,201	138,827	2,302,618
Queen.....	1,927,781	150,759	150,717	132,189	140,051	130,232	128,645	119,306	107,049	107,028	115,506	117,058	3,325,321
Royal.....	3,034,275	324,667	315,855	418,241	360,084	295,008	267,443	307,772	284,208	227,111	294,526	366,376	6,495,567
Scottish Commercial.....	177,329	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	177,329
Scottish Imperial.....	400,765	21,821	39,593	21,229	.....	.....	.....	.....	.....	.....	.....	.....	488,408
Scottish Union and National.....	.....	.....	8,318	13,599	18,294	20,222	21,282	38,828	62,380	45,013	41,466	82,863	332,265
United Society.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,125	33,275	34,400
United Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	79,965	79,965
<i>American Companies.</i>	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
16,948,076	1,689,405	1,768,444	1,992,671	2,290,588	2,290,588	1,895,175	2,338,164	2,335,034	2,094,465	1,968,537	2,229,556	2,553,162	40,083,277
<i>Etna.</i>	60,018	82,164	51,952	55,224	55,224	54,276	68,401	68,430	73,742	58,422	84,647	74,395	2,184,433
<i>Agricultural, of Watertown.</i>	144,136	29,316	28,965	33,740	33,740	38,663	49,976	54,946	47,337	70,273	44,920	67,015	629,558
<i>Andes.</i>	5,668	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,668
Connecticut Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hartford.....	671,932	71,227	56,54	71,415	85,534	68,868	69,043	65,544	58,588	57,552	109,018	108,034	91,889
Home.....	60,691	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	60,691
Insurance Co. of N. America.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phoenix, of Brooklyn.....	104,070	3,100	3,710	14,795	17,500	25,116	28,736	91,693	26,034	32,558	11,866	21,104	32,970
Phoenix, of Hartford.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Queen, of America.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
2,439,259	163,661	162,699	167,127	191,998	191,998	186,923	223,860	304,159	228,909	228,922	300,916	411,801	5,010,234

RECAPITULATION.

Canadian Companies.....	9,888,984	1,336,758	733,843	760,430	762,737	597,189	739,364	764,921	750,448	678,752	736,095	940,734	18,689,605
British.....	16,948,076	1,689,405	1,768,444	1,992,671	2,290,588	1,895,175	2,338,164	2,335,034	2,094,465	1,968,537	2,229,556	2,553,162	40,083,277
American.....	2,439,259	163,661	162,699	167,127	191,998	186,923	223,860	304,159	228,909	228,922	300,916	411,801	5,010,234
Grand Totals.....	29,276,269	3,169,824	2,664,986	2,920,228	3,245,323	2,679,287	3,301,388	3,403,514	3,073,822	2,876,211	3,266,567	3,905,697	63,783,116

*Formerly the Agricultural Mutual.

+ Formerly the Isolated Risk.

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the years 1869 to 1893, inclusive.

	Totals for 1869 to 1891.	Premiums received, 1892.	Premiums received, 1893.	Totals for 1869 to 1893.
	\$	\$	\$	\$
<i>Canadian Companies.</i>				
British America.....	3,924,105	172,414	202,076	4,298,595
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	702,253
*London Mutual Fire.....	2,277,728	128,513	122,772	2,529,013
Mercantile.....		98,585	129,379	227,964
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	1,977,737
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	7,162,308
	26,088,616	1,052,041	1,137,797	28,278,454
<i>British Companies.</i>				
§Albion Fire Insurance Association.....	1,243,401	105,216	119,693	1,468,310
Alliance.....		172,868	203,641	376,009
Atlas.....	256,672	92,890	100,301	449,863
Caledonian.....	867,761	112,084	133,021	1,112,866
City of London.....	1,531,430	56,824		1,588,254
Commercial Union.....	4,823,347	357,747	364,276	5,545,370
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	2,602,132
Imperial.....	3,636,871	201,177	189,962	4,028,010
Lancashire.....	3,466,890	285,920	259,563	4,012,373
Liverpool and London and Globe.....	4,868,807	312,472	323,872	5,505,151
London and Lancashire.....	1,236,107	190,308	194,053	1,620,468
London Assurance.....	1,510,394	104,206	107,918	1,722,518
Manchester.....	149,376	121,229	118,940	389,545
National of Ireland.....	577,571	90,476	100,301	768,348
North British.....	6,377,004	380,393	383,663	7,141,060
Northern.....	2,489,608	170,128	172,523	2,832,259
Norwich Union.....	968,766	118,399	142,281	1,229,446
Phoenix, of London.....	3,972,211	250,285	260,576	4,483,072
Queen.....	4,354,694			4,354,694
Royal.....	9,889,602	567,387	594,631	11,051,620
Scottish Commercial.....	343,421			343,421
Scottish Imperial.....	672,855			672,855
Scottish Union and National.....	867,919	137,817	134,593	1,140,329
Sun Fire Office.....		37,131	93,809	130,940
Union Society.....	82,658	104,398	135,047	322,103
United Fire.....	183,862	173,044	187,094	544,000
	58,340,768	4,455,474	4,623,196	67,419,438
<i>American Companies.</i>				
Ætna.....	2,928,268	139,084	143,836	3,211,188
Agricultural, of Watertown.....	1,079,187	61,923	51,585	1,192,695
Andes.....	31,431			31,431
Connecticut.....	215,561	33,054	32,509	281,124
Hartford.....	2,351,998	144,483	138,504	2,634,985
Home.....				
Insurance Company of North America.....	75,827	54,885	66,321	197,033
Phenix, of Brooklyn.....	676,481	83,426	89,314	854,221
Phenix, of Hartford.....	175,850	211,876	238,319	626,045
Queen, of America.....	42,800	271,081	272,214	586,095
	7,577,403	1,004,812	1,032,602	9,614,817

RECAPITULATION.

Canadian Companies.....	26,088,616	1,052,041	1,137,797	28,278,454
British do.....	58,340,768	4,455,474	4,623,196	67,419,438
American do.....	7,577,403	1,004,812	1,032,602	9,614,817
Grand totals.....	92,006,787	6,512,327	6,793,595	105,312,709

* 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 1893, inclusive.

	Totals for 1869 to 1891.	Losses paid, 1892.	Losses paid, 1893.	Totals for 1869 to 1893.
	\$	\$	\$	\$
<i>Canadian Companies.</i>				
British America.....	2,408,145	148,511	144,298	2,700,954
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	416,808
*London Mutual Fire.....	1,660,284	96,262	99,088	1,855,634
Mercantile.....		82,370	81,686	164,056
National Fire.....	287,732			287,732
Ottawa Agricultural.....	108,164			108,164
Provincial.....	957,146			957,146
Quebec.....	1,531,137	81,974	71,592	1,684,703
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	4,180,556
	18,689,605	792,219	797,149	20,278,973
<i>British Companies.</i>				
†Albion Fire Insurance Association.....	843,615	90,724	82,427	1,016,766
Alliance.....		115,399	177,903	293,302
Atlas.....	166,134	53,611	76,220	295,965
Caledonian.....	578,162	59,888	97,590	735,640
City of London.....	934,518	42,937		977,455
Commercial Union.....	3,404,249	289,795	253,659	3,947,703
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	2,092,521
Imperial.....	2,538,997	93,039	161,072	2,793,108
Lancashire.....	2,453,651	173,592	196,318	2,823,561
Liverpool and London and Globe.....	3,647,633	202,829	281,337	4,131,799
London and Lancashire.....	606,200	106,277	95,406	807,883
London Assurance.....	911,475	47,823	75,476	1,034,774
Manchester.....	54,225	79,519	109,692	243,436
National of Ireland.....	391,228	61,713	77,817	530,758
North British.....	4,656,555	240,402	336,358	5,233,315
Northern.....	2,078,967	101,738	121,612	2,302,317
Norwich Union.....	521,276	74,582	91,212	687,070
Phoenix, of London.....	2,302,618	135,335	165,067	2,603,020
Queen.....	3,323,321			3,323,321
Royal.....	6,495,567	361,616	446,332	7,303,515
Scottish Commercial.....	177,329			177,329
Scottish Imperial.....	483,408			483,408
Scottish Union and National.....	352,265	94,038	109,741	556,044
Sun Fire Office.....		7,717	58,177	65,894
Union Society.....	34,400	47,227	91,849	173,476
United Fire.....	79,965	153,670	165,217	398,912
	40,083,277	2,878,149	3,496,112	46,457,538
<i>American Companies.</i>				
Ætna.....	2,184,433	105,379	91,254	2,381,066
Agricultural, of Watertown.....	629,558	47,990	43,037	720,585
Andes.....	5,668			5,668
Connecticut Fire.....	91,889	15,990	20,198	128,077
Hartford.....	1,493,279	72,716	97,167	1,663,162
Home.....	60,691			60,691
Insurance Company of North America.....	32,970	31,075	43,132	107,177
Phoenix, of Brooklyn.....	420,932	73,286	63,214	557,432
Phoenix, of Hartford.....	82,820	169,316	229,819	481,955
Queen, of America.....	7,994	191,150	171,608	370,732
	5,010,234	706,902	759,429	6,476,565

RECAPITULATION.

Canadian Companies.....	18,689,605	792,219	797,149	20,278,973
British do.....	40,083,277	2,878,149	3,496,112	46,457,538
American do.....	5,010,234	706,902	759,429	6,476,565
Grand Totals.....	63,783,116	4,377,270	5,052,690	73,213,076

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

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1893, 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	177,783,359	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
Totals.....	28,278,454	2,949,859,415	.....	20,278,973
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.....	4,623,96	458,254,364	563,044,318	3,496,112
Totals.....	67,419,438	7,037,545,661	.....	46,457,538
AMERICAN COMPANIES.				
1869.....	165,166*	9,702,356*	13,796,890*	172,188
1870.....	194,781	12,893,827*	11,167,928*	147,061
Carried forward.....	359,947	22,596,183	.....	319,249

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.
	\$	\$	\$	\$
Brought forward.....	359,947	22,596,183		319,249
<i>AMERICAN COMPANIES—Concluded.</i>				
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.....	213,890	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
Totals.....	9,614,817	965,781,336		6,476,565

TOTALS FOR ALL THE YEARS FROM 1869 TO 1893, INCLUSIVE.

Canadian Companies.....	28,278,454	2,949,859,415		20,278,973
British Companies.....	67,419,438	7,037,545,661		46,457,538
American Companies.....	9,614,817	965,781,336		6,476,565
Grand totals.....	105,312,709	10,953,186,412		73,213,076

* 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 1893.

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.....	\$ 1,043,128	\$ 106,382,317	\$ 104,114,686	\$ 651,091	\$ 109,571	\$ 6,325	\$ 696,643	} In all countries, 31st December, 1893.
Inland Marine.....	124,542	19,727,723	2,826,335	104,688	23,430	1,695	123,590	
Ocean Marine.....	25,994	3,534,322	228,396	11,417	1,007	None.	12,424	
	1,192,764	129,644,362	107,169,417	767,196	134,008	8,020	832,657	

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WESTERN ASSURANCE COMPANY.

Fire Insurance.....	1,770,578	189,178,037	158,317,984	1,212,658	188,365	23,805	1,296,007	} In all countries, 31st December, 1893.
Inland Marine.....	307,140	73,601,523	5,430,967	274,642	39,980	None.	299,138	
Ocean Marine.....	192,339	23,213,810	1,376,739	151,135	17,109	None.	146,039	
	2,270,057	285,993,370	165,134,710	1,638,435	245,463	23,805	1,711,204	

QUEBEC FIRE ASSURANCE COMPANY.

Fire Insurance.....	169,841	16,082,463	13,880,049	124,191	13,387	1,333	123,900	} In all countries, 31st December, 1893.
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ÆTNA INSURANCE COMPANY.

Fire Insurance.....	143,836	16,057,637	15,797,891	91,254	14,319	None.	83,518	} In Canada, 31st December, 1893.
Inland Marine.....	12,112	2,136,387	None.	None.	None.	None.	None.	
	155,948	18,194,024	15,797,891	91,254	14,319	None.	83,518	

LONDON ASSURANCE COMPANY.

Fire Insurance	107,918	13,553,549	14,915,200	75,476	338	2,100	74,125	(In Canada, 31st Decem- (ber, 1893.
Inland Marine	1,336	519,365	None.	None.	None.	None.	None.	
	109,254	14,072,914	14,915,200	75,476	338	2,100	74,125	

INLAND Marine Insurance Business in Canada, 1893.

	Net Cash Received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount of 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	\$ 14,284	5,646,766	None.	10,792	899	None.	\$ 11,346
Western	14,986	6,901,056	None.	19,345	245	None.	19,548
Totals	29,270	12,547,822	None.	30,137	1,144	None.	30,894
BRITISH COMPANIES.							
British and Foreign Marine	16,001	3,254,614	38,000	14,626	None.	None.	9,902
London Assurance	1,336	519,465	None.	None.	None.	None.	None.
Totals	17,337	3,773,979	38,000	14,626	None.	None.	9,902
AMERICAN COMPANIES.							
<i>XXXXX</i>	12,112	2,136,387	None.	None.	None.	None.	None.

RECAPITULATION.

Canadian Companies	29,270	12,547,822	None.	30,137	1,144	None.	30,894
British Companies	17,337	3,773,979	38,000	14,626	None.	None.	9,902
American Companies	12,112	2,136,387	None.	None.	None.	None.	None.
Totals for 1893	58,669	18,458,188	38,000	44,763	1,144	None.	40,796
Totals for 1892	33,294	15,168,597	None.	31,221	3,571	None.	26,738

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.	Sundry.		Total Liabilities					
				£	£						
Alliance.....	1,368,002	319,662	72,810	3,864	396,336	996,666	550,000	446,666	4,450,000	Dec. 31, 1893.	
Atlas	547,548	208,489	62,860	8,871	280,220	267,828	144,000	123,328	1,056,000	do 31, 1893.	
Caledonian	680,478	287,637	74,133	3,553	365,323	285,155	107,500	177,655	430,000	do 31, 1893.	
Commercial Union.....	1,585,694	633,993	153,770	71,539	859,302	726,392	250,000	477,392	2,250,000	do 31, 1893.	
Employers' Liability	409,839	160,776	75,627	1,880	238,253	171,586	150,000	21,586	600,000	March 31, 1894.	
Guardian.....	1,859,457	340,064	48,869	65,812	454,745	1,404,712	1,000,000	404,712	1,000,000	Dec. 31, 1893.	
Imperial.....	1,729,678	421,453	103,379	1,054,534	675,144	1,054,534	300,000	754,534	900,000	do 31, 1893.	
Lancashire.....	587,678	444,667	142,316	3,355	590,338	272,986	272,986	275,646	2,056,874	do 31, 1893.	
Liverpool and London and Globe	3,474,037	1,046,455	174,043	69,151	1,289,649	2,184,388	245,640	1,938,748	1,914,750	do 31, 1893.	
London and Lancashire Fire	1,044,267	520,383	111,216	30,257	662,356	381,911	212,750	169,161	448,275	do 31, 1893.	
London Assurance	1,494,364	248,114	48,251	25,738	322,103	1,162,261	448,275	713,986	1,800,000	do 31, 1893.	
Manchester.....	802,850	399,687	89,750	48,917	538,354	264,496	200,000	64,496	900,000	do 31, 1893.	
National, of Ireland	298,620	163,786	8,556	28,332	200,674	27,946	100,000	72,054	2,062,500	do 31, 1893.	
North British.....	3,292,419	863,434	230,237	92,778	1,191,449	2,100,970	687,500	1,413,470	2,700,000	do 31, 1893.	
Northern.....	1,646,456	429,784	74,129	63,574	567,487	1,078,969	300,000	778,969	968,000	do 31, 1893.	
Norwich Union.....	1,077,481	527,867	108,787	19,188	653,842	421,639	132,000	289,639	.....	do 31, 1893.
Phoenix, of London.....	.....	1,249,790	105,037	49,099	1,403,926	2,167,172	375,702	1,791,470	.....	do 31, 1892.
Royal.....	789,960	377,240	59,374	17,747	354,361	435,599	300,000	135,599	.....	do 31, 1893.
Scottish Union and National	1,960,329	563,225	134,190	49,895	769,310	1,191,019	120,000	1,071,019	2,280,000	do 31, 1893.	
Sun	588,680	181,088	34,905	29,438	245,431	343,249	180,000	163,249	.....	do 31, 1893.
Union Assurance Society .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
United Fire .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total.....	28,723,935	9,315,094	1,959,172	796,387	12,060,603	16,663,332	6,076,353	10,586,979	26,086,399	.....

* 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—1893.

Companies.	Real Estate. \$ cts.	Loans on Real Estate. \$ cts.	Stocks, Bonds and Debentures. \$ cts.	Loans on Collaterals. \$ cts.	Agents' Balances and Bills Receivable. \$ cts.	Cash on hand and in Banks. \$ cts.	Interest Due and Accrued. \$ cts.	Other Assets \$ cts.	Total Assets. \$ cts.	Nature of Business.
British America.....	150,468 92	60,000 00	886,435 00	None.	213,524 47	39,403 52	6,659 68	42,554 57	1,399,046 16	Fire and Inland Marine.
Citizens'.....	598 25	3,158 06	25,800 00	None.	None.	4,695 97	203 97	38,648 04	73,104 29	Fire and Accident.
Eastern.....	None.	39,500 00	240,000 00	None.	19,244 47	24,645 46	3,859 48	6,500 00	333,749 41	Fire.
London Mutual Fire.	14,010 81	None.	59,330 40	None.	276,712 55	3,764 82	505 05	1,786 01	356,109 64	Fire.
Mercantile.....	None.	58,960 00	65,687 46	None.	17,442 04	6,201 54	3,227 61	1,354 20	152,872 85	Fire.
Quebec.....	32,000 00	None.	156,264 26	None.	24,942 76	22,563 34	2,677 67	2,848 24	241,296 27	Fire.
Western.....	65,000 00	67,634 88	1,451,967 76	None.	409,364 80	342,067 39	8,939 36	100,305 48	2,445,279 67	Fire, Inland and Ocean.
Totals.....	262,077 98	229,252 94	2,885,484 88	None.	961,231 09	443,342 04	26,072 82	193,996 54	5,001,458 29	

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—1893.

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.....	142,028 55	687,587 93	9,810 23	839,426 71	559,619 45	750,000 00	190,380 55	Fire and Inland Marine.
Citizens'.....	7,972 59	None.	59,639 56	67,672 15	5,432 14	151,367 00	145,934 86	
Eastern.....	31,249 30	136,265 90	None.	167,515 20	166,234 21	250,000 00	83,765 79	Fire.
London Mutual Fire....	28,070 44	272,707 75	13,232 10	314,010 29	42,099 35	None.	42,099 35	Fire.
Mercantile.....	7,949 95	85,693 96	2,000 00	95,643 91	57,228 94	40,000 00	17,228 94	Fire.
Quebec.....	14,720 00	93,820 82	928 00	109,468 82	131,827 45	99,920 00	31,907 45	Fire.
Western.....	269,267 84	1,123,308 13	41,218 48	1,433,794 45	1,011,485 22	1,000,000 00	11,485 22	Fire, Inland and Ocean.
Total.....	501,258 67	2,399,384 49	126,888 37	3,027,531 53	1,973,926 76	2,291,287 00	317,350 24	

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TABLE III.—Showing the Assets in Canada of British and American Companies
BRITISH COMPANIES

Companies.	Commenced Business in Canada.	Real Estate.		Loans on Real Estate.		Stocks, Bonds and Debentures.	
		\$	cts.	\$	cts.	\$	cts.
Albion	December, 1880	None.		None.		106,000	00
Alliance	1st March, 1892	None.		None.		311,142	00
Atlas	7th March, 1887	None.		None.		108,575	38
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.		293,139	13
Employers' Liability	11th June, 1886	None.		None.		105,071	33
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.		202,218	66
Liverpool and London and Globe	4th June, 1851	88,000	00	886,600	00	363,713	00
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.		105,266	00
National, of Ireland	2nd April, 1883	None.		None.		106,170	66
North British	1862	90,000	00	929,566	66	2,304,336	22
Northern	1867	None.		None.		211,700	00
Norwich Union	1st April, 1880	None.		None.		105,000	00
Phoenix, of London	1804	None.		None.		201,020	93
Royal	1851	245,000	00	None.		700,245	34
Scottish Union and National	February, 1882	None.		None.		113,659	15
Sun Fire	3rd June, 1892	None.		None.		308,936	00
Union Assurance Society	November, 1890	None.		None.		100,000	00
United Fire	30th December, 1890	None.		None.		187,128	54
Totals		900,178	17	1,816,166	66	6,912,578	95

AMERICAN

Ætna Fire	1821	None.		None.		123,180	00
Agricultural, of Watertown	1st October, 1878	2,800	00	None.		152,928	00
Connecticut Fire	1886	None.		None.		105,000	00
Hartford	1836	None.		None.		116,129	00
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.		234,627	50
Queen, of America	2nd November, 1891	None.		None.		281,700	00
Totals		2,800	00	None.		1,239,064	50

Department of Finance—Insurance Branch.

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

ASSETS IN CANADA—1893.

Loans on Collaterals.	Agents' Balances and Bills Re- ceivable.	Cash on hand and in Banks.	Interest due and accrued.	Other Assets	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	10,346 32	8,654 90	None.	2,900 00	127,901 22	Fire.
None.	25,195 34	1,121 84	None.	None.	337,459 18	do
None.	9,766 42	6,725 75	None.	2,882 14	127,949 69	do
None.	97 00	None.	None.	None.	112,097 00	Inland Marine.
None.	13,373 38	10,375 35	None.	4,400 00	145,950 69	Fire.
2,000 00	42,529 70	20,117 93	None.	5,000 00	362,786 76	do
None.	None.	200 00	None.	400 00	105,671 33	do Reassurance.
None.	26,605 77	4,995 89	291 51	5,511 38	387,678 53	do
None.	17,917 44	9,436 27	None.	6,620 02	608,592 57	do
None.	17,746 61	14,306 75	1,300 00	5,000 00	240,572 02	do
5,656 72	27,363 54	59,330 50	10,804 99	2,500 00	1,443,948 75	do and Life.
None.	7,748 93	4,255 19	None.	70,000 00	213,404 12	do
None.	9,705 32	4,012 61	None.	None.	184,057 93	do and Life.
None.	3,461 98	14,596 50	None.	3,500 00	126,824 48	do
None.	12,275 53	4,294 35	None.	3,067 10	125,807 64	do
146,000 00	49,423 02	67,365 28	54,114 98	2,500 00	3,643,306 16	do and Life.
None.	14,713 71	6,635 17	None.	5,000 00	238,048 88	do
None.	7,070 78	53,202 64	None.	1,250 00	166,523 42	do
None.	None.	None.	1,543 95	None.	202,564 88	do
30,883 67	45,980 36	3,510 82	491 97	8,448 97	1,034,561 13	do and Life.
None.	8,883 31	None.	None.	None.	122,542 46	do
None.	16,008 59	13,133 05	None.	6,165 21	344,242 85	do
None.	9,358 38	6,666 71	None.	2,806 14	118,831 23	do
None.	15,821 75	8,737 38	None.	3,000 00	214,687 67	do
184,520 39	391,393 18	321,674 88	68,547 40	140,950 96	10,736,010 59	

COMPANIES.

None.	13,434 23	None.	None.	None.	136,614 23	Fire and Inland Marine.
None.	16,086 64	952 51	None.	None.	172,767 15	do
None.	4,017 78	None.	None.	None.	109,017 78	do
None.	11,304 79	None.	None.	None.	127,433 79	do
None.	2,266 54	25,338 80	None.	None.	138,605 34	do
None.	21,798 10	None.	None.	None.	136,298 10	do
None.	45,305 61	21,406 90	None.	8,710 42	310,050 43	do
None.	25,264 84	7,066 95	None.	5,739 28	319,771 07	do
None.	139,478 53	54,765 16	None.	14,449 70	1,450,557 89	

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 1893.

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.	Excess of Assets over Liabilities. (The Reverse.)	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Albion	6,525 00	86,043 69		None.	92,568 69	e 35,332 53	Fire.
Alliance	16,764 55	143,074 04		687 64	160,526 23	e 176,932 95	Fire.
Atlas	4,366 49	57,114 26		None.	61,680 75	e 66,268 94	Fire.
British and Foreign Marine.	None.	716 25		None.	716 25	e 111,380 75	Inland Marine.
Caledonian	13,037 28	91,803 90		2,006 00	105,847 18	e 39,103 51	Fire.
Commercial Union.	46,735 24	263,487 61		900 60	311,143 45	e 51,643 31	Fire.
Employers' Liability.	2,604 14	25 45		6,017 03	8,647 02	e 97,024 31	Fire.
Guardian	10,131 17	208,947 36		42 43	219,120 96	e 168,557 57	Fire.
Imperial	7,298 70	139,061 62		363 53	146,723 85	e 461,868 72	Fire.
Lancashire	10,088 07	191,108 90		None.	201,196 97	e 39,375 05	Fire and Life.
Liverpool and London and Globe.	21,451 00	262,741 43	105,000 00	500 00	389,692 43	e 1,054,256 32	Fire and Life.
London and Lancashire	4,884 05	129,252 34		None.	134,136 39	e 97,592 03	Fire.
London Assurance	2,438 00	75,108 44	8,919 46	None.	86,465 90	e 33,509 57	Fire and Life.
Manchester	15,365 74	76,621 68		1,327 49	93,314 91	e 64,126 89	Fire.
National, of Ireland.	4,566 49	57,114 26		None.	61,680 75	e 2,704,499 15	Fire and Life.
North British.	22,515 84	282,284 15	615,348 75	8,658 27	988,807 01	e 100,070 22	Fire.
Northern	15,171 97	122,806 69		None.	137,978 66	e 47,485 79	Fire.
Norwich Union	18,381 92	100,655 71		None.	119,037 63	e 17,772 68	Fire.
Phoenix, of London	6,081 46	178,710 74		None.	184,792 20	e 141,100 66	Fire and Life.
Royal	28,964 00	469,615 05	394,881 42	None.	893,460 47	e 37,341 22	Fire.
Scottish Union and National	6,694 53	78,506 71		None.	85,201 24	e 281,748 81	Fire.
Sun Fire	3,620 27	58,727 94		145 83	62,494 04	e 23,590 82	Fire.
Union Society	17,585 33	77,655 08		None.	95,240 41	e 69,510 66	Fire.
United Fire	25,666 16	119,410 85		None.	145,077 01	e	
Totals	311,157 40	3,280,594 55	1,124,149 63	20,648 82	4,736,550 40	5,999,460 19	

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 1893—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.	
Etna Fire	14,319 23	90,640 59	.....	None.	104,959 82	e 31,654 41	Fire and Inland Marine.
Agricultural, of Watertown	10,843 40	80,074 23	.....	None.	90,922 63	e 81,844 52	Fire.
Connecticut Fire	3,290 00	21,150 00	.....	None.	24,440 00	e 84,577 78	Fire.
Hartford	8,315 57	81,824 08	.....	None.	90,139 65	e 37,294 14	Fire.
Insurance Company of North America	2,433 00	38,517 95	.....	None.	40,950 95	e 97,654 39	Fire.
Phenix, of Brooklyn	7,825 00	64,530 73	.....	None.	72,355 73	e 63,942 37	Fire.
Phenix, of Hartford	20,619 46	154,949 80	.....	None.	175,569 26	e 134,481 17	Fire.
Queen, of America	15,758 68	179,134 32	.....	1,275 15	196,168 15	e 123,602 92	Fire.
Totals	83,409 34	710,821 70	.....	1,275 15	795,506 19	e 655,051 70	

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.....	1,192,763 89	36,718 39	42,321 65	1,271,803 93	250,000 00
Citizens'.....	None.	1,988 24	329 84	2,318 08	None.
Eastern.....	264,511 21	12,647 57	None.	277,158 78	None.
London Mutual.....	122,772 09	2,928 21	1,360 13	127,060 43	None.
Mercantile.....	129,379 48	6,371 06	None.	135,750 54	None.
Quebec.....	163,840 67	9,125 23	1,610 00	174,575 90	None.
Western.....	2,270,056 65	69,301 53	160,000 00	2,499,358 18	400,000 00
Total.....	4,143,323 99	139,080 23	205,621 62	4,488,025 84	650,000 00

BRITISH

Albion.....	119,692 93	4,000 00	None.	123,692 93	.....
Alliance.....	203,641 49	9,334 26	None.	212,975 75	.....
Atlas.....	100,300 60	3,818 26	None.	104,118 86	.....
British and Foreign Marine.....	16,000 96	4,480 00	None.	20,480 96	.....
Caledonian.....	133,021 03	5,561 32	None.	138,582 35	.....
Commercial Union.....	364,276 06	10,748 27	None.	375,024 33	.....
Employers' Liability.....	9,128 39	None.	None.	9,128 39	.....
Guardian.....	294,310 49	8,349 99	4,560 63	307,221 11	.....
Imperial.....	189,962 06	7,047 11	8,506 87	205,516 04	.....
Lancashire.....	259,562 67	7,760 27	None.	267,322 94	.....
Liverpool and London and Globe.....	323,871 83	59,284 79	2,645 95	385,802 57	.....
London and Lancashire.....	194,052 77	7,910 34	None.	201,963 11	.....
London Assurance.....	109,253 23	6,680 00	None.	115,933 23	.....
Manchester.....	118,939 83	3,643 75	None.	122,583 58	.....
National, of Ireland.....	100,300 61	4,077 37	None.	104,377 98	.....
North British.....	383,663 00	125,957 49	2,904 60	512,525 09	.....
Northern.....	172,523 06	12,580 33	None.	185,103 39	.....
Norwich Union.....	142,281 26	5,208 46	None.	147,489 72	.....
Phoenix, of London.....	260,575 97	8,104 23	None.	268,680 20	.....
Royal.....	594,631 06	23,959 99	2,182 36	620,773 41	.....
Scottish Union and National.....	134,593 29	12,140 12	None.	146,733 41	.....
Sun Fire.....	93,809 27	91 55	73 32	93,974 14	.....
Union Society.....	135,047 24	3,048 97	None.	138,116 21	.....
United Fire.....	187,093 83	6,657 10	124 25	193,875 18	.....
Total.....	4,640,532 93	340,463 97	20,997 98	5,001,994 88	.....

AMERICAN

Ætna Fire.....	155,948 56	6,180 00	None.	162,128 56	.....
Agricultural, of Watertown.....	51,585 36	6,477 75	None.	58,063 11	.....
Connecticut Fire.....	32,509 10	4,000 00	None.	36,509 10	.....
Hartford.....	138,504 59	8,306 18	None.	146,810 77	.....
Insurance Co. of North America.....	66,321 28	4,440 00	None.	70,761 28	.....
Phoenix, of Brooklyn.....	89,314 31	None.	None.	89,314 31	.....
Phoenix, of Hartford.....	238,319 08	8,375 60	None.	246,694 68	.....
Queen, of America.....	272,213 58	188 21	629 00	273,030 79	.....
Total.....	1,044,715 86	37,967 74	629 00	1,083,312 60	.....

Department of Finance—Insurance Branch.

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

AND EXPENDITURE, 1893.

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.	
767,196 18	440,755 58	38,429 32	1,246,381 08	e 425,567 71	e 25,422 85	Fire and Inland Marine.
12,095 72	21,759 81	None.	33,855 53	d 12,095 72	d 31,537 45	
188,314 48	72,880 79	None.	261,195 27	e 76,196 73	e 15,963 51	Fire.
99,087 67	40,689 34	None.	139,777 01	e 23,684 42	d 12,716 58	do
81,685 16	42,747 89	4,000 00	128,434 05	e 47,693 32	e 7,316 49	do
124,191 41	48,245 85	2,474 00	174,911 26	e 39,649 26	d 335 36	do
1,638,434 28	735,783 43	67,260 11	2,441,477 82	e 631,622 37	e 57,880 96	do Inl. and Ocean
2,911,005 90	1,402,862 69	112,163 43	4,426,032 02	e1,232,318 09	e 61,993 82	

COMPANIES.

82,427 36	36,710 31	.....	119,137 67	e 37,265 57	e 4,555 26	Fire.
177,903 34	55,967 00	.....	233,870 34	e 25,738 15	d 20,894 59	do
76,219 61	29,390 79	.....	105,610 40	e 24,080 99	d 1,491 54	do
14,626 29	3,801 78	.....	18,428 07	e 1,374 67	e 2,052 89	Inland Marine.
97,590 02	37,225 34	.....	134,815 36	e 35,431 01	e 3,766 99	Fire.
253,658 51	101,108 24	.....	354,766 75	e 110,617 55	e 20,257 58	do
53,422 79	5,227 87	.....	58,650 66	d 44,294 40	d 49,522 27	do
172,147 39	98,285 98	.....	270,433 37	e 122,163 10	e 36,787 74	do
161,072 03	61,711 38	.....	222,783 41	e 28,890 03	d 17,267 37	do
196,317 63	69,073 04	.....	265,390 67	e 63,245 04	e 1,932 27	do
281,336 85	96,579 93	.....	377,916 78	e 42,534 98	e 7,885 79	do
95,405 95	51,230 59	.....	146,636 54	e 98,646 82	e 55,326 57	do
75,476 10	35,740 02	.....	111,216 12	e 33,777 13	e 4,717 11	doand Inl. Marine
109,691 69	41,399 11	.....	151,090 81	e 9,248 14	d 28,507 22	do
77,817 08	29,390 79	.....	107,207 87	e 22,483 53	d 2,829 89	do
336,357 52	108,826 60	.....	445,184 12	e 47,305 48	e 67,340 97	do
121,612 01	45,133 07	.....	166,745 08	e 50,911 05	e 18,358 31	do
91,211 80	38,212 46	.....	129,424 26	e 51,069 46	e 18,065 46	do
165,066 78	68,043 27	.....	233,110 05	e 95,509 19	e 35,570 15	do
446,331 86	154,063 26	.....	600,395 12	e 148,299 20	e 20,378 29	do
109,740 96	28,848 15	.....	138,589 11	e 24,852 33	e 8,144 30	do
58,177 11	37,622 33	.....	95,799 44	e 35,632 16	d 1,825 30	do
91,849 15	38,326 55	.....	130,175 70	e 43,198 09	e 7,940 51	do
165,277 14	64,397 74	.....	229,674 88	e 21,816 69	d 35,799 70	do
3,510,736 97	1,336,315 60	.....	4,847,052 57	e1,129,795 96	e 154,942 31	

COMPANIES.

91,253 59	38,851 25	.....	130,104 84	e 64,694 97	e 32,023 72	Fire and Inland Marine.
43,036 85	26,320 20	.....	69,357 05	e 8,548 51	d 11,293 94	Fire.
20,198 14	8,498 38	.....	28,696 52	e 12,310 96	e 7,812 58	do
97,166 92	31,021 37	.....	128,188 29	e 41,337 67	e 18,622 48	do
43,132 17	22,339 19	.....	65,471 36	e 23,189 11	e 5,289 92	do
63,213 92	26,080 48	.....	89,294 40	e 26,100 39	e 19 91	do
229,819 19	93,783 67	.....	323,602 86	e 8,499 89	d 76,908 18	do
171,608 12	80,597 51	.....	252,205 63	e 100,605 46	e 20,825 16	do
759,428 90	327,492 05	.....	1,086,920 95	e 285,286 96	d 3,608 35	

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 1893; 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.	64.32	36.95	3.22	98.00	129,644,362	1,596,456.46	1.23	107,169,417	1,399,046.16	1.31
Eastern.	Fire	71.19	27.55	.....	94.24	26,676,063	336,193.46	1.26	19,831,172	333,749.41	1.68
London Mutual Fire.	do	80.71	33.14	.....	110.01	15,553,095	190,013.01	1.22	43,191,301	356,109.64	.82
Mercantile.	do	63.14	33.04	3.09	94.61	12,947,680	160,726.04	1.24	14,214,778	152,872.85	1.08
Quebec.	do	75.80	29.45	1.51	100.19	16,082,463	207,613.69	1.29	13,880,049	241,286.27	1.74
Western	Fire, Inland and Ocean.	72.18	32.41	2.96	97.68	285,993,370	3,199,317.98	1.12	165,134,710	2,445,279.67	1.48

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 1893; 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>							
Albion.....	Fire.....	68.87	30.67	99.54	\$ 11,888,962	\$ 133,684.26	1.13
Alliance.....	do.....	87.36	27.48	114.84	21,768,271	236,136.62	1.10
Aglas.....	do.....	75.99	29.30	105.29	8,654,952	112,951.30	1.31
British and Foreign Marine	Inland Marine	91.41	23.76	115.17	3,264,614	16,046.11	.49
Caledonian.....	Fire.....	73.86	27.98	101.35	14,100,394	153,390.98	1.09
Commercial Union.....	do.....	69.63	27.76	97.39	34,947,757	437,281.56	1.25
Employers' Liability.....	do Reassurance.	585.24	57.27	642.51	416,399	5,558.18	1.33
Guarantien.....	do.....	58.49	33.40	91.89	28,944,434	335,887.15	1.16
Imperial.....	do.....	84.79	32.49	117.28	18,700,310	219,931.14	1.18
Lancashire.....	do.....	75.68	26.61	102.25	23,507,342	296,287.79	1.26
Liverpool and London and Globe.	do.....	86.87	29.82	116.69	33,707,054	359,871.24	1.07
London and Lancashire.....	do.....	49.16	26.40	75.57	18,040,428	211,712.27	1.17
London Assurance.....	do and Inland Marine.	69.08	32.71	101.80	14,072,914	131,345.90	.93
Manchester.....	do.....	92.22	34.81	127.03	12,592,339	154,194.50	1.22
National, of Ireland.....	do.....	77.53	29.30	106.89	8,634,952	112,951.30	1.31
North British.....	do.....	87.67	28.37	116.04	40,474,585	443,131.33	1.09
Northern.....	do.....	70.49	26.16	96.65	17,858,332	205,733.66	1.15
Norwich Union.....	do.....	64.11	26.86	90.95	14,171,905	161,854.09	1.14
Phoenix, of London.....	do.....	63.35	26.11	89.46	26,556,588	298,830.86	1.13
Royal.....	do.....	75.06	25.91	100.97	58,439,801	651,021.28	1.11
Scottish Union and National.....	do.....	81.54	21.43	102.97	16,474,713	168,433.45	1.02
Sun Fire.....	do.....	62.02	40.10	102.12	9,000,913	114,155.00	1.27
Union Society.....	do.....	68.01	28.38	96.39	11,050,019	162,542.86	1.47
United Fire.....	do.....	88.34	34.42	122.76	14,810,275	215,453.98	1.45
<i>American Companies.</i>							
Total.....		75.65	28.80	104.45	462,028,343	5,341,386.81	1.16
<i>Fire and Inland Marine.</i>							
Etzna Fire.....	do.....	58.52	24.91	83.43	18,194,024	196,568.82	1.08
Agricultural, of Watertown.....	do.....	83.43	51.02	134.45	7,768,052	70,506.56	.91
Connecticut Fire.....	do.....	62.13	26.14	88.27	3,200,000	37,157.00	1.16
Hartford Fire.....	do.....	70.15	22.40	92.55	13,462,625	134,818.57	1.15
Insurance Co. of North America.	do.....	65.04	33.68	98.72	8,277,549	92,821.17	1.12
Phoenix, of Brooklyn.....	do.....	70.78	29.20	99.98	11,204,431	119,767.78	1.07
Phoenix, of Hartford.....	do.....	96.43	39.35	135.79	20,550,383	277,471.30	1.35
Queen, of America.....	do.....	63.04	29.61	92.65	25,043,515	306,739.20	1.23
Total.....		72.69	31.35	104.04	107,700,579	1,255,910.30	1.17

Department of Finance—Insurance Branch.

ABSTRACT OF STATEMENTS

OF

LIFE, ACCIDENT, GUARANTEE, PLATE GLASS

AND

STEAM BOILER INSURANCE COMPANIES

IN

CANADA

FOR THE YEAR 1893

ABSTRACT OF LIFE INSURANCE IN CANADA FOR YEAR 1893.

	+Premiums for Year.	Number of Policies New 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 (Canadian business).....	1,694,356	2,011	4,044,200	27,938	59,085,415	342	730,480	700,434	\$ 104,612	\$ 11,000	31st Dec., 1893.
Confederation	796,505	2,297	3,768,823	15,872	24,288,630	160	271,771	256,698	\$ 33,062	None.	30th do
Dominion Life	38,286	427	532,250	1,134	1,465,937	2	2,000	2,000	None.	None.	31st do
Dominion Safety Fund.....	32,886	51	61,000	1,292	1,549,000	19	21,000	22,509	2,000	2,000	30th do
Federal.....	286,377	1,320	1,997,633	4,929	9,945,835	60	113,291	94,283	23,133	None.	31st do
Great West.....	50,422	744	1,760,800	945	2,131,500	1	1,000	1,000	None.	None.	31st do
London Life.....	39,435	167	186,250	1,582	1,494,409	16	14,530	11,128	5,000	None.	31st do
Manufacturers (Canadian business).....	79,419	9,239	890,550	18,171	1,723,064	224	14,108	13,755	164	None.	31st do
North American (do) (Industrial).....	247,698	1,449	2,293,210	5,474	8,124,022	26	42,300	42,458	8,000	2,000	31st do
Ontario Mutual.....	512,518	1,941	2,780,250	13,496	17,683,023	105	125,882	108,223	21,984	None.	31st do
Sun (Canadian business).....	871,165	3,419	5,493,169	14,673	22,182,850	133	226,837	199,935	37,812	1,000	30th do
Temperance and General.....	116,494	1,499	1,755,000	4,148	5,196,620	14	20,000	17,918	3,000	None.	31st do
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	
Totals for 1892.....	4,729,940	24,514	25,565,534	107,409	154,709,077	1,046	1,650,021	1,580,727	163,132	14,000	
Increase, <i>i</i> ; decrease, <i>d</i>	<i>i</i> 426,068	<i>i</i> 1,905	<i>i</i> 2,503,903	<i>i</i> 10,677	<i>i</i> 12,766,795	<i>i</i> 92	<i>i</i> 586	<i>d</i> 43,658	<i>i</i> 82,385	<i>i</i> 3,000	
<i>British Companies.</i>											
British Empire.....	215,572	347	654,433	3,015	5,896,858	29	87,042	62,737	42,805	None.	31st Dec., 1893.
Commercial Union.....	18,537	5	21,000	301	593,564	4	10,968	10,327	641	None.	31st do
*Edinburgh.....	8,518	None.	None.	126	353,935	8	42,773	55,648	None.	None.	31st March, 1893.
*Life Association of Scotland.....	45,552	None.	None.	1,039	1,816,643	23	41,422	73,701	15,739	None.	5th April, 1893.
Liverpool and London and Globe.....	8,177	2	4,000	154	263,293	4	9,193	9,193	None.	None.	31st Dec., 1893
London and Lancashire.....	213,108	497	823,000	4,117	6,820,273	74	137,437	113,085	42,558	None.	31st do
*London Assurance.....	629	None.	None.	5	21,769	None.	None.	None.	None.	None.	31st do
North British.....	36,291	2	4,621	574	1,414,744	29	73,526	67,255	13,915	None.	30th Nov., 1893.
*Reliance.....	8,470	None.	None.	269	265,720	4	4,673	4,673	None.	None.	31st Dec., 1893.
Royal.....	22,772	None.	None.	362	934,779	10	23,446	23,685	3,973	None.	31st do
*Scott'sh Amicable.....	6,618	None.	None.	123	306,420	1	864	487	864	None.	31st do
*Scottish Provident.....	2,411	None.	None.	63	163,664	3	16,466	7,874	13,207	None.	31st do

Department of Finance—Insurance Branch.

Standard Stat	471,209 15,677	759 1	1,459,000 1,801	6,423 248	14,036,656 656,566	73 4	216,362 8,247	187,990 8,247	44,872 None.	15th Nov., 1893. 31st Dec., 1893.
Totals for 1893.	1,073,541	1,613	2,967,855	16,759	33,543,884	266	672,419	630,902	178,574	None.
Totals for 1892.	1,088,816	1,739	3,625,213	16,469	33,692,706	288	667,071	597,700	131,367	None.
Increase, <i>i</i> ; decrease, <i>d</i> .	<i>d</i> 15,275	<i>d</i> 126	<i>d</i> 657,358	<i>i</i> 290	<i>d</i> 148,822	<i>d</i> 22	<i>i</i> 5,348	<i>i</i> 33,202	<i>i</i> 47,207	None.
<i>American Companies.</i>										
Ætna Life	608,576	382	623,513	12,813	16,608,155	462	539,304	531,530	21,968	10,000 31st Dec., 1893
*Connecticut Mutual.	46,065	None.	None.	1,061	2,028,163	44	67,531	67,531	None.	do
Equitable	750,818	1,177	2,972,025	9,371	20,947,848	105	246,923	258,111	21,556	do
Germania.	23,946	47	87,000	244	616,995	None.	None.	2,000	None.	do
Metropolitan	63,980	78	6,624	8	144,265	1	1,000	1,000	None.	do
Mutual Life.	697,841	5,143	694,187	14,058	1,648,933	317	26,083	26,083	209	112
*National Life.	2,296	1,061	2,163,336	6,514	15,662,254	62	239,952	235,952	30,000	do
*New York.	780,264	3,226	None.	133	161,822	8	4,903	4,758	429	do
*North-Western.	17,823	None.	5,051,500	10,265	20,720,765	92	242,543	212,522	54,748	do
*Phoenix Mutual Life.	25,400	None.	None.	397	545,744	30	28,860	34,083	1,474	do
Provident Savings	78,090	436	845,000	1,168	2,687,000	74	53,441	55,350	2,201	do
Travelers	127,189	271	755,300	2,992	5,022,940	71	85,574	73,314	12,500	do
Union Mutual	122,222	279	448,900	2,836	4,796,194	58	86,153	80,290	16,905	do
United States	52,779	218	497,370	940	1,928,195	8	9,110	19,110	1,000	do
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
Totals for 1892.	3,251,598	12,801	15,409,266	60,570	90,708,482	1,270	1,767,858	1,847,155	105,279	2,396
Increase, <i>i</i> ; decrease, <i>d</i> .	<i>i</i> 151,632	<i>d</i> 554	<i>d</i> 1,263,711	<i>i</i> 3,309	<i>i</i> 3,894,484	<i>i</i> 69	<i>d</i> 115,502	<i>d</i> 212,542	<i>i</i> 57,711	<i>i</i> 9,716

RECAPITULATION.

Canadian Companies	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
British	1,073,541	1,613	2,967,855	16,759	33,543,884	266	672,419	630,902	178,574	None.
American	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
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
Grand totals for 1892.	9,070,354	39,054	44,620,013	184,448	279,110,265	2,604	4,084,950	4,025,582	399,778	16,396
Increase, <i>i</i> ; decrease, <i>d</i> .	<i>i</i> 562,425	<i>i</i> 1,225	<i>i</i> 582,834	<i>i</i> 14,276	<i>i</i> 16,512,457	<i>i</i> 139	<i>d</i> 109,568	<i>d</i> 222,998	<i>i</i> 187,303	<i>i</i> 12,716

* These companies have ceased doing business in Canada.
 † These amounts are net, re-insurances having been deducted.
 ‡ Judgment in the case of this claim has been given in favour of the company.

INCREASE OR DECREASE of Items of Life Insurance in Canada, among the Active Companies, for 1893 compared with 1892.

CANADIAN COMPANIES.

	Premiums of the Year.	Number of Policies, new and taken up.	Amount of Policies, new and taken up.	Number of Policies in force at Date.	Amount in force.	Number of Policies become Claims.	Amount of Policies become Claims.	Claims Paid.
Increase (i)—Decrease (d).	\$		\$		\$		\$	\$
Canada Life.....	i 58,294	i 115	d 580,350	i 940	i 2,067,209	i	d 94,480	d 69,856
Confederation.....	i 79,526	i 115	i 289,650	i 1,198	i 1,859,779	i	d 80,283	i 69,981
Dominion Life.....	i 8,105	i 10	i 16,250	i 294	i 380,041	d	d 2,000	d 3,000
Dominion Safety Fund.....	d 1,882	i 19	i 3,000	i 163	d 188,000	d	d 3,468	d 1,959
Federal.....	i 44,581	i 173	i 115,633	i 384	i 140,442	i	d 6,021	d 14,552
Great West.....	i 35,039	i 390	i 879,600	i 600	i 1,269,300	i	d 1,000	d 1,000
London Life.....	i 13,383	i 8	d 4,250	d	d 28,275	d	d 3,556	d 8,360
Manufacturers' Life.....	i 35,456	i 419	d 27,808	i 2,385	i 224,993	i	d 1,159	d 9,174
North American.....	i 28,973	i 119	i 285,990	i 482	i 617,346	d	d 18,700	d 32,082
Ontario Mutual.....	i 9,129	i 50	i 129,250	i 1,051	d 1,184,157	d	d 33,752	d 380
Stn.	i 108,091	i 942	i 1,061,606	i 1,829	d 1,545	i	d 380	d 130
Temperance and General.....	i 8,273	i 154	i 191,800	i 674	i 1,624,912	i	d 67,067	i 48,487
Total Increase or Decrease.....	i 426,068	i 1,905	i 2,503,903	i 10,577	i 12,766,795	i	d 586	d 43,658

BRITISH COMPANIES.

British Empire.....	d 7,778	d 156	d 195,567	i 8	i 32,747	i	i 39,674	i 21,369
Commercial Union.....	i 1,808	i 3	i 13,000	i 8	d 81,629	d	d 36,158	d 39,228
Liverpool and London and Globe.....	i 130	i 2	i 4,000	i 5	d 10,701	d	i 5,917	i 5,917
London and Lancashire.....	i 2,082	i 129	d 346,700	i 37	d 154,170	i	d 18,567	d 2,674
North British.....	d 1,664	i 3	d 53,379	i 32	d 75,248	i	d 488	d 7,390
Royal.....	i 2,369	i 169	d 47,517	i 21	d 44,348	d	d 2,941	i 10,696
Standard.....	d 3,774	i 6	d 31,195	i 370	d 356,976	d	d 8,518	d 8,518
Star.....	i 601	d	d 47,517	i 6	d 15,417	i	d 4,637	d 4,637
Total Increase or Decrease.....	d 15,782	d 126	d 637,358	i 943	i 8,210	i	i 29,433	d 11,403

Department of Finance—Insurance Branch.

AMERICAN COMPANIES

<i>Etna Life</i>	<i>d</i>	24,959	<i>d</i>	118	<i>d</i>	139,345	<i>d</i>	358	<i>d</i>	447,194	<i>d</i>	13	<i>d</i>	55,596	<i>d</i>	68,869
<i>Equitable</i>	<i>i</i>	47,281	<i>i</i>	16	<i>i</i>	496,634	<i>i</i>	633	<i>i</i>	1,618,776	<i>i</i>	3	<i>i</i>	10,333	<i>i</i>	5,885
<i>Germania</i>	<i>d</i>	1,662	<i>d</i>	89	<i>d</i>	234,700	<i>d</i>	52	<i>d</i>	176,333	<i>d</i>	2	<i>d</i>	3,200	<i>d</i>	800
<i>Metropolitan</i>	<i>i</i>	4,219	<i>i</i>	7	<i>i</i>	6,624	<i>i</i>	90	<i>i</i>	37,915	<i>i</i>	1	<i>i</i>	904	<i>i</i>	904
{ <i>General</i>	<i>i</i>		<i>i</i>		<i>i</i>	133,633	<i>i</i>	1,487	<i>i</i>	442,819	<i>i</i>	57	<i>i</i>	6,957	<i>i</i>	6,957
{ <i>Industrial</i>	<i>i</i>		<i>i</i>		<i>i</i>	88,679	<i>i</i>	586	<i>i</i>	798,562	<i>i</i>	10	<i>i</i>	81,309	<i>i</i>	78,382
<i>Mutual Life</i>	<i>i</i>	67,470	<i>d</i>	19	<i>d</i>	125,950	<i>i</i>	1,040	<i>i</i>	1,584,049	<i>d</i>	14	<i>d</i>	121,342	<i>d</i>	202,774
<i>New York</i>	<i>i</i>	71,054	<i>d</i>	142	<i>d</i>	38,000	<i>i</i>	211	<i>i</i>	342,000	<i>d</i>	3	<i>d</i>	3,021	<i>d</i>	20,979
<i>Provident Savings</i>	<i>d</i>	10,187	<i>d</i>	43	<i>d</i>	38,808	<i>d</i>	19	<i>d</i>	190,762	<i>d</i>	10	<i>d</i>	28,960	<i>d</i>	46,614
<i>Travelers</i>	<i>d</i>	6,084	<i>d</i>	49	<i>d</i>	124,740	<i>i</i>	64	<i>i</i>	126,033	<i>i</i>	11	<i>i</i>	29,611	<i>i</i>	1,243
<i>Union Mutual</i>	<i>d</i>	2,920	<i>d</i>	.....	<i>d</i>	1,867,280	<i>d</i>	81	<i>d</i>	369,740	<i>i</i>	4	<i>i</i>	4,110	<i>i</i>	14,110
<i>United States</i>	<i>d</i>	8,232	<i>d</i>	353	<i>d</i>	1,263,711	<i>i</i>	3,491	<i>i</i>	4,080,819	<i>i</i>	42	<i>i</i>	101,369	<i>d</i>	202,565
Total Increase or Decrease.....	<i>i</i>	157,404	<i>d</i>	564	<i>d</i>		<i>i</i>		<i>i</i>		<i>i</i>		<i>d</i>		<i>d</i>	

RECAPITULATION.

<i>Canadian Companies</i>	<i>i</i>	426,068	<i>i</i>	1,905	<i>i</i>	2,503,903	<i>i</i>	10,677	<i>i</i>	12,766,795	<i>i</i>	92	<i>i</i>	586	<i>d</i>	43,688
<i>British</i>	<i>d</i>	15,782	<i>d</i>	126	<i>d</i>	657,368	<i>i</i>	343	<i>i</i>	8,210	<i>i</i>	2	<i>i</i>	29,433	<i>d</i>	11,403
<i>American</i>	<i>i</i>	157,404	<i>d</i>	584	<i>d</i>	1,263,711	<i>i</i>	3,491	<i>i</i>	4,080,819	<i>i</i>	42	<i>d</i>	101,369	<i>d</i>	202,565
Total Increase or Decrease.....	<i>i</i>	567,690	<i>i</i>	1,225	<i>i</i>	582,934	<i>i</i>	14,511	<i>i</i>	16,855,824	<i>i</i>	136	<i>d</i>	71,350	<i>d</i>	257,626

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	\$ 1,694,356	2,011	4,044,200	27,988	59,085,415	342	730,480	700,434	\$ 104,612	\$ 11,000	} 31st Dec., 1893.
In other Countries	105,234	433	1,488,550	1,102	3,345,523	29	41,983	25,453	16,500	None.	
Total	1,799,590	2,444	5,532,750	29,040	62,430,938	371	772,463	725,887	121,112	11,000	

SUN LIFE ASSURANCE COMPANY.

In Canada	871,165	3,419	5,493,109	14,673	22,182,850	133	236,837	199,935	37,812	1,000	} 30th Dec., 1893.
In other Countries	205,487	761	1,567,215	2,459	5,590,357	26	62,637	66,203	11,321	None.	
Total	1,076,652	4,180	7,060,324	17,132	27,773,207	159	299,474	266,138	49,133	1,000	

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada	390,439	1,865	2,528,862	8,432	12,555,501	46	67,408	66,728	6,750	1,000	} 30th Dec., 1893.
In other Countries	7,940	9	17,000	100	224,750	None.	None.	None.	None.	None.	
Total	398,379	1,864	2,543,362	8,532	12,780,251	46	67,408	66,728	6,750	1,000	

MANUFACTURERS' LIFE INSURANCE COMPANY.

In Canada	247,698	1,449	2,293,210	5,474	8,124,022	26	42,300	42,458	8,000	2,000	} 31st Dec., 1893.
In other Countries	1,389	50	97,500	50	97,500	None.	None.	None.	None.	None.	
Total	249,087	1,499	2,390,710	5,524	8,221,522	26	42,300	42,458	8,000	2,000	

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 1893, compared with 1892.

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 58,294	i 115	d 580,350	i 940	i 2,067,209	i 22	d 94,480	d 69,856
In other countries.....	i 32,298	i 210	i 638,100	i 328	i 1,309,450	i 7	i 29,483	i 12,953
Total.....	i 90,592	i 325	i 57,750	i 1,268	i 3,376,659	i 29	d 64,997	d 56,903

SUN LIFE ASSURANCE COMPANY.

In Canada.....	i 108,091	i 942	i 1,051,696	i 1,829	i 2,921,992	i 22	i 67,067	i 48,487
In other countries.....	i 8,141	i 211	d 364,932	i 585	i 976,718	i 7	i 29,865	i 34,325
Total.....	i 116,232	i 1,153	i 686,764	i 2,414	i 3,898,710	i 29	i 96,932	i 82,812

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada.....	i 28,073	i 345	i 184,562	i 1,009	i 1,182,612	d 16	d 33,372	d 32,552
In other countries.....	i 1,444	i 2	d 1,500	i 4	i 6,000	d 1	d 2,000	d 2,000
Total.....	i 29,517	i 347	i 183,062	i 1,013	i 1,188,612	d 17	d 35,372	d 34,552

MANUFACTURERS' LIFE INSURANCE COMPANY.

In Canada.....	i 35,456	i 119	i 285,960	i 482	i 617,346	d 2	d 18,700	d 9,174
In other countries.....	i 1,389	i 50	i 97,500	i 50	i 97,500	.....	.....	.....
Total.....	i 36,845	i 169	i 283,460	i 532	i 714,846	d 2	d 18,700	d 9,174

AMOUNTS of Life Insurance terminated in Canada in Natural Course or by Surrender and Lapse, during the Year 1893.

	Amount Terminated by				Total Surrender and Lapse.
	Death.	Maturity and Expiry.	Surrender.	Lapse.	
<i>Canadian Companies.</i>					
	\$	\$	\$	\$	\$
Canada Life (Canadian business).....	649,189	107,063	666,891	1,299,536	1,966,427
Confederation.....	209,108	112,663	394,536	1,072,700	1,467,236
Dominion Life.....	2,000	None.	4,109	169,100	173,209
Dominion Safety Fund.....	21,000	None.	None.	228,000	228,000
Federal.....	108,033	376,258	25,900	1,450,000	1,475,900
Great West.....	1,000	None.	8,000	115,000	123,000
London Life.....	14,030	2,500	49,638	128,725	178,363
Manufacturers' Life.....	52,300	None.	151,066	1,176,930	1,327,966
North American (Canadian business).....	56,671	9,707	175,505	858,200	1,033,705
Ontario Mutual.....	101,992	43,390	255,919	899,150	1,155,069
Sun (Canadian business).....	200,531	72,938	380,715	1,403,605	1,789,320
Temperance and General.....	20,000	None.	120,180	900,450	1,020,630
Totals for 1893.....	1,450,992	724,519	2,232,849	10,379,572	12,612,421
Totals for 1892.....	1,485,740	1,012,301	2,226,951	9,804,419	12,031,370
Increase, i—Decrease, d.....	d 34,748	d 287,782	i 5,898	i 575,153	i 581,051
<i>British Companies.</i>					
British Empire.....	92,086	7,856	193,400	251,255	444,655
Commercial Union.....	10,968	None.	3,283	18,000	21,283
Edinburgh.....	42,773	None.	6,642	None.	6,642
Life Association of Scotland.....	35,485	5,937	26,730	1,947	28,677
Liverpool and London and Globe.....	9,193	None.	6,460	None.	6,460
London and Lancashire.....	129,087	16,100	193,151	687,887	881,038
London Assurance.....	None.	None.	4,867	None.	4,867
North British.....	73,526	None.	3,452	3,910	7,362
Reliance.....	4,673	None.	1,060	2,126	3,186
Royal.....	23,446	None.	16,902	4,000	20,902
Scottish Amicable.....	864	None.	None.	None.	None.
Scottish Provident.....	16,466	None.	1,815	None.	1,815
Standard.....	213,989	119,373	157,623	623,471	781,094
Star.....	8,247	None.	8,970	None.	8,970
Totals for 1893.....	660,803	149,266	624,355	1,592,596	2,216,951
Totals for 1892.....	604,939	108,700	601,926	1,136,894	1,738,820
Increase, i—Decrease, d.....	i 55,864	i 40,566	i 22,429	i 455,702	i 478,131
<i>American Companies.</i>					
Ætna.....	221,720	497,834	182,596	333,802	516,398
Connecticut.....	54,927	12,604	11,126	None.	11,126
Equitable.....	213,448	47,219	624,627	503,955	1,128,582
Germania.....	None.	None.	23,704	240,500	264,204
Metropolitan.....	27,083	None.	38,500	230,324	268,824
Mutual Life.....	248,644	241	291,114	1,185,715	1,476,829
National Life.....	3,397	1,506	1,899	None.	1,899
New York.....	231,907	14,636	548,015	2,145,775	2,693,790
North Western.....	12,400	17,828	8,657	None.	8,657
Phoenix Mutual Life.....	18,044	35,397	7,979	2,325	10,304
Provident Savings.....	21,000	None.	None.	482,000	482,000
Travelers'.....	56,924	39,150	125,148	281,600	406,748
Union Mutual.....	58,828	146,304	39,190	250,000	289,190
United States.....	19,000	110	9,500	996,000	1,005,500
Totals for 1893.....	1,187,322	812,829	1,912,055	6,651,996	8,564,051
Totals for 1892.....	1,185,867	934,436	1,626,119	7,202,685	8,828,804
Increase, i—Decrease, d.....	i 1,455	d 121,607	i 285,936	d 550,689	d 264,753

Department of Finance—Insurance Branch.

CANADIAN Life Companies—Assets, 1893.

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.....	1,043,981 49	3,906,366 38	2,545,480 41	1,473,723 39	4,672,512 63	687 18	None.	289,297 10	372,203 38	9,392 10	14,313,643 46
Confederation.....	997,156 82	2,166,298 86	124,754 13	405,253 72	459,198 31	87,933 29	3,508 46	103,733 90	157,849 46	14,446 09	4,520,133 04
Dominion Life.....	None.	53,150 00	None.	285 00	71,347 81	909 25	1,229 42	2,458 24	9,623 60	500 00	139,483 32
Dominion Safety Fund.....	None.	None.	4,750 00	None.	65,336 75	5,838 40	1,831 70	1,001 46	None.	400 00	79,158 31
C. Federal.....	20,000 00	62,050 00	1,250 00	82,339 14	78,449 51	37,284 36	13,137 93	4,840 22	78,272 29	1,474 85	379,098 30
Great West.....	None.	47,700 00	None.	None.	58,520 00	4,484 39	5,033 58	691 66	18,213 29	2,530 40	137,173 32
London Life.....	None.	192,055 18	18,897 23	21,081 50	147,195 07	3,513 24	None.	10,125 65	9,795 05	None.	402,662 85
Manufacturers' Life.....	None.	393,664 46	None.	8,708 22	114,736 26	58,908 28	11,351 56	9,465 20	65,504 00	11,400 61	673,738 59
North American.....	109,177 66	936,787 93	320,666 69	57,181 31	90,054 21	36,987 90	122 30	26,804 66	84,717 49	31,540 19	1,694,040 34
Ontario Mutual.....	7,500 00	1,410,448 21	None.	367,935 69	572,499 79	14,022 04	1,082 20	89,005 33	108,327 59	None.	2,570,820 85
Sun.....	256,023 67	2,517,638 12	61,700 00	227,785 17	589,630 72	21,232 04	6,286 97	97,627 71	222,236 33	1,576 17	4,001,776 90
Temperance and General.....	None.	45,382 00	None.	8,505 96	184,816 73	12,570 18	4,105 38	3,974 35	38,112 73	955 00	298,422 33
Total.....	2,433,839 64	11,731,541 14	3,077,498 46	2,652,779 10	7,104,297 12	284,370 55	47,669 50	639,026 48	1,164,915 21	74,215 41	29,210,151 61

CANADIAN Life Companies—Liabilities, &c., 1893.

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.....	132,112 00	11,805,596 69	66,060 74	12,003,769 43	2,309,874 03	125,000 00	2,184,874 03
Confederation.....	38,061 85	4,001,198 00	91,403 87	4,125,663 72	394,469 32	100,000 00	294,469 32
Dominion Life.....	None.	69,817 81	600 00	70,417 81	69,065 51	64,400 00	4,665 51
Dominion Safety Fund.....	4,000 00	*10,855 62	662 26	15,517 88	63,640 43	29,172 00	34,468 43
Federal.....	23,133 34	270,626 70	1,000 00	294,760 04	84,338 26	80,197 00	4,141 26
Great West.....	None.	54,720 00	None.	54,720 00	82,453 32	100,000 00	.....
London Life.....	5,164 16	337,552 04	4,841 90	347,558 10	55,104 75	33,750 00	21,354 75
Manufacturers' Life.....	10,000 00	493,090 12	6,610 94	509,701 06	164,037 53	127,320 00	36,717 53
North American.....	7,750 00	1,319,510 00	9,718 08	1,336,978 08	337,062 26	+ 60,000 00	297,062 26
Ontario Mutual.....	21,983 67	2,330,381 93	2,302 47	2,355,268 07	215,552 78	None.	215,552 78
Sun.....	50,132 92	3,533,264 57	67,283 76	3,650,681 25	351,095 65	62,500 00	288,595 65
Temperance and General.....	3,000 00	232,317 04	2,042 92	237,359 96	61,062 37	+ 60,000 00	1,062 37
Total.....	290,337 94	24,459,530 52	252,526 94	25,002,395 40	4,207,756 21	842,339 00	3,365,417 21

* Including \$6,554 41 of Safety Fund.
 + 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 1893.

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 and Rents Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>												
British Empire.....	Feb. 7, '83	140,000 00	1,434,387 65	None.	58,627 80	121,666 67	52,805 55	8,087 83	34,870 66	29,911 11	None.	1,880,357 27
Commercial Union.....	Sept. 11, '63	None.	60,833 33	None.	18,015 47	146,584 36	3,590 54	None.	453 33	5,873 62	None.	235,350 65
Edinburgh Life..... of Life Association of Scotland.....	1857.....	None.	None.	None.	14,497 81	161,666 67	2,926 02	None.	406 21	884 81	None.	180,381 52
*Liverpool and London and Globe.....	Sept. —, '57	None.	224,984 37	None.	102,843 47	154,760 00	15,628 42	None.	7,286 83	19,707 03	None.	525,210 12
London & Lancashire.....	June 4, '51	None.	361,089 56	None.	63,432 05	961,773 61	34,616 29	414 50	19,801 64	69,924 59	526 30	1,511,578 54
*London Assurance.....	Mar. 1, '62	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
*North British.....	1862.....	None.	None.	None.	1,100 00	110,277 00	7,856 92	None.	None.	None.	None.	119,233 92
Reliance.....	Aug. 1, '68	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
*Royal.....	1851.....	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.	None.
Scottish Amicable.....	1846.....	None.	None.	None.	18,614 23	175,336 12	None.	None.	267 67	70 83	None.	194,288 85
Scottish Provident.....	.....	None.	None.	None.	10,128 63	2,137,550 59	None.	None.	32,397 56	318 57	None.	2,180,395 35
Standard.....	1847.....	355,000 00	2,232,295 60	None.	287,002 55	5,528,396 20	142,980 57	None.	None.	88,508 36	None.	8,634,183 28
Star.....	Nov. 6, '68	None.	1,488,964 90	None.	14,578 08	146,000 00	32,991 26	2,993 81	21,889 83	None.	None.	1,657,327 88
Totals.....	.....	495,000 00	5,752,555 41	None.	588,840 09	9,644,011 22	293,395 57	11,406 14	117,373 73	215,198 92	526 30	17,118,307 38

*These companies also do Fire business. For their Assets and total Liabilities in Canada, see pages xc and xcii.

TABLE showing the Assets in Canada of American Companies doing business of Life Insurance in Canada for 1893.

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>												
Æna Life.	1850.....	None.	None.	None.	206,945 80	3,712,460 27	None.	None.	None.	33,638 56	None.	3,353,044 63
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.	3,329,519 00	None.	None.	None.	72,900 00	None.	3,402,419 00
Germania.	Nov. —, '87	None.	None.	None.	None.	76,000 00	None.	None.	None.	4,857 27	None.	80,857 27
Metropolitan.	do —, '72	None.	None.	None.	2,877 30	123,600 00	None.	None.	None.	351 65	None.	126,828 95
Mutual Life.	Sept. 1, '85	None.	None.	None.	None.	2,194,101 13	None.	None.	None.	71,915 16	None.	2,206,016 29
National Life.	June 11, '76	None.	None.	None.	None.	None.	110,000 00	None.	None.	201 49	None.	110,201 49
New York.	About 1868..	503,540 52	575,000 00	None.	68,083 26	1,885,323 85	148,016 36	None.	26,806 09	137,890 19	None.	3,344,660 27
North-western	Nov. —, '71	None.	None.	None.	None.	112,829 00	None.	None.	None.	957 73	None.	113,786 73
Phoenix Mutual	Oct. —, '66	None.	None.	None.	None.	135,547 00	None.	None.	None.	1,639 53	None.	137,246 53
Provident Savings.	Mar. —, '89	None.	None.	None.	None.	58,342 50	None.	None.	None.	8,633 06	None.	66,975 56
Travelers'	July 1, '65	2,400 00	None.	4,000 00	82,035 00	846,072 84	None.	None.	None.	34,324 79	None.	968,832 62
Union Mutual.	do 17, '48	None.	None.	None.	13,093 21	520,996 32	15,934 84	1,370 53	2,325 91	25,270 00	565 80	579,556 61
United States. . . . .	. . . . .	None.	None.	None.	None.	131,688 00	None.	None.	None.	15,518 87	None.	147,206 87
Totals. . . . .	. . . . .	505,940 52	575,000 00	4,000 00	373,034 57	13,166,479 91	273,951 20	1,370 53	29,132 00	408,158 29	565 80	15,337,632 82

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 1898.

	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, including Reserve.	(c) Excess of Assets over Liabilities. (d) The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>					
British Empire.....	42,805 00	884,413 94	None.	927,218 94	c 953,138 33
Commercial Union.....	640 70	227,239 26	None.	227,879 96	e 7,470 69
Edinburgh.....	None.	182,806 72	None.	182,806 72	d 2,425 20
Life Association of Scotland.....	15,739 20	1,078,761 65	None.	1,094,500 85	d 569,290 73
*Liverpool and London and Globe.....	None.	105,000 00	None.	105,000 00	.....
London and Lancashire.....	42,558 33	1,210,000 00	2,329 16	1,254,887 49	e 256,691 05
*London Assurance.....	None.	8,919 46	None.	8,919 46	.....
*North British.....	13,915 47	600,000 00	1,433 32	615,348 79	.....
Reliance.....	None.	100,000 00	None.	100,000 00	e 19,233 92
*Royal.....	3,972 66	390,908 76	None.	394,881 42	.....
Scottish Amicable.....	864 44	119,720 00	None.	120,584 44	e 73,704 41
Scottish Provident.....	13,206 67	84,585 95	None.	97,792 62	e 2,082,602 73
Standard.....	44,872 00	3,386,123 00	None.	3,430,995 00	c 5,203,188 28
Star.....	None.	155,000 00	None.	155,000 00	c 1,502,327 88
Totals.....	178,574 47	8,533,478 74	3,762 48	8,715,815 69	.....
<i>American Companies.</i>					
Etna Life.....	31,968 00	4,966,628 40	6,841 88	5,005,438 28	d 1,052,393 65
Connecticut Mutual.....	None.	900,000 00	None.	900,000 00	d 800,000 00
Equitable.....	21,556 00	3,010,000 00	2,050 00	3,033,606 00	e 368,813 00
Germania.....	None.	80,946 00	None.	80,946 00	d 88 73
Metropolitan.....	321 25	88,779 00	2,286 95	91,387 20	e 35,441 75
Mutual Life.....	30,000 00	2,250,685 00	None.	2,280,685 00	d 74,668 71
National Life.....	429 00	74,080 26	None.	74,509 26	e 35,692 23
New York.....	54,747 71	2,997,937 00	None.	3,052,684 71	e 291,975 56
North-western.....	1,474 00	122,838 00	None.	124,312 00	d 10,525 27
Phoenix Mutual Life.....	2,201 00	400,000 00	None.	402,201 00	d 264,954 47
Provident Savings.....	None.	20,000 00	None.	20,000 00	e 46,975 56
Travelers'.....	12,500 00	1,143,122 00	None.	1,155,622 00	d 186,789 38
Union Mutual.....	18,904 81	781,223 00	405 76	800,523 57	d 220,976 96
United States.....	1,000 00	125,249 00	None.	126,249 00	e 20,957 87
Totals.....	175,101 77	16,961,487 66	11,584 59	17,148,174 02	d 1,810,541 20

*These Companies also do fire business; for their total Assets and Liabilities in Canada, see pages xc and xcii.

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) 1893.

	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.....	1,799,590 22	None.	643,453 16	19,540 76	2,462,584 14
Confederation.....	788,621 29	7,883 75	174,976 17	10,918 69	982,399 90
Dominion Life.....	38,295 82	None.	5,348 54	2 35	43,646 71
Dominion Safety Fund.....	32,886 07	None.	3,115 77	None.	36,001 84
Federal.....	286,377 29	None.	14,723 04	None.	301,100 33
Great West.....	50,422 29	None.	5,628 81	None.	56,051 10
London Life.....	118,852 21	None.	18,391 06	None.	137,243 27
Manufacturers' Life.....	249,086 90	None.	25,281 97	None.	274,368 87
North American.....	385,672 41	12,707 07	74,887 32	None.	473,266 80
Ontario Mutual.....	512,517 80	None.	113,690 87	None.	626,208 67
Sun.....	1,058,722 15	17,930 00	152,511 66	8,399 98	1,237,563 79
Temperance and General.....	116,493 64	None.	10,160 58	None.	126,654 22
Totals.....	5,437,538 09	38,520 82	1,242,168 95	38,861 78	6,757,089 64
<i>British Companies.</i>					
British Empire.....	215,572 30	None.	75,423 87	3,299 16	294,295 33
Commercial Union.....	18,537 17	None.	3,757 95	None.	22,295 12
Edinburgh.....	8,517 91	None.	715 06	None.	9,232 97
Life Association of Scotland.....	45,552 41	None.	15,606 28	None.	61,158 69
Liverpool & London & Globe.....	8,176 89	None.	None.	None.	8,176 89
London and Lancashire.....	213,108 01	None.	67,516 64	123 16	280,747 81
London Assurance.....	628 68	None.	None.	None.	628 68
North British.....	36,291 36	None.	None.	None.	36,291 36
Reliance.....	8,470 21	None.	209 02	None.	8,679 22
Royal.....	22,772 88	None.	1,503 57	None.	24,276 45
Scottish Amicable.....	6,618 42	None.	806 59	None.	7,425 01
Scottish Provident.....	2,411 07	None.	91,371 12	None.	93,782 19
Standard.....	466,208 69	5,000 00	369,916 81	13,129 59	854,255 09
Star.....	15,676 65	None.	None.	None.	15,676 65
Totals.....	1,068,542 65	5,000 00	626,826 90	16,551 91	1,716,921 46
<i>American Companies.</i>					
Aetna Life.....	608,576 18	None.	7,127 44	None.	615,703 62
Connecticut Mutual.....	46,006 13	None.	None.	None.	46,006 13
Equitable.....	750,817 91	None.	102,155 00	None.	852,972 91
Germania.....	29,945 99	None.	2,500 00	None.	32,445 99
Metropolitan.....	63,980 02	None.	4,059 30	None.	68,039 32
Mutual Life.....	683,341 08	14,500 00	82,015 43	None.	779,856 51
National Life.....	2,295 76	None.	None.	None.	2,295 76
New York.....	780,263 87	None.	107,486 13	31,417 07	919,167 07
North Western.....	17,823 45	None.	None.	None.	17,823 45
Phoenix Mutual Life.....	25,400 11	None.	5,307 97	None.	30,708 08
Provident Savings.....	78,090 32	None.	2,315 00	None.	80,405 32
Travelers'.....	127,189 40	None.	41,665 28	125 00	168,979 68
Union Mutual.....	122,222 18	None.	31,292 09	None.	153,514 27
United States.....	52,779 24	None.	None.	None.	52,779 24
Totals.....	3,388,731 64	14,500 00	385,923 64	31,542 07	3,820,697 35

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) 1893.

	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.....	998,930 73	329,975 22	25,000 00	1,353,905 95	<i>e</i> 1,108,678 19
Confederation.....	380,715 78	187,986 77	15,256 82	583,959 37	<i>e</i> 398,440 53
Dominion Life.....	2,000 00	15,462 47	None.	17,462 47	<i>e</i> 26,184 24
Dominion Safety Fund.....	23,089 46	4,493 98	None.	27,583 44	<i>e</i> 8,418 40
Federal.....	125,749 15	88,081 55	None.	213,830 70	<i>e</i> 87,269 63
Great West.....	1,041 66	42,824 69	None.	43,866 35	<i>e</i> 12,184 75
London Life.....	31,264 88	44,327 03	2,362 50	77,954 41	<i>e</i> 59,288 86
Manufacturers' Life.....	47,820 88	95,954 59	None.	143,775 47	<i>e</i> 130,593 40
North American.....	80,665 53	120,944 26	6,000 00	207,609 79	<i>e</i> 265,657 01
Ontario Mutual.....	212,828 37	117,780 53	None.	330,608 90	<i>e</i> 295,599 77
Sun.....	334,986 86	336,076 83	9,375 00	680,438 69	<i>e</i> 557,125 10
Temperance and General....	26,609 41	48,235 67	None.	74,845 08	<i>e</i> 51,809 14
Totals.....	2,265,702 71	1,432,143 59	57,994 32	3,755,840 62	<i>e</i> 3,001,249 02
<i>British Companies.</i>					
British Empire.....	73,367 65	42,560 82	.....	115,928 47	<i>e</i> 178,366 86
Commercial Union.....	20,612 65	2,107 22	.....	22,719 87	<i>d</i> 424 75
Edinburgh Life.....	63,877 88	876 12	.....	64,754 00	<i>d</i> 55,521 03
Life Association of Scotland.	92,137 63	3,306 28	.....	95,443 91	<i>d</i> 34,285 22
Liverpool & London & Globe.	13,227 65	283 86	.....	13,511 51	<i>d</i> 5,334 62
London and Lancashire.....	122,691 07	51,133 11	.....	173,824 18	<i>e</i> 106,923 63
London Assurance.....	761 87	3 23	.....	765 10	<i>d</i> 136 42
North British.....	68,741 67	4,377 38	.....	73,119 05	<i>d</i> 36,827 69
Reliance.....	5,103 25	435 49	.....	5,538 74	<i>e</i> 3,140 48
Royal.....	33,860 61	1,444 03	.....	35,304 64	<i>d</i> 11,028 19
Scottish Amicable.....	486 67	115 80	.....	602 47	<i>e</i> 6,822 54
Scottish Provident.....	8,481 63	None.	.....	8,481 63	<i>e</i> 85,300 56
Standard.....	211,527 01	101,062 19	.....	312,589 20	<i>e</i> 541,665 89
Star.....	11,180 65	2,714 66	.....	13,895 31	<i>e</i> 1,781 34
Totals.....	726,057 89	210,420 19	.....	936,478 08	<i>e</i> 780,443 38
<i>American Companies.</i>					
Ætna Life.....	687,770 87	60,119 11	.....	747,889 98	<i>d</i> 132,186 36
Connecticut Mutual.....	86,032 18	None.	.....	86,032 18	<i>d</i> 40,026 05
Equitable.....	397,157 68	98,543 36	.....	495,701 04	<i>e</i> 357,271 87
Germania.....	4,695 32	7,545 34	.....	12,240 66	<i>e</i> 20,265 33
Metropolitan.....	40,894 10	22,550 34	.....	63,444 44	<i>e</i> 4,594 88
Mutual Life.....	256,322 51	124,171 96	.....	380,494 47	<i>e</i> 399,362 04
National Life.....	5,273 00	16 21	.....	5,289 21	<i>d</i> 2,993 45
New York.....	294,852 87	200,157 65	.....	495,010 52	<i>e</i> 424,156 55
North Western.....	42,326 99	19 50	.....	42,346 49	<i>d</i> 24,523 04
Phoenix Mutual Life.....	64,405 11	None.	.....	64,405 11	<i>d</i> 33,697 03
Provident Savings.....	39,472 08	23,641 32	.....	63,113 40	<i>e</i> 17,291 92
Travelers'.....	113,876 91	21,708 81	.....	135,585 72	<i>e</i> 33,393 96
Union Mutual.....	88,891 97	21,048 44	.....	109,940 41	<i>e</i> 43,573 86
United States.....	19,551 82	18,285 87	.....	37,837 69	<i>e</i> 14,941 55
Totals.....	2,141,523 41	597,807 91	.....	2,739,331 32	<i>e</i> 1,081,366 03

PAYMENTS TO POLICY-HOLDERS, 1893.

Companies.	Death Claims.	Matured Endowments.	Paid to Annuity-tants.	Paid for Sur-rendered 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.....	655,858 27	70,028 26	400 00	76,829 71	195,814 49	998,930 73	1,799,590 22
Confederation.....	194,034 78	62,663 00	30541 75	29,616 74	63,859 51	380,715 78	796,505 04
Dominion Life.....	2,000 00	None.	None.	None.	None.	2,000 00	38,295 82
Dominion Safety Fund.	22,508 86	None.	None.	None.	580 60	23,089 46	32,886 07
Federal.....	84,025 01	10,258 11	None.	2,860 00	28,606 03	125,749 15	286,377 29
Great West.....	1,000 00	None.	None.	41 66	None.	1,041 66	50,422 29
London Life.....	24,383 08	500 00	None.	3,940 49	2,441 31	31,264 88	118,852 21
Manufacturers' Life.....	42,458 45	None.	None.	5,362 43	None.	47,820 88	249,086 90
North American.....	54,862 93	11,864 76	2,196 74	8,816 20	2,924 90	80,665 53	398,379 48
Ontario Mutual.....	84,333 33	23,890 00	None.	40,704 05	63,900 99	212,828 37	512,517 80
Sun.....	236,507 59	29,629 94	2,185 28	50,110 66	16,553 39	334,986 86	1,076,652 15
Temperance and General	17,917 55	None.	None.	8,691 86	None.	26,609 41	116,493 64
Totals.....	1,419,889 85	208,834 07	35,323 77	226,973 80	374,681 22	2,265,702 71	5,476,058 91
<i>British Companies.</i>							
British Empire.....	55,281 00	7,455 50	None.	10,579 65	51 50	73,367 65	215,572 30
Commercial Union.....	10,327 05	None.	None.	103 90	10,181 70	20,612 65	18,537 17
Edinburgh.....	55,648 18	None.	None.	8,229 70	None.	63,877 88	8,517 91
Life Association of Scot-land	68,590 79	5,110 64	None.	11,032 13	7,404 07	92,137 63	45,552 41
Liverpool and London and Globe	9,193 35	None.	1,495 00	2,539 30	None.	13,227 65	8,176 89
London and Lancashire	91,684 92	21,400 00	None.	8,452 84	1,153 31	122,691 07	213,108 01
London Assurance.....	None.	None.	None.	761 87	None.	761 87	628 68
North British.....	67,254 59	None.	None.	1,225 77	261 31	68,741 67	36,291 36
Reliance.....	4,673 25	None.	None.	430 00	None.	5,103 25	8,470 21
Royal.....	29,684 65	None.	51 18	4,124 78	None.	33,860 61	22,772 88
Scottish Amicable.....	486 67	None.	None.	None.	None.	486 67	6,618 42
Scottish Provident.....	7,873 78	None.	None.	607 85	None.	8,481 63	2,411 07
Standard.....	185,616 81	2,373 33	3,428 99	17,986 20	2,121 68	211,527 01	471,208 69
Star.....	8,246 50	None.	123 41	2,810 74	None.	11,180 65	15,676 65
Totals.....	594,561 54	36,339 47	5,098 58	68,884 73	21,173 57	726,057 89	1,073,542 65
<i>American Companies.</i>							
Ætna Life.....	214,528 33	317,001 24	None.	32,844 64	123,396 66	687,770 87	608,576 18
Connecticut Mutual....	54,927 00	12,604 00	None.	None.	18,501 18	86,032 18	46,006 13
Equitable.....	215,892 00	42,218 98	2,780 54	118,874 11	17,392 05	397,157 68	750,817 91
Germania.....	2,000 00	None.	None.	2,578 32	117 00	4,695 32	29,945 99
Metropolitan.....	27,082 86	None.	None.	10,995 68	2,815 56	40,894 10	63,980 02
Mutual Life.....	219,727 00	16,224 98	2,936 39	11,994 00	5,440 14	256,322 51	697,841 06
National Life.....	3,252 00	1,506 00	None.	515 00	None.	5,273 00	2,295 76
New York.....	201,886 32	10,635 59	9,043 04	46,947 44	26,340 48	294,852 87	780,263 87
North Western.....	16,568 00	17,515 00	None.	1,816 75	6,427 24	42,326 99	17,823 45
Phoenix Mutual Life....	19,953 00	35,397 00	None.	2,992 00	6,063 11	64,405 11	25,400 11
Provident Savings....	32,978 80	None.	None.	None.	6,493 28	39,472 08	78,090 32
Travelers'.....	44,490 00	28,823 91	None.	40,563 00	None.	113,876 91	127,189 40
Union Mutual.....	52,911 75	27,378 48	None.	6,865 98	1,735 76	88,891 97	122,222 16
United States.....	19,000 00	110 00	None.	441 82	None.	19,551 82	52,779 24
Totals.....	1,125,197 06	509,415 18	14,769 07	277,428 74	214,722 46	2,141,523 41	3,403,231 64

ASSESSMENT SYSTEM.
 ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1893.

Companies.	Total Amount Paid by Members.	Number of Certificates reported as Taken.	Amount of Certificates Taken up.	Number of Certificates in force at Date.	Net Amount in Force.	Number of Certificates become	Net Amount become	Claims Paid.	Unsettled Claims.		Date of Return.
									Not Resisted.	Resisted.	
	\$		\$		\$		\$	\$	\$		
CANADIAN COMPANIES.											
Commercial Travellers' Mutual Benefit Society.....	21,357	198	198,000	1,995	1,995,000	11	11,000	12,000	4,000	None.	31st Dec., 1893.
Home Life Association.....	5,122	324	411,000	441	523,000	1	3,000	None.	3,000	None.	do do
Provincial Provident Institution.....	169,815	1,844	2,783,000	7,252	11,906,450	62	109,550	98,637	25,000	1,500	do do
Woodmen of the World.....	4,215	694	1,223,500	691	1,218,500	None.	None.	None.	None.	None.	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	
Totals for 1892.....	244,717	3,187	4,565,000	8,533	12,980,000	99	151,785	209,352	20,060	4,500	
AMERICAN COMPANIES.											
Covenant Mutual.....	63,322	1,371	1,783,625	2,361	4,655,125	18	43,500	28,250	18,250	None.	31st Dec., 1893.
Mutual Reserve Fund.....	268,180	2,052	5,398,600	7,485	18,737,025	57	154,775	160,905	41,800	9,720	do do
Massachusetts Benefit Life Association.....	126,567	275	391,000	5,359	9,466,025	86	148,600	100,178	104,725	2,100	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	
Totals for 1892.....	338,087	3,145	6,175,475	14,212	30,925,575	111	270,575	204,150	99,495	11,273	
RECAPITULATION.											
Canadian Companies.....	200,509	3,060	4,567,500	10,379	15,642,950	74	123,550	110,637	32,000	1,500	
American do.....	457,069	3,698	7,573,225	15,205	32,858,175	161	346,875	289,333	164,775	11,820	
Totals for 1893.....	657,578	6,758	12,140,725	25,584	48,501,125	235	470,425	399,970	196,775	13,320	
Totals for 1892.....	582,804	6,332	10,740,475	22,745	43,905,575	210	422,360	413,502	119,555	15,773	

ASSESSMENT SYSTEM.

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada, during the Year 1893.

Companies.	Amount terminated by		Total Terminated.
	Death.	Surrender, Expiry or Lapse.	
<i>Canadian Companies.</i>			
Commercial Travellers' Mutual Benefit Society.....	\$ 11,000	\$ 76,000	\$ 87,000
Home Life Assurance.....	3,000	82,000	85,000
Provincial Provident Institution.....	114,550	1,619,000	1,733,550
Woodmen of the World.....	None.	5,000	5,000
Totals for 1893.....	128,550	1,782,000	1,910,550
Totals for 1892.....	140,260	4,931,268	5,071,528
<i>American Companies.</i>			
Covenant Mutual.....	43,500	1,671,000	1,714,500
Mutual Reserve Fund.....	154,775	2,297,000	2,451,775
Massachusetts Benefit Life Association.....	148,600	1,825,875	1,974,475
Totals for 1893.....	346,875	5,793,875	6,140,750
Totals for 1892.....	270,575	4,369,475	4,640,050

RECAPITULATION.

Canadian Companies.....	128,550	1,782,000	1,910,550
American Companies.....	346,875	5,793,875	6,140,750
Total for 1893.....	475,425	7,575,875	8,051,300
Total for 1892.....	410,835	9,429,543	9,771,578

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—1893.

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.	
Accident	2,500 00	None.	136,985 66	None.	1,429 00	1,134 48	2,197 01	350 00	144,596 15	Accident.
Boiler Inspection	None.	None.	81,469 74	3,000 00	3,094 98	7,932 71	1,449 69	505 00	97,452 12	Steam boiler, &c.
Canada Accident	None.	None.	66,604 60	None.	20,738 60	4,627 65	None.	828 04	92,848 89	Accident.
Dominion Burglary Guarantee Co.	None.	None.	33,237 50	5,600 70	893 93	25 28	758 80	990 06	41,506 27	Burglary guarantee.
Dominion Plate Glass	None.	None.	16,347 00	None.	1,354 97	4,446 43	None.	400 00	22,548 40	Plate glass.
Guarantee	34,736 33	20,530 00	588,313 91	32,600 00	19,775 70	75,350 39	7,673 09	5,659 10	784,638 52	Guarantee.
Manufacturers' G'lee & Accident.	None.	13,867 70	20,900 00	None.	8,152 34	3,594 51	636 92	523 27	47,674 74	Accident.
Steam Boiler and Plate Glass	None.	None.	20,000 00	None.	675 48	504 68	None.	714 54	21,894 70	Steam boiler and plate glass.
Totals	37,236 33	34,397 70	963,858 41	41,200 70	56,165 00	97,616 13	12,715 51	9,970 01	1,253,159 79	

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

CANADIAN COMPANIES—LIABILITIES, 1893.

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.....	14,500 00	5,924 98	33,330 59	53,755 57	90,840 58	181,940 00	d 91,099 42	Accident.
Boiler Inspection.....	None.	20,174 84	200 00	20,374 84	77,077 28	45,045 00	e 32,032 28	Steam Boiler, &c.
Canada Accident.....	14,438 62	40,025 73	1,959 62	56,423 97	36,424 92	32,490 00	e 3,934 92	Accident.
Dominion Burglary Guarantee Co.....	100 00	6,054 05	1,814 28	7,968 33	33,537 94	40,000 00	d 6,462 06	Burglary Guarantee.
Dominion Plate Glass.....	None.	12,973 90	None.	12,973 90	9,574 50	10,000 00	d 425 50	Plate Glass.
Guarantee	66,371 65	104,743 66	12,778 23	183,893 54	600,744 98	304,600 00	e 296,144 98	Guarantee.
Manufacturers' Guarantee & Accident	4,444 53	31,114 72	539 17	36,098 42	11,576 32	23,740 00	d 12,163 68	Accident.
Steam Boiler and Plate Glass.....	None.	2,083 98	1,842 28	3,926 26	17,968 44	20,050 00	d 2,081 56	Steam Boiler & Plate Glass.
Totals.....	99,854 80	223,095 86	52,464 17	375,414 83	877,744 96	657,865 00	e 219,879 96	

Department of Finance—Insurance Branch.

ABSTRACT of Guarantee Business in Canada for the Year 1893.

	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	3,195	502	615,250	502	615,250	1,191	1,191	None.	None.
Guarantee	33,787		6,424,443		5,959,218	16,290	18,229	5,214	5,000
London Guarantee and Accident	34,722	5,388	5,907,457	4,853	5,221,507	13,780	30,084	2,097	None.
Totals	71,704		12,947,150		11,795,975	31,261	49,504	7,311	5,000

ABSTRACT of Accident Business in Canada for the Year 1893.

	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	17,195	1,155	3,030,000	1,030	2,405,000	8,406	7,145	720	10,780
Canada Accident	43,958	3,610	12,034,467	3,025	9,344,774	28,178	29,923	6,571	2,542
London Guarantee and Accident	73,242	9,492	23,995,407	6,799	19,067,441	35,331	39,169	5,979	1,000
Manufacturers' Accident	75,938	3,588	7,222,000	4,083	8,050,834	41,778	42,779	4,445	None.
Norwich and London	2,946	310	877,000	222	580,000	780	768	70	None.
Sun	377	None.	None.	75	32,000	1,926	8,426	None.	None.
Travelers'	99,630	6,451	13,964,625	4,580	11,730,285	43,251	44,664	5,300	2,000
Totals	313,286	24,606	61,123,499	19,814	51,210,334	159,650	172,874	23,085	16,322

ABSTRACT of Burglary Guarantee Business in Canada for the Year 1893.

Dominion Burglary Guarantee Company	11,288	1,113	1,711,850	1,058	1,586,500	1,439	1,339	100	None.
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ABSTRACT of Credit Indemnity Business in Canada for the Year 1893.

Canadian and European Export Credit System Company	25,066		748,500		638,500	None.	None.	None.	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 1893.**

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

	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.....	17,195	1,155	3,030,000	1,030	2,405,000	8,406	7,145	720	10,780
In other countries	None.	None.	None.	None.	None.	None.	None.	None.	3,000
Totals..	17,195	1,155	3,030,000	1,030	2,405,000	8,406	7,145	720	13,780

THE GUARANTEE COMPANY OF NORTH AMERICA.

In Canada.....	33,787	6,424,443	5,959,218	16,290	18,229	5,214	5,000
In other countries.....	185,988	47,033,550	36,503,889	99,056	79,616	20,622	35,536
Totals.....	219,775	53,457,993	42,463,107	115,346	97,845	25,836	40,536

ABSTRACT of Plate Glass Insurance in Canada, for the Year 1893.

Canada Accident.....	6,068	756	1,295	2,921	2,921	None.	None.
Dominion Plate Glass.	8,647	771	1,887	4,395	4,395	None.	None.
Lloyds' Plate Glass...	9,685			4,070	3,782	643	None.
Mongenaïs, Boivin & Co	13,860	1,343	2,409	6,118	6,118	None.	None.
Steam Boiler and Plate Glass.....	882	90	90	None.	None.	None.	None.
Totals.....	39,142	2,960	5,681	17,504	17,216	643	None.

ABSTRACT of Steam Boiler Insurance in Canada, for the Year 1893.

Boiler Inspection and Insurance Co.....	20,577	583	1,790,437	726	2,361,779	369	369	None.	None.
Steam Boiler and Plate Glass Insurance Co.	741	50	84,000	50	84,000	None.	None.	None.	None.
Totals.....	21,318	633	1,874,437	776	2,445,779	369	369	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 20th July, 1894.

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 Aetna Insurance Co., Hartford, Connecticut.....	F. W. Evans, General Agent, Montreal.....	112,000	100,800	Fire and Inland Marine.
The Aetna Life Insurance Co., Hartford, Connecticut.....	Wm. H. Orr, Manager, Toronto.....	3,631,358	3,350,236	Life.
The Agricultural Insurance Co., Watertown, N. Y.....	Joseph Flynn, Chief Agent, Toronto.....	141,000	126,000	Fire.
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.....	Matthew C. Hinchaw, Montreal.....	107,067	104,779	Fire.
The Boiler Inspection and Insurance Company of Canada.....	W. B. McMurrich, Agent, Toronto.....	54,724	49,252	Steam Boilers, &c.
*The British Empire Mutual Life Ass. Co., London, Eng.....	Fred. Stanchiffe, Chief Agent, Montreal.....	123,857	113,977	Life.
The British America Assurance Company.....	P. 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.....	Lansing Lewis, Manager, Montreal.....	115,139	104,553	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 and 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. de I. Quesnel, Montreal.....	5,000	5,040	Plate Glass.
The Covenant Mutual Benefit Association of Illinois.....	A. H. Hoover, Chief Agent, Toronto.....	53,533	53,533	Life, on the Assessment Plan.
The Dominion Burglary Guarantee Co. (Limited).....	John A. Grose, Chief Agent, Montreal.....	28,000	25,200	Burglary Guarantee.
The Dominion Life Assurance Company.....	Thos. Hilliard, Managing Director, Waterloo, Ont.....	56,303	50,135	Life.
The Dominion Plate Glass Insurance Company.....	Alexander Ramsay, Chief Agent, Montreal.....	16,000	14,900	Plate Glass.
The Dominion Safety Fund Life Association.....	J. De Wolfe Spur, St. John, N. B.....	50,000	50,000	Life.
The Eastern Assurance Company of Canada.....	Chas. D. Cory, Chief Agent, Halifax, N. S.....	56,000	50,400	Fire.
*The Equitable Life Assurance Society of the United States.....	Seargent P. Stearns, Manager, Montreal.....	1,207,000	1,111,300	Life.
The Federal Life Assurance Company of Ontario.....	David Dexter, Managing Director, Hamilton.....	53,807	50,225	Life.
The Germania Life Insurance Company.....	Jeffers & Rönne, Chief Agents, Toronto.....	75,000	72,500	Life.
The Great West Life Assurance Company.....	J. H. Brock, Managing Director, Winnipeg M.....	56,000	50,000	Life.
The Guarantee Company of North America.....	Edward Rawlings, Manager, Montreal.....	58,400	53,800	Guarantee.
The Hartford Fire and Life Ass. Co. Limited, London, Eng.....	E. P. Heaton, Chief Agent, Montreal.....	216,367	216,367	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. Lacy, Agent, Montreal.....	192,720	184,021	Fire.
The Insurance Company of North America, Philadelphia, Pa.....	Robert Hampson, Chief Agent Montreal.....	111,000	100,000	Fire and Inland Marine.
The Lancashire Insurance Company, Manchester, Eng.....	J. G. Thompson, Chief Agent, Toronto.....	211,800	211,800	Fire.

Department of Finance—Insurance Branch.

<i>The Liverpool and London and Globe Insurance Company, Liverpool, Eng.</i>	G. F. C. Smith, Chief Agent, Montreal.	321,133	Fire and Life.
<i>The Lloyds' Plate-Glass Insurance Company, New York.</i>	Eastmure & Lightbourne, Chief Agents, Toronto.	10,000	Plate-glass.
<i>The London Assurance, London, Eng.</i>	E. A. Lilly, Chief Agent, Montreal.	150,300	Fire, Life and Inland Marine.
<i>The London Guarantee and Accident Co. (Limited), London, Eng.</i>	C. D. Richardson, Chief Agent, Toronto.	53,533	Guarantee and Accident.
<i>†The London and Lancashire Fire Ins. Co., Liverpool, Eng.</i>	Alfred Wright, Chief Agent, Toronto.	136,267	Fire.
<i>†The London and Lancashire Life Assurance Co., London, Eng.</i>	B. Hal. Brown, Manager, Montreal.	113,412	Life.
<i>The London Mutual Fire Ins. Co. of Canada</i>	D. C. McDonald, Secretary, London, Ont.	50,058	Fire.
<i>The London Life Insurance Co.</i>	J. G. Richter, Manager, London, Ont.	54,000	Life.
<i>The Manchester Fire Assurance Co., Manchester, Eng.</i>	James Boomer, Manager, Toronto.	102,200	Fire.
<i>The Manufacturers' Guarantee and Accident Insurance Co.</i>	John F. Ellis, Managing Director, Toronto.	20,000	Accident.
<i>The Manufacturers' Life Insurance Co.</i>	T. H. F. Ellis, Managing Director, Toronto.	50,000	Life.
<i>The Massachusetts Benefit Life Association, Boston, Mass.</i>	John E. P. Sutton, Chief Agent, Toronto.	100,000	Life, on the Assessment Plan.
<i>The Metropolitan Life Insurance Co., New York.</i>	R. W. Gifford, General Agent, Toronto.	101,178	Life.
<i>The Mercantile Fire Insurance Company.</i>	James Locke, Secretary, Waterloo, Ont.	53,916	Fire.
<i>The Mutual Life Insurance Co. of New York.</i>	Samuel H. Ewing, Attorney, Montreal.	2,334,333	Life.
<i>The Mutual Reserve Fund Life Association, New York.</i>	John S. Hall, Chief Agent, Montreal.	103,533	Life, on the Assessment Plan.
<i>Mongelien, Boivin & Co.</i>	L. I. Boivin, Agent, Montreal.	13,567	Plate-glass.
<i>The National Assurance Co. of Ireland.</i>	Matthew C. Hinshaw, Montreal.	100,161	Fire.
<i>††The New York Life Insurance Co., New York.</i>	David Burke, Chief Agent, Montreal.	1,163,700	Life.
<i>The North American Life Assurance Co.</i>	Wm. McCabe, Managing Director, Toronto.	53,775	Life.
<i>The North British and Mercantile Insurance Co., London, Eng.</i>	Thos. Davidson, Managing Director, Montreal.	713,993	Fire and Life.
<i>The Northern Assurance Co., Aberdeen and London.</i>	Robt. W. Tyre, Manager, Montreal.	200,555	Fire.
<i>The Norwich and London Accident Insurance Association, Norwich, Eng.</i>	Scott & Walmsley, General Agents, Toronto.	58,400	Accident.
<i>The Norwich Union Fire Insurance Society, Norwich, Eng.</i>	Alex. Dixon, Manager, Toronto.	100,000	Fire.
<i>The Ontario Mutual Life Insurance Co.</i>	Wm. Hendry, Manager, Waterloo.	92,693	Life.
<i>The Phoenix Insurance Co. of Brooklyn.</i>	L. C. Camp, Chief Agent, Toronto.	100,000	Fire and Inland Marine.
<i>The Phoenix Insurance Co. of Hartford, Conn.</i>	Smith & Tatley, Chief Agents, Montreal.	193,000	Fire.
<i>The Phoenix Assurance Co. of London, Eng.</i>	Paterson & Son, General Agents, Montreal.	192,793	Fire.
<i>The Provident Savings Life Assurance Society of New York.</i>	R. H. Matson, Chief Agent, Toronto.	54,500	Life.
<i>The Quebec Fire Assurance Co.</i>	Edwin Jones, President, Quebec.	59,500	Life.
<i>The Queen Insurance Co. of America, New York.</i>	H. J. Mudge, Chief Agent, Montreal.	262,200	Fire.
<i>The Reliance Mutual Life Assurance Society, London, Eng.</i>	J. Cassie Hutton, Attorney, Montreal.	110,277	Life.
<i>The Royal Insurance Co., Liverpool, Eng.</i>	Wm. Tatley, Chief Agent, Montreal.	689,533	Fire and Life.
<i>The Scottish Union and National Insurance Co., Edinburgh, Scotland.</i>	Walter Kavanagh, Agent, Montreal.	100,833	Fire.
<i>The Standard Life Assurance Co., Edinburgh, Scotland.</i>	W. M. Ramsay, Manager, Montreal.	2,242,236	Life.
<i>The Star Life Assurance Society, London, Eng.</i>	Edwin Hanson, Chief Agent, Montreal.	146,000	Life.
<i>The Steam Boiler and Plate-Glass Insurance Co. of Canada.</i>	James Laut, Chief Agent, London, Ont.	20,000	Steam Boiler and Plate-glass.
<i>The Sun Insurance Office, London, Eng.</i>	H. M. Blackburn, Chief Agent, Toronto.	308,410	Fire.

* This Company has also \$632,900 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 \$938,197 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 Albion Fire Insurance Association (Limited) has transferred its business to the Manchester Fire Assurance Co. The deposit of the Albion, amounting to \$100,000 Canada stock, is still with the Receiver General. The Employers' Liability Assurance Corporation (Limited) has ceased transacting the business of fire re-insurance in Canada, and has given notice of an application to withdraw its deposit.

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 Sun Life Assurance Co. of Canada	R. Macaulay, Managing Director, Montreal	\$ 63,900	\$ 57,510	Life.
The Temperance and General Life Assurance Co. of N. A.	Henry Sutherland, Chief Agent, Toronto	78,994	50,000	Life.
The Travelers Insurance Co., Hartford, Conn.	Frank L. Parkins, Chief Agent, Toronto	805,729	736,300	Life and Accident.
The Union Mutual Life Insurance Co., Portland, Maine	Wm. Mulock, Attorney, Toronto	518,398	515,398	Life.
The Union Assurance Society, London, Eng.	T. L. Morrissey, Chief Agent, Montreal	107,067	100,000	Fire.
The United Fire Insurance Co. (Limited), Manchester, Eng.	T. H. Hudson, Chief Agent, Montreal	176,516	175,816	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.

Department of Finance—Insurance Branch.

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

Name of Company.	Chief Agent to Receive Process.	Amount of Deposit with Receiver General.		Business.
		Par Value	Accepted Value.	
The Connecticut Mutual Life Insurance Company, Hartford, Conn.	F. W. Evans, General Agent, Montreal.	\$ 100,000	\$ 100,000	Life.
The Edinburgh Life Assurance Company, Edinburgh, Scotland	David Higgins, Chief Agent, Toronto.	161,667	150,367	Life.
The Life Association of Scotland, Edinburgh, Scotland.	Archibald Inglis, Chief Agent, Montreal.	194,760	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.	129,280	126,280	Life.
The Scottish Amicable Life Assurance Society, Glasgow, Scotland.	William W. Robertson, Attorney, Montreal.	173,529	163,529	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.....	William Fuller, Chief Agent, London, Ont.
The Commercial Travellers' Mutual Benefit Society.....	W. G. E. Lowe, Secretary, Toronto.
The Home Life Association of Canada	A. J. Pattison, Chief Agent, Toronto.
The Provincial Provident Institution	E. S. Miller, Secretary, St. Thomas, Ont.

Department of Finance—Insurance Branch.

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, 1893.

- The *Ætna Insurance Company*, Hartford, Conn.
 - The *Agricultural Insurance Company*, Watertown, N.Y.
 - The *Albion Fire Insurance Association (Limited)*, London, England.
 - The *Alliance Assurance Company*.
 - The *Atlas Assurance Company*.
 - The *British America Assurance Company*, Toronto.
 - The *Caledonian Insurance Company*.
 - The *Citizens' Insurance Company of Canada*.
 - The *Commercial Union Assurance Company (Limited)* of London, England.
 - The *Connecticut Fire Insurance Company* of Hartford.
 - The *Eastern Assurance Company*, Halifax, N.S.
 - The *Employers' Liability Assurance Corporation (Limited)*.
 - The *Guardian Fire and Life Assurance Company (Limited)*, London, England.
 - The *Hartford Fire Insurance Company*, Hartford, Conn.
 - The *Imperial Insurance Company* of 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 Corporation*.
 - 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* of Aberdeen and London.
 - The *Norwich Union Fire Insurance Society*.
 - The *Phenix Insurance Company* of Brooklyn.
 - The *Phoenix Fire Assurance Company*, London, England.
 - 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, 1893.

- The *Ætna Insurance Company*, Hartford, Conn.
- The *British America Assurance Company*, Toronto.
- The *British and Foreign Marine Insurance Company (Limited)*.
- The *Commercial Union Assurance Company (Limited)* of London, England.
- The *Insurance Company* of North America.
- The *Phenix Insurance Company* of Brooklyn.
- 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, 1893.

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..	13,434 23
Total assets in Canada.....	<u>\$ 136,614 23</u>

LIABILITIES IN CANADA.

Net amount of fire losses unsettled, but not resisted.....	\$14,319 23
do do resisted.....	None.
Total net amount of unsettled claims for fire losses in Canada.....	\$ 14,319 23
Reserve of unearned premiums for all outstanding fire risks in Canada.....	90,640 59
Total liabilities in Canada.....	<u>\$ 104,959 82</u>

INCOME IN CANADA.

For Fire Risks in Canada.

Gross cash received for premiums	\$ 184,456 43
Deduct reinsurance, rebate, abatement and return-premiums	40,620 16
Net cash received for said premiums	\$ 143,836 27

For Inland Marine Risks in Canada.

Gross and net cash received for premiums.....	12,112 29
Total net cash received for premiums in Canada.....	\$ 155,948 56
Received for interest and dividends.....	6,180 00
Total cash income in Canada.....	<u>\$ 162,128 56</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 \$7,055 04).....	\$	17,055 04
Paid for fire losses occurring during the year		74,198 55
Total net amount paid during the year for fire losses	\$	91,253 59

Inland Marine Risks in Canada.

Amount paid for inland marine losses occurring during the year..... Nil.

Total net amount paid during the year for fire and inland marine losses.	\$	91,253 59
Paid for commission or brokerage in Canada		29,424 53
do salaries, fees, &c.....		4,512 24
do taxes in Canada		2,014 73
do general expenses.....		2,899 75
Total cash expenditure in Canada.....	\$	130,104 84

RISKS AND PREMIUMS.

Fire Risks in Canada.

	Amount.	Premiums.
Net policies in force at date of last statement.....	\$ 14,812,475	\$ 158,193 90
Taken during the year, new and renewed	16,057,637	184,456 43
Total	\$ 30,870,112	\$ 342,650 33
Deduct terminated.....	14,412,602	159,375 61
Gross in force at end of year	\$ 16,457,510	\$ 183,274 72
Deduct reinsured.....	659,619	6,861 65
Net in force at 31st December, 1893.....	\$ 15,797,891	\$ 176,413 07

Inland Marine Risks in Canada.

Taken during the year.....	\$ 2,136,387	\$ 12,112 29
Terminated.....	2,136,387	12,112 29

Total number of policies in force in Canada at date. (No return.)	
Total net amount in force.....	\$ 15,797,891 00
Total premiums thereon.....	176,413 07

(Received, 20th February, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(As returned to the Insurance Department, State of Connecticut.)

ASSETS.

Real estate, unencumbered.....	\$ 225,000 00
Loans on bond and mortgage.....	36,000 00
Cash on hand and in bank.....	726,960 93
Gross amount in hands of agents and in transit.....	715,076 26
Loans on collaterals of par value, \$7,925, market value, \$7,937 50 ; amount loaned.....	5,600 00
Stocks and bonds, par value, \$7,208,530, market value.....	9,098,124 00
Interest due and accrued.....	905 45
Total assets.....	\$10,807,666 64

Department of Finance—Insurance Branch.

ÆTNA—Concluded.

LIABILITIES.

Net amount of unpaid losses.....	\$ 519,780 87
Amount of unearned premiums.....	3,094,157 85
Amount reclaimable on perpetual fire insurance policies.....	48,159 71
All other claims against the company for return-premiums, commissions, &c.....	134,634 76
Total liabilities except capital stock.....	<u>\$3,796,733 19</u>

Capital stock paid up in cash.....	\$4,000,000 00
Surplus beyond liabilities and capital stock.....	<u>3,010,933 45</u>

INCOME.

Net cash received for premiums.....	\$4,161,941 96
Received for interest and dividends.....	478,962 91
Received for rents.....	3,882 11
Total cash income.....	<u>\$4,644,786 98</u>

EXPENDITURE.

Net amount paid for losses.....	\$2,522,811 53
Cash dividends paid stockholders.....	720,000 00
Commission or brokerage.....	692,056 38
Salaries, fees, &c.....	231,364 52
Taxes.....	67,510 67
Miscellaneous.....	250,066 74
Total cash expenditure.....	<u>\$4,483,809 84</u>

RISKS AND PREMIUMS.

Amount of policies taken during the year—Fire.....	\$366,736,718 00
Premiums thereon.....	4,627,312 45
Net amount in force at end of year—Fire.....	472,454,027 00
Premiums thereon.....	<u>5,729,662 77</u>
Amount of policies taken during the year—Inland Marine.....	\$ 73,273,924 00
Premiums thereon.....	286,651 79
Net amount in force at end of year—Inland Marine.....	2,928,251 00
Premiums thereon.....	<u>106,110 88</u>

THE AGRICULTURAL INSURANCE COMPANY, WATERTOWN, N.Y.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

President—J. R. STEBBINS.

Secretary—H. M. STEVENS.

Principal Office—Watertown, N.Y.

Chief Agent in Canada—JOSEPH FLYNN.

Head Office in Canada—Toronto, Ont.

(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.....	\$ 2,800 00
City of Kingston bonds in deposit with Receiver General—par value \$141,700; market value	152,928 00
Cash at head office in Canada	763 88
Cash in Bank of Toronto	188 63
Uncollected premiums.....	12,703 53
Bills receivable.....	3,383 11
Total assets in Canada	\$ <u>172,767 15</u>

LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due	\$ 9,098 40
Net amount of losses in Canada claimed but not adjusted.....	600 00
Net amount of losses resisted, in suit.	1,150 00
Total net amount of unsettled claims for fire losses in Canada.....	\$ 10,848 40
Reserve of unearned premiums for all outstanding risks in Canada.....	80,074 23
Total liabilities in Canada	\$ <u>90,922 63</u>

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 62,949 90
Deduct reinsurance, rebate, abatement and return-premiums.....	11,364 54
Total net cash received for premiums.....	\$ 51,585 36
Received for interest or dividends on bonds, &c.....	6,477 75
Total income in Canada.....	\$ <u>58,063 11</u>

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years, (which losses were estimated in last statement at \$4,124.00).....	\$ 3,611 73
Amount paid for losses occurring during the year.....	\$ 39,497 62
Deduct savings and salvage.....	50 00
Deduct amount received for reinsurance.....	22 50
Total deductions.....	72 50
Net amount paid during the year for the said losses.....	\$ 39,425 12

Department of Finance—Insurance Branch.

AGRICULTURAL—Continued.

Net amount paid during the year for losses.....	\$	43,036 85
Commission or brokerage.....		13,458 64
Salaries, fees, and all other charges of officials in Canada		4,796 60
Taxes.....		1,461 26
All other expenditure, viz.:—Postage and exchange, \$887.31; general expenses, \$1,961.99; adjusting, \$592.37; duty and express, \$412.78; rent, \$1,369; board tax, \$303.11; advertising, \$266.90; legal, \$120; miscellaneous, \$690.24.....		6,603 70
Total expenditure	\$	69,357 05

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums.
Gross policies in force at date of last statement	\$ 22,010,216	\$ 206,751 55
Taken during the year (new and renewed)	7,768,052	70,506 56
Total.....	\$ 29,778,268	\$ 277,258 11
Deduct terminated.....	10,295,572	96,576 94
Gross in force at end of year.....	\$ 19,482,696	\$ 180,681 17
Deduct reinsured.....	248,167	2,233 51
Net in force at 31st December, 1893.....	\$ 19,234,529	\$ 178,447 66
Total number of policies in force in Canada at date. (No return.)		
Total net amount in force.....		\$19,234,529 00
Total premiums thereon.....		178,447 66

(Received, 2nd March, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(As returned to the Superintendent of Insurance, State of New York.)

ASSETS.

Real estate.....	\$	294,801 32
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due		1,015,725 91
Loans on bond and mortgage (first liens) upon which more than one year's interest is due.....		116,565 72
Interest due and accrued on said bond and mortgage loans		51,350 86
Stocks and bonds held by the company—par value, \$393,000; market value.....		399,227 87
Interest due and accrued thereon		145 00
Loans on collateral security of stock, &c., of par value, \$127,075; market value, \$141,139.25; amount loaned.....		70,870 64
Interest due and accrued thereon		2,917 86
Cash on hand and in banks		199,731 51
Gross premiums in course of collection.....		147,474 60
Bills receivable		11,036 41
Due from other companies for reinsurance.....		2,828 49
Total assets		2,312,676 19

AGRICULTURAL—*Concluded.*

LIABILITIES.

Net amount of unpaid losses.....	\$ 117,731 52
Unearned premiums.....	1,399,657 24
Cash dividends to stockholders remaining unpaid.....	55 00
Other liabilities.....	34,032 60
Total liabilities, except capital stock.....	\$1,551,476 36
Capital stock paid up in cash.	\$ 500,000 00
Surplus beyond liabilities and capital stock.....	261,199 83

INCOME.

Net cash received for premiums	\$ 965,011 09
Received for interest and dividends.....	107,231 85
do rents.....	2,464 31
Total cash income.....	\$1,074,707 25

EXPENDITURE.

Net amount paid for losses	\$ 592,621 87
Dividends paid to stockholders	49,950 00
Commission or brokerage.....	190,369 54
Salaries, fees, &c.....	127,463 26
Taxes	23,998 24
Miscellaneous	72,648 39
Total cash expenditure.....	\$1,057,051 30

RISKS AND PREMIUMS.

Amount of policies taken during the year..	\$129,241,352 00
Premiums thereon	1,181,126 14
Net amount in force at end of year.....	280,401,700 00
Premiums thereon.....	2,747,368 85

Department of Finance—Insurance Branch.

THE ALBION FIRE INSURANCE ASSOCIATION (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

President—HENRY HICKS. | General Manager—DAVID LAWRIE.

Principal Office—90, Cannon Street, London, E.C., England.

Manager in Canada—J. KENNEDY | Head Office in Canada—Montreal.

(Incorporated, 18th March, 1880; commenced business in Canada, December, 1880.)

CAPITAL.

Amount of capital authorized and subscribed for £800,000.....	\$3,893,333 33
Amount paid up in cash, £50,000.....	243,333 33

ASSETS IN CANADA.

Stock in deposit with Receiver General, viz. :—

	Par value.	Market value.	
Canada 4 per cent stock.....	\$ 100,000 00	\$ 106,000 00	
Carried out at market value.....			\$ 106,000 00
Cash in Bank of Montreal.....			8,654 90
Cash in hands of agents in Canada.....			10,346 32
Office furniture and plans.....			2,900 00
Total assets in Canada.....			\$ 127,901 22

LIABILITIES IN CANADA.

Net amount of losses in Canada, unsettled but not resisted.....	\$ 6,275 00
Net amount of losses resisted—not in suit.....	250 00
Total amount of unsettled claims for losses in Canada.....	\$ 6,525 00
Reserve of unearned premiums for all outstanding risks in Canada.....	86,043 69
Total liabilities in Canada.....	\$ 92,568 69

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 133,640 54
Deduct reinsurance, rebate, abatement and return premiums.....	13,947 61
Net cash received for said premiums.....	\$ 119,692 93
† Received for interest on deposit.....	4,000 00
Total income in Canada.....	\$ 123,692 93

† Paid direct to the head office in London

THE ALBION FIRE INSURANCE ASSOCIATION—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$9,418).....	\$	10,577	22
Deduct amount received for reinsurance.....		783	51
Net amount paid during the year for the said losses.....	\$	9,793	71
Amount paid for losses occurring during the year.....	\$	75,705	36
Deduct amount received for reinsurance.....		3,071	71
Net amount paid during the year for said losses.....	\$	72,633	65
Total net amount paid during the year for losses in Canada.....	\$	82,427	36
Commission or brokerage in Canada.....		19,525	99
Salaries, fees and all other charges of officials in Canada.....		8,478	69
Taxes in Canada.....		2,437	31
Miscellaneous payments, viz.:—Agency charges, \$1,124.71; advertising, \$417.89; rents, \$762.48; printing and stationery, \$1,107.91; travelling expenses, \$1,187.07; insurance boards, \$605.14; plans, \$587.75; sundry expenses, \$343.31; office furniture, \$132.06....		6,268	32
Total expenditure in Canada.....	\$	119,137	67

RISKS AND PREMIUMS.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 14,957,480	\$ 162,177 64
Policies taken during the year—new.....	11,868,962	133,684 26
Total.....	\$ 26,826,442	\$ 295,861 90
Deduct terminated.....	11,382,225	123,938 82
Gross in force at end of year.....	\$ 15,444,217	\$ 171,923 08
Deduct reinsured.....	216,959	2,637 64
Net in force at 31st December, 1893.....	\$ 15,227,258	\$ 169,285 44

Total number of policies in force in Canada at date.....No return.
 Total amount in force.....\$16,227,258 00
 Total premiums thereon..... 169,285 44

(Received, 1st March, 1894.)

Department of Finance—Insurance Branch.

THE ALLIANCE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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.....	2,676,666 67

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		458 10
Cash in Bank of Montreal.....		663 74
Cash in hands of agents in Canada.....		25,195 34
Total assets in Canada.....	\$	337,459 18

LIABILITIES IN CANADA.

Net amount of fire losses, unsettled but not resisted	\$ 15,431 55	
do do resisted—in suit (accrued in previous years)....	1,333 00	
Total net amount of unsettled claims for fire losses in Canada.....	\$	16,764 55
Reserve of unearned premiums for all outstanding fire risks in Canada.....		143,074 04
Due and accrued for miscellaneous expenses in Canada.....		687 64
Total liabilities in Canada	\$	160,526 23

INCOME IN CANADA.

Gross cash received for premiums	\$ 239,490 22	
Deduct reinsurances, rebate, abatement and return-premiums	35,848 73	
Net cash received for premiums.....	\$	203,641 49
*Received for interest on stock		9,334 26
Total income in Canada... ..	\$	212,975 75

*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 \$9,740)	\$ 8,791 48
Amount paid for losses occurring during the year	\$ 194,341 22
Deduct amount received for reinsurance	25,229 36
Net amount paid during the year for the said losses.....	\$ 169,111 86
Net amount paid during the year for losses in Canada.....	\$ 177,903 34
Commission or brokerage in Canada.....	30,909 10
Salaries, fees and other charges of officials in Canada	12,779 88
Taxes in Canada.....	2,999 35
Miscellaneous payments, viz.:—	
Rents, \$2,424; postage, \$1,435.57; stationery, \$923.55; advertising, \$812.46; travelling expenses, \$219.22; general expenses, \$2,357.57; agency disbursements, \$1,075.72; cables and telegrams, \$29.78.....	9,277 87
Total expenditure in Canada.....	\$ 233,870 34

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Policies in force at date of last statement	\$ 26,739,424	\$ 300,956 11
Policies taken during the year, new and renewed.....	21,768,271	239,136 62
Total.....	\$ 48,507,695	\$ 540,092 73
Deduct terminated.....	22,097,272	236,368 80
Gross in force at end of year.....	\$ 26,410,423	\$ 303,723 93
Deduct reinsured.....	2,215,405	24,389 31
Net in force at 31st December, 1893	\$ 24,195,018	\$ 279,334 62

Number of policies in force at date. (No return.)

Total net amount in force	\$24,195,018 00
Total premiums thereon.....	279,334 62

(Received, 9th March, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(Abstracted from Directors' Report, London, Eng., 14th March, 1894.)

FIRE ACCOUNT.

In the Report on the Fire Account for the year 1892, reference was made to the numerous fires which had occurred at certain sections of the company's home business resulting in a loss ratio of 4 per cent in excess of the average losses of the company. There was, unfortunately, no abatement in the fires in 1893, and the Directors have to report, for the first time for many years in the history of the company, that the fire account shows but a nominal profit over and above the interest earned on investments.

The premium income for the year is £532,769 11s. 4d.

The fire claims amount to £65 9s. 5d. per cent of the premiums, and the expenses including commission, £33 14s. 9d. per cent.

The growth of expenditure, especially in the shape of commission, in recent years, has been an unfavourable feature in fire insurance business, but by concerted action on the part of the offices a check has been applied to an evil which had attained serious dimensions.

Department of Finance—Insurance Branch.

ALLIANCE ASSURANCE COMPANY—Continued.

Another feature having an unfavourable effect on the business has been the downward course of premiums on certain classes of risks, which were already inadequately rated and yielding no profit to the companies undertaking them.

Although increased expenditure and drooping premiums have proved important factors in the diminution of profits, it is to the phenomenally numerous and heavy losses by fire that the unsatisfactory result of last year's account is mainly due. There was a continuous epidemic of fires lasting for nearly twelve months. The fires were not confined to any particular class of risk or to any particular district or country, but they were almost universal.

While regretting the smallness of the profit on the company's fire account, the Directors are of opinion, based on past experience, that the year just closed may be regarded as an exceptional year, and there is already evidence of such improvement in the condition of the business generally that they are justified in anticipating a return of the prosperity which the company has for so many years enjoyed.

DIVIDEND ON THE SHARE CAPITAL.

The Directors have resolved on paying the same dividend as in the year 1893, namely £100,000, being 8s. per share on the paid up capital of £550,000 in equal half yearly instalments, the first instalment to be paid on and after the 10th April next, and the second instalment to be paid on and after the 10th October next.

The dividend will absorb £55,000, being the members' share of the profit on the life account and £45,000 of the amount standing on profit and loss account, leaving £4,199 1s. 10d. to be carried forward, and leaving the fire insurance fund intact at the sum of £717,128 19s. 11d.

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	348,814	15	9
Premiums received after deduction of reinsurance premiums.	532,769	11	4	Commission	74,760	0	7
Interest on fire insurance fund	£29,461	6	9	Expenses of management.	102,320	5	4
Less income tax	711	1	10	Bad debts	114	5	0
	28,750	4	11	Income tax on profit.	2,545	0	5
				Transferred to profit and loss account.	32,965	9	2
				Amount of fire insurance fund at the end of the year as per balance sheet.	717,128	19	11
	<u>£1,278,648</u>	<u>16</u>	<u>2</u>		<u>£1,278,648</u>	<u>16</u>	<u>2</u>

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's account.	100,000	0	0	Dividend to members.	100,000	0	0
Interest on share capital, and profit and loss account.	23,777	7	5	Payment for good will of business acquired	7,002	4	9
Less income tax.	541	10	0	Balance as per balance sheet.	49,199	1	10
	23,235	17	5				
Transferred from fire account.	32,965	9	2				
	<u>£156,201</u>	<u>6</u>	<u>7</u>		<u>£156,201</u>	<u>6</u>	<u>7</u>

ALLIANCE ASSURANCE COMPANY—Concluded.

BALANCE SHEET AS AT 31ST DECEMBER, 1893.

LIABILITIES.

Capital, £5,000,000, of which is paid up	£	s.	d.
Life assurance fund	550,000	0	0
Fire insurance fund	2,370,398	1	10
Leasehold and investment policies fund	717,128	19	11
Profit and Loss Account	10,610	8	10
	49,199	1	10
	<hr/>		
	£3,697,336	12	5
Claims under life policies admitted but not yet paid—	£15,773	8	0
do announced but not yet admitted, owing to proof of death not having been furnished	27,260	12	6
	<hr/>		
Outstanding fire losses	£43,034	0	6
Outstanding dividends	72,810	7	2
Accrued commission and expenses	269	0	0
	3,594	13	8
	<hr/>		
	119,798	1	4

ASSETS.

Mortgages on property within the United Kingdom	£	s.	d.
Mortgages on property out of the United Kingdom	470,132	11	6
Loans on the company's life policies	106,430	19	9
Investments—	94,453	5	3
In British Government securities	74,236	9	9
Colonial Government securities	116,848	15	6
Foreign Government securities	115,590	9	0
Railway and other debentures and debenture stocks	669,965	10	5
Railway stocks and shares (preference and ordinary)	69,106	19	0
Bank of England stock	62,000	0	0
7,474 Alliance Assurance Company shares purchased and held under powers conferred by the laws and regulations of the company	67,266	0	0
New River Company's shares (Adventurer's and New)	131,872	17	7
Suez Canal shares	9,000	0	0
Gas company's stock	30,000	0	0
House property	316,317	19	11
Landed property and ground rents	8,150	0	0
Reversion	4,572	15	1
Loans to counties, towns and unions in Great Britain on the security of rates and property	532,440	14	3
Loans on security of rent charges	322,875	18	0
Loans on debentures, stocks, shares and life and reversionary interests in real and personal property; and for parliamentary deposits	204,607	10	9
Deposits with sundry banks	153,676	15	1
Loans on personal security	38,009	10	9
Agents' balances, and balances due from other offices	112,367	16	3
Outstanding premiums	9,474	7	6
Cash in hand (£1,966 12s. 6d.), and on current accounts (£247,899 5s. 5d.)	5,355	14	10
Bills receivable	49,865	17	11
Interest accrued to the 31st December, 1893, but not payable until 1894	7,917	11	0
	34,508	4	8
	<hr/>		
	£3,817,044	13	9

Department of Finance—Insurance Branch.

THE ATLAS ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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	\$ 85,215 33
New South Wales 3½ per cent inscribed stock.....	24,333 33	23,360 05
Total par and market values.....	\$ 107,066 66	\$ 108,575 38

Carried out at market value.....	\$ 108,575 38
(The above being on deposit with the Receiver General.)	
Cash in Bank of British North America.....	6,725 75
Amount of cash in hands of agents in Canada.....	9,766 42
Office furniture and plans.....	2,882 14
	\$ 127,949 69

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted (\$650 of which accrued in previous years).....	\$ 4,566 49
Total net amount of unsettled claims for losses in Canada.....	\$ 4,566 49
Reserve of unearned premiums for all outstanding risks in Canada....	57,114 26
Total liabilities in Canada.....	\$ 61,680 75

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 113,137 36
Deduct reinsurance, rebate, abatement and return-premiums.....	12,836 76
Net cash received for said premiums.....	\$ 100,300 60
Received for interest and dividends.....	3,818 26
Total income in Canada.....	\$ 104,118 86

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$1,270.76).....	\$ 1,290 48
Amount paid for losses occurring during the year.....	\$75,430 46
Deduct amount received for reinsurance.....	\$ 487 88
do savings and salvage.....	13 44
Total deductions.....	501 32
Net amount paid during the year for said losses....	\$74,929 13

ATLAS—Continued.

Total net amount paid during the year for losses in Canada	\$	76,219	61
Commission or brokerage.....		17,516	83
Salaries, fees and all other charges of officials.....		3,671	87
Taxes in Canada.....		3,094	75
Miscellaneous payments, viz.:—			
Office charges, \$752.51; stationery and printing, \$830.83; advertising, \$537.57; maps and block plans, \$415.76; postage, express and telegrams, \$257.84; travelling, \$735.19; office rent and taxes, \$551.50; agents' charges, \$622.66; law charges, \$161.39; furniture and fixtures, \$242.09.....		5,107	34
Total expenditure in Canada.....	\$	105,610	40

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.	\$ 7,956,851	\$ 101,164 33
Taken during the year—new and renewed	8,634,952	112,951 30
Total.....	\$ 16,591,803	\$ 214,115 63
Deduct terminated.....	7,867,991	103,481 83
Gross in force at end of year.....	\$ 8,723,812	\$ 110,633 80
Deduct reinsured.....	123,017	1,787 59
Net in force at 31st December, 1893.	\$ 8,600,795	\$ 108,846 21
Number of policies in force at date.....	(No return.)	
Total net amount in force.....	\$8,600,795	00
Total premiums thereon.....	108,846	21

(Received, 1st March, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(Abstracted from the Directors' Report, London, Eng., 9th March, 1894.)

In the Fire Department the net premiums amounted to £347,481. 14s. 9d., and the losses to £237,886. 7s. 4d., being 68.4 per cent upon the premium income. Serious fires such as marked 1892 have continued with even greater frequency during the year under review, and have been more severe than those for any year since 1883; so that for the first time since that year the fire account shows a deficit, which has been carried to profit and loss account, leaving the fire fund at £269,000, as in the previous year.

The sum of £10,996. 10s. 6d. has been transferred from Suspense Account to Reserve Fund, and after carrying the sum of £13,002. 9s. 5d. from the Reserve Fund to Profit and Loss, the balance of the account will stand at £18,000, out of which the directors have declared a dividend of 20s. per share, free of income tax (being 20 per cent on the original paid-up capital) on account of which an interim dividend of 5s. per share was paid on 29th September last.

The balance of 15s. per share or £18,000, will be payable on and after 2nd April next.

The Fire and Reserve Funds will then stand at £313,727. 2s. 6d

Department of Finance—Insurance Branch.

ATLAS ASSURANCE COMPANY—Continue*d*.

FIRE DEPARTMENT.

	£	s.	d.	£	s.	d.
Amount of Fire Insurance Fund at the beginning of the year.....	269,000	0	0	237,886	7	4
Premiums received, after deduction of reinsurance premiums.....	347,481	14	9	66,062	17	1
Deficit carried to Profit and Loss Account.....	4,225	17	10	47,757	6	8
				1	1	6
				269,000	0	0
	£620,706	12	7	£620,707	12	7

PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Balance of last year's account (1892).....	20,913	15	7	513	15	7
Interest, dividends, &c., not carried to other accounts.....	12,226	5	0	20,400	0	0
Amount transferred from Life Account.....	3,335	9	9			
Transfer fees.....	29	10	0			
				20,913	15	7
				6,000	0	0
				387	16	4
				4,225	17	10
				£10,997	10	7
				6,000	0	0
				4,997	10	7
	£ 36,525	0	4	£ 36,525	0	4

ATLAS—Concluded.

BALANCE SHEET, 31st DECEMBER, 1893.

DR.		LIABILITIES.				CR.	
		<i>Proprietors.</i>		ASSETS.			
				<i>Proprietors.</i>			
£	s. d.	£	s. d.	£	s. d.	£	s. d.
Paid up capital.....	120,000 0 0	Reserve fund.....	144,000 0 0	Mortgages on county, board and corporation rates, £	30,138 10 10		
Bonuses added out of profits since 1847.....	24,000 0 0	Fire fund.....	57,720 11 11	Mortgages on property within the United Kingdom	46,736 4 9		
		Profit and loss.....	269,000 0 0	Advances on rent charges.....	3,597 0 10		
		Outstanding fire losses.....	4,987 10 7	(None of the above are in Ireland.)		80,471 16 5	
		Outstanding fire commission.....	62,859 13 3	Investments—			
		Due to other offices for re-assurances.....	404 5 6	Indian and Colonial Government securities...£	91,828 12 9		
		Sundry unclaimed dividends.....	7,730 3 0	Foreign Government securities.....	70,555 7 0		
			746 15 0	Indian railway guaranteed stock.....	15,050 4 3		
				Railway and other debentures and debenture stocks.....	17,428 14 1		
				Municipal and corporation bonds.....	39,643 3 1		
				Freehold and other property.....	234,506 1 2		
				Branch and agency balances.....	75,987 16 11		
				Due by other offices for re-assurances.....	114,760 5 7		
				Outstanding premiums.....	13,098 9 4		
				do interest due.....	4,700 5 4		
				do do accrued.....	£2,343 7 3		
				Outstanding accounts.....	3,803 0 6		
				Cash (on deposit).....	207 2 2		
				Cash (in hand and in current account).....	136,569 2 11		
				Life department.....	19,923 1 10		
					£ 547,457 19 3		
					£ 1,430,792 10 7		
					£ 1,978,250 9 10		

Department of Finance—Insurance Branch.

THE BRITISH AMERICA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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... 60,000 00

Stocks and bonds owned by company:—

<i>*Held in the United States.</i>		Par Value.	Market Value.
United States bonds, 6s, 1896.....	\$ 30,000 00	\$ 31,200 00	
do do 4s, 1904.....	275,000 00	310,750 00	
Ohio State bonds, 3 per cent, 1900.....	100,000 00	105,000 00	
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	52,000 00	
City of Toronto debentures, 4 per cent, 1925.....	50,125 00	50,125 00	
City of Richmond, Va., bonds, 4 per cent, 1924.....	25,000 00	23,750 00	
City of Toronto debentures, 4 per cent, 1901.....	40,000 00	40,000 00	
City of London debentures, 4 per cent, 1916.....	135,000 00	135,000 00	
Central Canada Loan and Savings Co. debentures.....	15,000 00	15,000 00	
Dominion of Canada stock, 4 per cent, 1903.....	12,000 00	12,540 00	
	<u>\$ 757,125 00</u>	<u>\$ 803,615 00</u>	

Deposited with Dominion Government.

City of Kingston debentures.....	\$ 17,000 00	\$ 17,340 00
Town of Owen Sound debentures.....	10,000 00	10,450 00
City of Hamilton debentures.....	6,540 00	6,540 00
Canadian Pacific Railway bonds.....	1,000 00	1,100 00
Town of Harriston debentures.....	7,000 00	7,245 00
City of St. Catharines debentures.....	15,000 00	14,400 00
City of Montreal debentures.....	5,000 00	5,000 00
	<u>\$ 61,540 00</u>	<u>\$ 62,075 00</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.....	205,000 00
3. Georgia, Georgia State bonds.....	25,000 00
4. Virginia, City of Richmond bonds.....	25,000 00
5. Ohio, Ohio State bonds.....	100,000 00
	<u>\$ 455,000 00</u>

BRITISH AMERICA—Continued.

<i>Held by Company.</i>	Par Value.	Market Value.
Freehold Loan and Savings Company's stock.....	\$ 12,000 00	\$ 15,960 00
Dominion Savings and Investment Society stock.....	5,500 00	4,785 00
	<u>\$ 17,500 00</u>	<u>\$ 20,745 00</u>
<i>Recapitulation.</i>		
Held in the United States.....	\$ 757,125 00	\$ 803,615 00
Deposited with the Dominion Government.....	61,540 00	62,075 00
Held by Company.....	17,500 00	20,745 00
	<u>\$ 836,165 00</u>	<u>\$ 886,435 00</u>
Carried out at market value.....		\$ 886,435 00
Cash on hand at head office.....		406 12
Cash in banks, namely :—		
Canadian Bank of Commerce, New York.....	\$ 15,910 04	
do do Toronto.....	23,087 36	
Total.....		38,997 40
Interest due and unpaid on stock, &c.....		6,659 68
Agents' balances.....		208,203 26
Bills receivable.....		5,696 03
(Amount of same overdue, \$376.)		
Sundry, viz. :—		
Office furniture.....	\$ 31,862 57	
Rents due and accrued.....	370 04	
Uncollected reinsurance on losses.....	1,512 06	
People's Insurance Company.....	8,809 90	
		<u>42,554 57</u>
Gross assets.....		\$1,399,420 98
Amount which should be deducted from the above assets on account of bad and doubtful agents' balances.....		374 82
Total assets.....		<u>\$1,399,046 16</u>

LIABILITIES.

1. *Liabilities in Canada.*

For Fire Risks.

Net amount of fire losses adjusted, but not due.....	\$ 4,883 80
do do claimed but not adjusted.....	1 964 88
	\$ 6,848 68
Net amount of fire losses resisted not in suit.....	600 00
Total amount of unsettled claims for fire losses in Canada.....	\$ 7,448 68

For Inland Marine Risks.

Net amount of inland marine losses, adjusted but not due.....	\$ 749 44
do do claimed but not adjusted.....	150 00
Total amount of unsettled claims for inland marine losses in Canada..	899 44

For Marine (Ocean) Risks.

Net amount of ocean losses adjusted but not due.....	\$ 590 79
do do claimed but not adjusted.....	416 00
Total amount of unsettled claims for ocean losses in Canada.....	1,006 79
do do losses in Canada.....	\$ 9,354 91

Department of Finance—Insurance Branch.

BRITISH AMERICA—Continued.

Reserve of unearned premiums for all outstanding risks in Canada :—		
Fire.....	\$ 159,760 07	
Ocean.....	8,365 34	
Total reserve of unearned premiums for risks in Canada.....		168,125 41
Dividends declared and due but unpaid.....		4,151 12
All other claims against the Company in Canada.....		4,333 98
Total liabilities, excluding capital stock in Canada.....	\$	185,965 42

2. Liabilities in other Countries.

Net amount of fire losses adjusted but not due.....	\$ 35,380 52	
do do claimed but not adjusted.....	67,342 23	
do do resisted—in suit.....	5,725 00	
Total unsettled fire losses (of which \$2,495.49 accrued in previous years).....	\$ 108,447 75	
Net amount of inland marine losses adjusted but not due.....	\$ 1,370 22	
do do claimed but not adjusted.....	21,160 67	
do do resisted—in suit.....	1,645 00	
do do do not in suit.....	50 00	
Total unsettled inland marine losses.....	\$ 24,225 89	
Total net amount of unsettled claims for losses in other countries.....	\$	132,673 64
Reserve of unearned premiums, viz.:—		
Fire.....	\$ 501,342 40	
Inland marine.....	18,120 12	
Total.....		519,462 52
Unused balances of premium notes.....		1,325 13
Total liabilities in other countries.....	\$	653,461 29
Total liabilities (excluding capital stock) in all countries.....	\$	839,426 71
Capital stock paid up.....	\$	750,000 00

INCOME.

	In Canada.	In other Countries.
<i>For Fire Risks.</i>		
Gross cash received for premiums.....	\$ 270,198 09	\$ 1,052,192 89
Deduct reinsurance, rebate, abatement and return premiums.....	68,122 47	211,140 27
Net cash received for fire premiums.....	\$ 202,075 62	\$ 841,052 62
(Bills and notes received during the year for premiums and remaining unpaid, Canada, \$227.38; United States, \$660.75.)		
<i>For Inland Marine Risks.</i>		
Gross cash received for premiums.....	\$ 29,037 84	\$ 126,984 27
Deduct reinsurance, &c.....	14,754 05	16,726 51
Net cash received for inland marine premiums.....	\$ 14,283 79	\$ 110,257 76
<i>For Ocean Risks.</i>		
Gross cash received for premiums.....	\$ 25,657 61	
Deduct reinsurance, &c.....	563 51	
Net cash received for ocean premiums.....	\$ 25,094 10	
Total net cash received for premiums.....	\$ 241,453 51	\$ 951,310 38

BRITISH AMERICA—Continued.

INCOME—Continued.

Total net cash received for premiums in all countries.....	\$1,192,763 89
Received for interest on bonds and mortgages.....	36,718 39
Rents	4,821 65
Premium on new stock.....	37,500 00
Total.....	\$1,271,803 93
Received for increased capital.....	250,000 00
Total cash income.....	\$1,521,803 93

EXPENDITURE.

<i>For Fire Risks.</i>	In Canada.	In other Countries.
Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$62,767.54)	\$ 26,720 01	\$ 56,247 43
Deduct savings and salvage.....	\$ 1,536 99	
Deduct amount received for reinsurance.....	13,580 83	
Total deductions.....	13,085 75	2,032 07
Net amount paid during the year for said losses.....	\$ 13,634 26	\$ 54,215 36
Paid for losses occurring during the year.....	\$ 150,485 54	\$ 479,793 42
Deduct savings and salvage.....	\$21,026 61	
Deduct reinsurance.....	26,010 83	
Total deductions.....	19,822 09	27,215 35
Net amount paid for said losses	\$ 130,663 45	\$ 452,578 07
Total net amount paid during the year for fire losses.....	\$ 144,297 71	\$ 506,793 43

For Inland Marine Risks.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$861.85)	\$ 384 06	\$ 6,118 91
Deduct savings and salvage.....	\$ 174 57	
Deduct reinsurance.....	105 04	
Total deductions.....	39 31	240 30
Net amount paid during the year for said losses.....	\$ 344 75	\$ 5,878 61
Paid for losses occurring during the year.....	\$ 24,438 05	\$ 90,880 78
Deduct savings and salvage.....	\$ 5,097 02	
Deduct amount received for reinsurance.....	11,757 40	
Total deductions.....	13,991 05	2,863 37
Net amount paid for said losses.....	\$ 10,447 00	\$ 88,017 41
Total net amount paid during the year for inland marine losses.....	\$ 10,791 75	\$ 93,896 02

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

In Canada	\$ 155,089 46
In other countries.....	600,689 45

Total..... \$ 755,778 91

Department of Finance—Insurance Branch.

BRITISH AMERICA—Continued.

EXPENDITURE—Continued.

Net amount paid during the year for ocean losses.....	\$	11,417	27
Paid for dividends on capital stock at 7 per cent.....		38,429	32
Commission or brokerage.....		248,797	97
Salaries, fees and all other charges of officials.....		45,348	86
Taxes.....		22,790	29
Miscellaneous payments, viz.:—Exchange, \$1,434.02; board expenses and fire patrol, \$9,721.39; postage, \$8,836.77; advertising, \$5,167.73; inspection expenses, \$26,413.61; rent account, \$5,373.62; office furniture, \$6,716.99; home office and various expenses, \$60,154.33...		123,818	46
Total cash expenditure.	\$	1,246,381	08

CASH ACCOUNT.

1892.	<i>Dr.</i>		
Dec. 31. To balance on hand and in banks at this date.....	\$	35,932	59
1893.			
Dec. 31. To income as above		1,521,803	93
Received from realization of investments.....		25	00
Total	\$	1,557,761	52
1893.	<i>Cr.</i>		
Dec. 31. By expenditure during the year as above.....	\$	1,246,381	08
By investments.....		271,976	92
Balance in hand and in banks at this date.....		39,403	52
	\$	1,557,761	52

BRITISH AMERICA—*Concluded.*

RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
<i>Fire Risks.</i>	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement.....	26,869,875	306,892 21	63,065,909	776,194 03	89,935,784	1,083,086 24
Taken during the year— new and renewed.....	22,313,539	274,949 02	84,068,778	1,115,306 23	106,382,317	1,390,255 25
Total.....	49,183,414	581,841 23	147,134,687	1,891,500 26	193,318,101	2,473,341 49
Deduct terminated.....	19,983,325	236,024 61	68,328,837	890,617 48	88,312,162	1,126,642 09
Gross in force at end of year.....	29,200,089	345,816 62	78,805,850	1,000,882 78	108,005,939	1,346,699 40
Deduct reinsured.....	2 011,624	34,892 80	1,879,629	29,282 05	3,891,253	64,174 85
Net in force at 31st December, 1893.....	27,188,465	310,923 82	76,926,221	971,600 73	104,114,686	1,282,524 55
<i>Inland Marine Risks.</i>						
Gross policies in force at date of last statement.....			798,172	21,728 52	798,172	21,728 52
Taken during the year.....	5,646,766	34,981 31	14,080,957	137,925 35	19,727,723	172,906 66
Total.....	5,646,766	34,981 31	14,879,129	159,653 87	20,525,895	194,635 18
Deduct terminated.....	5,646,766	34,981 31	12,052,794	123,413 63	17,699,560	158,394 94
Gross and net in force at 31st December, 1893.....			2,826,335	36,240 24	2,826,335	36,240 24
<i>Ocean Risks.</i>						
Gross policies in force at date of last statement.....						
Taken during the year.....	3,534,322	33,294 55			3,534,322	33,294 55
Total.....	3,534,322	33,294 55			3,534,322	33,294 55
Deduct terminated.....	3,305,926	24,929 21			3,305,926	24,929 21
Gross and net in force at 31st December, 1893.....	228,396	8,365 34			228,396	8,365 34

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

Total net amount in force..... \$107,169,417 00

Total premiums thereon..... 1,327,130 13

(Received, 1st March, 1894.)

Department of Finance—Insurance Branch.

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

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

<p>Chairman—THOMAS CHILTON. Principal Office—Liverpool, Eng. Chief Agent in Canada—EDWARD L. BOND.</p>	<p>Underwriter—J. DAVIES. Secretary—ARTHUR MCNEILL. Head Office in Canada—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= 1,304,266 67

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.....			97 00
Total assets in Canada.....			\$ 112,097 00

LIABILITIES IN CANADA.

Net amount of unsettled claims for inland marine losses in Canada....	None.
Reserve of unearned premiums	\$ 716 25
Total liabilities in Canada.....	\$ 716 25

INCOME IN CANADA.

For Inland Marine Risks.

Gross premiums received in cash	\$ 16,046 11
Deduct reinsurance, rebate, abatement and return-premiums.....	45 15
Net cash received for inland marine premiums.....	\$ 16,000 96
Received for interest on bonds.....	4,480 00
Total income (inland marine) in Canada.....	\$ 20,480 96

THE BRITISH AND FOREIGN MARINE—*Continued.*

EXPENDITURE IN CANADA.

Net amount paid during the year for Inland Marine losses occurring in previous years (which losses were estimated in the last statement at \$3,284.98)	\$	4,723	87
Amount paid for losses occurring during the year	\$	10,333	96
Deduct savings and salvage		431	54
Net amount paid for said losses	\$	9,902	42
Total net amount paid during the year for Inland Marine losses	\$	14,626	29
Commission or brokerage		1,493	95
Salaries, fees and all other charges of officials in Canada		1,440	11
Taxes in Canada		608	28
Miscellaneous payments, viz.: postage, \$150.58; telegrams, \$76.17; sundries, \$32.69		259	44
Total expenditure (inland marine) in Canada	\$	18,428	07

RISKS AND PREMIUMS.

<i>Inland Marine Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Policies taken during the year	200	\$ 3,254,614	\$ 16,046 11
Deduct terminated	197	3,216,614	15,329 86
Gross and net in force at end of year	3	\$ 38,000	\$ 716 25

(Received, 23rd February, 1894.)

Department of Finance—Insurance Branch.

THE BRITISH AND FOREIGN MARINE—Concluded.
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.
(Abstracted from Directors' Report, Liverpool, Eng. 25th January, 1894.)
PROFIT AND LOSS ACCOUNT, 31ST DECEMBER, 1893.

	£	s.	d.
To Balance, 31st December, 1892.....	£173,830	8	5
Less dividend and bonus for 2nd half of year 1892	40,200	0	0
Balance underwriting account, 1892.....	133,630	8	5
Interest account, 1893.....	291,138	6	1
	47,581	13	0
	£472,750	7	6
By Claims, returns, &c., and commissions on profits of 1892, settled in 1893.....	£185,449	18	10
Amount credited to 1893 account, to meet claims	22,510	0	0
Balance carried down.....	207,949	18	10
	264,800	8	8
	£472,750	7	6

UNDERWRITING ACCOUNT, 1893.

	£	s.	d.
To Premiums, 1893, less returns, reinsurances, foreign taxes and agents' charges.....	597,161	9	0
By Claims, 1893.....	£233,382	1	3
Less credited as above.....	22,500	0	0
Directors' remuneration—Liverpool and London.....	210,882	1	3
Auditors' do.....	7,250	0	0
General expenses:—	328	15	0
Liverpool.....	15,459	5	4
London.....	12,451	6	6
New York.....	13,967	11	10
Balance carried down.....	336,822	9	1
	£597,161	9	0

BALANCE SHEET, 31ST DECEMBER, 1893.

	£	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.....	600,000	0	0
Balance profit and loss account, brought down. £264,800 8 8			
Less interim dividend paid 1st July, 1893, and income tax for previous year.....	27,456	12	6
Balance underwriting account.....	237,343	16	2
Reinsurance account.....	336,822	9	1
Dividends unpaid.....	21,600	13	10
Building maintenance account.....	387	15	0
Transfer fees reserved.....	1,718	7	6
Accounts due by the company.....	78	2	6
	32,216	5	11
	£1,498,167	10	0
By Investments.....	£1,111,639	7	4
Company's property—Castle St., Liverpool.....	69,851	16	7
do 31 Cornhill, London.....	18,097	16	11
Loans.....	75,795	15	0
Stamps.....	1,275,384	15	10
Cash at bankers' and on hand and bills receivable.....	976	14	3
Interest accrued but not received.....	64,512	8	6
Accounts due to the company.....	15,848	2	11
	141,445	8	6
	£1,498,167	10	0

THE CALEDONIAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

<p><i>Chairman—</i> ROBERT STEWART, Esq.</p>	|	<p><i>Manager and Actuary—</i> D. DEUCHAR, F.I.A. & F.F.A.</p>
<p><i>Principal Office—Edinburgh.</i></p>		
<p><i>Chief Agent in Canada—LANSING LEWIS.</i></p>	|	<p><i>Head Office in Canada—Montreal.</i></p>
<p>(Organized 1805; Incorporated, 18th June, 1846; Commenced business in Canada, September, 1883.)</p>		

CAPITAL.

Amount of joint stock capital authorized, £1,000,000.....	\$4,866,666 67
Amount subscribed for, £537,500	2,615,833 33
Amount paid up in cash, £107,500.....	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 4 do (1925).....	8,000	7,541 10 9
City of Quebec, 5 per cent (1913).....	5,000	5,447 10 0
Total par and market values.....	£ 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.....	2,013 39
Cash in Molsons' Bank	8,361 96
Cash in hands of agents in Canada.....	13,373 38
Insurance maps and plans.....	4,000 00
Office furniture.....	400 00
Total assets in Canada.....	\$ 145,950 69

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted.....	\$ 9,437 28
do resisted—in suit.....	3,500 00
do do not in suit.....	100 00

Total net amount of unsettled claims for losses in Canada.....	\$ 13,037 28
Reserve of unearned premiums for all outstanding risks in Canada	91,803 90
Commission on uncollected premiums in agents' hands.....	2,006 00

Total liabilities in Canada..... \$ 106,847 18

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 150,558 40
Deduct reinsurance, rebate, abatement and return premiums.....	17,537 37

Department of Finance—Insurance Branch.

CALEDONIAN—Continued.

Net cash received for premiums.....	\$ 133,021 03
*Received for interest on deposit.....	5,474 22
Interest on bank account.....	87 10
Total income in Canada	\$ 138,582 35

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$3,805.10).....	\$ 2,946 49
Amount paid for losses occurring during the year.....	\$ 99,178 08
Deduct amount received for reinsurance	4,534 55
Net amount paid for said losses	\$ 94,643 53
Total net amount paid during the year for losses in Canada	\$ 97,590 02
Commission or brokerage.....	18,863 40
Salaries, fees and all other charges of officials in Canada.....	10,580 01
Paid for taxes in Canada.....	2,975 01
Miscellaneous payments, viz:—Printing and stationery, \$622.42; travelling expenses, \$576.92; advertising, \$635.80; postage and telegrams, \$645.97; rent, \$1,125; furniture \$20; plans, \$266.60; incidentals, \$914 21.....	4,806 92
Total expenditure in Canada	\$ 134,815 36

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement....	11,513	\$ 15,041,301	\$ 162,185 39
Policies taken during the year (new)	4,898	8,577,036	88,022 30
do do (renewed).....	3,689	5,523,358	65,368 68
Total.....	20,100	\$ 29,141,695	\$ 315,576 37
Deduct terminated.....	7,024	11,983,345	130,711 60
Gross in force at end of year.....	13,076	\$ 17,158,350	\$ 184,864 77
Deduct reinsurance		1,366,981	8,842 20
Net in force on 31st December, 1893.....	13,076	\$ 15,791,369	\$ 176,022 57
Total number of policies in force in Canada at date.....	13,076		
Total net amount in force.....			\$15,791,369 00
Total premiums thereon.....			176,022 57

*Interest paid direct to Company at Edinburgh.

(Received, 1st March, 1894.)

CALEDONIAN—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(Abstracted from Directors' Report, Edinburgh, 26th April, 1894.)

FIRE DEPARTMENT.

The directors regret to report that, in common with many other fire offices, the company has had a very unfavourable experience in this department during the past year. The following statement shows the result:—

Reserve for unexpired risk at 31st December 1892	£ 182,739	4	2
Premiums for 1893, as per revenue account	479,394	16	11
	<u>£662,134</u>	<u>1</u>	<u>1</u>
<i>Deduct—</i>			
Losses.....	£ 358,084	13	11
Expenses and commission	155,690	16	2
State and other taxes and assessments for tariff associations	11,381	18	6
Reserve for unexpired risk at 31st December, 1893.....	159,798	5	7
		<u>684,955</u>	<u>14</u>
			<u>2</u>
Adverse balance on the year's fire insurance business	£22,821	13	1

It will be noticed that the reserve for unexpired risk at the end of the year is less than the amount in the preceding year's accounts. This is entirely due to the reduction in the outstanding liability, which is estimated in each case at one-third of the full premium income. In the 1892 accounts, this was arrived at by reserving one-half of a single payment which had been stated under deduction of expenses and commission, and one third of the balance of the year's premium income, the result being to give overhead a reserve of one-third of the estimated full premium income. Reckoned in the ordinary way, the total fire losses of the year represent 74·69 per cent of the premiums; but, after deducting the amount of losses met out of the portion of the reserve which has been set free by the diminution in the liability for unexpired risk, the ratio becomes reduced to 69·91 per cent. The expenses and commission represent 32·47 per cent; and adding the state and other taxes, and assessment for tariff associations, which amount to 2·37 per cent, the total expense ratio is seen to be 34·84 per cent.

The adverse fire results have been experienced almost in an equal degree at home and abroad. On the company's home business the loss ratio has been 71·79 per cent, the excess over the normal ratio of 60 per cent being wholly due to the extraordinary number of fires on farms in Scotland, and to two extensive fires in London. In the United States the results to nearly all companies have been adverse during 1893, and those experienced by the Caledonian are not exceptional. The company's total loss ratio in the United States for the year was 72·97 per cent; but of this ratio 5·28 per cent was due to a section of business which is being run off, and in respect of which no premiums have been received during 1893. Deducting this, the rate applicable to the ordinary business in the United States was 67·69 per cent. The directors are giving special attention to the fire business, and they trust that by united action on the part of the fire insurance companies a material improvement may be effected in that department of business during the ensuing year. In certain countries in which the directors have regarded the outlook as unfavourable, they have considered it prudent to cease transacting business, although this has involved a considerable sacrifice of premium income.

Department of Finance—Insurance Branch.

CALEDONIAN—Concluded.

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Funds at 31st December, 1892—				Losses by fire after deducting sums			
Capital paid up.....	107,500	0	0	reinsured.....	358,084	13	11
Fire guarantee fund.....	270,000	0	0	Commission.....	85,811	2	8
Reserve for unexpired risk.....	182,739	4	2	Expenses of management.....	69,879	13	6
	£	560,239	4 2	Foreign and colonial taxes, and expenses of rating committees and salvage associations.....	11,381	18	6
Premiums.....£545,327 6 5				Funds at end of year—			
Less—Reinsurance premiums.. 65,932 9 6				Capital paid up.... £107,500 0 0			
				Fire guarantee fund 270,000 0 0			
Transferred from shareholders' profit and loss account.....	479,394	16	11	Reserve for unexpired risk, estimated at one-third of the premiums.....	159,798	5	7
					537,298	5	7
	£	1,062,455	14 2		£	1,062,455	14 2

SHAREHOLDERS' PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance from 1892.....	65,647	6	0	Dividend paid in 1893.....	25,800	0	0
Interest and dividends. £20,318 15 8				Income tax on profits.....	1,551	8	1
Less—Income tax.. 275 11 3				Bad and doubtful debts.....	33	13	8
	20,043	4	5	Transferred to fire account.....	22,821	13	1
Transfer fees.....	10	0	0	Balance.....	35,493	15	7
	£	85,700	10 5		£	85,700	10 5

GENERAL BALANCE SHEET AS AT 31ST DECEMBER, 1893.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Shareholders' capital, £537,500 in 21,500 shares of £25, with £5 paid each, total amount paid.....	107,500	0	0	Mortgages on property within the United Kingdom.....	284,860	1	0
Life assurance and annuity fund... Fire insurance funds (exclusive of capital).....	1,172,007	14	2	Mortgages on property out of the United Kingdom.....	31,298	13	3
Shareholders' profit and loss account	429,798	5	7	Loans secured over public rates....	103,472	4	8
Claims under life policies admitted but not paid.....	35,493	15	7	Loans on the company's life policies	69,842	9	11
Outstanding fire losses.....	28,133	17	0	Investments—			
Shareholders' dividends outstanding.....	74,133	11	1	Indian and Colonial Government securities.....	135,386	0	0
Sundry balances due by the company.....	1,778	2	6	Indian Government guaranteed railway stock.....	16,234	6	1
	1,775	1	8	Colonial municipal and harbour bonds.....	48,559	0	0
	£	1,850,620	7 7	U. S. Government securities....	73,809	0	0
				U. S. municipal securities.....	53,351	0	0
				Debentures of joint stock Cos....	85,081	15	1
				United States railroad bonds....	151,317	0	0
				Railway and other stocks and shares (preference and ordinary)	35,724	18	1
				Feu-duties and ground-annuals..	147,357	15	0
				House property.....	113,796	1	2
				Life interests and reversions purchased.....	51,177	9	5
				Loans on life interests and reversions.....	146,586	14	1
				Loans on personal security with life policies and the company's shares.....	27,275	0	0
				Agents' balances (receipts in course of collection).....	99,486	18	6
				Outstanding premiums.....	2,366	7	0
				Outstanding interest.....	1,359	0	6
				Interest accrued, but not due ..	14,250	12	9
				Cash on deposit.....	80,609	11	10
				Cash in hand and on current acct.	71,762	13	2
				Office furniture and maps....	5,627	10	1
				Stamps.....	28	6	0
	£	1,850,620	7 7		£	1,850,620	7 7

*THE CITIZENS' INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Vice-President—ANDREW ALLAN.

Secretary-Treasurer—WILLIAM SMITH.

General Manager—E. P. HEATON.

Principal Office—Montreal.

(Incorporated by 27 and 28 Vic., chap. 98; assented to 30th June, 1864. Commenced business in Canada, 1st January, 1865.)

CAPITAL.

Amount of joint stock capital authorized.....	\$2,000,000 00
Amount of joint stock capital subscribed for.....	806,395 00
Amount paid up in cash.....	<u>151,367 00</u>

(For List of Shareholders, see Appendix.)

FIRE AND ACCIDENT DEPARTMENTS.

ASSETS.

Value of real estate held by the company.....	\$	598 25
Loans secured by bond or mortgage on which not more than one year's interest is due, constituting a first lien on real estate.....		658 06
Loans constituting a second lien on real estate.....		2,500 00
Bonds deposited with Receiver General, viz.:—		
	Par value.	Market value.
City of Belleville 4½ p.c. bonds.....	\$ 10,000 00	\$ 10,300 00
Brantford gold bonds.....	5,000 00	5,000 00
City of Vancouver.....	10,000 00	10,500 00
Total par and market value.....	<u>\$ 25,000 00</u>	<u>\$ 25,800 00</u>
Carried out at market value.....		25,800 00
Cash on hand at head office.....		410 14
Cash in Merchants' Bank.....		4,285 83
Interest accrued and unpaid on stocks.....		203 97
Agents' balances and premiums in course of collection, viz.:—		
Outstanding fire premiums.....	\$ 5,883 24	
do accident premiums.....	4,781 70	
Due from Glasgow and London.....	26,001 82	
		<u>36,666 76</u>
Bills receivable.....		221 50
Sundry debtors.....		3,800 67
Suspense account.....		425 66
Due by Life Department.....		<u>35,533 45</u>
Total gross assets.....	\$	111,104 29
Amount which should be deducted on account of bad or doubtful debts and securities.....		38,000 00
Total net assets.....	\$	<u>73,104 29</u>

* This company transacted no business in 1893. Its outstanding risks have been reinsured.

Department of Finance—Insurance Branch.

CITIZENS'—Continued.

LIABILITIES.

1. LIABILITIES IN CANADA.

Fire Department.

Net amount of losses resisted in suit (of previous year).....	\$	4,000 00
Net amount of losses resisted, not in suit (of previous year).....		723 00
Total net amount of unsettled claims for losses in Canada.....	\$	4,723 00
Amount due to Canada Accident Company for reinsurance.....		4,000 00
Total liabilities in Canada.....	\$	8,723 00

2. LIABILITIES IN OTHER COUNTRIES.

Fire Department.

Net amount of losses claimed, but not adjusted	\$	3,249 59
Total amount of unsettled claims for fire losses in other countries.....	\$	3,249 59
Total liability in all countries, exclusive of capital stock—fire and accident departments.....	\$	11,972 59

INCOME.

(Fire Department.)

Received for interest and dividends.....	\$	1,988 24
Commission, &c., recovered.....		329 84
Total cash income.....	\$	2,318 08

EXPENDITURE.

(Fire Department.)

	In Canada.	In other Countries.
Paid for losses occurring in previous years (which losses were estimated in the last statement at \$7,972.11).....	\$ 712 38	\$ 6,305 09
Paid for fire losses occurring during the year.....		4,960 15
Total net amount paid during the year for fire losses..	\$ 712 38	\$ 11,265 24
Total net amount paid during the year for fire losses.....		\$ 11,977 62
Salaries, fees, and other charges of officials.....		1,424 94
Reinsurance, \$12,099.18; return premiums, \$2,888.14.....		14,987 32
Miscellaneous payments, viz.:—Law costs, \$691; advertising, \$49; express, telegrams and exchange, \$51.47; rents, \$32.58; Canadian Fire Underwriters' assessment, \$16.69; travelling expenses, \$188.53; insurance superintendence, \$12.08; elevator, changing to electric power, \$1,385.....		2,426 35
Total cash expenditure		\$ 30,816 23

CITIZENS'—Continued.

CASH ACCOUNT.

	\$	cts.		\$	cts.
Balance on hand and in bank at 31st December, 1892.....	4,288	53	Expenditure (fire and accident).....	33,855	53
Income.....	2,318	08	Investment.....	2,398	31
Received from realization of invest- ments.....	77,376	65	Borrowed money returned.....	5,000	00
			Loan to life department.....	35,533	45
			Balance on hand and in bank, 31st December, 1893.....	7,195	97
	<u>\$</u>	<u>83,983</u>			
		26		<u>\$</u>	<u>83,983</u>
					26

ACCIDENT DEPARTMENT.

EXPENDITURE.

Losses of previous years paid in 1893 (estimated in last statement at \$1,898.79)	\$	118	10
Reinsurance.....		2,907	71
Other expenses, viz.:—Law costs, \$10; insurance superintendence, \$2.87; express, telegrams and postage, 62 cents.....			13 49
Total cash expenditure	<u>\$</u>	<u>3,039</u>	<u>30</u>

LIFE DEPARTMENT.

ASSETS AS PER LEDGER ACCOUNTS.

Amount of loans made in cash to policy-holders on the company's policies assigned as collaterals	\$	371	40
Premium obligations on policies in force.....		236	04
Stock and bonds in deposit with Receiver General, viz.:			

	Par Value.	Market Value.
New Westminster, 5 per cent bonds.....	\$ 34,000 00	\$ 36,465 00
Montreal Harbour, 5 per cent bonds.....	2,000 00	2,300 00
Canada Central Railway bonds, 6 per cent.....	5,840 00	6,745 20
Montreal R. C. School Commissioners' bonds, 6 per cent do Protestant School Commissioners' bonds, 4 per cent.....	2,000 00	2,400 00
Sarnia bonds, 5 per cent.....	1,000 00	1,116 40
Brantford gold bonds, 4 per cent.....	8,233 00	8,233 00
Three Rivers bonds, 5 per cent.....	6,000 00	6,231 00
Total par and market values.....	<u>\$ 61,073 00</u>	<u>\$ 65,490 60</u>

Carried out at market value.....	65,490	60
Agents' ledger balances and advances to agents.....	27	18
Bills receivable.....	400	50
Total.....	<u>\$</u>	<u>66,525</u>
		72

Department of Finance—Insurance Branch.

CITIZENS'—Continued.

OTHER ASSETS.

Gross premiums due and uncollected on policies in force.....	\$	2,429 74	
Deduct cost of collection, at 10 per cent.....		<u>242 97</u>	
Net outstanding and deferred premiums.....	\$		2,186 77
Total assets....	\$		68,712 49

Amounts which should be deducted on account of bad or doubtful debts and securities:—

From bills receivable.....	\$	400 50	
do agents' balances.....		27 18	
do outstanding premiums.....		<u>2,186 77</u>	
			2,614 45
Net assets, life branch.....	\$		66,098 04

LIABILITIES.

Due Fire Department.....	\$	35,533 45	
Due on account of loans.....		86,000 00	
Sundry.....		<u>264 15</u>	
Total liabilities, life branch.....	\$		121,797 60

EXPENDITURE DURING THE YEAR.

Cash paid for interest.....	\$	2,571 25	
Cash paid for reinsurance, &c.....		<u>9 13</u>	
Total expenditure, life branch.....	\$		2,580 38

MISCELLANEOUS.

Number of policies in force in Canada at date.....		35	
Amount of said policies.....	\$	23,282 00	
Deduct amount of said policies reinsured in other licensed companies in Canada.....		<u>23,282 00</u>	
Net amount in force, 31st December, 1893.....			Nil.

	No.	Amount.
Policies in force at beginning of year.....	71	\$ 48,885 00
Policies rewritten by the Sun Life Assurance Company.....	36	25,603 00
Policies in force at date of statement (all reinsured).....	<u>35</u>	<u>23,282 00</u>

(Received, 6th June, 1894.)

The following is a statement for the whole business of the company, embracing the fire, accident and life branches:—

ASSETS.

Fire and accident.....	\$	73,104 29
Life.....		<u>66,098 04</u>
Total assets.....	\$	139,202 33

CITIZENS'—*Concluded.*

LIABILITIES.

Fire and accident.....	\$ 11,972 59
Life.....	121,797 60
Total liabilities (except paid-up capital).....	<u>\$ 133,770 19</u>
Capital stock paid up in cash and notes.....	<u>\$ 151,367 00</u>

INCOME.

Fire.....	\$ 2,318 08
Total cash income.....	<u>\$ 2,318 08</u>

EXPENDITURE.

Fire.....	\$ 30,816 23
Accident.....	3,039 30
Life.....	2,580 38
Total cash expenditure.....	<u>\$ 36,435 91</u>

Department of Finance—Insurance Branch.

THE COMMERCIAL UNION ASSURANCE COMPANY (LIMITED) OF
LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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	\$ 112,974 80
Queensland 4 per cent loan, 1878.	73,000 00	73,000 00
Swedish stock.	58,400 00	58,984 00
British consolidated stock.	48,667 00	48,180 33

Total par and market values. \$ 286,647 00 \$ 293,139 13

Carried out at market value 293,139 13
Cash on hand at head office in Canada 1,442 57

Cash in banks, viz.:—

Bank of British North America, Winnipeg.	\$ 7,024 59
do do Montreal.	10,317 43

17,342 02

Deposited in court on account of loss. 1,333 34

Agents' balances. 42,421 65

Bills receivable. 108 05

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)...\$ 362,786 76

LIABILITIES IN CANADA (FIRE AND MARINE DEPARTMENT).

Net amount of fire losses in Canada, adjusted but not due.	\$ 11,366 67
do do claimed but not adjusted.	24,421 90
do do reported or supposed but not claimed.	400 00
do do resisted—in suit.	5,066 67
do do resisted—not in suit.	5,500 00

Total net amount of unsettled claims for fire losses in Canada.....\$ 46,755 24

(Of this amount, \$3,066.67 accrued previous to 1893).

Reserve of unearned premiums for fire losses in Canada 263,487 61

Due for reinsurances and other accounts 900 60

Total liabilities in Canada (exclusive of liabilities, Life Branch)...\$ 311,143 45

COMMERCIAL UNION—Continued.

INCOME IN CANADA.

For Fire Risks in Canada.

Gross cash received for premiums.....	\$ 431,777 85	
Deduct reinsurance, rebate, abatement and return-premiums.....	67,501 79	
Net cash received for fire premiums.....		\$ 364,276 06
(Bills and notes received during the year for premiums and remaining unpaid, \$108.05)		
Received for dividends paid direct to head office, England.....	\$ 10,722 03	
Add interest	26 24	
Total interest received.....		10,748 27
Total cash income in Canada.....		\$ 375,024 33

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 \$3,818.67).....	\$ 8,654 11	
Deduct amount received for reinsurance.....	612 41	
Net amount paid during the year for said losses	\$ 8,041 70	
Paid for losses occurring during the year.....	\$ 283,120 68	
Less received for reinsurance.....	37,503 87	
Net amount paid for said losses.....	\$ 245,616 81	
Total net amount paid during the year for fire losses.....		\$ 253,658 51
Commission or brokerage.....		57,119 07
Salaries, fees and other charges of officials in Canada.....		18,979 72
Taxes in Canada.....		3,947 08
Miscellaneous payments, viz.:—Rent, \$1,332.50; travelling and surveys, \$277.26; stationery and printing, \$1,723.94; advertising and subscriptions, \$845.30; postage, telegrams, &c., \$1,952.72; loss expenses, \$6,848.40; office expenses, \$1,631.83; legal expenses, \$49.18; underwriters' associations, \$1,988.44; block plans, \$765.90; sundries, \$3,646.90.....		21,062 37
Total cash expenditure in Canada.....		\$ 354,766 75

RISKS AND PREMIUMS.

<i>For Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement....	28,183	\$ 43,447,151	\$ 515,252 76
Taken during the year—new.....	11,453	18,868,798	214,924 94
do renewed.....	10,307	16,078,959	222,356 62
Total.....	49,943	\$ 78,394,908	\$ 952,534 32
Deduct terminated.....	19,578	35,085,935	404,585 88
Gross in force at end of year.....	30,365	\$ 43,308,973	\$ 547,948 44
Deduct reinsured.....		2,398,236	31,402 36
Net in force at 31st December, 1893.....	30,365	\$ 40,910,737	\$ 516,546 08
Total number of policies in force in Canada at date.....			30,365
Total net amount in force.....			\$40,910,737 00
Total premiums thereon.....			516,546 08

(Received 2nd March, 1894.)

Department of Finance—Insurance Branch.

COMMERCIAL UNION—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(Abstracted from Directors' Report, London, Eng., 17th April, 1894.)

FIRE DEPARTMENT.

The net premiums of 1893 amounted to £1,042,151, being an increase of £31,637 as compared with the year 1892, and the losses paid and outstanding to £720,561, being 69·14 of the premium income.

MARINE DEPARTMENT.

The net premiums received were £234,915, and the net losses, paid and outstanding, amounted to £140,739.

From the profits of this department the sum of £55,000 has been carried to profit and loss, and after providing for outstanding losses the marine fund stands at £277,819.

PROFIT AND LOSS.

This account has been closed with a balance of £62,528 carried forward to 1894, and out of that amount the directors recommend the payment of a dividend at seventeen shillings and sixpence per share (free of income tax), making, with the interim dividend paid in November last, 25 per cent for the year.

REVENUE ACCOUNTS FROM 1ST JANUARY TO 31ST DECEMBER, 1893.

DR.	FIRE DEPARTMENT.		CR.
	£	s. d.	£ s. d.
To Amount of fire fund at the beginning of the year	813,218	11 11	
Premiums, after deduction of reinsurances	1,042,151	2 6	
Interest	26,689	4 5	
	£1,882,058	18 10	
	£1,882,058	18 10	
	£1,882,058	18 10	

DR.	PROFIT AND LOSS.		CR.
	£	s. d.	£ s. d.
To Balance of last year's account	45,604	19 0	
Interest and dividends not carried to departmental accounts	19,068	16 2	
Amount transferred from marine department	55,000	0 0	
Shareholders' proportion of life profits	41,666	0 0	
Transfer fees	32	5 0	
	£161,372	0 2	
	£161,372	0 2	
	£161,372	0 2	
	£161,372	0 2	

COMMERCIAL UNION—*Concluded.**Balance Sheet, 31st December, 1893.*

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
To Shareholders' capital—Subscribed— 50,000 shares of £50 each.....	£2,500,000	0	0	By Mortgages on property within the United Kingdom.....	51,562	11	5
Paid up.....	250,000	0	0	Mortgages on property out of the United Kingdom.....	20,266	3	0
General reserve fund.....	200,000	0	0	Mortgage rates raised under Acts of Parliament.....	21,661	14	8
Investment reserve fund.....	3,558	16	4	Loans upon life interests and re- versions.....	3,600	0	0
Fire fund.....	839,156	12	7	Loans upon personal security.....	14,006	16	8
Life account as per separate bal- ance sheet.....	1,557,210	16	5	Life investments and outstanding accounts, as per separate balance sheet.....	1,557,210	16	5
Marine fund.....	277,818	10	11	Investments—			
Profit and loss account.....	62,527	11	8	British Government securities..	121,050	15	7
Temporary deposit by life depart- ment.....	50,753	0	1	Indian and Colonial Government securities.....	43,864	15	6
Bills payable.....	1,230	15	4	Foreign Government securities..	52,049	5	1
Unclaimed dividends.....	215	12	6	United States Government secu- rities.....	85,921	9	6
Fire deposits and perpetual pre- miums.....	8,702	7	1	United States Railway securities	247,313	3	3
Survey fees.....	68	5	0	Railway and other debentures and debenture stocks.....	108,747	19	11
Outstanding fire losses.....	£153,770	0	0	Railway and other stocks and shares.....	86,293	2	0
Outstanding marine losses.....	4,125	0	0	Freehold premises at home and abroad, partly occupied as offices of the company, and partly pro- ducing revenue.....	368,607	13	0
Amounts due to other companies for reinsurances..	70,023	15	2	Leasehold premises at home and abroad, partly occupied as offices of the company, and partly pro- ducing revenue.....	20,151	4	8
	227,918	15	2	Branch and agency balances . . .	208,206	2	9
				Amounts due by other companies for reinsurances and losses . . .	71,058	5	0
				Outstanding marine premiums....	24,434	19	1
				do fire premiums.....	5,304	12	8
				do interest premiums....	1,451	1	6
				Cash—On deposit...£202,762 9 7			
				With bankers, and in hand. 148,351 6 4	351,113	15	11
				Bills receivable.....	14,563	5	3
				Stamps in hand.....	362	18	2
				Suspense account.....	358	12	1
	<u>£3,479,161</u>	<u>3</u>	<u>1</u>		<u>£3,479,161</u>	<u>3</u>	<u>1</u>

NOTE.—Part of the assets are under local laws or by contract, specifically deposited in various colonies and foreign countries, as security to holders of policies there issued.

Department of Finance—Insurance Branch.

THE CONNECTICUT FIRE INSURANCE COMPANY OF HARTFORD.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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..... 4,017 78
 Total assets in Canada. \$ 109,017 78

LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due.....\$ 3,290 00
 Reserve of unearned premiums for all outstanding risks in Canada
 (approximate) 21,150 00
 Total liabilities in Canada..... \$ 24,440 00

INCOME IN CANADA.

Gross cash receipts for premiums \$ 37,156 76
 Deduct reinsurance, rebate, abatement and return-premiums..... 4,647 66
 Net cash received for premiums.....\$ 32,509 10
 Received for interest or dividends on stock..... 4,000 00
 Total income in Canada. \$ 36,509 10

EXPENDITURE IN CANADA.

Net amount paid for losses occurring in previous years (which losses were
 estimated in the last statement at \$85,78) \$ 63 97
 Amount paid for losses occurring during the year 20,134 17
 Net amount paid during the year for losses.....\$ 20,198 14
 General expenses 8,498 38
 Total expenses in Canada..... \$ 28,696 52

THE CONNECTICUT FIRE—*Continued.*

RISKS AND PREMIUMS.

<i>For Fire Risks in Canada (approximate).</i>	Amounts.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 3,850,000	\$ 39,800 00
Policies taken during the year—new and renewed.....	3,200,000	37,157 00
Total.....	\$ 7,050,000	\$ 76,957 00
Deduct terminated.....	3,270,000	36,857 00
Gross and net in force at 31st December, 1893..	\$ 3,780,000	\$ 40,100 00
Number of policies in force at date.....(No return.)		
Total amount in force.....		\$3,780,000 00
Total premiums thereon.....		40,100 00

(Received 9th February, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDED 31ST DECEMBER, 1893.

ASSETS.

Real estate.....	\$ 121,625 00
Loans on bond and mortgage.....	782,660 00
Stocks and bonds—par value, \$1,315,800; market value.....	1,551,752 50
Loans on stocks, bonds, &c., of par value, \$5,000; market value, \$12,500.	7,500 00
Cash on hand and in banks.....	125,440 49
Net premiums in course of collection.....	232,143 77
Bills receivable.....	9,967 20
Total assets.....	\$2,831,088 96

LIABILITIES.

Net amount of unpaid losses.....	\$ 248,613 15
Unearned premiums.....	1,191,783 05
Other liabilities.....	51,000 00
Total liabilities, excluding capital stock.....	\$1,491,396 20

Joint stock capital paid up in cash.....	\$1,000,000 00
Surplus beyond capital and all other liabilities.....	339,692 76

INCOME.

Net cash received for premiums.....	\$1,640,039 60
Interest and dividends.....	125,350 10
Total cash income.....	\$1,765,389 70

EXPENDITURE.

Net amount paid for losses.....	\$1,091,143 03
Dividends to stockholders.....	80,000 00
Commission or brokerage.....	299,413 47
Salaries, fees and all other charges of officials.....	122,102 27
Taxes.....	36,983 65
Miscellaneous.....	115,947 50
Total cash expenditure.....	\$1,745,589 92

Department of Finance—Insurance Branch.

THE CONNECTICUT FIRE—*Concluded.*

RISKS AND PREMIUMS—FIRE AND TORNADO RISKS.

Written or renewed during the year.....	\$ 150,882,390 00
Premiums thereon.....	1,935,841 73
Net in force, 31st December, 1893.....	171,143,074 00
Premiums thereon	2,251,907 59
	<hr/> <hr/>

THE EASTERN ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

<p><i>President</i>—JOHN DOULL. <i>Managing Director</i>—CHARLES D. CORY.</p>	<p><i>Assistant Secretary</i>—CHAS. C. HOLE. <i>Head Office</i>—Halifax, N.S.</p>
--	--

(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

(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.....	\$ 39,500 00
Interest accrued and unpaid on said loans.....	757 84

Stocks, bonds and debentures :—

	Par value.	Market value.
Province of Nova Scotia bonds.....	\$ 50,000 00	\$ 50,500 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	6,000 00
Town of Guelph, Ont. do.....	5,000 00	5,300 00
Halifax Gas Light Co., 1st mortgage bonds.....	20,000 00	20,000 00
Dominion Cotton Co do.....	10,000 00	10,100 00
City of Halifax, N.S., debentures.....	20,000 00	20,200 00
45 shares Bank of Nova Scotia stock.....	4,500 00	7,650 00
Town of Wolfville, N.S., debentures.....	15,000 00	15,000 00
Town of Sault Ste. Marie do.....	10,000 00	10,500 00
Town of Dartmouth, N.S. do.....	5,000 00	5,000 00
Nova Scotia Building Society, paid up shares.....	19,200 00	22,630 00
Total par and market values.....	<u>\$ 230,700 00</u>	<u>\$ 240,000 00</u>

Carried out at market value.....	240,000 00
Cash on hand at head office.....	595 25

Cash in banks, viz.:—

Bank of Nova Scotia, Halifax.....	\$ 10,905 77
do Montreal.....	2,906 30
Imperial Bank of Canada, Winnipeg.....	3,480 14
Bank of Montreal, Vancouver.....	2,872 52
Canadian Bank of Commerce, Toronto.....	3,885 48

Total.....	24,050 21
Interest accrued and unpaid on stocks and bonds.....	3,101 64
Agents' balances.....	18,441 97
Bills receivable.....	802 50
Office furniture and fittings at head office and branches, including insurance maps.....	6,500 00

Department of Finance—Insurance Branch.

EASTERN ASSURANCE—Continued.

ASSETS—Continued.

Preliminary expense account—balance of cost of organizing and equipping the company and establishing its agencies throughout Canada—carried forward.....	2,500 00
Gross assets.....	\$ 336,249 41
Deduct preliminary expenses, not admitted by the Department.....	2,500 00
Net assets.....	\$ 333,749 41

LIABILITIES.

Net amount of losses claimed but not adjusted.....	\$ 29,649 30
do reported or supposed but not claimed.....	300 00
do resisted in suit.....	1,300 00
Net amount of unsettled claims.....	\$ 31,249 30
Reserve of unearned premiums on all outstanding risks in Canada.....	136,265 90
Total liabilities.....	\$ 167,515 20
Capital stock paid up in cash.....	\$ 250,000 00

INCOME.

Gross cash received for premiums.....	\$ 337,799 52
Deduct reinsurance, rebate, abatement and return-premiums.....	73,288 31
Net cash received for premiums.....	\$ 264,511 21
Received for interest and dividends.....	12,647 57
Total income.....	\$ 277,158 78

EXPENDITURE.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$27,684.96).....	\$ 27,229 45
Deduct amount received for reinsurance from other companies.....	Nil.
Net amount paid during the year for said losses.....	\$ 27,229 45
Amount paid for losses occurring during the year.....	\$ 195,673 46
Deduct amount received for reinsurance from other companies.....	34,588 43
Net amount paid during the year for said losses.....	\$ 161,085 03
Total net amount paid during the year for fire losses.....	\$ 188,314 48
Commission or brokerage.....	43,740 57
Salaries, fees and all other charges of officials.....	14,023 41
Taxes.....	1,951 63
Miscellaneous payments, viz.:—Adjustment and inspection, \$5,382.17; expense account and rent, head office and agencies, \$2,755.49; printing, stationery and advertising, \$2,729.64; underwriters' associations, \$908.68; office furniture, including insurance maps and plans, \$860.46; legal expenses, \$528.74.....	13,165 18
Total expenditure.....	\$ 261,195 27

EASTERN ASSURANCE—*Concluded.*

CASH ACCOUNT.

Dr.

Dec. 31, 1892—To balance in hand and in banks at this date.....	\$ 20,768 39
Dec. 31, 1893—To income as above.....	277,158 78
	\$ 297,927 17

Cr.

Dec. 31, 1893—By expenditure as above.....	\$ 261,195 27
By investments during the year.....	12,086 44
Balance on hand and in banks.....	24,645 46
	\$ 297,927 17

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 18,960,378	\$ 237,780 23
Taken during the year, new and renewed.....	26,676,063	336,193 46
Total.....	\$ 45,636,441	\$ 573,973 69
Deduct terminated.....	24,155,324	279,126 57
Gross in force at end of year.....	\$ 21,481,117	\$ 294,847 12
Deduct reinsured.....	1,649,945	28,470 91
Net in force, 31st December, 1893.....	\$ 19,831,172	\$ 266,376 21

Total number of policies in force at date.....	(No return)
Total net amount in force.....	\$19,831,172 00
Total premiums thereon.....	266,376 21

(Received, 22nd February, 1894.)

Department of Finance—Insurance Branch.

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

STATEMENT FOR THE YEAR ENDED 31ST DECEMBER, 1893.

Chairman—LORD CLAUD HAMILTON. | General Manager—S. STANLEY BROWN.

Principal Office—London, Eng.

Chief Agent in Canada—F. STANCLIFFE. | Head Office in Canada—Montreal.

(Incorporated 25th October, 1880. Commenced business in Canada, 11th June, 1886.)

CAPITAL.

Amount of joint stock capital authorized	£	1,000,000
Amount subscribed for		750,000
Amount paid up in cash.		<u>150,000</u>

ASSETS IN CANADA.

Stocks and bonds deposited with the Receiver General, viz. :—

	Par Value.
Canada stock	£ 10,750
Province of Quebec bonds	10,840
	<u>£ 21,590</u>

Carried out at par value.	\$	105,071 33
Cash on hand at head office		200 00
Office furniture and plans (say)		400 00
Total assets in Canada	\$	<u>105,671 33</u>

LIABILITIES IN CANADA.

Net amount of fire losses claimed, but not adjusted	\$	2,604 14
Total net amount of unsettled claims for fire losses in Canada (\$515.72 of which occurred in 1892)	\$	2,604 14
Reserve of unearned premiums upon all unexpired fire risks in Canada		25 85
Overdraft Bank of Montreal		5,156 36
Sundry.		860 67
Total liabilities in Canada	\$	<u>8,647 02</u>

INCOME IN CANADA.

Gross cash received for premiums	\$	14,825 24
Deduct rebate, abatement and return-premiums		<u>5,696 85</u>
Net premium income	\$	9,128 39
Total income in Canada	\$	<u>9,128 39</u>

THE EMPLOYERS' LIABILITY—*Continued.*

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$11,754.26).....	\$	11,701	51
Amount paid for losses occurring during the year.....	\$	41,733	07
Deduct savings and salvage.....			11 79
Net amount paid during the year for the said losses.....	\$	41,721	28
Net amount paid during the year for losses.....	\$	53,422	79
Commission or brokerage in Canada.....		1,799	23
Salaries, fees and all other charges of officials.....		2,327	00
Taxes in Canada.....			41 61
Miscellaneous payments, viz. :—			
Printing and stationery, \$36.80; charges, \$22.50; postage, telegrams, &c., \$69.19; interest, \$160.49; rent, \$600.00; legal expenses, \$115.30; travelling expenses, \$55.75.....			1,060 03
Total expenditure in Canada.....	\$	58,650	66

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 6,134,891	\$ 84,039 22
Taken during the year, new and renewed.....	416,399	5,558 18
Total.....	\$ 6,551,290	\$ 89,597 40
Deduct terminated.....	6,463,791	88,399 03
Gross and net in force on 31st Dec., 1893.....	\$ 87,499	\$ 1,198 37
Total number of policies in force in Canada at date.....	(No return)	
Total net amount in force.....		\$ 87,499 00
Total premiums thereon.....		1,198 37

(Received, 24th February, 1894.)

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

(Abstracted from the Directors' Report, London, Eng., 27th April, 1894.)

The premiums of the year are £267,960, against £250,045 of the year preceding, an increase of £17,915.

The proposed new Employers' Liability Bill and the Chicago Exhibition led to exceptional charges on the year, owing to which the expenses are slightly increased.

The investments (at cost), loans, cash on hand, on deposit, and in bank, with the balances due, represent a total of £337,639. The depreciation in the market value does not exceed $4\frac{1}{3}$ per cent, and this is fully covered by the Reserves. Interest to the amount of £1,499 is in arrear on three securities.

The balance of the year's account is £157,361. Out of this amount, which provides for current policies and general reserves, the directors recommend a dividend of 4s. per share (free of income tax) equal to 10 per cent on the paid-up capital for the year.

Department of Finance—Insurance Branch.

EMPLOYERS' LIABILITY—*Concluded.*

REVENUE ACCOUNT, 1ST APRIL, 1893, TO 31ST MARCH, 1894.

	£	s.	d.		£	s.	d.
Balance of last year's account.....	151,330	9	11	Charges against revenue of the year—			
Less—dividend declared 11th May, 1893.....	15,000	0	0	Directors' and auditors' fees.....	£ 2,605	0	0
	<u>£136,330</u>	<u>9</u>	<u>11</u>	Salaries and house expenses.....	8,297	9	8
Revenue of the year—				Rent and rates.....	2,041	11	1
Premiums, less bonus and returns to the assured and re- insurance.....	£267,959	19	3	Taxes (home and foreign).....	4,638	6	7
Interest.....	10,877	12	3	Advertising.....	3,711	9	9
Transfer fees.....	20	10	0	Books and stationery.....	4,374	6	11
Profits on Exchange.....	349	1	9	Legal costs and professional fees.....	1,278	14	8
	<u>279,207</u>	<u>3</u>	<u>3</u>	Branch and agency office charges.....	3,492	6	2
Realized profits on investments.....	101	6	2	Postage and parcels.....	325	6	1
				Travelling, (inspection, &c.).....	4,761	19	11
				Total expenses.....	£35,526	10	10
				Commission and Losses paid and outstanding.....	221,776	4	11
				Depreciation of furniture.....	855	3	7
				Bad debts.....	119	10	7
				Balance of this year's account.....	258,277	9	11
					<u>157,361</u>	<u>9</u>	<u>5</u>
	<u>£415,638</u>	<u>19</u>	<u>4</u>		<u>£415,638</u>	<u>19</u>	<u>4</u>

DR.

BALANCE SHEET, 31ST MARCH, 1894.

CR.

	£	s.	d.		£	s.	d.
Shareholders' capital—75,000 shares, £10 each.....	<u>£750,000</u>			By Investments—at Cost—			
To capital called up—				British Government and bank stocks.....	10,399	16	7
75,000 shares £2 per share.....	150,000	0	0	Indian and Colonial Government securities.....	28,409	7	5
Special reserve (being premium on new issue of shares).....	25,000	0	0	Foreign Government securities...	61,834	19	3
Outstanding liabilities, including losses and commission.....	75,627	14	8	Foreign and Colonial municipal securities.....	67,700	15	4
Branch and agency balances.....	192	4	5	Railway and other debentures and debenture stocks.....	130,176	15	6
Amounts due to other companies.....	1,657	15	7	Railway and other preference stocks.....	8,285	10	1
Balance of revenue account.....	157,361	9	5	Loans on mortgage and other securities.....	9,586	18	6
				Fixed deposit.....	73	0	2
					<u>£316,467</u>	<u>2</u>	<u>10</u>
				By branch and agency balances.....	66,130	19	9
				Amounts due from other companies.....	1,804	5	0
				Outstanding premiums.....	4,926	11	0
				Interest accrued.....	3,424	9	11
				Furniture, fittings, &c.....	2,644	11	0
				Cash at bankers.....	£14,409	12	11
				In hand.....	31	11	8
					<u>14,441</u>	<u>4</u>	<u>7</u>
	<u>£409,839</u>	<u>4</u>	<u>1</u>		<u>£409,839</u>	<u>4</u>	<u>1</u>

THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Chairman—GEO. LAKE, ESQ. | 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 " . . . 4,866,666 67

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	1,623 10
Cash in bank, viz.:—	
Merchants' Bank of Canada (general account)	\$ 3,336 49
do do manager's account	36 30
Total	3,372 79
Cash in the hands of agents in Canada	26,605 77
Interest accrued	291 51
Due for reinsurance on losses paid	728 74
Furniture	1,620 64
Maps and plans	3,162 00
Total assets in Canada	<u>\$ 387,678 53</u>

LIABILITIES IN CANADA.

Net amount of losses adjusted but not due	\$ 3,860 17
do claimed but not adjusted	700 00
do resisted, in suit	5,571 00
Total amount of unsettled claims for losses in Canada	\$ 10,131 17
Reserve of unearned premiums for all outstanding fire risks in Canada	208,947 36
Due for reinsurance	42 43
Total liabilities in Canada	<u>\$ 219,120 96</u>

*Deposited with the Receiver General.

Department of Finance—Insurance Branch.

GUARDIAN FIRE AND LIFE—Continued.

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 347,271 61	
Deduct reinsurance, rebate, abatement and return-premiums.....	52,961 12	
Net cash received for fire premiums	\$ 294,310 49	
*Received for dividends on stock.....	8,324 67	
Rent.....	4,560 63	
Interest.....	25 32	
Total cash income in Canada	\$ 307,221 11	

EXPENDITURE IN CANADA.

Paid for losses occurring in previous years (which losses were estimated in the last statement at \$2,586.26).....	\$ 4,070 64	
Deduct amount received for reinsurance.....	737 36	
Net amount paid during the year for said losses.....	\$ 3,333 28	
Paid for losses occurring during the year.....	\$ 203,133 14	
Deduct amount received for reinsurance.....	34,319 03	
Net amount paid during the year for said losses.....	\$ 168,814 11	
Net amount paid during the year for fire losses	\$ 172,147 39	
Commission or brokerage	47,482 19	
Salaries, fees, and all other charges of officials in Canada.....	26,911 35	
Taxes.....	2,936 92	
Miscellaneous payments, viz.:—		
Dominion Government assessment, \$127.95; travelling expenses, \$2,535.35; tariff association charges, \$1,189.90; advertising, \$2,816.32; postage, telegrams, telephones, express charges and exchange, \$2,800.45; printing and stationery, \$3,404.99; maps and plans, \$1,257.03; office furniture, \$288.65; rents, \$4,258.05; gas, water, light, &c., \$476.56; sundries, \$1,800.27.....		20,955 52
Total cash expenditure in Canada.....	\$ 270,433 37	

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	20,535	\$45,927,116	\$449,631 40
Taken during the year—new	11,413	19,617,279	217,238 62
Taken during the year—renewed	5,403	9,327,155	118,648 53
Total	37,351	\$74,871,550	\$785,518 55
Deduct terminated.....	15,092	35,018,093	353,826 98
Gross in force at end of year	22,259	\$39,853,457	\$431,691 57
Deduct reinsured.....		2,453,453	27,406 30
Net in force at 31st December, 1893.....	22,259	\$37,400,004	\$404,285 27
Total number of policies in force in Canada at date.....	22,259		
Total net amount in force.....			\$37,400,004 00
Total premiums thereon.....			404,285 27

(Received 28th February, 1894.)

*Paid direct to the head office in London

GUARDIAN FIRE AND LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(Abstracted from Directors' Report, London, Eng., 7th June, 1893.)

FIRE DEPARTMENT.

The fire premiums, after deducting re-insurances, amounted to £602,431 10s. 11d., being £34,153 more than in the year 1891, and the losses to £412,623 14s. 0d., being an increase of £42,910 over the previous year. The premium account, after providing for losses and expenses, and for the premium reserve fund to cover the unexpired liability on policies current at the end of the year, shows, without reference to interest, a loss of £45,510 5s. 3d., but, after setting off against this amount the interest, £24,826 4s. 2d., and the profit on investments realized, £5,574 1s. 0d., the above loss is reduced to £15,110 0s. 1d., which has been debited to the general fire reserve fund. In addition to this debit the directors have transferred from the same fund £9,889 19s. 11d. to profit and loss account. The general fire reserve fund has been thus reduced from £390,000 to £365,000. The premium reserve fund to cover unexpired policies has been increased by £20,000 to meet the increased liabilities, and now stands at £308,100, making the total fire fund £673,100.

The unsatisfactory result of the year's fire business has been caused mainly by the heavy loss incurred in the conflagration at St. John's, Newfoundland, and by the unprofitable character of the business in parts of the United States, where unwise competition has largely prevailed. Measures have been and are being taken by the directors, in conjunction with the other insurance companies doing business in the United States, which will, it is hoped, place the business on a substantially better footing.

PROFIT AND LOSS ACCOUNT AND DIVIDEND.

	£	s.	d.
From the account No. 3 it will appear that the balance brought forward, £119,924 11s. 3d., after deducting £85,000, the dividends of 1892, amounted to—			
Life profits reserved.....	£ 24,000	0	0
Net balance brought forward.....	10,924	11	3
		<hr/>	
		34,924	11 3
Add to this, interest on paid-up capital and transfer fees.....		43,015	7 7
Profit on investments realized.....		1,916	13 1
Transfer from fire revenue account.....		9,889	19 11
		<hr/>	
Total.....		£89,746	11 10
Proposed dividend at 7½ per cent., free of income tax.....		75,000	0 0
(of which £25,000 has already been paid as interim dividend)			
Balance carried forward to 1893:—			
Life profits, reserved.....	£12,000	0	0
Net balance carried forward.....	2,746	11	10
		<hr/>	
		14,746	11 10
		<hr/>	

The proposed dividend will therefore absorb £8,177 19s. 5d. out of the balance and £9,889 19s. 11d. out of the general fire reserve fund.

The directors therefore recommend to the proprietors that a dividend be declared on each £10 share of the subscription capital for the year ending the 31st December, 1892, of 7s. 6d., being at the rate of 7½ per cent on the paid-up capital; and that, the sum equivalent to 2s. 6d. on each share having been paid as an interim dividend

Department of Finance—Insurance Branch.

GUARDIAN FIRE AND LIFE—Continued.

in January last, the balance of 5s. on each share, be paid on Saturday, the 1st July next, free of income tax. The total dividend of 7s. 6d. on each £10 share is equivalent to £3 15s. on the old £100 share.

FIRE INSURANCE REVENUE ACCOUNT—1892.

£ s. d.		£ s. d.		£ s. d.	
Amount of fire insurance fund at the beginning of the year, viz. :—				Losses by fire, after deduction of re-insurance.....	412,623 14 0
Premium reserve due to policies unexpired on 31st Dec.1891	288,100 0 0			Expenses of management.....	106,355 17 2
General fire reserve fund.....	390,000 0 0			Commission.....	107,983 7 11
				Income tax on profits.....	371 11 6
				Agents' bad debts.....	607 5 7
				Transfer to profit and loss account....	9,889 19 11
				Amount of fire insurance fund at the end of the year, viz. :—	
Premiums received, after deduction of reinsurance premiums.....		678,100 0 0			£ s. d.
Interest and dividends.....		602,431 10 11		Premium reserve due to policies unexpired on 31st Dec., 1892	308,100 0 0
Profit on investments realized.....		24,826 4 2		*General fire reserve fund.....	365,000 0 0
		5,574 1 0			<u>673,100 0 0</u>
				*Reduced by loss on this account.....	£15,110 0 1
				Transfer to profit and loss as above.....	9,889 19 11
					<u>£25,000 0 0</u>
		<u>£1,310,931 16 1</u>			<u>£1,310,931 16 1</u>

PROFIT AND LOSS ACCOUNT—PROPRIETORS' CAPITAL REVENUE ACCOUNT—1892.

£ s. d.		£ s. d.		£ s. d.	
Balance brought forward from last year.....		119,924 11 3		Interim dividend to proprietors, paid in Jan., 1892.....	25,000 0 0
Interest and dividends on proprietors' capital.....		42,956 2 7		Dividend to proprietors paid in July, 1892....	60,000 0 0
Transfer fees.....		59 5 0			<u>85,000 0 0</u>
Profit on investments realized.....		1,916 13 1		Balance—to be appropriated as follows, viz. :—	
Transfer from fire revenue account as above.....		9,889 19 11		Interim dividend to proprietors, Jan., 1893.....	25,000 0 0
				Dividend to proprietors, July, 1893....	50,000 0 0
					<u>75,000 0 0</u>
				Carried forward :—	
				Life profit reserved	£12,000 0 0
				Net balance....	2,746 11 10
					<u>14,746 11 10</u>
					<u>89,746 11 10</u>
		<u>£174,746 11 10</u>			<u>£174,746 11 10</u>

GUARDIAN FIRE AND LIFE—*Continued.*

FIRE DEPARTMENT.

	£	s.	d.		£	s.	d.
Fire insurance fund, at the end of the year, as per fire insurance re- venue account.....	673,100	0	0	Mortgages on property in New York city.....	71,900	0	0
Fire losses outstanding.....	51,514	0	0	Investments:—			
Reinsurance premiums due to other companies.....	20,471	9	7	British Government securities... ..	48,342	7	0
Expenses of management due.....	1,076	14	10	Metropolitan consolidated 2½ % stock.....	17,956	5	0
Bills payable.....	2,621	3	1	Indian and Colonial Govern- ment securities.....	82,439	13	4
Proprietors' fund: Due to them on account of rents.....	606	18	2	United States Government re- gistered bonds.....	34,865	0	0
Profit and loss: Balance due to pro- prietors.....	9,889	19	11	Colonial Corporation securities... ..	25,210	0	0
				Foreign Corporation securities... ..	55,000	0	0
				Foreign Government and other securities, deposits for license to transact fire insurance.....	21,919	9	4
				Railway and other debentures and debenture stocks.....	123,186	11	4
				Railway preference stocks.....	9,820	12	4
				Indian railway stocks (guaran- teed by Indian Govt.)... ..	64,414	8	5
				Indian railway bonds (guaran- teed).....	20,900	0	0
				Salvage corps (share of houses)... ..	4,003	16	4
				House property (freehold offices)... ..	10,464	0	0
				House property (leasehold offi- ces).....	2,529	9	10
				Furniture and plans in offices abroad.....	1,113	2	7
				Agents' balances.....	101,274	1	6
				Reinsurance premiums due from other companies.....	3,727	11	11
				Outstanding interest, due and ac- rued.....	7,033	11	1
				Cash—On deposit... £10,000 0 0			
				In hand and on current acc't. 37,319 19 0	47,319	19	0
				Bills receivable—Agents' remit- tances, &c.....	5,860	6	7
					£ 759,280	5	7

Department of Finance—Insurance Branch.

GUARDIAN FIRE AND LIFE—*Concluded.*

PROPRIETORS' CAPITAL ACCOUNT.

	£	s.	d.		£	s.	d.
Proprietors' capital £2,000,000. Paid up	1,000,000	0	0	Mortgages on property within the United Kingdom	403,915	19	2
Profit and loss account	89,746	11	10	Mortgages of life interests, with policies	5,850	0	0
Unpaid dividends and bonuses to proprietors	3,174	14	0	Investments:			
				Canada Dominion Bonds (guaranteed by British Gov't)	91,518	4	8
				Indian and Colonial Government securities	99,270	7	10
				United States Government bonds	55,902	15	3
				Colonial Corporation securities	7,329	0	0
				Indian railway debenture stock (guaranteed by Indian Government)	25,000	0	0
				Railway and other debentures and debenture stocks	209,310	11	3
				Railway preference shares	11,913	2	10
				Terminable rent charges on land	22,649	14	3
				Charges on local and public rates	7,507	17	1
				Leasehold ground rents	10,786	0	1
				House property (freehold offices)	54,311	14	4
				House property (leasehold offices)	4,607	10	8
				Freehold landed property	18,219	18	0
				Fire fund: Due therefrom on account of rents	606	18	2
				Transfer from fire fund on account of dividend	9,889	19	11
				Outstanding interest, due and accrued	11,474	10	5
				Cash—On deposit	£40,000	0	0
				In hand and on current acc't.	2,857	1	11
					42,857	1	11
	<u>£1,092,921</u>	<u>5</u>	<u>10</u>		<u>£1,092,921</u>	<u>5</u>	<u>10</u>
Liabilities, life department	£2,666,266	4	10	Assets, life department	£2,666,266	4	10
Grand total	<u>£4,518,467</u>	<u>16</u>	<u>3</u>	Grand total	<u>£4,518,467</u>	<u>16</u>	<u>3</u>

THE HARTFORD FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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	<u>1,250,000 00</u>

ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver General:—

Montreal corporation, 4 per cent bonds	\$ 62,500 00	\$ 65,625 00
Ontario bank stock, 54½ shares	5,420 00	6,504 00
Bank of Montreal stock, 100 shares	20,000 00	44,000 00

Total par and market values	<u>\$ 87,920 00</u>	<u>\$ 116,129 00</u>
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Carried out at market value	\$ 116,129 00
Cash in the hands of agents in Canada	11,304 79

Total assets in Canada	<u>\$ 127,433 79</u>
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LIABILITIES IN CANADA.

Net amount of fire losses in Canada, unsettled but not resisted	\$ 8,315 57
do do do resisted	nil

Total net amount of unsettled claims for fire losses in Canada	\$ 8,315 57
Reserve of unearned premiums for all outstanding fire risks in Canada	81,824 08

Total liabilities in Canada	<u>\$ 90,139 65</u>
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INCOME IN CANADA.

Gross cash received for premiums	\$ 154,818 57
Deduct reinsurance and return-premiums	16,313 98

Net cash received for fire premiums	\$ 138,504 59
do interest and dividends	8,306 18

Total cash income in Canada	<u>\$ 146,810 77</u>
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EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$9,313.36)	\$ 7,738 78
Paid for fire losses occurring during the year	\$ 92,401.38

Deduct amount received for reinsurance	2,973 24
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Net amount paid for said losses	<u>89,428 14</u>
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Department of Finance—Insurance Branch.

HARTFORD FIRE INSURANCE COMPANY—*Continued.*

Total net amount paid during the year for fire losses.....	\$ 97,166 92
Commission or brokerage.....	22,160 69
Salaries, fees, &c.....	3,912 01
Taxes in Canada.....	1,833 47
General expenses.....	3,115 20
Total expenditure in Canada.....	<u>\$ 128,188 29</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement....	14,660	\$ 16,914,383	\$ 177,632 50
Taken during the year, new and renewed.....	13,110	13,462,625	154,818 57
Total.....	27,770	\$ 30,377,008	\$ 332,451 07
Deduct terminated.....	14,105	14,788,917	164,559 22
Gross in force at end of year.....	13,665	\$ 15,588,091	\$ 167,891 85
Deduct reinsured.....		223,275	2,463 98
Net in force at 31st December, 1893.....	13,665	\$ 15,364,816	\$ 165,427 87

Total number of policies in force in Canada at date.....	13,665
Total net amount in force.....	\$15,364,816 00
Total premiums thereon.....	<u>165,427 87</u>

(Received, 20th February, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(As returned to the Insurance Commissioner for the State of Connecticut.)

ASSETS.

Real estate.....	\$ 366,575 60
Loans on bonds and mortgages.....	1,167,500 00
Interest accrued thereon.....	19,460 39
Stocks and bonds, par value, \$3,712,766; market value.....	4,408,645 00
Loans on stocks, bonds, &c., of par value, \$70,700; market value, \$77,880; amount loaned.....	62,228 35
Interest due and accrued on collateral loan and bank deposits.....	1,269 35
Cash in hand and in banks.....	608,252 39
Gross premiums in course of collection.....	724,768 67
Rents due and accrued.....	2,127 28
State tax due from non-resident stockholders.....	17,265 00
Total assets.....	<u>\$7,378,092 03</u>

LIABILITIES.

Net amount of unpaid losses.....	\$ 610,697 31
Unearned premiums.....	3,169,624 75
Other liabilities.....	51,000 00
Total liabilities, excluding capital stock.....	<u>\$3,831,322 06</u>

HARTFORD FIRE INSURANCE COMPANY—*Concluded.*

Capital stock paid up in cash.....	\$1,250,000 00
Surplus beyond liabilities and capital stock.....	2,296,769 97

INCOME.

Net cash received for premiums.....	\$4,070,901 91
Interest and dividends	296,953 81
Other income—rents.....	8,704 59
Total cash income.....	\$4,376,560 31

EXPENDITURE.

Net amount paid for losses.....	\$2,273,198 85
Dividends to stockholders.....	300,000 00
Commission or brokerage.....	666,069 54
Salaries, fees and other charges of officials.....	256,878 94
Taxes	72,206 81
Miscellaneous	313,819 93
Total cash expenditure.....	\$3,882,174 07

RISKS AND PREMIUMS—FIRE RISKS.

Written or renewed during the year, amount.....	\$393,876,928 00
Premiums thereon.....	4,883,174 35
Net in force, 31st December, 1893.....	520,743,851 00
Premiums thereon.....	6,151,502 42

Hartford, Conn., 12th January, 1894.

Department of Finance—Insurance Branch.

THE IMPERIAL INSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Chairman—FRANCIS AUG. BEVAN, Esq. | 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..... 141 85

Cash in Banks, viz. :—

Bank of British North America, Montreal.....	\$ 9,253 62
Bank of Montreal.....	40 80

Total cash in banks..... 9,294 42

Agents' balances and outstanding premiums..... 17,917 44

Rents due..... 693 36

Office furniture and plans..... 5,000 00

Due for reinsurance

926 66

Total assets in Canada.....\$ 608,592 57

LIABILITIES IN CANADA.

Net amount of losses in Canada, claimed but not adjusted.....	\$ 3,694 53
do do reported or supposed but not claimed (\$1,000 of which accrued in 1892).....	1,166 67
do do resisted—in suit (accrued in 1892).....	2,437 50

Total net amount of unsettled claims for fire losses in Canada...\$ 7,298 70

IMPERIAL—Continued.

LIABILITIES IN CANADA—Concluded.

Reserve of unearned premiums for all outstanding fire risks in Canada.	139,061 62
Due and accrued for general expenses, &c.....	363 53
Total liabilities in Canada.....	\$146,723 85

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 217,914 37
Deduct reinsurance, rebate, abatement and return-premiums.....	27,952 31
Net cash received for fire premiums.....	\$ 189,962 06
*Add dividends on stock deposited with Receiver General.....	6,930 13
Interest on bank account.....	116 98
Sundry.....	8,506 87
Total cash income in Canada.....	\$ 205,516 04

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$9,769 76).....	\$ 12,087 67
Deduct amount received for reinsurance.....	2,508 74
Net amount paid for said losses.....	\$ 9,578 93
Paid for fire losses occurring during the year.....	\$ 156,145 68
Deduct amount received for savings and salvage and reinsurance.....	4,652 58
Net amount paid for said losses.....	\$ 151,493 10
Total net amount paid during the year for fire losses in Canada.....	\$ 161,072 03
Paid for commission or brokerage.....	26,734 18
do salaries, fees, &c.....	18,702 22
do taxes in Canada.....	3,812 67
Miscellaneous payments, viz.:—Postage, exchange and telegrams, \$1,652; plans, \$1,194.46; advertising, \$844; printing and stationery, \$1,244.12; travelling expenses, \$1,015.08; rent, \$3,579.46; expressage, \$112.50; board assistants, \$1,464.77; sundries, \$1,355.92.	12,462 31
Total cash expenditure in Canada.....	\$ 222,783 41

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement....	15,340	\$ 25,619,730	\$ 292,774 64
Taken during the year—new.....	4,685	8,515,035	94,931 55
do renewed.....	5,735	10,185,275	124,999 59
Total.....	25,760	\$ 44,320,040	\$ 512,705 78
Deduct terminated.....	10,733	19,217,808	229,074 07
Gross in force at end of year.....	15,027	\$ 25,102,232	\$ 283,631 71
Deduct reinsured.....		1,212,598	11,575 54
Net in force at 31st December, 1893.....	15,027	\$ 23,889,634	\$ 272,056 17

Total number of policies in force in Canada at date.....	15,027
Total net amount in force.....	\$23,889,634 00
Total premiums thereon.....	272,056 17

(Received, 2nd March, 1894.)

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

IMPERIAL—Continued.

ACCOUNTS ON THE 31ST DECEMBER, 1892.

REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fire insurance fund at the beginning of the year:—				Losses by fire, after deduction of reinsurances.	507,452	6	7
General reserve fund	£570,906	16	7	Expenses of management	108,384	13	1
Reserve for unexpired risks	263,265	0	0	Commission and brokerage	155,258	5	2
Premiums received, after deduction of reinsurances	834,171	16	7	Bad debts	460	4	0
Interest and dividends (less tax)	773,723	9	6	Transferred to profit and loss account	96,000	0	0
Transfer fees	60,690	16	3	Amount of fire insurance fund at the end of the year:—			
Profit realized on investments	27	15	0	General reserve fund	554,750	12	5
	1,539	4	6	Reserve for unexpired risks	257,307	0	0
					802,657	12	5
					<u>£1,670,213</u>	<u>1</u>	<u>10</u>

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's account	96,000	0	0	Interim dividend of 12s. per share on 60,000 shares,* paid 29th January, 1892	36,000	0	0
Transferred from revenue account	96,000	0	0	Dividend of £1 per share on 60,000 shares, paid 5th July, 1892	60,000	0	0
				Balance at the end of the year	96,000	0	0
					<u>£ 192,000</u>	<u>0</u>	<u>0</u>

* NOTE.—The former 12,000 shares of £100 were on registration subdivided into 60,000 shares of £20 each, as appears in the following balance sheet.

IMPERIAL—Continued.

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	Mortgages on property within the United Kingdom	26,000	0	0
Paid up 60,000 shares at £5 each				Investments—			
Special reserve fund				In British government securities	331,469	13	11
General reserve fund	£ 544,750	12	5	Indian and colonial government securities	274,540	7	9
Reserve for unexpired risks	257,907	0	0	Foreign government and state securities	103,515	9	5
Profit and loss account				Railway and other debentures and debenture stocks	173,923	2	4
				House property—freehold offices	202,749	11	10
				do leasehold offices	4,312	5	6
Outstanding fire losses	£ 148,882	0	0	Salvage corps premises	403,450	4	4
Term premiums paid in advance, less commission and expenses	68,346	16	5	Municipal bonds and stocks	6,476	15	11
Outstanding commission and agents' expenses	32,624	0	0	Bank of England stock	88,886	3	8
Bills payable	1,374	9	3		24,907	16	3
Unclaimed dividends	2,377	11	6	Branch and agents' balances	1,635,919	5	5
Sundry accounts	1,140	15	10	Other companies' balances for reinsurances and losses	£191,179	16	7
					1,731	5	10
				Cash—On current accounts with bankers	192,911	2	5
				Bills receivable	17,387	3	6
				Stamps and cash in hand	7,631	8	1
					154	6	0
					£1,854,003	5	5

Department of Finance—Insurance Branch,

THE INSURANCE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

President—CHARLES PLATT.

Secretary—GREVILLE E. FRYER.

Chief Agent in Canada—ROBERT HAMPSON.

Principal Office—Philadelphia.

Head Office in Canada—Montreal.

(Incorporated 14th April, 1794. 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.....\$	12,127 79
do St. John, N. B.....	1,262 38
do Halifax, N. S.....	11,948 63
	25,338 80
Cash in hands of agents in Canada...	2,266 54
	Total assets in Canada\$ 138,605 34

LIABILITIES IN CANADA.

Net amount of fire losses in Canada reported or supposed, but not claimed..\$	1,100 00
do do resisted (accrued in previous year)...	1,333 00
	2,433 00
Total net amount of unsettled claims for fire losses in Canada.....\$	2,433 00
Reserve of unearned premiums for all unexpired fire risks in Canada...	38,517 95
	Total liabilities in Canada.....\$ 40,950 95

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 92,821 17
Deduct reinsurance, rebate, abatement and return-premiums.....	26,499 89
	66,321 28
Net cash received for premiums.....	\$ 66,321 28
Interest on bonds, paid direct to head office.....	4,440 00
	Total income in Canada.....\$ 70,761 28

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$3,333).....	\$ 3,333 00
Amount paid for losses occurring during the year.....	\$ 55,186 35
Deduct amount received for reinsurance.....	15,387 18
	Net amount paid during the year for said losses.....\$ 39,799 17

THE INSURANCE COMPANY OF NORTH AMERICA—*Continued.*EXPENDITURE IN CANADA—*Continued.*

Net amount paid during the year for losses in Canada.....	\$	43,132	17
Paid for commission or brokerage.....		14,206	72
Taxes in Canada.....		2,871	16
Miscellaneous payments, viz.: Adjusting \$1,012.12; advertising, \$942.81 express and customs duties, \$224.38; maps and plans, \$168.16; postage, telegrams and exchange, \$547.60; printing and stationery, \$264.87; registration fees and city licenses, \$119.78; salaries, \$650.00; travelling expenses, \$109.90; Underwriters' Associations, \$617.04; miscellaneous, \$493.90; bad debts, \$110.75.....		5,261	31
Total expenditure in Canada....	\$	65,471	36

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 6,330,563	\$ 75,165 29
Taken during the year—new and renewed.....	8,277,549	92,821 17
Total.....	\$ 14,608,112	\$ 167,986 46
Deduct terminated.....	6,889,907	75,502 03
Gross in force at end of year.....	\$ 7,718,205	\$ 92,484 43
Deduct reinsured.....	1,561,915	18,158 56
Net in force at 31st December, 1893.....	\$ 6,156,290	\$ 74,325 87
Total number of policies in force in Canada at date.....	No return.	
Total net amount in force.....		\$6,156,290 00
Total premiums thereon.....		74,325 87

(Received, 24th February, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(As returned to the Insurance Commissioner of the State of Pennsylvania.)

ASSETS.

Value of real estate unencumbered.....	\$	314,244	74
Loans on bonds and mortgages, first liens, upon which not more than one year's interest is due.....		2,750,737	76
Loans on bonds and mortgages, first liens, upon which more than one year's interest is due.....		13,000	00
Interest due on said bond and mortgage loans.....		35,106	97
Bonds, stocks and debentures owned by the Company of par value, \$4,192,477; market value.....		4,532,257	44
Amount of loans secured by way of bonds, stocks or other marketable collaterals of par value, \$22,850; market value, \$51,573.....		26,050	00
Cash on hand and in banks.....		712,105	44
Premiums in course of collection.....		854,262	88
Bills receivable.....		111,172	12
Reinsurance claims on marine losses paid.....		3,348	35
Book debts due the Company.....		79,964	10
Total assets.....	\$	89,432	249 80

Department of Finance—Insurance Branch.

INSURANCE COMPANY OF NORTH AMERICA—*Concluded.*

LIABILITIES.

Net amount of unpaid losses.....	\$ 594,878 55
Reserve of unearned premiums.....	3,073,284 91
Amount reclaimable by the insured on perpetual fire policies being 90 and 95 per cent of the premium or deposit received.....	771,621 58
All other liabilities	126,956 69
Total liabilities.....	\$4,566,741 73
Joint stock capital paid up in cash.....	\$3,000,000 00
Surplus beyond capital and all other liabilities.....	1,865,508 07

INCOME DURING THE YEAR.

Net cash received for premiums... ..	\$ 5,672,565 62
Received for interest and dividends	402,156 97
Net perpetual premiums for the year.....	6,864 63
Total income	\$ 6,081,587 22

EXPENDITURE DURING THE YEAR.

Net amount paid for losses.	\$ 4,327,656 73
Dividends paid in cash	360,000 00
Paid for commission or brokerage.....	944,040 13
Salaries.....	281,620 25
Taxes	125,454 20
All other expenditure.....	330,136 86
Total expenditure	\$ 6,368,908 17

MISCELLANEOUS.

Amount of fire risks (excluding perpetuals) written or renewed dur- ing the year.....	\$559,141,319 00
Premiums thereon.....	4,607,615 37
Amount of marine and inland risks written or renewed during the year.....	454,837,550 00
Premiums thereon.....	2,997,000 08
Net amount of fire risks in force on 31st December, 1893.....	581,297,484 00
Premiums thereon.	5,442,627 05
Net amount of marine and inland risks in force on 31st December, 1893.....	16,539,000 00
Premiums thereon.....	338,869 18

PERPETUAL RISKS.

Amount of risks written during the year	\$ 1,045,125 78
Deposits thereon.....	25,284 08
Amount of risks terminated	642,357 78
Deposits	18,419 45
Amount in force at 31st December, 1893.....	33,416,952 82
Deposits.....	846,965 50

PHILADELPHIA, 13th February, 1894.

THE LANCASHIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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

General Manager—DIGBY JOHNSON.

Manager in Canada—J. G. THOMPSON.

Head Office in Canada—59 Yonge St., Toronto.

(Established, 15th 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.....	<u>1,364,930 00</u>

ASSETS IN CANADA.

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

	Par value.	Market value.
Canada 4 per cent stock	\$ 97,333 33	\$ 100,561 66
do 4 do bonds, loan, 1883.....	95,000 00	101,657 00
Total par and market values	<u>\$ 192,333 33</u>	<u>\$ 202,218 66</u>

Carried out at market value	\$ 202,218 66
Cash on hand at head office	1,158 16
Cash in Dominion Bank	13,148 59
Interest accrued... ..	1,300 00
Cash in hands of agents in Canada.....	17,746 61
Office furniture and insurance plans.....	<u>5,000 00</u>
Total assets in Canada	<u>\$ 240,572 02</u>

LIABILITIES IN CANADA.

Net amount of fire losses in Canada unsettled but not resisted	\$ 4,254 74
do losses resisted, in suit.....	3,833 33
do do not in suit.....	<u>2,000 00</u>
Total net amount of unsettled claims for fire losses in Canada.....	\$ 10,088 07
Reserve of unearned premiums for all outstanding fire risks in Canada.....	<u>191,108 90</u>
Total liabilities in Canada.....	<u>\$ 201,196 97</u>

INCOME IN CANADA.

Gross cash received for fire premiums	\$296,575 03
Less reinsurance, rebate, abatement and return-premiums.....	<u>37,012 36</u>
Net cash received for premiums.....	\$ 259,562 67
Received for interest and dividends on stock, &c	7,688 32
Bank interest	<u>71 95</u>
Total cash income in Canada	<u>\$ 267,322 94</u>

Department of Finance—Insurance Branch.

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 \$15,862.18)	\$ 15,905 62	
Deduct amount received for reinsurance	692 22	
Net amount paid for said losses.....	\$ 15,213 40	
Amount paid for losses occurring during the year	\$ 184,657 23	
Deduct amount received for reinsurance from other companies.....	3,553 00	
Net amount paid for said losses.....	\$ 181,104 23	
Total net amount paid during the year for fire losses in Canada.....	\$ 196,317 63	
Paid for commission or brokerage.....	43,302 47	
Paid for salaries, fees and other charges of officials in Canada	11,627 99	
Paid for taxes in Canada.....	2,918 15	
Miscellaneous payments, viz.:—		
Advertising, printing and stationery, \$2,372.41; express, postage and telegrams, \$1,837.45; rent and office furnishings, \$1,992.58; insurance plans, \$420.83; legal expenses and mercantile and fire reports, \$237.29; underwriters' associations, \$1,524.52; Ontario license fees, \$100.00; Dominion Insurance Department assessment, \$154.61; remittance charges, \$351.50; travelling expenses, \$988.82; sundries, \$1,244.42.....		11,224 43
Total cash expenditure in Canada.	\$ 265,390 67	

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount	Premiums.
Gross policies in force at date of last statement.....	21,536	\$ 33,035,519	\$ 394,288 11
Taken during the year—new.....	10,656	16,933,347	200,112 09
do do renewed.....	3,973	6,573,995	96,175 70
Total.....	36,165	\$ 56,542,861	\$ 690,575 90
Deduct terminated.....	14,092	23,931,517	307,002 13
Gross in force at end of year	22,073	\$ 32,611,344	\$ 383,573 77
Deduct reinsured.		559,204	8,519 23
Net in force, 31st December, 1893.....	<u>22,073</u>	<u>\$ 32,052,140</u>	<u>\$ 375,054 54</u>
Total number of policies in force at date.....	22,073		
Total net amount in force.....		\$ 32,052,140 00	
Total premiums thereon		375,054 54	

(Received, 2nd March, 1894.)

LANCASHIRE INSURANCE COMPANY—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1893.

(Abstracted from Directors' Report, Manchester, 9th March, 1894.)

FIRE DEPARTMENT.

The fire premium income, after deducting reinsurances, amounted to £741,111 16s. 3d., being a decrease of £181,735 15s. 9d. upon that of the previous year. The claims for loss and damage by fire, including outstanding losses, amounted to £643,901 9s. 10d., and after providing for these and the commission and expenses and Foreign State taxes, there was, before taking into account the interest arising from investments, an adverse balance of £176,452 3s. 10d., which has been carried to the profit and loss account.

The year 1893, more especially in the earlier part, has been marked by a continuance, in even greater severity, of the epidemic fires which had prevailed during the two previous years, and the abnormal losses arising from these, combined with a large reduction of income consequent on the restriction of the American business, have made heavy demands upon the company's resources. Not only had the losses of the year to be met in America out of an income reduced by £177,597, but an abnormal outlay has been incurred, amounting to £41,248, for premium returned upon business written in 1892, which it was thought desirable to cancel before expiry. Further, the expenses upon the reduced volume of premium have been proportionately higher, but these will adjust themselves during the coming year.

The directors have every reason to believe that the business of the company in America is now on a satisfactory footing, and that when a little further revision, now in progress, has been accomplished, the company will be well equipped for taking full advantage of the revival of commercial prosperity there.

Continued attention will be given with a view to still further improving the general business of the company, and, feeling that during the past year the main difficulties have been overcome, the directors look forward with confidence to a return of the success which for so many years attended the operations of the company.

INVESTMENTS AND PROFIT AND LOSS.

The investments of the company produced in interest the sum of £52,473 2s. 4d., of which £36,166 19s. belongs to the life branch, and will be found in the revenue account of that department.

As provided in the report for the year 1891, a third instalment of £11,429 for American good-will account falls to be written off in the account for the year 1893, but the directors, after full consideration, have decided to write off the whole amount of £22,858, which stood in the balance-sheet to this account and which is now therefore closed. This, like the exceptional return of £41,248 above referred to, is an abnormal charge, and cannot recur in any future year. It has also been thought advisable to include the item "Foreign State Taxes" in the fire revenue account, instead of in the profit and loss account, as these taxes are a necessary charge upon the transaction of our fire business abroad.

Department of Finance—Insurance Branch.

LANCASHIRE INSURANCE COMPANY—Concluded.

FIRE ACCOUNT.

Premiums received (after deduction of reassurances).....	£ 741,111 16 3	Losses by fire (after deduction of reassurances).....	£ 643,901 9 10
Balance carried to profit and loss account.....	£ 176,452 3 10	Expenses of management.....	£ 125,944 14 10
		Commission.....	£ 135,602 2 10
		Foreign state taxes.....	£ 12,115 12 7
	£ 917,564 0 1		£ 917,564 0 1

PROFIT AND LOSS ACCOUNT.

Balance from last year.....	£ 2,025 10 2	Balance on fire account.....	£ 176,452 3 10
Fire insurance and general reserve funds at beginning of the year.....	£ 350,000 0 0	American good-will written off.....	£ 22,858 0 0
Interest and dividends.....	£ 16,306 3 4	Fire insurance and general reserve funds.....	£ 168,000 0 0
	£ 368,331 13 6	Balance carried forward.....	£ 1,021 9 8
			£ 368,331 13 6

BALANCE SHEET ON THE 31ST DECEMBER, 1893.

Shareholders capital.....	£ 272,986 0 0	Mortgages on property within the United Kingdom.....	£ 347,008 5 11
Life assurance fund.....	£ 930,868 0 9	Mortgages on property out of the United Kingdom.....	£ 24,350 12 6
Fire insurance and reserve funds.....	£ 168,000 0 0	Loans on the company's policies.....	£ 41,649 4 0
Balance carried forward.....	£ 1,021 9 8	Investments—	
		British Government securities.....	£ 24,220 0 0
Claims under life policies admitted, but not yet paid.....	£ 21,487 2 0	Colonial Government securities.....	£ 47,438 10 7
Outstanding fire losses.....	£ 142,316 0 0	United States Government securities.....	£ 175,395 19 6
Dividends due to shareholders.....	£ 3,354 18 0	Ditto, state and city bonds.....	£ 17,134 16 6
		Foreign Government securities.....	£ 5,154 16 8
		Ditto, city bonds.....	£ 13,103 15 0
		Railway and other debentures, and debenture stocks.....	£ 270,820 13 10
		Railway preference and other shares.....	£ 60,796 1 3
		House property and land.....	£ 166,531 17 8
		Bank deposits for periods.....	£ 62,507 14 11
		Deposits with foreign companies.....	£ 32,582 15 0
		Deposit with United States trustees.....	£ 609 0 3
		Personal loans.....	£ 866,296 1 2
		Agents' and branch office balances.....	£ 1,084 0 0
		Outstanding premiums at head office.....	£ 182,013 4 8
		Interest accrued.....	£ 2,062 17 7
		Cash at bankers.....	£ 13,937 14 9
		Cash on deposit.....	£ 42,944 10 3
		Bills on hand.....	£ 255 4 10
			£ 61,681 9 10
			£ 1,540,033 10 5

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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 subscribed 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 St., corner of Place d'Armes Square, Montreal		\$	88,000 00
Loans secured by bonds and mortgages on real estate in Canada (first liens)			886,600 00
Stocks and bonds, viz:—			
	Par value.	Market value.	
Toronto city debentures, 6 per cent.....	\$ 6,000 00	\$ 6,015 00	
Canada 4 per cent inscribed stock.....	97,333 33	104,147 00	
do 4 do do of 1883	100,000 00	105,000 00	
do 4 do (reduced) stock.....	116,800 00	124,976 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	11,275 00	
Montreal Harbour—July, 1906	10,000 00	11,300 00	
Total par and market value	\$ 341,133 33	\$ 363,713 00	
Carried out at market value (\$323,133.33 par value being deposited with Receiver General on account of fire and life)			363,713 00
Loans on life policies, being within the amount of their surrender value when the loans were made.....			5,636 72
Cash on hand at head office in Canada			76 91
Cash in banks, viz:—			
Bank of Montreal, Montreal.....	\$ 51,989 36		
do St. John, N.B.	5,948 35		
Cash in bank, Victoria, B. C.	1,315 88		
Total.....			59,253 59
Interest due and accrued			10,804 99
Cash in hands of agents in Canada.....			27,363 54
Office furniture, public clock, maps, plans, &c., at Montreal office, and St. John, N.B., branch offices (estimated).....			2,500 00
Total assets in Canada			\$1,443,948 75

Department of Finance—Insurance Branch.

LIVERPOOL AND LONDON AND GLOBE—Continued.

LIABILITIES IN CANADA.

Net amount of losses adjusted but not due.....	\$	723	00
Net amount of losses in Canada, claimed but not adjusted.....		15,162	00
Net amount of losses resisted—in suit (accrued in previous year).....		2,666	00
do do not in suit.....		2,900	00
Total net amount of unsettled claims for fire losses in Canada.....	\$	21,451	00
Reserve of unearned premiums for all outstanding fire risks in Canada.....		262,741	43
Reinsurance fund under the life insurance department in Canada.....		105,000	00
Due and accrued for salaries, rent and general expenses.....		500	00
Total liabilities in Canada.....	\$	389,692	43

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$	354,337	91
Deduct reinsurance, rebate, abatement and return-premiums.....		30,466	08
Net cash received for fire premiums.....	\$	323,871	83
Received for interest on bonds and mortgages.....		43,103	29
Received for interest and dividends on stocks and all other sources....		16,181	50
Income from other sources (rents).....		2,645	95
Total cash income in Canada.....	\$	385,802	57

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$16,225.63).....	\$	16,213	13
Paid for losses occurring during the year.....	\$	278,256	49
Deduct amount received for reinsurance.....		13,132	77
Net amount paid for said losses.....	\$	265,123	72
Total net amount paid during the year for fire losses in Canada.....	\$	281,336	85
Commission or brokerage.....		54,509	80
Salaries, fees and all other charges of officials.....		24,764	44
Taxes in Canada.....		2,613	59
Miscellaneous payments, viz.:—Advertising, \$2,157.93; rent, \$2,050; repairs, \$167.93; coal and gas, \$456.38; travelling expenses, \$1,204.08; printing and stationery, \$1,882.20; fire commissioner, \$192.45; postage, \$2,047; exchange, \$430.76; office expenses, \$852.63; surveys, \$629.90; underwriters, \$1,739.38; Insurance Superintendence, \$168.96; auditors, \$300; law expenses, \$70; office furniture, \$342.50.....		14,692	10
Total expenditure in Canada.....	\$	377,916	78

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	23,067	\$ 47,861,924	\$ 493,190 38
Taken during the year—new.....	8,342	15,469,652	163,268 07
do do renewed.....	9,587	18,237,402	196,603 17
Total.....	40,996	\$ 81,568,978	\$ 853,061 62
Deduct terminated.....	17,258	31,277,191	326,496 69
Gross in force at end of year.....	23,738	\$ 50,291,787	\$ 526,564 93
Deduct reinsured.....		1,270,129	12,962 87
Net in force at 31st December, 1893.....	23,738	\$ 49,021,658	\$ 513,602 06

LIVERPOOL AND LONDON AND GLOBE—Continued.

Total number of policies in force in Canada at date.....	23,738
Total net amount in force.....	\$49,021,658 00
Total premiums thereon.....	<u>513,602 06</u>

(Received, 1st March, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(Abstracted from the Directors' Report, Liverpool, Eng., 16th May, 1894.)

FIRE DEPARTMENT.

The fire premium income for the year, after deducting the sums paid for reinsuring surplus risks, amounts to £1,628,224. The losses, inclusive of full provision for all claims that had arisen up to the close of the year, amount to £1,070,585. The account, after providing for expenses, shows, without the addition of interest, a surplus of £70,954; of which £26,000 has been left in the Fire account to increase the fire reinsurance fund, which now amounts to £740,000, in addition to the general reserve of £1,300,000. The balance 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.....	714,000	0	0	Losses by fire after deduction of re-insurances.....	1,070,585	14	4
Premiums received after deduction of reinsurances.....	1,628,224	18	1	Expenses of management.....	205,984	19	6
				Commission.....	245,533	2	9
				Other payments, viz. :—			
				Contributions to fire brigades at home and abroad.....	£13,882	9	0
				State taxes (foreign).....	21,283	17	5
					35,166	6	5
				Carried to profit and loss.....	44,954	15	1
				Amount of fire reinsurance fund at the end of the year, as in balance sheet.....	740,000	0	0
	<u>£2,342,224</u>	<u>18</u>	<u>1</u>		<u>£2,342,224</u>	<u>18</u>	<u>1</u>

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.	£	s.	d.
Balance of last year's account.....	628,723	12	4	Amount paid to Globe, six per cent perpetual annuitants in 1893..	49,626	0	0			
Interest and dividends not carried to other accounts.....	160,317	18	7	Less income tax..	1,376	7	10			
Carried from fire account.....	44,954	15	1					48,249	12	2
Carried from life and annuity accounts.....	86,903	0	0	Balance of dividend for 1892, paid 23rd May, 1893.....				122,820	0	0
Transfer fees.....	30	13	6	Exchange.....				4,237	8	7
				Balance—						
				Interim dividend for the year 1893, paid 22nd Nov.....	61,410	0	0			
				*Carried to next year's account ..	684,212	18	9			
	<u>£ 920,929</u>	<u>19</u>	<u>6</u>					745,622	18	9
								<u>£920,929</u>	<u>19</u>	<u>6</u>

* The above balance will be reduced to £561,392 18s. 9d. by payment of balance of 1893, dividend on 22nd May.

Department of Finance—Insurance Branch.

THE LIVERPOOL AND LONDON AND GLOBE—Continued.

BALANCE SHEET ON 31ST DECEMBER, 1893.

	£	s.	d.		£	s.	d.
Shareholders' capital	245,640	0	0	<i>Liverpool and London and Globe.</i>			
Life assurance fund— Liverpool and London and Globe	£3,193,123	19	6	Mortgages on property within the United Kingdom	481,849	15	2
	232,634	9	5	Mortgages on property out of the United Kingdom	915,243	7	5
	£232,634	9	5	Loans on the company's policies	171,329	10	2
Annuity fund— Liverpool and London and Globe	3,425	758	8	Investments—			
	5,945	0	0	British Government securities	169,794	11	9
				do municipal securities	415,566	1	6
General reserve fund	£1,024,870	0	0	United States Government and State securities	93,550	1	5
Fire reinsurance fund	740,000	0	0	do municipal securities	396,211	10	3
				Foreign Government securities	56,658	16	10
Profit and loss				Railway and other debentures and debenture stocks	7	105	5
				Railway stocks (of which £4,947 10s. 7d. is ordinary)	2,013,299	12	10
				House property, including offices partly occupied by the company	1,371,029	4	0
				Ground rents	880,335	17	7
				Life interest and annuities	34,673	2	10
				Reversions	285,816	11	3
Other funds, viz. :—	191,470	2	10	Agents' balances			
Investment fluctuation fund.	69,520	6	10	(Being the uncollected)	£132,434	5	0
Permanent fire policy deposit fund				portion of the revenue			
				of the last quarter, ending on the date to which these accounts are made			
Liability to the Globe annuitants, viz., £49,626 per annum, payable in perpetuity to Globe 6 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				Outstanding premiums (up ; since collected.)	216,163	19	1
Claims under life policies admitted but not paid— Liverpool and London and Globe	£1,102,800	0	0	Outstanding interest, accrued but not due	73,781	17	10
	4,987	2	3	Cash—			
Outstanding fire losses	174,043	0	0	On deposit	337,799	6	5
				In hand and on current account with bankers	318,925	12	3
				Other asset—			
				Loans on life interests, annuities and reversions	£299,448	15	7
				Loans on railway and other debenture bonds, shares and other stocks	61,847	5	3
				Loans to local boards and counties in United Kingdom	105,130	8	6
				Loans on personal security	Nil		
				Amounts owing to the company	4,229	0	1
					470,655	9	5

LIVERPOOL AND LONDON AND GLOBE—*Concluded.*

	£ s. d.			£ s. d.		
Other sums owing by com- pany—						
Dividends due and unpaid..	4,412	2	0			
Amount owing to fire insur- ance companies.....	55,810	7	3			
Current accounts owing by company..	8,928	5	9			
	<hr/>			<hr/>		
			1,398,373	13	0	0
	<hr/>			<hr/>		
	£243,566 11 8			£9,085,790 10 4		
	<hr/>			<hr/>		
	<hr/>			<hr/>		
	£243,566 11 8			£9,085,790 10 4		
	<hr/>			<hr/>		
	<hr/>			<hr/>		
	£65,000 0 0			243,566 11 8		
Mortgages on property within the United King- dom.....						
House property, including offices partly occupied by the company.....						
Annuities, the property of the company.....						
Land.....						

Globe.

Mortgages on property within the United King-
dom..... £ 65,000 0 0
House property, including offices partly occupied
by the company..... 121,766 3 7
Annuities, the property of the company..... 42,044 15 1
Land..... 14,755 13 0

243,566 11 8
£9,085,790 10 4

Department of Finance—Insurance Branch.

THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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	\$ 107,666 67	
do 3 do	<u>24,333 33</u>	
In deposit with Receiver General.....		\$ 131,400 00
Cash on hand at head office		2,185 25
Cash in Dominion Bank, Toronto.....		2,069 94
Amount of cash in hands of agents in Canada.....		7,748 93
Special deposit.		<u>70,000 00</u>
Total assets in Canada.....		\$ <u>213,104 12</u>

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted.	\$ 2,654 97	
do do resisted, in suit (accrued in previous years)	1,333 33	
do do resisted, not in suit.....	<u>895 75</u>	
Total net amount of unsettled claims for fire losses in Canada.....		\$ 4,884 05
Reserve of unearned premiums for outstanding risks in Canada.....		<u>129,252 34</u>
Total liabilities in Canada.....		\$ <u>134,136 39</u>

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 218,756 52	
Deduct reinsurance, rebate, abatement and return-premiums.....	<u>24,703 75</u>	
Net cash received for premiums.....		\$ 194,052 77
Bank and special deposit interest.....		2,897 67
Interest on deposit paid direct to head office.....		<u>5,012 67</u>
Total income in Canada.....		\$ <u>201,963 11</u>

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$4,472.84)	<u>\$4,479 35</u>
Amount paid for losses occurring during the year.....	\$94,766 25
Deduct amount received for reinsurance.....	<u>3,839 65</u>
Net amount paid during the year for said losses.....	\$ <u>90,926 60</u>

LONDON AND LANCASHIRE FIRE—*Continued.*

Net amount paid during the year for losses in Canada.....	\$	95,405	95
Commission or brokerage, including commission on profits.....		32,976	46
Salaries, fees and all other charges in Canada.....		6,363	22
Taxes		2,455	04
All other payments in Canada, viz.:—Advertising, \$398.58; supplies, \$1,048.05; board expenses, \$1,025.86; telegraph, express, postage and exchange, \$1,376.52; rent, \$1,417; telephone, \$68.16; duty, \$276.23; maps, \$415.40; inspection, \$1,586.70; miscellaneous, \$1,823.37.....		9,435	87
Total expenditure in Canada.....	\$	146,636	54

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement....	15,113	\$ 23,009,375	\$ 260,931 29
Policies taken during the year—new	6,884	10,344,539	115,079 94
do do renewed.....	4,176	7,695,889	96,632 33
Total.....	26,173	\$ 41,049,803	\$ 472,643 56
Deduct terminated	9,036	19,525,066	211,539 44
Gross in force at end of year.....	17,137	\$ 21,524,737	\$ 261,104 12
Deduct reinsured.....		609,087	8,425 30
Net in force at 31st December, 1893....	17,137	\$ 20,915,650	\$ 252,678 82

Total number of policies in force in Canada at date	17,137
Total net amount in force.....	\$ 20,915,650 00
Total premiums thereon.....	252,678 82

(Received 1st March, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(Abstracted from Directors' Report, Liverpool, April, 1894.)

The net premiums of the year, after deduction of the amounts paid to other offices in reduction of the company's liabilities, amounted to £868,138 14s. 9d. against £881,056 5s. 9d. in 1892. The continued satisfactory increase in the home premiums has this year been more than offset by restricted operations in those foreign fields which have of late years shown unprofitable results.

The net fire losses, including full estimates for such as were not adjusted at the closing of the books, amounted to £582,891 6s. 5d.

After deductions of all commissions and expenses, bad debts, depreciations, and all other charges, and including interest on investments, &c., a balance of £26,453 3s. 8d. results to the credit of the company on the year's working. The addition of this sum to the balance of £76,355 16s. 6d. brought forward from the previous account, makes a total of £102,809 0s. 2d. to be now dealt with, less the interim dividend of 3s. per share, amounting to £12,765, paid in November last.

The directors propose to pay on the 3rd proximo a further dividend (free of income tax) of 7s. per share, absorbing £29,785, and making, with the interim dividend, 20 per cent for the year. The financial position of the company will then stand as follows:—

Capital fully subscribed.....	£2,127,500
Of which is paid up.....	212,750
Reserve and reinsurance fund.....	£600,000
Balance brought forward.....	60,259
	<u>660,259</u>

Department of Finance—Insurance Branch.

LONDON AND LANCASHIRE FIRE—*Concluded.*

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

	£	s.	d.		£	s.	d.
Fire premiums (less reinsurance)...	868,138	14	9	Fire losses paid and outstanding....	582,891	6	5
Dividends and interest.....	29,319	10	3	Commission, including contingent commission on 1893 business...	140,069	11	9
				Income tax, and foreign and colonial state taxes	12,636	14	6
				Management and general expenses at head office, branches and abroad, and all other outgoings.	135,407	8	8
				Balance carried to general fund....	26,453	3	8
	<u>£</u>	<u>897,458</u>	<u>5 0</u>		<u>£</u>	<u>897,458</u>	<u>5 0</u>

BALANCE SHEET, 31ST DECEMBER, 1893.

	£	s.	d.
LIABILITIES.			
Capital, 85,100 shares of £25 each, £2 10s. per share paid	212,750	0	0
Fire claims in course of adjustment	111,216	1	8
Dividends unclaimed.....	622	4	0
Bills payable	7,992	8	5
Foreign agents' balances and sundry creditors	21,642	13	9
Reserve and reinsurance fund.....	600,000	0	0
General fund—			
Balance brought forward.....	£106,140	16	6
Less dividend payable 4th May, 1893.....	29,785	0	0
As per last report.....	76,355	16	6
Add balance at credit of income and expenditure account for 1893....	26,453	3	8
	<u>102,809</u>	<u>0</u>	<u>2</u>
Less—Interim dividend payable 1st November, 1893.....	12,765	0	0
		<u>90,044</u>	<u>0 2</u>
		<u>£1,044,267</u>	<u>8 0</u>

	£	s.	d.
ASSETS.			
Buildings owned by the company in Liverpool, London, Bristol, Dublin and New York, unencumbered.....	£183,117	0	11
Part ownership in various salvage corps premises.....	8,839	14	6
		<u>191,956</u>	<u>15 5</u>
Cash at bankers, on deposit and on current account		91,711	17 0
British railway preference stocks	124,347	5	8
Mersey docks and harbour bonds	16,106	17	11
United States funded loan and other first-class American securities.....	397,085	15	0
Canadian inscribed stocks	28,602	14	11
Australian inscribed stocks	2,063	11	3
South African Government securities.....	15,303	7	9
Italian and French rentes	5,567	5	0
		<u>589,076</u>	<u>17 6</u>
Mortgages on first-class residential property (first liens).....		8,580	11 3
Home branches and agents' balances	43,552	6	1
Foreign branches and agents' balances.....	81,019	8	1
Outstanding direct premiums.....	6,680	7	2
		<u>131,252</u>	<u>1 4</u>
Balance of reinsurance accounts with other fire offices.....		21,358	14 9
Accrued interest and sundry debtors.....		10,330	10 9
		<u>£1,044,267</u>	<u>8 0</u>

THE LONDON ASSURANCE.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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.....		639 80
Cash in Union Bank of Canada.....		3,372 81
Agents' balances in Canada.....		9,705 32
Total assets in Canada.....		\$ 184,057 93

LIABILITIES IN CANADA.

Net amount of losses due and yet unpaid.....	\$ 338 00
do resisted—in suit (\$1,500 of which accrued in previous years)	1,800 00
do do not in suit.....	300 00
Total amount of unsettled claims for losses in Canada.....	\$ 2,433 00
Reserve of unearned premiums for all outstanding risks in Canada.....	75,108 44
Reinsurance reserve under life department.....	8,919 46
Total liabilities in Canada.....	\$ 86,465 90

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 126,709 94
Deduct reinsurance, rebate, abatement and return-premiums	18,792 44
Net cash received for fire premiums.....	\$ 107,917 50
Net cash received for inland marine premiums.....	1,335 73
Interest on deposit with Receiver General, \$167,000, paid direct to head office, England	6,680 00
Total cash income in Canada.....	\$ 115,933 23

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

Department of Finance—Insurance Branch.

LONDON ASSURANCE—Continued.

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$2,238).....	\$ 2,289 45	
Paid for fire losses occurring during the year.....	74,316 95	
Less savings and salvage and reinsurance.....	1,130 30	
Net amount paid during the year for said losses.....	\$ 73,186 65	
Total net amount paid during the year for fire losses in Canada....	\$ 75,476 10	
Paid for commission or brokerage.....	17,343 37	
Paid for salaries, fees and all other charges of officials in Canada.....	8,541 54	
Paid for taxes in Canada (including \$50.70 marine department).....	2,423 62	
All other payments in Canada, viz.:—		
Rent, \$1,710; office expenses, \$490.56; postage, express and telegrams, \$846.97; printing and stationery, \$933.48; tariff expenses, \$721.48; maps, \$636.11; travelling expenses, \$1,303.64; advertising, \$576.02; sundry, New Brunswick, \$79.66; sundry expenses, marine department, \$133.57 ..	7,431 49	
Total cash expenditure in Canada.....	\$ 111,216 12	

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 13,890,196	\$ 160,239 10
Taken during the year—new.....	8,961,750	85,329 69
do renewed.....	4,591,799	44,680 48
Total.....	\$ 27,443,745	\$ 290,249 27
Deduct terminated.....	11,613,066	138,921 18
Gross in force at end of year.....	\$ 15,830,679	\$ 151,328 09
Deduct reinsurance.....	915,479	9,341 94
Net in force at 31st December, 1893.....	\$ 14,915,200	\$ 141,986 15
<i>Inland Marine Risks in Canada.</i>	Amount.	Premiums.
Gross policies taken during the year.....	\$ 519,365	\$ 1,335 73
Deduct terminated.....	519,365	1,335 73
Total number of policies in force in Canada at date.....		7,457
Total net amount in force.....		\$14,915,200 00
Total premiums thereon.....		141,986 15

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(Abstracted from Directors' Report, London, Eng., 21st March, 1894.)

FIRE DEPARTMENT.

The premium income of the year, after deduction of re-assurances and returns, amounted to £413,523 10s. 4l., and the losses, inclusive of all claims to the 31st December, 1893, to £269,949 19s. 6d. The balance at the credit of the fire fund, after transferring £25,000 to profit and loss account, amounted on the 31st December, 1893, to £550,954 7s. 2d.

LONDON ASSURANCE—*Continued.*

MARINE DEPARTMENT.

The net premiums received during the year amounted to £260,768 18s. 6d. The losses paid and outstanding for 1893 and previous years amounted to £196,469 16s. 8d.

FIRE ACCOUNT.

1892.	£	s.	d.	1893.	£	s.	d.
Dec. 31—Amount of fire insurance fund at this date.....	556,420	10	0	Dec. 31—Losses after deduction of re-assurances and salvages...	269,949	19	6
1893.				Expenses of management (apportioned)	71,251	6	5
Dec. 31—Premiums after deduction of re-assurances and returns..	413,523	10	4	Commission	70,850	9	1
Interest and dividends...£18,466	11	0		Bad debts	61	8	0
Less income tax 343	1	2		Carried to profit and loss account.....	25,000	0	0
	18,123	9	10	Amount of fire insurance fund at this date, as per balance sheet	550,954	7	2
	<u>988,067</u>	<u>10</u>	<u>2</u>		<u>988,067</u>	<u>10</u>	<u>2</u>

MARINE ACCOUNT.

1892.	£	s.	d.	1893.	£	s.	d.
Dec. 31—Amount of marine insurance fund at this date	207,509	5	3	Dec. 31—Losses after deduction of re-assurances and salvages on account of 1893 and former years	196,469	16	8
1893.				Expenses of management (apportioned)	31,316	19	4
Dec. 31—Premiums after deduction of brokerage, discount, re-assurances, and returns...	260,768	18	6	Agents' commission	7,140	1	3
Interest and dividends...£6,886	16	10		Bad debts	270	14	6
Less income tax 127	18	9		Carried to profit and loss account.....	20,000	0	0
	6,758	18	1	Amount of marine insurance fund at this date, as per balance sheet	219,839	10	1
	<u>475,037</u>	<u>1</u>	<u>10</u>		<u>475,037</u>	<u>1</u>	<u>10</u>

PROFIT AND LOSS ACCOUNT.

1892.	£	s.	d.	1893.	£	s.	d.
Dec. 31 Balance of account at this date	101,626	10	9	Dec. 31 Dividends to shareholders...	89,655	0	0
1893.				Income tax	983	0	5
Dec. 31 Interest and dividends not carried to other accounts	£ 28,538	10	2	Balance, as per balance sheet.	101,146	0	3
Less income tax.....	530	3	4				
	28,008	6	10				
Transferred from life assurance accounts--							
Non-participating...£ 9,610	13	7					
Participating 7,506	12	0					
	17,117	5	7				
Transferred from fire account.....	25,000	0	0				
Transferred from marine account.....	20,000	0	0				
Transfer fees.....	31	17	6				
	<u>191,784</u>	<u>0</u>	<u>8</u>		<u>191,784</u>	<u>0</u>	<u>8</u>

Department of Finance—Insurance Branch.

LONDON ASSURANCE—Concluded.

BALANCE SHEET AT 31ST DECEMBER, 1893.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Shareholders capital, £896,550, of which is paid up	448,275	0	0	Mortgages on property within the United Kingdom	£1,156,068	18	6
General reserve fund	310,000	0	0	Loans upon parliamentary rates	673,074	15	8
Life assurance funds—				Loans upon rent-charges	28,353	4	7
Non-participating	£661,765	13	2				
Participating	1,338,289	0	5				
	2,000,054	13	7		1,857,496	18	9
Fire fund	550,954	7	2	Mortgages on property out of the United Kingdom	Nil.		
Marine fund	219,839	10	1	Loans on the Corporation's life policies	56,027	17	2
Profit and loss	101,146	0	3	Loans on railway and other securities	45,000	0	0
	3,630,269	11	1	Investments:—			
Claims under life policies admitted but not yet paid	£ 21,062	6	0	In British Government securities, viz.:—			
Outstanding fire losses	48,250	17	7	£201,256	7s.	8d.	
do marine losses	2,551	10	10	stock	£179,383	17	5
do annuities	72	18	5	Turkish 4 per cent guaranteed bonds	22,900	0	0
do dividends to shareholders	14,474	5	0		202,283	17	5
do income tax	506	10	2	Indian and Colonial Government securities	87,989	17	9
Fire premiums due to other companies	10,756	14	8	Foreign Government securities	157,005	19	0
Marine premiums due to other companies	9,527	15	1	Municipal securities	140,684	16	9
Clerks' savings fund	4,127	12	8	Railway and other debentures and debenture stocks	541,814	1	2
	111,330	10	5	Railway and other preferred and ordinary stocks	294,109	12	3
				Reversions	57,359	13	0
				Life interests	1,108	14	10
				Premises account	5,229	2	0
				Agents' balances, viz.:—			
				Account life	£ 9,030	19	0
				do fire	67,670	8	6
				do marine	65,406	3	11
					142,107	11	5
				Loans upon personal security	Nil.		
				Outstanding premiums	27,207	11	4
				do interest	1,523	9	9
				Fire premiums due by other companies	2,174	14	8
				Cash:—			
				On deposit	£80,544	8	9
				In hand and on current accounts	29,379	13	7
					109,924	2	4
				Bills receivable	12,291	0	1
				Policy stamps	261	1	0
	3,741,600	1	6		3,741,600	1	6

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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.....\$ 14,010 81
 Amounts due the company for which judgments have been obtained.... 481 73
 Municipal debentures owned by the company, viz. :—

	Par value.	Market value.
* City of Hamilton debentures.....	\$10,920 00	\$11,138 40
* City of St. Thomas debentures.....	22,600 00	25,312 00
* Town of Tilsonburg debentures.....	6,500 00	7,280 00
* Ontario Loan and Debenture Company debentures.....	7,800 00	7,800 00
* Huron and Erie Loan and Savings Company debentures ...	7,800 00	7,800 00

Total par and market value..... \$55,620 00 \$59,330 40

Carried out at market value..... 59,330 40
 Cash on hand at head office.. 115 25
 Cash in Molsons Bank..... 3,649 57
 Accrued interest on debentures..... 505 05
 Agents' balances..... 9,758 21
 Bills receivable 1,124 10
 (Amount of same overdue, \$840.10.)

Premium notes on hand \$ 411,667 60
 Deduct amount paid thereon..... 145,237 45

266,430 15

(Total assessments on premium notes, \$164,171.99.)

Office furniture..... 1,186 01
 Balance of reinsurance on loss..... 600 00

Total gross assets..... \$ 357,191 28

Amount which should be deducted on account of bad or doubtful agents' balances. \$ 119 96
 Bills receivable..... 479 95
 Judgments 481 73

Total deductions..... 1,081 64

Total net assets..... \$ 356,109 64

* Deposited with the Receiver General.

Department of Finance—Insurance Branch.

LONDON MUTUAL FIRE—Continued.

LIABILITIES.

Net amount of fire losses adjusted but not due.....	\$ 9,093 70
Net amount of fire losses claimed but not adjusted	18,476 74
	\$ 27,570 44
Net amount of losses resisted, not in suit.....	500 00
	\$ 28,070 44
Total net amount of unsettled claims for losses in Canada	28,070 44
Reserve of unearned premiums for all outstanding risks in Canada	272,707 75
Other liability.....	232 10
Borrowed from Molsons Bank.....	13,000 00
	\$ 314,010 29
 Total liabilities	 \$ 314,010 29
 Surplus of assets over liabilities	 \$ 42,099 35

INCOME.

Gross premiums received in cash.....	\$ 35,533 30
Gross cash received on bills and notes taken for premiums.....	88,579 20
	\$ 124,112 50
Gross cash received for premiums.....	124,112 50
Deduct reinsurance, rebate, abatement and return-premiums	1,340 41
	\$ 122,772 09
Net cash received for premiums.....	122,772 09
(Bills and notes received during the year for premiums and remaining unpaid, \$143,293.97.)	
Received for interest and dividends on stocks, and all other sources....	2,928 21
Sundries, viz.—Transfer fees, \$278.60; steam thresher licenses, \$13; rent, \$279; bills receivable, \$289.79; reinsurance, \$499.74.....	1,360 13
	\$ 127,060 43
 Total cash income.....	 \$ 127,060 43

EXPENDITURE.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$14,619.84).....	\$ 16,032 35
Deduct savings and salvage	931 66
	\$ 15,100 69
Net amount paid for said losses .	15,100 69
Paid for losses occurring during the year	\$ 84,486 72
Deduct reinsurance.....	499 74
	\$ 83,986 98
Net amount paid for said losses.....	83,986 98
 Total net amount paid during the year for fire losses.....	 \$ 99,087 67
Commission or brokerage.....	19,986 83
Taxes	431 99
Salaries, fees and all other charges of officials.....	12,278 65
Miscellaneous payments, viz.:—Bank commission, \$21.27; solicitor's fees and law expenses, \$1,201.84; postage, \$1,633.11; printing advertising and stationery, \$1,886.07; Dominion Government in- spection, \$69.49; interest, \$1,947.65; discount on stamps, &c., \$61.08; fuel, water and light, \$201.44; Ontario Government license, \$100; mailing annual report, \$134.50; expenses, \$585.42; rewards and gratuity, \$150.....	7,991 87
	\$ 139,777 01
 Total cash expenditure.....	 \$ 139,777 01

LONDON MUTUAL FIRE—*Concluded.*

CASH ACCOUNT.

DR.		1893.	CR.
1892.			
Dec. 31—To balance in hand and in banks at this date.....	\$ 2,662 40	Dec. 31—By expenditure during year, as above.....	\$ 139,777 01
1893.		Borrowed money returned.	47,000 00
Dec. 31—Income as above.....	127,060 43	Balance in hand and in banks this date.....	3,764 82
Borrowed during year..	60,000 00		
Other income.....	819 00		
	<u>\$ 190,541 83</u>		<u>\$ 190,541 83</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	38,089	\$ 43,879,254	\$ 536,337 22
Taken during the year—new.....	13,421	15,553,095	190,013 01
Total	51,510	\$ 59,432,349	\$ 726,350 23
Deduct terminated.....	13,620	16,069,115	192,122 38
Gross in force at end of year.....	37,890	\$ 43,363,234	\$ 534,227 85
Deduct reinsured.....		171,933	1,226 32
Net in force at 31st December, 1893.....	<u>37,890</u>	<u>\$ 43,191,301</u>	<u>\$ 533,001 53</u>
Total number of policies in force at date.....	37,890		
Total net amount in force			\$43,191,301 00
Total premiums thereon			<u>533,001 53</u>

(Received 19th February, 1894.)

Department of Finance—Insurance Branch.

THE MANCHESTER FIRE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

President—THOMAS BARHAM FOSTER. | *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	\$0,733,333 33
do do subscribed for	7,300,000 00
do do paid up in cash	730,000 00

ASSETS IN CANADA.

Stocks, bonds and debentures:—

	Par value.	Market value.
Canada 3½ per cent stock	\$ 102,200 00	\$ 105,266 00
Carried out at market value.....		\$ 105,266 00
Cash at head office in Canada.....		13,062 87
Cash in Ontario Bank, Toronto.....		1,533 63
Cash in hands of agents in Canada.....		3,461 98
Block plans.....		3,000 00
Office furniture and fixtures.....		500 00
Total assets in Canada.....		\$ 126,824 48

LIABILITIES IN CANADA.

Net amount of losses adjusted but not due	\$ 5,112 06
do do claimed but not adjusted.....	2,125 81
do do reported or supposed but not claimed.....	5,627 87
do do resisted—in suit.....	2,500 00
Total net amount of unsettled claims. (Of this amount \$881.54 ac-	
crued previous to 1893).....	\$ 15,365 74
Reserve of unearned premiums upon all unexpired fire risks in Canada.....	76,621 68
Due for reinsurance and other accounts.....	1,327 49
Total liabilities in Canada.....	\$ 93,314 91

MANCHESTER FIRE—Continued.

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 156,120 68	
Deduct reinsurance, rebate, abatement and return-premiums.....	37,180 85	
Net cash received for premiums.....		\$ 118,9 9 83
Interest on deposit with Receiver General, paid direct to head office in England.....		3,577 00
Interest on bank deposits.....		66 75
Total income in Canada.....		<u>\$ 122,583 58</u>

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$4,904.93).....	\$ 4,904 93	
Amount paid for losses occurring during the year.....	\$ 113,405 75	
Deduct savings and salvage.....	\$ 294 85	
Deduct amount received for reinsurance.....	8,324 14	
		8,618 99
Net amount paid during the year for said losses.....	\$ 104,786 76	
Total net amount paid during the year for fire losses in Canada.....		\$ 109,691 69
Commission or brokerage in Canada.....		20,101 26
Salaries, fees and all other charges of officials in Canada.....		10,028 43
Taxes in Canada.....		2,903 43
Miscellaneous, viz.:—Loss expenses, \$1,905.06; stationery and print- ing, \$840.04; travelling and surveys, \$1,104.19; advertising and newspaper subscriptions, \$917.07; postage, telegrams, &c., \$1,- 182.07; office expenses, \$770.59; legal expenses, \$92.22; maps and plans, \$259.30; underwriters' associations, \$774.95; special allow- ances to agents, \$520.50.....		8,365 99
Total expenditure in Canada.....		<u>\$ 151,090 80</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 11,283,007	\$ 150,781 04
Policies taken during the year—new.....	8,793,362	97,866 93
do do renewed.....	3,798,977	56,327 57
Total.....	\$ 23,875,346	\$ 304,975 54
Deduct terminated.....	10,969,298	142,061 04
Gross in force at end of year.....	\$ 12,906,048	\$ 162,914 50
Deduct reinsured.....	1,215,102	16,208 72
Net in force on 31st December, 1893.....	<u>\$ 11,690,946</u>	<u>\$ 146,705 78</u>

Total number of policies in force at date.....	No return.
Total net amount in force.....	\$11,690,946 00
Total premiums thereon.....	<u>146,705 78</u>

(Received 20th February, 1894.)

Department of Finance—Insurance Branch.

MANCHESTER FIRE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(*Abstracted from the Directors' Report, Manchester, 31st March, 1894.*)

The net premiums, including "Albion," amounted to £666,145 8s. 4d. The losses, including full provision for all unsettled claims, amounted to £395,389 6s. 5d., say 59·4 per cent.

FIRE AND REVENUE ACCOUNT.

After paying all expenses, commissions and taxes, the fire account for the year closed with a surplus of.....	£ 68,863 7 11
The income from interest on investments yielded.....	19,348 18 8
Premium on shares.....	82,500 0 0
Profit on securities realized.....	2,271 9 7
Balance carried to funds as per revenue account	£ 172,983 16 2

DIVIDEND.

An interim dividend of 2s. per share was paid in September last, and the directors now recommend a further dividend at the same rate for the past half year, and also a bonus of 1s. per share, making for the year 12½ per cent.....	22,500 0 0
Leaving to be added to the funds for the year (after providing for dividend as above).....	£ 150,483 16 2

The reserve fund now stands at £464,183 7s. 7d.

The directors recently acquired the business and good-will of the Albion Fire Insurance Association, Limited, and the important connections thereby secured will prove highly advantageous to the company.

MANCHESTER FIRE—Concluded.

REVENUE ACCOUNT (FOR THE YEAR ENDING 31ST DECEMBER, 1893).

INCOME.		EXPENDITURE.	
	£	s.	d.
Net premiums	666,145	8	4
Interest and dividends	19,348	18	8
Premium on shares	82,500	0	0
Profit on securities realized	2,271	9	7
	86,491	1	4
Agents' balances, &c., written off	246	13	8
	£597,282	0	5
Balance carried to funds	172,983	16	2
	£770,265	16	7

BALANCE SHEET.

LIABILITIES.		ASSETS.	
	£	s.	d.
Capital account—100,000 shares of £20 each, £2 per share paid	200,000	0	0
Funds from last years account	£313,699	11	5
Balance of revenue account brought down	172,983	16	2
	£486,683	7	7
Less interim dividend paid in September	£ 7,500		
Dividend and bonuses payable 26th March, 1894	15,000		
	22,500	0	0
Reserve funds	404,183	7	7
Total	£864,183	7	7
Outstanding losses	89,750	0	0
Outstanding commissions and expenses, and other liabilities	15,375	18	5
Bills payable, being drafts by distant agencies not arrived at maturity	18,540	17	4
Dividend and bonus for past half year payable to shareholders, 29th March, 1894, as shown above	15,000	0	0
	£802,850	3	4
	235,063	5	9
	100,139	18	7
	95,482	11	6
	16,461	7	5
	43,785	8	1
	9,853	6	0
	5,257	11	0
	8,710	0	0
	9,922	0	0
	10,943	6	8
	5,747	16	0
	39,608	3	4
	96,363	5	2
	39,251	19	5
	27,155	0	11
	59,105	3	6

Department of Finance—Insurance Branch.

THE MERCANTILE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

President—I. E. BOWMAN, M.P. | *Secretary and Chief Agent*—JAS. LOCKIE.
Principal Office—Waterloo, Ont.

(Incorporated by Ontario Act, 37 Vic., Cap. 87, 1874; amended by 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.....	\$ 53,760 00
Loans as above on which more than one year's interest is due, and for which judgment has not been obtained—First liens	5,200 00
Interest due and unpaid on said loans.	\$ 268 17
do accrued do	2,215 89
Total interest carried out.....	2,484 06

Stocks, bonds and debentures, viz.:—

	Par value.	Market value.
*Thorold Debentures	\$ 5,276 33	\$ 5,474 19
*Leamington do	9,798 10	10,165 52
*Arthur do	5,000 00	5,287 50
*Thamesville do	3,722 00	3,722 00
*Markdale do	4,145 72	4,301 18
*Markham do	13,015 59	13,430 11
*Berlin do	5,559 00	5,767 46
Guelph and Ontario Investment and Savings Society Debentures.....	7,600 00	7,600 00
*Windsor Debentures	5,000 00	5,187 50
*Guelph do	4,400 00	4,752 00

Total par and market values.

\$ 63,516 74	\$ 65,687 46
--------------	--------------

Carried out at market value	65,687 46
Cash on hand at head office.....	1,582 09
Cash in Canadian Bank of Commerce.....	4,619 45
Interest accrued and unpaid on bonds, &c.....	743 55
Agents' balances	15,955 75
Bills receivable	1,486 29
Office furniture	418 75
Goad's plans	935 45

Total assets.....

\$ 152,872 85

LIABILITIES.

Net amount of losses claimed but not adjusted and reported or supposed but not claimed.....	\$ 5,949 95
Net amount of losses resisted and in suit.....	2,000 00

*Deposited with Receiver General.

MERCANTILE FIRE—*Continued.*

Total net amount of unsettled claims for fire losses	\$ 7,949 95
Reserve of unearned premiums for all outstanding risks in Canada	85,693 96
Dividends declared but not yet due	2,000 00
Total liabilities (excluding capital stock)	\$ 95,643 91
Capital stock paid up	\$ 40,000 00
Surplus beyond all liabilities and capital stock	\$ 17,228 94

INCOME.

For Fire Risks.

Gross premiums received in cash	\$ 153,424 28
Gross cash received on bills or notes taken for premiums	2,093 02
Gross cash received for premiums	\$ 155,517 30
Deduct reinsurance, rebate, abatement and return-premiums	26,137 82
Net cash received for premiums	\$ 129,379 48
Total net cash received for premiums	\$ 129,379 48
Received for interest and dividends	6,371 06
Total cash income	\$ 135,750 54

EXPENDITURE.

For Fire Losses.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$3,204.75)	\$ 3,204 75
Amount paid for losses occurring during the year	\$ 89,123 07
Deduct amount received for reinsurance	10,641 66
Net amount paid during the year for said losses	\$ 78,481 41
Total net amount paid during the year for losses	\$ 81,686 16
Amount of dividends paid during the year at 10 per cent, half yearly	4,000 00
Commission or brokerage	30,361 04
Salaries, fees and all other charges of officials	5,795 61
Taxes	26 00
Miscellaneous payments, viz.:—Postage, printing, advertising, &c., \$2,248.97; adjusting losses and inspecting risks, \$1,993.56; rent, fuel, light, &c., \$584.70; Ontario government registration fee, \$100; Dominion insurance inspection, \$53.31; telegraph and telephone, \$121.24; bank exchange, \$82.39; Canadian Fire Underwriters' Association, \$319.78; express charges, \$24.10; solicitor's charges, \$301.60; sundry expenses, \$88.39; Goad's plans, \$647.20	6,565 24
Total cash expenditure	\$ 128,434 05

CASH ACCOUNT.

1892.	<i>Dr.</i>	1893.	<i>Cr.</i>
Dec. 31. To Balance in hand and in banks at this date	\$ 3,285 05	Dec. 31. By Expenditure as above	\$ 128,434 05
Dec. 31. Income as above	125,750 54	Investments	5,000 00
Received from realization of investments	600 00	Balance in hand and in banks at this date	6,201 54
	<u>\$ 139,635 59</u>		<u>\$ 139,635 59</u>

Department of Finance—Insurance Branch.

MERCANTILE FIRE—*Concluded.*

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	11,855	\$ 12,718,878	\$ 151,573 87
Taken during the year—new and renewed	10,368	12,947,680	160,726 04
Total	22,223	\$ 25,666,558	\$ 312,299 91
Deduct terminated	8,384	10,068,649	123,964 17
Gross in force at end of year	13,839	\$ 15,597,909	\$ 188,335 74
Deduct reinsured		1,383,131	16,947 81
Net in force at 31st December, 1893	13,839	\$ 14,214 778	\$ 171,387 93
Total number of policies in force at date	13,839		
Total amount in force			\$14,214,778 00
Total premiums thereon			171,387 93

(Received 19th February, 1894.)

THE NATIONAL ASSURANCE COMPANY OF IRELAND.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1893.

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	484,666 67
		484,666 67

ASSETS IN CANADA.

Stock in deposit with Receiver General, viz.:—

	Par value.	Market value.
Canada 4 per cent stock.	\$ 100,161 00	\$ 106,170 66
Carried out at market value		\$ 106,170 66
Cash in Bank of British North America		4,294 35
Amount of cash in the hands of agents in Canada.		12,275 53
Office furniture, including maps, plans, books, &c.		3,067 10
		\$ 125,807 64

LIABILITIES IN CANADA.

Net amount of losses in Canada, claimed not adjusted	\$ 4,566 49	
Total net amount of unsettled claims for fire losses in Canada.	\$ 4,566 49	57,114 26
Reserve for unearned premiums for all outstanding risks in Canada.		57,114 26
		\$ 61,680 75

INCOME IN CANADA.

Gross cash received for premiums.	\$ 113,137 36	
Deduct reinsurance, rebate, abatement and return-premiums.	12,836 75	
		\$ 100,300 61
Net cash received for premiums.		4,006 44
*Interest on deposit.		70 93
Interest and dividends on stocks		70 93
		\$ 104,377 98

*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 \$3,770 76)	\$	2,887 94	
Amount paid for losses occurring during the year	\$	75,430 46	
Deduct amount received for reinsurance	\$	487 88	
Deduct savings and salvage		13 44	
Total deductions		501 32	
Net amount paid during the year for said losses	\$	74,929 14	
Net amount paid during the year for fire losses	\$	77,817 08	
Commission or brokerage in Canada		17,516 81	
Salaries, fees and all other charges of officials in Canada		3,671 86	
Taxes in Canada		3,094 78	
Miscellaneous expenditure, viz.:—Office charges, \$752.51; stationery and printing, \$830.82; advertising, \$537.59; maps and block plans, \$415.77; postage, express and telegrams, \$257.83; travelling, \$735.19; office rent and taxes, \$551.50; agents' charges, \$622.66; law charges, \$161.38; furniture and fixtures, \$242.09		5,107 34	
Total cash expenditure in Canada	\$	107,207 87	

RISKS AND PREMIUMS.

	Amount.	Premiums thereon.
Gross policies in force at date of last statement	\$ 8,622,446	\$ 111,387 08
Policies taken during the year—new and renewed	8,634,952	112,951 30
Total	\$ 17,257,398	\$ 224,338 38
Deduct terminated	8,533,586	113,704 58
Gross in force at end of year	\$ 8,723,812	\$ 110,633 80
Deduct reinsured	123,017	1,787 59
Net in force at 31st December, 1893	\$ 8,600,795	\$ 108,846 21
Total number of policies in force in Canada at date	No return.	
Total net amount in force		\$8,600,795 00
Total premiums thereon		108,846 21

(Received, 1st March, 1894.)

NATIONAL, OF IRELAND—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(Abstracted from Directors' Report, Dublin, 4th April, 1894.)

FIRE DEPARTMENT.

The premiums for the year amounted to £272,973 13s. 9d. The fire claims were £209,601 7s. 4d. The commissions and expenses were £82,180 17s. 11d., being at the rate of 30·1 per cent.

The directors regret the results in this department, but they would point out that the year proved to be one of exceptional trial to fire insurance companies generally. The numerous and extensive fires which characterized the two previous years continued in 1893, more particularly in the earlier months, nor were the fires confined to certain localities or descriptions of risks, but attacked almost all places and risks indiscriminately.

It is satisfactory to note that the last few months of the year showed signs of improvement which have since continued, and the combined action of the offices in raising rates and in endeavouring to curtail commissions, coupled with a normal loss ratio, encourage the directors to look forward to a return of the profitable results of former years.

PROFIT AND LOSS AND DIVIDENDS.

The balance to the credit of the profit and loss account, including £3,034 1s. 3d. brought from last year's account, is £7,662 1s. 4d.

In consequence of the adverse working in the fire department during the early part of the year, the directors did not pay the usual interim dividend in August last, deeming it prudent to defer the consideration of the dividend until the end of the year, and they regret now to report that having regard to the results, as shown by the accounts presented herewith, they do not consider that they would be justified in recommending the payment of a dividend for the past year.

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fire insurance fund at the beginning of the year	100,000	0	0	Claims by fire (after deduction of re-assurances)	209,601	7	4
Premiums received (after deduction of re-assurances)	272,973	13	9	Commission	54,154	17	11
				Expenses of management	28,026	0	0
				Amount of fire insurance fund at the end of the year	81,191	8	6
	<u>£372,973</u>	<u>13</u>	<u>9</u>		<u>£372,973</u>	<u>13</u>	<u>9</u>

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's account	5,534	1	3	Dividend to shareholders, being final dividend for the year 1892	2,500	0	0
Interest and dividends not carried to other accounts	5,797	15	11	Wear and tear, and repairs	161	16	10
Amount transferred from life fund No. 1	522	19	0	Great Britain expenses account	27	18	0
Profit on realization of investments	181	10	11	Expenses of management not charged to other accounts	1,500	0	0
				Amount transferred to investment fluctuation fund	181	10	11
				Balance at end of the year. £10,162 1 4			
				Less dividend as above	2,500	0	0
	<u>£ 12,036</u>	<u>7</u>	<u>1</u>		<u>7,662</u>	<u>1</u>	<u>4</u>
					<u>£ 12,036</u>	<u>7</u>	<u>1</u>

Department of Finance—Insurance Branch.

NATIONAL OF IRELAND—*Concluded.*

BALANCE SHEET ON THE 31ST DECEMBER, 1893.

	£	s.	d.		£	s.	d.
Life assurance fund, No. 1	6,646	19	0	Mortgages on property within the United Kingdom	127,983	2	6
Life assurance fund No. 2 £ 96,401	96,401	5	3	Loans on the company's life policies..	21,285	19	2
Reserve for fluctuations in investments	1,114	11	9	Investments—			
				British Government securities	13,617	19	5
Total funds, No. 2	97,515	17	0	Indian and Colonial Government securities	40,956	4	1
Annuity fund	16,190	12	3	Municipal corporation stocks	3,065	12	6
Sundry trust funds	148,891	18	0	United States state and municipal bonds	31,790	14	10
				Foreign Government securities	6,333	1	6
Total life funds, as per life revenue accounts	£269,245	6	3	Railway debentures and debenture stocks	63,133	17	2
Shareholders' capital	100,000	0	0	Railway stocks and shares (prefer- ence and ordinary guaranteed).	46,106	15	8
Fire insurance fund	81,191	8	6	Dublin port and docks bonds	4,970	0	0
Profit and loss	7,662	1	4	Landed and house property (free- hold and leasehold) and furniture	38,560	2	8
Reserve for fluctuations in invest- ments, general fund	2,878	16	10	Bank of England stock	3,250	0	0
				Bank of Ireland stock	34,632	3	0
Total funds	£460,977	12	11	A. Guinness, Son & Co., Limited, preference shares	4,735	16	0
Late Royal Exchange Insurance Com- pany of Dublin	1,868	12	6	Glasgow Salvage Corps building shares	350	0	0
Dividends and bonuses unclaimed	1,971	2	6	Advances on Government stock, pensions, annuities and personal security	5,442	18	6
Loan account	22,750	0	0	Agents' balances on life account	1,739	6	11
Outstanding fire losses and expenses. Claims under life policies, admitted but not paid	8,556	0	0	Agents' and reinsurance balances on fire account, including outstanding premiums	32,836	12	2
Due to Great Britain policy-holders' trustee	10,957	7	9	Outstanding life premiums	1,991	17	11
Due to National Assurance Company on current account and included in that company's accounts	1,660	11	8	Outstanding interest	3,371	15	4
Due to Great Britain account and in- cluded in that trust account	27	18	0	Other amounts due to the company..	162	2	3
				Reversions	2,192	5	9
				National Assurance shares	100	0	0
				Due by National to Great Britain account	27	18	0
				Due to National Assurance Company's account by Dublin Widows' account	660	5	2
				Due to National Assurance Company's account by the Liberal Annuity Company's account	1,000	6	6
				Cash on deposit	8,465	1	9
				Cash in hand and on current account.	10,059	16	7
					<u>£508,821</u>	<u>15</u>	<u>4</u>
					<u>£508,821</u>	<u>15</u>	<u>4</u>

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDED 30TH NOVEMBER, 1893.

Chairman—RIGHT HON. SIR MATTHEW WHITE RIDLEY, BART., M.P.*Manager*—A. GILLIES SMITH, F.R.S.E.*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	<u>3,041,666 67</u>

ASSETS IN CANADA.

Real estate (less encumbrances) in Canada, held by the Company, viz. :—

Four story building, situate N.-W. corner of 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
	<u>\$ 90,000 00</u>

Loans secured by bonds or mortgages constituting a first lien upon real estate.....	929,566 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.....	\$ 175,000 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

Other investments entirely in control of the Company :—

	\$ 772,093 33
City of Montreal stock.....	34,700 00
City of Halifax stock (permanent).....	15,000 00
Province of Quebec bonds.....	101,000 00
City of Belleville bonds.....	15,000 00
City of Ottawa bonds.....	50,000 00
City of Brantford bonds.....	20,000 00
Town of Parkdale bonds.....	27,860 00
Town of Goderich bonds.....	65,000 00
Town of Nicolet bonds.....	41,000 00
Central Canada Loan and Savings Co.'s bonds.....	50,000 00

Department of Finance—Insurance Branch.

NORTH BRITISH AND MERCANTILE—Continued.

Town of Woodstock bonds.....	\$ 60,000 00
Present value of province of Ontario railway subsidy fund certificates...	28,809 10
Present value town of Chatham bonds.....	20,393 33
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.....	455 09
do do (payable by yearly instalments).....	1,990 25
Town of Petrolea bonds do do.....	28,932 37
Village of Wallaceburg bonds do do.....	7,834 19
Township of Romney do do do.....	17,171 74
Township of Colchester do do do.....	1,272 00
Township of Raleigh do do do.....	6,504 27
Town of Picton do do do.....	16,208 19
St. James' Cathedral bonds.....	65,040 74
City of Hamilton.....	90,819 00
West Toronto Junction bonds (payable by yearly instalments).....	23,378 19
Town of Cornwall do do do.....	30,488 02
Cote St. Antoine bonds.....	100,000 00
City of Hamilton Roman Catholic separate school bonds.....	29,914 41
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
Total par value.....	\$2,304,336 22
Cash on hand at head office in Canada.....	428 94
Cash in Bank of Montreal, Montreal.....	66,936 34
Interest accrued and unpaid on stocks and bonds.....	54,114 98
Balance due by agents in Canada.....	49,423 02
Office furniture and supplies in Montreal, Toronto and St. John, N.B....	2,500 00
Total assets in Canada.....	\$3,643,306 16
LIABILITIES IN CANADA.	
Net amount of fire losses in Canada adjusted but not due.....	\$ 1,592 50
Net amount of fire losses in Canada reported or supposed, but not claimed...	10,805 02
Net amount of fire losses in Canada resisted—in suit (accrued in previous years).....	10,118 32
Total net amount of unsettled claims for fire losses in Canada.....	\$ 22,515 84
Reserve of unearned premiums for all outstanding fire risks in Canada.....	292,284 15
Reinsurance fund, under the life insurance branch.....	615,348 75
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses.....	8,658 27
Total liabilities in Canada.....	\$ 938,807 01
INCOME IN CANADA.	
Gross cash received for fire premiums.....	\$ 434,579 15
Deduct reinsurance, &c.....	50,916 15
Net cash received for fire premiums.....	\$ 383,663 00
Received for interest and dividends.....	125,957 49
Rents (net).....	2,904 60
Total cash income in Canada.....	\$ 512,525 09

NORTH BRITISH AND MERCANTILE—Continued.

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$15,335.49).....	\$	17,119 20	
Less amount received for reinsurance.....		Nil.	
Net amount paid during the year for said losses.....	\$	17,119 20	
Paid for fire losses occurring during the year.....	\$	371,413 94	
Less reinsurance.....		52,175 62	
Net amount paid for said losses.....	\$	319,238 32	
Total net amount paid during the year for fire losses in Canada	\$	336,357 52	
Commission or brokerage.....		62,733 14	
Salaries, fees and all other charges of officials in Canada.....		23,613 28	
Taxes in Canada.....		3,510 88	
All other expenditure in Canada, viz.:—Advertising, newspapers and directories, \$1,066.21; calendars and memorandum books, \$1,481.10; retiring allowances, \$2,100; book-binding, printing and stationery, \$1,771.40; heating, lighting and water, \$571.87; underwriters' association, \$1,909.90; travelling expenses, \$2,184.57; office furniture, \$194.87; auditors' fees and legal expenses, \$257; rents, \$3,735.54; insurance superintendence, \$205.69; other miscellaneous expenses, \$526.57; postage, express, bank charges and telegrams, \$3,133.43; plans, \$581.36; freight and duty, \$234.64; telephones, \$161.70; fire commissioners, \$187; fire marshals' salaries, \$86.45; electric service, \$80. Total, \$20,469.30. Less proportion of expenses chargeable to life branch, \$1,500.....		18,969 30	
Total cash expenditure.....	\$	445,184 12	

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	28,944	\$ 53,008,591	\$ 569,192 91
Taken during the year—new and renewed.....	19,846	40,474,585	443,131 33
Total.....	48,790	\$ 93,483,176	\$1,012,324 24
Deduct terminated.....	17,923	38,779,348	422,544 62
Gross in force at 30th November, 1893.....	30,867	\$ 54,703,828	\$ 589,779 62
Deduct reinsured.....		2,077,807	21,282 26
Net in force, 30th November, 1893....	30,867	\$ 52,626,021	\$ 568,497 36

Total number of policies in force at date..	30,867
Total net amount in force	\$52,626,021 00
Total premiums thereon..	568,497 36

(Received, 1st March, 1894.)

Department of Finance—Insurance Branch.

NORTH BRITISH AND MERCANTILE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(Abstracted from the Directors' Report, Edinburgh, Scotland, 11th May, 1894.)

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Reserve at 31st December, 1892....	1,550,000	0	0	Losses, less reinsurances.....	1,050,184	9	8
Premium reserve at 31st December, 1892.....	489,106	4	1	Commission.....	238,102	13	11
Premiums received in 1893, less reinsurances.....	1,447,389	18	7	Expenses of management.....	236,608	1	11
Balance, being loss of 1893 carried to profit and loss.....	70,862	9	0	Premium reserve at 31st December, 1893.....	482,463	6	2
				Reserve at 31st December, 1893..	1,550,000	0	0
	<u>£3,557,358</u>	<u>11</u>	<u>8</u>		<u>£3,557,358</u>	<u>11</u>	<u>8</u>

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance from 1892 as shown in last years' report.....	62,447	18	8	Loss of year 1893.....	70,862	9	0
Interest and dividends, less income tax.....	107,932	18	11	Superannuation fund.....	1,000	0	0
Profit on investments realized.....	7,480	5	1	Income tax.....	979	15	11
Transfer fees.....	139	5	0	Balances irrecoverable.....	5,717	4	3
				Balance at 31st December, 1893..	99,440	18	6
				Carried to dividend account.....	£90,000	0	0
				To be carried forward.....	9,440	18	6
	<u>£ 178,000</u>	<u>7</u>	<u>8</u>		<u>£99,440</u>	<u>18</u>	<u>6</u>
					<u>£ 178,000</u>	<u>7</u>	<u>8</u>

DIVIDEND ACCOUNT.

	£	s.	d.		£	s.	d.
*Balance at 31st December, 1892....	260,000	0	0	Dividend for 1892 paid in May and November, 1893.....	110,000	0	0
Amount credited from profit and loss of 1893.....	90,000	0	0	Balance at 31st December, 1893..	240,000	0	0
	<u>£ 350,000</u>	<u>0</u>	<u>0</u>		<u>£ 350,000</u>	<u>0</u>	<u>0</u>

* This consists of the dividend reserve (£150,000), and the sum set apart for dividend from the profits of 1892 (£110,000)

NORTH BRITISH AND MERCANTILE—*Concluded.*
 GENERAL BALANCE SHEET AT 31ST DECEMBER, 1893.

LIABILITIES.

CAPITAL	£	s.	d.
Subscribed—110,000 shares of £25 each	£2,750,000		
Called up—£6 5s. per share			
Dividend account			
Profit and loss			
Dividends unclaimed			
Superannuation fund			
	£	s.	d.
Premium reserve	482,463	6	2
General reserve	1,550,000	0	0
	£2,032,463	6	2
Outstanding liabilities	317,451	15	2
	£	s.	d.
Outstanding losses	230,226	18	9
Bills payable	11,671	10	10
Reinsurance premiums	70,329	0	3
Sundry outstanding balances	5,214	5	4
	£	s.	d.
	317,451	15	2

FIRE DEPARTMENT.

£	s.	d.
2,349,915	1	4
£3,354,617	3	8

ASSETS.

British Government securities	£	s.	d.
Colonial Government securities	378,172	15	11
Guaranteed Indian railway shares	412,304	15	5
Guaranteed Indian railway debentures	141,900	0	0
East Indian Railway annuities	120,179	10	11
Foreign government and state securities	74,996	8	2
British municipal securities	323,794	15	8
Colonial do	97,319	15	10
Foreign do	53,597	0	7
Foreign railway bonds	27,517	9	10
Foreign railway preference shares	428,853	1	0
Mortgages—property in United Kingdom	1,165	1	4
Rent duties and feuing ground	72,048	8	10
Railway and other debenture stocks	18,700	5	6
Cash in hands of foreign bankers	92,425	12	3
Loans in London on security	73,373	18	8
Premises in Edinburgh, London, &c., partly occupied as offices of the company and partly let	49,072	3	4
Bills receivable	537,433	18	8
Agents' balances	13,843	15	8
Outstanding premiums	341,524	5	2
Outstanding interest	28,176	5	3
Due by life branch	3,806	1	3
Due by annuity branch	2,265	19	10
Cash in bank and in hand	1,800	11	6
	£3,354,617	3	8

LIFE DEPARTMENT.

Life fund	£6,378,421	15	0
Outstanding liabilities	191,433	5	11
Assets of life branch, per separate balance sheet	6,569,855	0	11
Assets of annuity branch, per separate balance sheet	1,650,800	19	7
Annuity fund	£1,644,663	0	7
Outstanding liabilities	6,137	19	0
	1,650,800	19	7
	£11,575,273	4	2

Department of Finance—Insurance Branch.

THE NORTHERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Chairman—ALEXANDER DAVIDSON. | *General Manager*—JAS. VALENTINE.
Principal Offices—London and Aberdeen.
Head Office in Canada—Montreal. | *Chief Agent in Canada*—ROBERT W. TYRE.
 (Established, 2nd June, 1836. Commenced business in Canada, 1867.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	£3,000,000	\$14,600,000 00
Amount paid up in cash	300,000	<u>1,460,000 00</u>

ASSETS IN CANADA.

Stocks and bonds in deposit with Receiver General:—

British Columbia bonds	\$ 100,253 33	
City of Toronto bonds	111,446 67	
Total par value	<u>\$ 211,700 00</u>	
Carried out at par value		\$ 211,700 00
Cash in hand at head office		585 58
Cash in Bank of Montreal		6,049 59
Cash in the hands of agents in Canada		14,713 71
Insurance maps and plans		4,000 00
Office fixtures and furniture		1,000 00
Total assets in Canada		<u>\$ 238,048 88</u>

LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due	\$ 2,500 00	
do do claimed but not adjusted	10,758 65	
do do resisted—in suit (accrued in previous year) ..	1,333 32	
do do —not in suit	<u>580 00</u>	
Net amount of unsettled claims for losses in Canada		\$ 15,171 97
Reserve of unearned premiums for all outstanding fire risks in Canada ..		<u>122,806 69</u>
Total liabilities in Canada		<u>\$ 137,978 66</u>

INCOME IN CANADA.

Gross cash received for fire premiums	\$ 204,487 75	
Deduct reinsurance, rebate, abatement and return-premiums	<u>31,964 69</u>	
Net cash for fire premiums		\$ 172,523 06
*Interest and dividends on stock and all other sources		<u>12,580 33</u>
Total cash income in Canada		<u>\$ 185,103 39</u>

* Interest paid direct to head office, London.

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 \$1,421.51).....	\$	1,421	51
Paid for fire losses occurring during the year.....	\$	133,265	93
Deduct reinsurances.....		13,075	43
Net amount paid for said losses.....		120,190	50
Total net amount paid during the year for fire losses in Canada.....	\$	121,612	01
Commission or brokerage in Canada.....		24,297	96
Salaries, fees, and all other charges of officials in Canada.....		9,386	40
Taxes in Canada.....		2,596	93
Miscellaneous payments, viz.:—Maps, \$166.27; exchange, \$177.41; postage, \$1,234.07; underwriters' association, \$781.22; rents, \$1,768.01; stationery and printing, \$899.43; travelling expenses, \$1,174.75; advertising, \$1,163.89; auditors, \$250; office expenses, \$1,226.73; salvage expenses, \$10.....		8,851	78
Total expenditure in Canada.....	\$	166,745	08

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement....	14,063	\$ 23,169,269	\$ 260,972 18
Taken during the year—new.....	4,536	8,591,951	91,679 93
do do renewed.....	5,182	9,266,381	114,053 73
Total.....	23,781	\$ 41,027,601	\$ 466,705 84
Deduct terminated.....	9,396	17,868,315	204,091 98
Gross in force at end of year.....	14,385	\$ 23,159,286	\$ 262,613 86
Deduct reinsured.....		1,790,024	22,932 30
Net in force at 31st December, 1893....	14,385	\$ 21,369,262	\$ 239,681 56
Total number of policies in force in Canada at date.....	14,385		
Total net amount in force.....			\$21,369,262 00
Total premiums thereon.....			239,681 56

(Received, 1st March, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(Abstracted from Directors' Report, Aberdeen, 8th June, 1894.)

FIRE DEPARTMENT.

The premiums received last year amounted to £716,306 15s. 4d., showing an increase of £5,544 10s. 3d. over those of the previous year.

The losses, though considerably less than in 1892, were again above the average, and amounted to £448,949 12s. 5d., or 62·7 per cent of the premiums. The general average of the experience of the company from the beginning is now 59·7 per cent.

The expenses of management (including commission to agents and charges of every kind) came to £234,285 15s. 1d., or 32·7 per cent of the premiums. This is slightly lower than the ratio of the year before.

The result is that, after reserving the usual 33½ per cent of the premiums to cover liabilities under current policies, a profit was earned of £31,223 4s. 5d., which sum has been transferred to the credit of the profit and loss account. (See annexed fire account.)

Department of Finance—Insurance Branch.

THE NORTHERN—Continued.

FIRE ACCOUNT.

	£	s.	d.		£	s.	d.	£	s.	
Amount of fire fund at the beginning of the year.....	900,000	0	0	Losses by fire paid and outstanding (after deduction of reinsurances).....	448,949	12	5			
Proportion of premium set aside to meet liability under current policies at 31st December, 1892.....	236,920	15	0	Commission.....	103,162	6	3			
Premiums received (after deduction of reinsurances).....	716,306	15	4	Expenses of management.....	131,123	8	10			
				Proportion of premiums set aside to meet liability under current policies, being one-third of the revenue for 1893.....	238,768	18	5			
				Balance of revenue transferred to profit and loss account.....	31,223	4	5			
				Amount of fire fund at the end of the year, as per balance sheet.....				900,000	0	0
	<u>£953,227</u>	<u>10</u>	<u>4</u>		<u>£953,227</u>	<u>10</u>	<u>4</u>	<u>£900,000</u>	<u>0</u>	<u>0</u>

PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance brought forward from last year.....	64,020	19	10	Dividend declared 9th June, 1893....	37,500	0	0
Balance of interest account, after deducting the amounts due to the life, annuity, and staff funds, respectively.....	65,973	9	7	Dividend declared 23rd November, 1893.....	30,000	0	0
Profit on fire account.....	31,223	4	5	Income tax.....	4,106	16	3
Profit on investments realized.....	4,093	9	2	Allowances to retired officers of the company.....	576	0	0
				Company's moiety of assurance premiums of staff.....	860	17	11
				Agents' balances irrecoverable.....	431	4	6
				Estimate of possible loss on Melbourne mortgages.....	17,200	0	0
				Interest in arrear on ditto.....	3,583	13	10
				Outlay on ditto.....	817	7	11
				Loss on exchange.....	251	1	10
				Balance at credit of this account, as per balance-sheet.....	69,984	0	9
	<u>£165,311</u>	<u>3</u>	<u>0</u>		<u>£165,311</u>	<u>3</u>	<u>0</u>

THE NORTHERN—Concluded.

BALANCE SHEET ON THE 31st DECEMBER, 1893.

DR.		Cr.	
	£ s. d.		£ s. d.
Shareholders' capital paid up.....	300,000 0 0	ASSETS.	
Fire reserve fund.....	900,000 0 0	Mortgages on property within the United Kingdom.....	171,637 15 9
Proportion of fire premiums set aside to meet liability under current policies.....	238,768 18 5	Mortgages on property out of the United Kingdom (Viz., in Australia, under the direction of the local board at Melbourne.).....	218,054 19 3
Life assurance fund—non-participation branch.....	281,951 16 2	Loans on parochial and other public rates.....	354,087 1 7
Life assurance fund—participation branch.....	2,341,914 16 6	Loans on life interests.....	45,624 1 4
Annuity fund.....	142,373 14 6	Loans on reversions.....	24,440 14 3
Staff pension fund.....	12,231 14 9	Loans on the company's policies.....	143,566 10 3
Fletcher trust fund.....	6,405 0 9	Loans on personal security.....	1,260 0 0
Balance at the credit of profit and loss account.....	69,984 0 9	Investments—	
	£4,293,630 1 10	British Government securities.....	207,469 16 0
Outstanding life claims.....	£ 42,662 0 6	British municipal securities.....	60,957 6 10
Unclaimed surrender values.....	4,531 4 11	Indian and Colonial Government securities.....	292,466 7 10
Outstanding fire losses.....	74,129 4 0	Indian and Colonial provincial securities.....	162,709 6 6
Outstanding charges.....	8,743 5 2	Indian and Colonial municipal securities.....	482,697 2 9
Bills payable, being drafts by distant agencies not arrived at maturity.....	11,947 5 11	Foreign Government securities.....	257,849 18 6
Due to other companies and agents.....	40,919 9 2	Foreign provincial securities.....	54,699 15 2
Shareholders' dividends unclaimed.....	1,963 12 2	Foreign municipal securities.....	223,695 1 0
	184,896 1 10	Railway and other debentures and debenture stocks—home and foreign.....	402,289 8 1
		Railway ordinary stock.....	340,089 15 9
		Railway and other preference and guaranteed stocks.....	19,651 12 3
		Gas and water ordinary stocks.....	105,814 15 4
		Rent charges.....	61,164 2 10
		House property (company's offices).....	225,140 16 1
		Company's interest in salvage corps' buildings.....	6,811 8 0
		Freehold ground rents.....	54,506 11 2
		Life interests.....	1,537 9 2
		Reversions.....	159,800 14 1
		Bills receivable, being remittances not arrived at maturity.....	15,522 0 10
		Due from other companies and agents.....	211,276 4 7
		Outstanding premiums.....	30,035 13 1
		Outstanding interest and dividends.....	6,208 12 6
		Interest accrued but not payable.....	43,516 12 8
		Cash in the hands of bankers (on deposit).....	18,254 15 5
		Cash in the hands of bankers (on current account).....	72,835 8 11
		Stamps on hand.....	263 10 6
		Cash in hand.....	890 12 3
			£4,478,526 3 8

Department of Finance—Insurance Branch.

THE NORWICH UNION FIRE INSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

President—HENRY S. PATTESON. | Secretary—CHAS. EDWARD BIGNOLD.
 Principal Office—Norwich, England.
 Chief Agent in Canada—ALEXANDER DIXON | Head Office in Canada—22 Toronto
 Street, Toronto.
 (Organized and commenced business, 1797. Commenced business in Canada,
 1st April, 1880.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for .£1,100,000	\$5,353,333	33
Amount of capital paid up in cash.....	132,000	642,400 00

ASSETS IN CANADA.

Stocks in deposit with Receiver General, viz. :—

	Par value.	Market value.	
	\$ 100,000 00	\$ 105,000 00	
Canada 4 per cent.....			
Carried out at market value.....		\$	105,000 00
Cash on hand at head office in Canada.....			7,225 84
Cash in banks, viz.:			
Bank of Montreal, Toronto.....	\$	9,369 96	
do (special account).....		35,435 41	
do Montreal.....		1,171 43	
Total.....			45,976 80
Agents' balances.....			7,070 78
Goad's plans.....			1,250 00
Total assets in Canada.....		\$	166,523 42

LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due.....	\$	12,463 26
do do resisted—in suit.....		5,918 66
Total net amount of unsettled claims for losses in Canada.....	\$	18,381 92
Reserve of unearned premiums for all outstanding risks in Canada....		100,655 71
Total liabilities in Canada.....	\$	119,037 63

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$	161,854 09
Deduct reinsurance, rebate, abatement and return-premiums.....		19,572 83
Net cash received for premiums.....	\$	142,281 26
*Received for interest on stocks, &c.....		4,000 00
Interest on bank deposits.....		1,208 46
Total income in Canada.....	\$	147,489 72

*Paid direct to home office.

NORWICH UNION—*Continued.*

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in last statement at \$7,550 00).....	\$	7,908 27	
Less amount received for reinsurance.....		462 33	
Net amount paid during the year for said losses.....	\$	7,445 94	
Amount paid for losses occurring during the year.....	\$	93,044 34	
Less amount received for reinsurance.....		9,278 48	
Net amount paid during the year for said losses.....	\$	83,765 86	
Total net amount paid during the year for fire losses.....	\$	91,211 80	
Commission or brokerage and bonus on profits in Canada.....		32,786 67	
Taxes in Canada.....		2,128 26	
Miscellaneous payments, viz. :—			
Duty \$87.33; inspection, \$1,150; Canadian fire underwriters' association, \$646.18; insurance superintendence, \$64.02; solicitor's retainer, \$100; Goad's plans, \$1,250.....			3,297 53
Total cash expenditure in Canada.....	\$	129,424 26	

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	13,416	\$ 18,074,233	\$ 200,075 41
Policies taken during the year—new.....	5,324	8,018,765	87,981 02
do do renewed.....	3,895	6,153,140	73,873 07
Total.....	22,635	\$ 32,246,138	\$ 361,929 50
Deduct terminated.....	7,416	12,605,192	151,762 07
Gross in force at end of year.....	15,219	\$ 19,640,946	\$ 210,167 43
Deduct reinsured.....		1,519,741	16,327 70
Net in force at 31st December, 1893.....	15,219	\$ 18,121,205	\$ 193,839 73
Total number of policies in force in Canada at date.....	15,219		
Total net amount in force.....			\$18,121,205 00
Total premiums thereon.....			193,839 73

(Received, 5th March, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(Abstracted from the Directors' Report, Norwich, England, 5th June, 1894).

The net premium income for the year ending 31st December, 1893, amounted to.....	£879,778
The net premium income for 1892 amounted to.....	858,392
Showing an increase on the previous year of.....	21,386

After setting aside one-third of the premiums (£293,259) as a reserve against liabilities on policies not run off, the balance at the credit of profit and loss account including the unappropriated balance, £126,980, brought forward from the previous year, is £114,247, out of which an interim dividend of £2 per share was paid in January last, and a further dividend of £2 per share has been declared by the board, and will be payable on the 7th of June.

The undivided balance is £70,247; £1,000 of this has been added to the clerks' superannuation and benefit fund, leaving £69,247 to be carried to next year's credit.

The percentage of losses on premiums is 71.65, as against 64.87 in 1892, and 59.62 in 1891.

Department of Finance—Insurance Branch.

NORWICH UNION—*Concluded.*

The year 1893 has been one of the most disastrous ever known in fires, not only to this office but to many others of the best companies, but while thinking it right to state this, the board are glad to be able to mention that so far as the present year has gone the loss rate is very satisfactory. The proprietors will observe that no bonus has been added, and will, no doubt, concur in the wisdom of this policy.

REVENUE ACCOUNT FOR THE YEAR ENDING DECEMBER 31ST, 1893.

	£	s.	d.		£	s.	d.
Premiums.....	879,778	17	10	Losses by fire.....	630,391	9	11
Interest.....	32,557	17	10	Commission.....	179,269	13	6
Transfer fees.....	44	15	0	Expenses of management, &c.....	103,456	14	0
Profit on sale of investments.....	644	5	3				
Balance.....	92	1	6				
	<u>£913,117</u>	<u>17</u>	<u>5</u>		<u>£913,117</u>	<u>17</u>	<u>5</u>

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING DECEMBER 31ST, 1893.

	£	s.	d.		£	s.	d.
Balance disposable, 1892.....	187,480	3	0	Dividends and bonus to proprietors..	49,500	0	0
Reserve on current policies, 1892....	286,130	17	10	Clerks' superannuation and benefit fund.....	1,000	0	0
				Reserve fund.....	10,000	0	0
				Decreased value of investments.....	5,512	0	8
				Reserve on current policies, 1893.....	293,259	12	7
				Balance of revenue account.....	92	1	6
				Balance disposable.....	114,247	6	1
	<u>£473,611</u>	<u>0</u>	<u>10</u>		<u>£473,611</u>	<u>0</u>	<u>10</u>

BALANCE SHEET AT 31ST DECEMBER, 1893.

LIABILITIES.				ASSETS.			
	£	s.	d.		£	s.	d.
Paid up capital.....	132,000	0	0	British Government securities.....	108,650	0	0
Fire insurance fund—				Colonial Government securities.....	76,436	7	2
Reserve fund.....	410,000	0	0	United States Government securities.....	113,792	0	0
Reserve on current policies.....	293,259	12	7	U.S. Railway and municipal securities.....	182,066	3	4
Balance disposable..	114,247	6	1	Austrian Government securities.....	3,797	12	6
	<u>817,506</u>	<u>18</u>	<u>8</u>	Belgian Government securities.....	21,780	0	0
Retained for losses outstanding.....	108,786	12	11	South American Government and Mexican railway securities.....	6,189	4	1
Expenses unpaid, estimated at.....	3,000	0	0	South African Government securities.....	5,375	0	0
Bills payable.....	2,000	0	0	Bank of England stock.....	75,900	0	0
Clerk's superannuation fund.....	13,504	17	11	Railway debenture stock.....	40,800	0	0
Unclaimed dividends.....	683	2	0	Investment funds, municipal stock, &c.....	59,210	0	0
				Mortgages.....	31,000	0	0
				Real estate.....	36,400	0	0
				Leasehold property.....	649	1	5
				Salvage Corps building funds.....	5,432	8	9
				Interest accrued.....	7,307	6	10
				Bills receivable.....	2,902	9	3
				Bankers' balances, English.....	36,699	7	11
				do Foreign and Colonial.....	96,395	14	4
				Premiums in course of collection (since collected) less commission.....	62,220	19	4
				Agents' balances.....	104,377	16	7
				Cash in office.....	100	0	0
	<u>£1,077,481</u>	<u>11</u>	<u>6</u>		<u>£1,077,481</u>	<u>11</u>	<u>6</u>

THE PHENIX INSURANCE COMPANY OF BROOKLYN, N.Y., U.S.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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 the hands of agents in Canada		21,798 10
Total assets in Canada.....		\$ 136,298 10

LIABILITIES IN CANADA.

Net amount of fire losses in Canada claimed but not adjusted	\$ 7,825 00
Total amount of unsettled claims for losses in Canada..	\$ 7,825 00
Reserve of unearned premiums for all outstanding fire risks in Canada.	64,530 73
Total liabilities in Canada.....	\$ 72,355 73

INCOME IN CANADA.

Gross cash received for fire premiums in Canada	\$ 119,767 78
Deduct reinsurance, rebate, abatement and return-premiums	30,453 47
Total net cash received in premiums.....	\$ 89,314 31
Total cash income in Canada.....	\$ 89,314 31

EXPENDITURE IN CANADA.

Amount paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$3,050.00).....	\$ 1,931 34
Amount paid for losses occurring during the year.....	\$ 66,128 46
Deduct amount received for reinsurance	4,845 88
Net amount paid during the year for the said losses.....	\$ 61,282 58

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	\$ 63,213 92
Commission or brokerage	18,019 10
Salaries, fees and other charges of officials in Canada.....	1,000 00
Taxes in Canada.	1,660 03
General expenses—postage, rent, telegrams, advertising, travelling expenses, &c.....	5,401 35
Total cash expenditure in Canada.....	\$ 89,294 40

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums.
Gross policies in force at date of last statement	\$ 13,509,479	\$ 136,595 97
Taken during the year—new and renewed.....	11,204,431	119,767 78
Total	\$ 24,713,910	\$ 256,363 75
Deduct terminated.....	11,302,477	119,231 54
Gross in force at end of year.....	\$ 13,411,433	\$ 137,132 21
Deduct reinsured.	927,804	11,218 15
Net in force, 31st December, 1893.....	\$ 12,483,629	\$ 125,914 06
Total number of policies in force in Canada at date. .... .No return.		
Total net amount in force	\$12,483,629 00	
Total premiums thereon.....	125,914 06	

(Received, 26th February, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(As returned to the Department of Insurance, State of New York.)

ASSETS.

Real estate	\$ 399,000 00
Loans on bond and mortgage upon which not more than one year's interest is due.....	130,700 00
Interest accrued on said bond and mortgage loans.....	2,152 81
Stocks and bonds—par value \$3,068,100; market value	3,873,937 00
Interest due and accrued thereon.....	9,724 15
Cash on hand and in banks	496,756 22
Gross premiums in course of collection.....	987,784 71
Other assets—rents due and accrued.....	3,908 38
Total assets.....	\$5,903,963 27

LIABILITIES.

Net amount of unpaid losses	\$ 300,842 90
Unearned premiums	4,233,534 64
Due and accrued for rent, &c.....	224 25
All other claims.....	207,924 74
Total liabilities, except capital stock.....	\$4,742,526 53
Capital stock paid up in cash.....	\$1,000,000 00
Surplus beyond liabilities and capital stock.....	161,436 74

PHENIX, OF BROOKLYN—*Concluded.*

INCOME.

Net cash received for premiums.....	\$4,728,070 71
Interest and dividends.....	164,863 03
Income from all other sources..	14,537 28
	<hr/>
Total cash income.	<u>\$4,907,471 02</u>

EXPENDITURE.

Net amount paid for losses .	\$2,990,812 58
Dividends to stockholders .	100,000 00
Commission or brokerage.....	913,905 21
Salaries, fees, &c.....	304,837 14
Taxes .	87,778 53
Miscellaneous.....	411,421 70
	<hr/>
Total cash expenditure.....	<u>\$4,808,755 16</u>

RISKS AND PREMIUMS.

Fire risks—written during the year—amount...	\$529,643,640 00
Premiums thereon.....	5,739,702 66
Fire risks—terminated during the year—amount.....	434,287,594 00
Premiums thereon.....	4,728,061 29
Net amount in force, 31st December, 1893....	671,577,660 00
Premiums thereon	<u>8,303,515 86</u>

NEW YORK, 18th January, 1894.

Department of Finance—Insurance Branch.

PHOENIX ASSURANCE COMPANY OF LONDON.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

<i>Hon. Director</i> —JOHN J. BROOMFIELD.	|	<i>Joint</i> <i>Secretaries</i> —	{ WILLIAM C. MACDONALD. FRANCIS B. MACDONALD.
<i>Principal Office</i> —19 Lombard Street, London, E.C.			
<i>Chief Agents in Canada</i> —PATERSON & SON.		|	<i>Head Office in Canada</i> —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.....	\$ 192,793 33	\$ 201,020 93
Carried out at market value.....		\$ 201,020 93
Interest accrued and unpaid on stocks, &c.....		1,543 95
Total assets in Canada.....		\$ 202,564 88

LIABILITIES IN CANADA.

Net amount of fire losses claimed but not adjusted.....	\$ 4,748 13	
do do resisted—in suit (accrued in 1892).....	1,333 33	
Total net amount of unsettled claims for fire losses in Canada.....	\$ 6,081 46	
(Of this amount \$1,338.87 accrued in previous years.)		
Reserve of unearned premiums for all outstanding fire risks in Canada.....	178,710 74	
Total liabilities in Canada.....	\$ 184,792 20	

INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 301,834 23	
Less reinsurance, rebate, abatement and return-premiums.....	41,258 26	
Net cash received for fire premiums.....	\$ 260,575 97	
Add interest on the deposit with Receiver General, paid direct to the head office in London.....	8,104 23	
Total cash income in Canada.....	\$ 268,680 20	

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 \$11,140.57).....	\$	8,638	57
Deduct amount received for reinsurance from other companies.....		352	71
Net amount paid during the year for said losses.....	\$	8,285	86
Paid for fire losses occurring during the year.....	\$	167,154	22
Deduct savings and salvage.....	\$	310	80
Deduct amount received for reinsurance.....		10,062	50
Total deductions.....		10,373	30
Net amount paid during the year for said losses.....	\$	156,780	92
Total net amount paid during the year for fire losses.....	\$	165,066	78
Commission or brokerage.....		63,947	49
Taxes in Canada.....		3,271	48
Miscellaneous payments :—			
Insurance Department, Ottawa.....	\$	135	34
British Columbia, sundries.....		321	53
Vancouver, B.C., sundries.....		367	43
		824	30
Total cash expenditure in Canada.....	\$	233,110	05

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	16,747	\$ 31,261,989	\$ 359,114 73
Taken during the year—new.....	5,240	14,475,443	148,315 14
do do renewed.....	6,213	12,081,145	150,515 72
Total.....	28,200	\$ 57,818,577	\$ 657,945 59
Deduct terminated.....	11,349	24,175,394	275,835 37
Gross in force at end of year.....	16,851	\$ 33,643,183	\$ 382,110 22
Deduct reinsured.....		2,342,673	24,688 74
Net in force, 31st December, 1893.....	16,851	\$ 31,300,510	\$ 357,421 48
Total number of policies in force at date.....	16,851		
Total net amount in force.....			\$31,300,510 00
Total premiums thereon.....			357,421 48

(Received 9th March, 1894.)

Department of Finance—Insurance Branch.

THE PHENIX INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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	78,937 50
Province of New Brunswick bonds	5,000 00	5,100 00
Canadian Pacific Railway bonds	44,000 00	48,400 00

\$ 193,000 00 \$ 210,687 50

(The above are deposited with the Receiver General.)

Imperial Bank stock

13,300 00 23,940 00
\$ 206,300 00 \$ 234,627 50

Total carried out at market value\$ 234,627 50

Cash at head office in Canada..... 21,406 90

Cash in hands of agents in Canada..... 45,305 61

All other property in Canada 8,710 42

Total assets in Canada.....\$ 310,050 43

LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due.....\$ 5,221 86

do do claimed but not adjusted..... 5,395 38

do do reported or supposed but not claimed..... 180 00

do do resisted—in suit (\$3,300 accrued in previous
years)..... 6,022 22

do do resisted—not in suit..... 3,800 00

Total amount of unsettled claims for fire losses in Canada.....\$ 20,619 46

Reserve of unearned premiums for all outstanding fire risks in Canada 154,949 80

Total liabilities in Canada.....\$ 175,569 26

PHENIX, OF HARTFORD—*Continued.*

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 288,762 17
Deduct reinsurance, rebate, abatement and return-premiums.....	50,443 09
Net cash received for premiums.....	\$ 238,319 08
*Received for interest on bonds and mortgages in Canada.....	7,178 60
* do and dividends on stocks, &c.....	1,197 00
Total income in Canada.....	\$ 246,694 68

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$19,771.07).....	\$ 19,261 56
Net amount paid during the year for the said losses.....	\$ 19,261 56
Amount paid for losses occurring during the year.....	\$ 230,662 73
Deduct savings and salvage.....	\$ 465 54
Deduct amount received for reinsurance.....	19,639 56
Total deductions.....	20,105 10
Net amount paid during the year for the said losses.....	\$ 210,557 63
Net amount paid during the year for fire losses in Canada.....	\$ 229,819 19
Commission or brokerage.....	48,144 92
Salaries, fees and all other charges of officials in Canada.....	14,250 38
Taxes in Canada.....	2,888 95
Miscellaneous payments, viz.:—Inspection and travelling expenses, \$4,365.15; Canada fire underwriters' association, \$1,549.97; post-ages and telegrams, \$2,186.41; stationery and printing, \$7,431.46; insurance plans, \$2,127.84; office furniture, \$402.20; freight and duty, \$530.04; rents and miscellaneous expenses, \$4,187.38; loss expenses, \$5,364.30, legal expenses, \$354.67.....	28,499 42
Total expenditure in Canada.....	\$ 323,602 86

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	\$ 22,951,762	\$ 281,637 29
Taken during the year, new and renewed.....	20,550,383	277,471 30
Total.....	\$ 43,502,145	\$ 559,108 59
Deduct terminated.....	20,000,279	248,582 96
Gross in force at end of year.....	\$ 23,501,866	\$ 310,525 63
Deduct reinsured.....	881,844	11,156 34
Net in force at 31st December, 1893.....	\$ 22,620,022	\$ 299,369 29

Total number of policies in force in Canada at date.....	No return.
Total net amount in force	\$22,620,022 00
Total premiums thereon.....	299,369 29

(Received 3rd March, 1894.)

* Paid direct to home office.

Department of Finance—Insurance Branch.

PHENIX, OF HARTFORD—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(As returned to the Superintendent of Insurance, State of Connecticut.)

ASSETS.

Market value of real estate, less encumbrances, owned by the company.	\$ 373,157 48
Loans on bond and mortgage.....	368,150 92
Interest due and accrued thereon.....	48,777 94
Stocks and bonds owned by the company, of par value \$2,834,650.00; market value.....	3,768,318 50
Loans on stocks, bonds and other marketable collaterals, of par value, \$68,900.00; market value; \$94,100.00.....	58,382 50
Cash on hand and in banks.....	269,500 44
Interest due and accrued on collateral loans and on bank deposits.....	1,514 09
Net premiums due and in course of collection, less commissions.....	533,247 55
Rents due and accrued.....	8,744 09
Total assets.....	<u>\$5,429,793 51</u>

LIABILITIES.

Net amount of unpaid losses.....	\$ 533,503 73
Total unearned premiums.....	2,183,093 85
Total liabilities not including capital stock.....	<u>\$2,716,597 58</u>
Capital stock paid up in cash.....	\$2,000,000 00
Surplus beyond capital stock and all other liabilities.....	<u>\$ 713,195 93</u>

INCOME DURING THE YEAR.

Net cash received for premiums.....	\$3,306,240 05
Received for interest and dividends.....	289,305 48
Income from other sources.....	7,919 51
Total income.....	<u>\$3,603,465 04</u>

EXPENDITURE DURING THE YEAR.

Net amount paid during the year for losses.....	\$2,275,907 31
Dividends paid to stockholders.....	280,000 00
Commission or brokerage.....	560,570 20
Salaries, fees and all other charges of officials.....	158,455 15
Taxes.....	70,578 11
All other payments and expenditures.....	373,606 35
Total expenditure.....	<u>\$3,719,117 12</u>

RISKS AND PREMIUMS.

Amount of fire and tornado risks written during the year.....	\$339,388,301 00
Premiums thereon.....	3,828,154 33
Amounts of fire and tornado risks terminated during the year.....	336,768,080 00
Premiums.....	3,681,765 78
Net amount in force on 31st December, 1893.....	349,019,438 00
Premiums thereon.....	4,194,370 11

HARTFORD, 5th January, 1894.

QUEBEC FIRE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

President—EDWIN JONES.

Secretary—WILLIAM W. WELCH.

Principal Office—Quebec.

(Organized 2nd April, 1818, and incorporated by Act of L. C., 9 Geo. 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.....	3,924 26	3,924 26
City of Quebec Corporation bonds.....	33,000 00	34,380 00
Dorchester bridge debentures.....	6,000 00	6,000 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	63,250 00
La Banque Nationale stock.....	18,000 00	17,100 00

Total par and market values.....	\$ 139,924 26	\$ 156,264 26
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Carried out at market value	156,264 26
Cash on hand at head office	563 98

Cash in banks, viz.:—

La Banque Nationale, Quebec.....	\$ 248 54
do dividend account.....	697 25
Quebec Bank, Montreal.....	13 06
do Toronto.....	3 26
do special deposit.....	20,500 00
Bank of Nova Scotia, St. John, N.B.....	30 11
Union Bank of Canada, Winnipeg.....	503 14
do Toronto.....	4 00

Total.....	21,999 36
Interest accrued and unpaid on stocks	2,295 76
Agents' balances	24,551 54
Bills receivable	391 22
Interest accrued on special deposit	381 91
Balances due for losses reinsured	2,848 24

Total assets.....	\$ 241,296 27
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*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
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Department of Finance—Insurance Branch.

QUEBEC—Continued.

LIABILITIES.

(1) *Liabilities in Canada.*

Claims for fire losses adjusted but not due	\$	6,834 00
do resisted—in suit		1,333 00
<hr/>		
Net amount of unsettled claims for fire losses.....	\$	8,167 00
Total reserve of unearned premiums for fire losses.....		57,552 33
Dividends declared and due but unpaid.....		928 00
<hr/>		
Total liabilities in Canada, except capital stock.....	\$	66,647 33

(2) *Liabilities in other Countries.*

Net amount of fire losses, adjusted but not due.....	\$	4,053 00
do claimed but not adjusted.....		2,500 00
<hr/>		
Total net amount of fire losses unsettled.....	\$	6,553 00
Total reserve of unearned premiums for fire risks in other countries...		36,268 49
<hr/>		
Total liabilities in other countries.	\$	42,821 49
<hr/>		
Total amount of liabilities in all countries, except capital stock.....	\$	109,468 82
<hr/>		
Capital stock paid up in cash.....	\$	99,920 00
<hr/>		
Surplus beyond all liabilities and capital stock paid up.....	\$	31,907 45

INCOME.

	In Canada.	In other Countries.
Gross cash received for premiums	\$ 124,315 00	\$ 82,358 07
Deduct reinsurance, rebate, abatement and return-premiums. . .	33,683 71	9,148 69
<hr/>		
Net cash received for premiums.....	\$ 90,631 29	\$ 73,209 38
<hr/>		
Net cash received for premiums in all countries.....	\$ 163,840 67	
Received for interest on bonds and mortgages.....	3,575 60	
Received for interest and dividends on stocks, &c.....	5,549 63	
Received for rent.....	1,610 00	
<hr/>		
Total cash income	\$ 174,575 90	

EXPENDITURE.

	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 \$12,818).	\$ 7,363 72	\$ 6,314 76
Amount paid for losses occurring during the year.....	\$ 89,055 17	\$ 47,279 21
Deduct savings and salvage and reinsurance.....	24,827 34	994 11
<hr/>		
Net amount paid for said losses.	\$ 64,227 83	\$ 46,285 10
<hr/>		
Total.....	\$ 71,591 55	\$ 52,599 86
<hr/>		
Total net amount paid during the year for fire losses.....	\$ 124,191 41	
Amount of dividends paid during the year at 2½ per cent.....	2,474 00	
Commission or brokerage.....	33,738 70	
Salaries, fees, &c.....	7,840 00	
Taxes.....	2,532 60	

QUEBEC—*Concluded.*

Miscellaneous payments, viz. :—

Petty expenses at agencies, rent, stationery, postage, telegraphing, &c., \$1,575.19; plans, \$200.00; printing policies, \$124.50; fuel and light, \$266.37; repairs, \$1,069.24; miscellaneous petty expenses at head office, \$2,642.67. Total, \$5,877.97. Less profit on reinsurance commission earned at head office, \$1,743.42.....	4,134 55
Total cash expenditure.....	\$ 174,911 26

CASH ACCOUNT.

1892. DR. Dec. 31. Balance in hand and in banks at this date.....\$ 23,289 92 1893. Dec. 31. Income as above..... 174,575 90 \$ 197,865 82	1893. Cr. Dec. 31. Expenditure during the year (as above).....\$ 174,911 26 Bills receivable..... 391 22 Balance in hand and in banks this date..... 22,563 34 \$ 197,865 82
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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.....	10,876,250	144,730 10	3,523,073	50,864 75	14,399,323	195,594 85
Taken during the year—new.....	4,772,100	62,011 00	6,456,437	81,234 52	11,228,537	143,245 52
do do renewed....	4,853,926	64,368 17	.....	.. .. .	4,853,926	64,368 17
Total	20,502,276	271,109 27	9,979,510	132,099 27	30,481,786	403,208 54
Deduct terminated.....	9,941,931	131,953 19	4,430,536	60,497 79	14,372,467	192,450 98
Gross in force at end of year....	10,560,345	139,156 08	5,548,974	71,601 48	16,109,319	210,757 56
Deduct reinsured.....	1,975,620	26,654 95	253,650	3,750 94	2,229,270	30,405 89
Net in force, 31st December, 1893..	8,584,725	112,501 13	5,295,324	67,850 54	13,880,049	180,351 67

Total number of policies in force at date.....No return.
 Total net amount in force.....\$13,880,049 00
 Total premiums thereon 180,351 67

(Received, 29th March, 1894.)

Department of Finance—Insurance Branch.

THE QUEEN INSURANCE COMPANY OF AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

President—J. A. MACDONALD. | Secretary—G. W. BURCHELL.

Principal Office—49 Cedar Street, 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.....	<u>\$ 262,200 00</u>	<u>\$ 281,700 00</u>

Carried out at market value.....\$ 281,700 00

Cash at head office in Canada..... 1,389 68

Cash in banks, viz. :—

Molsons Bank, Montreal.....	\$ 5,616 53
Bank of British North America, Halifax.....	60 74

Total..... 5,677 27

Agents' balances in Canada..... 25,264 84

Sundry (approximate)..... 5,739 28

Total assets in Canada.....\$ 319,771 07

LIABILITIES IN CANADA.

Fire losses in Canada :—

Net amount of losses adjusted but not due.....	\$ 2,437 50
do claimed but not adjusted	8,727 44
do reported or supposed but not claimed.....	1,360 42
do resisted—in suit (accrued prior to 1893).....	3,233 32

Total net amount of unsettled claims for fire losses in Canada.....\$ 15,758 68

Reserve of unearned premiums for all outstanding fire risks in Canada 179,134 32

Due resident manager..... 950 15

Sundry..... 325 00

Total liabilities in Canada.....\$ 196,168 15

QUEEN INSURANCE COMPANY OF AMERICA—Continued.

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 306,799 20	
Deduct reinsurance, &c.....	34,585 62	
Net cash received for fire premiums.....		\$ 272,213 58
Interest and dividends on stocks, &c.....		188 21
Rents.....		629 00
Total cash income in Canada.....		<u>\$ 273,030 79</u>

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$14,606.50).....	\$13,763 61	
Amount paid for losses occurring during the year.....	\$ 159,418 43	
Less amount received for reinsurance.....	1,573 92	
Net amount paid during the year for said losses.....		<u>157,844 51</u>
Total net amount paid during the year for fire losses in Canada.....		\$ 171,608 12
Commission or brokerage in Canada....		40,824 16
Salaries, fees and all other charges of officials in Canada.....		19,332 29
Taxes in Canada.....		3,311 99
Miscellaneous payments, viz.:—Postage and telegrams, \$1,345.29; exchange charges, \$354.01; general expenses, \$5,220.22; printing and stationery, \$906.47; advertising, \$1,338.86; inspection, \$1,283.63; underwriters' association, \$863.11; agency expenses, Nova Scotia, \$3,187.51; agency expenses, New Brunswick, \$613.32; agency expenses, British Columbia, \$474.99; rent, \$1,500.00; sundries, \$41.66.....		<u>17,129 07</u>
Total cash expenditure in Canada.....		<u>\$ 252,205 63</u>

RISKS AND PREMIUMS.

Fire Risks and Premiums.

Gross policies in force at date of last statement.....	\$ 30,104,917	\$ 358,194 52
Policies taken during the year—new.....	15,722,521	170,667 35
do do —renewed.....	9,320,994	136,131 85
Total.....	\$ 55,148,432	\$ 664,993 72
Deduct terminated.....	25,326,751	301,470 42
Gross in force at end of year.....	\$ 29,811,681	\$ 363,523 30
Deduct reinsured.....	1,220,399	14,024 21
Net in force at 31st December, 1893.....	<u>\$ 28,591,282</u>	<u>\$ 349,499 09</u>
Total number of policies in force in Canada at date.....	No return.	
Total net amount in force.....		<u>\$28,591,282 00</u>
Total premiums thereon.....		<u>349,499 09</u>

(Received, 1st March, 1894.)

Department of Finance—Insurance Branch.

QUEEN INSURANCE COMPANY OF AMERICA—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(As returned to the Superintendent of Insurance, State of New York.)

ASSETS.

Stocks and bonds owned by the company of par value, \$2,486,600.00; market value	\$2,933,831 97
Cash in hand and in banks	333,721 34
Interest due and accrued ..	41,621 15
Premiums in course of collection	334,047 85
Bills receivable.....	2,103 52
All other property belonging to the company.....	611 78
Total assets.....	<u>\$3,645,937 61</u>

LIABILITIES.

Net amount of unpaid losses	\$ 303,000 48
Total unearned premiums	1,692,904 79
Due and accrued for rent, salaries, &c.	7,059 22
Sundry.....	113,194 10
Total liabilities, not including capital stock	<u>\$2,116,158 59</u>
Capital stock paid up in cash	<u>\$ 500,000 00</u>
Surplus beyond liabilities, including capital stock	<u>\$1,029,779 02</u>

INCOME.

Net cash received for premiums.....	\$2,173,329 27
Interest and dividends	115,948 03
Total income.....	<u>\$2,289,277 30</u>

EXPENDITURE.

Net amount paid during the year for losses ..	\$1,449,625 07
Commission or brokerage.....	345,917 88
Salaries, fees and all other charges of officials ..	172,671 89
Taxes	36,615 64
All other payments and expenditures.....	158,227 68
Total expenditure	<u>\$2,163,058 16</u>

RISKS AND PREMIUMS.

Fire risks written or renewed during the year	\$235,408,881 00
Premiums thereon.....	2,786,768 62
Net amount in force at 31st December, 1893.....	282,740,392 00
Premiums thereon.....	3,292,631 46

NEW YORK, 14th February, 1894.

THE ROYAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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, £2,444,680 sterling.....	11,897,442 67
Amount paid up in cash, £375,702 sterling.....	<u>1,828,416 40</u>

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
	<u>\$ 689,533 34 \$ 700,245 34</u>
Carried out at market value.....	700,245 34
Loans on security of the company's policies (life department) in Canada	30,883 67
Cash on hand at head office.....	\$ 9,722 12
Deduct overdraft at banks.....	<u>6,211 30</u>
Net cash.....	3,510 82
Cash in hands of agents in Canada.....	45,980 36
Interest due.....	491 97
Rents accrued.....	1,448 97
Office furniture and fixtures throughout Montreal and Toronto buildings; also, furniture at Quebec, Hamilton and other agencies, including supplies, block plans, &c.....	7,000 00
Total assets in Canada.....	<u>\$1,034,561 13</u>

LIABILITIES IN CANADA.

Net amount of fire losses claimed but not adjusted.....	\$ 14,367 00
do resisted—in suit (accrued in previous year)	<u>14,597 00</u>
Total net amount of unsettled claims for fire losses in Canada.....	\$ 28,964 00
Reserve of unearned premiums on all outstanding fire risks.....	469,615 05
Total liabilities under fire branch in Canada.....	<u>\$ 498,579 05</u>
Liability under life branch in Canada.....	394,881 42
Total liabilities in Canada.....	<u>\$ 893,460 47</u>

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.....	\$ 651,021 28
Deduct reinsurance, &c.....	56,390 22
Net cash received for fire premiums.....	\$ 594,631 06
Interest on life loans, &c.....	1,166 16
Interest and dividends on stocks, &c.....	22,793 83
Rents.....	2,182 36
Total cash income in Canada	\$ 620,773 41

EXPENDITURE IN CANADA (FIRE BRANCH).

Amount paid during the year for fire losses occurring in previous years (estimated in last statement at \$24,199).....	\$ 22,991 81
Deduct savings and salvage.....	Nil.
Net amount paid during the year for the said losses.....	\$ 22,991 81
Paid for losses occurring during the year	441,029 27
Less savings and salvage.....	783 33
Less amount paid for reinsurance.....	16,905 89
Total deductions.....	\$ 17,689 22
Net amount paid for said losses.....	423,340 05
Total net amount paid during the year for fire losses in Canada.....	\$ 446,331 86
Paid for commission or brokerage.....	98,630 14
Paid for salaries, fees and all other charges of officials in Canada.....	26,927 13
Taxes in Canada.....	3,820 94
Miscellaneous payments, viz.:—Printing, stationery and book-binding, \$2,538; office furniture, \$232.82; travelling expenses, \$1,372.07; plans, \$1,823.75; advertising, \$1,720.27; postage, express and tele- grams, \$3,671.03; lighting, \$662.27; calendars, \$1,722.57; rent, \$6,036; board expenses, \$2,100.95; agents' license fees, \$340.00; other miscellaneous expenses, \$2,465.32.....	24,685 05
Total cash expenditure in Canada.....	\$ 600,395 12

RISKS AND PREMIUMS.

<i>For Fire Risks in Canada.</i>	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 82,619,939	\$ 881,959 94
Taken during the year—new.....	32,426,092	347,539 18
do do renewed	26,013,799	303,482 10
Total.....	\$ 141,059,830	\$ 1,532,981 22
Deduct terminated.....	56,107,596	614,680 92
Gross in force at end of year.....	\$ 84,952,234	\$ 918,300 30
Deduct reinsured.....	875,728	10,366 37
Net in force, 31st December, 1893.....	\$ 84,076,506	\$ 907,933 93
Total number of policies in force in Canada	No return.	
Total net amount in force	\$84,076,506 00	
Total premiums thereon.....	907,933 33	

(Received, 9th March, 1894.)

ROYAL—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(Abstracted from Directors' Report, Liverpool, Eng., 23rd June, 1893.)

FIRE DEPARTMENT.

The fire premiums for the period, after deduction of reinsurances, amounted to £2,033,052 16s. 4d., and the net losses to £1,409,408 15s. 0d. The interest from fire fund and current balances amounted to £30,584 15s. 8d., and from other accounts to £94,972 12s. 0d., leaving a balance to be carried to profit and loss account, after deducting all expenses, of £88,407 18s. 1d.

The fire losses are considerably in excess of the average of recent years, both as respects the number of fires and the severity of the losses. This excess has not been confined to any country in particular, but has been general over a great part of the world. In Liverpool especially, where we have so great a mercantile business, the experience has been abnormally unfavourable.

FIRE ACCOUNT.

1892.	£.	s.	d.	1892.	£	s.	d.
Amount of fire insurance fund at the beginning of the year	£700,000	0	0	Losses by fire after deduction of reinsurances	1,409,408	15	0
Amount from "Midland Counties" funds	28,000	0	0	Commission	286,647	6	11
Amount of conflagration fund	200,000	0	0	Expenses of management	374,146	4	0
				Amount of fire insurance fund	£728,000	0	0
				Amount of conflagration fund	200,000	0	0
Premiums received after deduction of reinsurances	2,033,052	16	4	At the end of the year as per balance sheet	928,000	0	0
Interest	30,584	15	8				
Amount carried to profit and loss account	6,564	13	11				
	£2,998,202	5	11		£2,998,202	5	11

PROFIT AND LOSS ACCOUNT.

1892.	£	s.	d.	1892.	£	s.	d.
Balance of last year's account	596,126	3	10	Dividends and bonuses to shareholders	213,909	10	0
Amount from "Midland Counties" funds	33,856	19	2	Income tax	3,642	18	6
Interest and dividends not carried to other accounts	£ 96,563	8	6	Amount from fire account	6,564	13	11
Less interest to super-annuation fund	1,590	16	6	Balance, as per balance sheet	500,908	18	1
Transfer fees	94,972	12	0				
	£ 725,026	0	6		£ 725,026	0	6

Department of Finance—Insurance Branch.

ROYAL—Concluded.

BALANCE SHEET ON THE 31ST DECEMBER, 1892.

LIABILITIES.			ASSETS.		
	£	s. d.		£	s. d.
Shareholders' capital	375,702	0 0	Mortgages on freehold and leasehold property within the United Kingdom, viz. :—		
Reserve fund	1,582,393	11 7	City property, Eng. £704,940	7 5	
Life assurance fund	4,476,216	17 1	do do Scot. 183,416	15 0	
Annuity fund	254,140	17 4	Landed do Eng. 578,350	0 0	
Fire fund	£728,000	0 0	do do Scot. 20,000	0 0	
Conflagration fund	200,000	0 0			
	928,000	0 0			
Reserve for expiring treaties of the "Queen"	64,656	0 0	Mortgages on freehold property out of the United Kingdom	1,486,707	2 5
Perpetual insurance account	29,957	11 1	Loans on reversions, and life interests	121,466	7 6
Superannuation fund	40,407	2 11	Loans on the company's life policies within their surrender value	56,599	13 11
Profit and loss (subject to shareholders' dividend)	500,908	18 1	Investments :—		
	£8,252,382	18 1	In British Government securities.	236,193	18 0
Claims under life policies, admitted but not paid	£ 46,895	7 2	Colonial Government and other colonial securities	240,073	15 0
Annuities not claimed	92	13 9	Foreign Government securities.	12,664	5 1
Outstanding fire losses	105,037	5 9	United States Government securities	320,266	5 4
Unclaimed dividends	5,335	1 2	United States railways, 1st mortgage bonds, and other United States securities	1,049,890	12 8
Outstanding account since paid	14,846	0 2	Railway debenture stocks, viz. :—		
Bills payable, since paid	28,918	1 11	England	£257,024	8 1
	201,124	9 11	Scotland	27,432	5 1
			Wales	7,686	18 0
			Foreign	50,186	3 2
				342,329	14 4
			Railway guaranteed and preference stocks, viz. :—		
			England	£1,711,539	3 7
			Scotland	121,662	5 0
			Wales	7,922	5 1
				1,841,123	13 8
			Railway ordinary stocks, England	71,732	11 8
			Gas and dock companies' bonds, England and Scotland	427,876	8 1
			Freehold ground rents, England	25,715	1 2
			Freehold buildings, viz. :—		
			England	£376,503	8 11
			Scotland	29,756	3 6
			Ireland	7,000	0 0
			United States	328,170	2 10
			Canada	32,883	2 5
			Melbourne	8,116	13 4
				782,429	11 0
			Leasehold buildings, viz. :—		
			England	£113,269	6 8
			Ireland	1,292	15 4
				114,562	2 0
			Loans :—		
			To various towns and townships on security of the rates, viz. :—		
			England	£339,096	17 7
			Wales	675	16 8
				339,772	14 3
			On English and Scotch railway and other securities, with margins	154,432	18 1
			Agents' balances, since received	121,932	13 9
			Outstanding premiums, since received	33,696	18 11
			Outstanding interest, since received	79,300	3 4
			Cash in hand and on current account with bankers	317,459	19 11
				£8,453,507	8 0
				£8,453,507	8 0

THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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.
Canadian inscribed 4 per cent stock	\$ 100,000 00	\$ 110,000 00
County of Middlesex debentures	2,000 00	2,118 15
City of Toronto bonds	1,500 00	1,541 00
Total par and market values	<u>\$ 103,500 00</u>	<u>\$ 113,659 15</u>

Carried out at market value	\$ 113,659 15
Cash in hands of agents in Canada	8,883 31

*Total assets in Canada	<u>\$ 122,542 46</u>
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* 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	\$ 52,250 00
Town of Cobourg bonds	11,500 00	11,770 00
City of Quebec do	50,000 00	51,369 87
do Montreal debenture stock	125,000 00	100,000 00
County of Middlesex bonds	142,500 00	150,918 10
do Hastings do	20,000 00	22,282 50
Town of Dundas do	35,000 00	35,623 75
Village of Parkdale do	14,500 00	16,006 25
City of St. Thomas do	5,000 00	5,243 75
Ontario railway subsidy bonds	157,721 90	157,721 90
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
Union Loan and Savings Company's do	25,000 00	25,000 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. do	25,000 00	25,000 00
City of Toronto bonds	125,000 00	125,000 00

\$1,298,721 90	\$1,293,186 12
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Department of Finance—Insurance Branch.

SCOTTISH UNION AND NATIONAL—Continued.

LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due.....\$	521 20
do do claimed but not adjusted	6,173 33
Total net amount of unsettled claims for fire losses in Canada.....\$	6,694 53
Reserve of unearned premiums for all outstanding risks in Canada.....	78,506 71
Total liabilities in Canada.....\$	<u>85,201 24</u>

INCOME IN CANADA.

Gross cash received for premiums	\$ 168,433 45
Deduct reinsurance, rebate, abatement and return-premiums	33,840 16
Net cash received for premiums	\$ 134,593 29
Received for interest and dividends	12,140 12
Total income in Canada	<u>\$ 146,733 41</u>

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$20,240.95).....\$	20,240 95
Deduct savings and salvage.....	4,131 76
Net amount paid for said losses	\$ 16,109 19
Amount paid for losses occurring during the year	\$ 104,314 91
Deduct amount received for reinsurance.....	10,683 14
Net amount paid for said losses.....	93,631 77
Net amount paid during the year for losses	\$ 109,740 96
Commission or brokerage	25,127 22
Taxes in Canada.....	2,127 50
General and agency expenses	1,593 43
Total expenditure in Canada.....\$	<u>138,589 11</u>

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	16,586	\$ 16,464,028	\$ 150,370 54
Taken during the year—new and renewed.....	16,786	16,474,713	166,433 45
Total.....	33,372	\$ 32,938,741	\$ 318,803 99
Deduct terminated.....	15,928	16,127,012	162,303 66
Gross in force at end of year.....	17,444	\$ 16,811,729	\$ 156,500 33
Deduct reinsured		393,576	4,875 64
Net in force at 31st December, 1893.....	17,444	\$ 16,418,153	\$ 151,624 69
Total number of policies in force in Canada at date.....	17,444		
Total net amount in force.....			\$16,418,153 00
Total premiums thereon.....			151,624 69

(Received, 6th February, 1894.)

SCOTTISH UNION AND NATIONAL—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(Abstracted from the Directors' Report, Edinburgh, 2nd May, 1894.)

FIRE DEPARTMENT.

As the shareholders are doubtless aware, the results of fire insurance business generally during the past year have been very unfavourable, and it is therefore all the more gratifying to the directors to be able to report a fair surplus on the account for 1893.

The net premium revenue, after deduction of reinsurance premiums, was	£ 162,066	4	7
The claims, including full provision for all outstanding losses, were.....	£ 278,150	12	11
Commission and other charges in this department amounted to.....	139,711	8	5
	<u>417,862</u>	<u>1</u>	<u>4</u>
Leaving a net fire surplus for the year of	£ 44,204	3	3

PROFIT AND LOSS ACCOUNT AND DIVIDEND.

Net surplus in fire account as above shown.....	\$ 44,204	3	3
Interest on shareholders' capital and reserves	30,511	8	10
Transferred from general reserve fund to meet fifth year's bonus from the life profits of last quinquennium.....	4,500	0	0
Transfer fees received	£ 40	10	0
Less sundry balances written off.....	15	17	10
		<u>44</u>	<u>12</u>
Balance brought forward from last year	16,883	4	3
Total.....	£ 96,143	8	6

FIRE AND GENERAL PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Fire and general reserve funds at 31st December, 1892.....	321,195	12	0	Losses by fire, after deducting sums reinsured.	278,150	12	11
Balance brought forward from last year	16,883	4	3	Commission.....	73,203	7	6
Fire premiums received, after deduct- ing reinsurance premiums.....	462,066	4	7	Expenses of management, including government and state taxes.	66,508	0	11
Interest and dividends (less income tax).....	30,511	8	10	Balances irrecoverable.	15	17	10
Transfer fees.....	60	10	0	Provision for dividend and bonus pay- able 1894	52,500	0	0
				Fire and general reserves at 31st December, 1893—			
				Fire reserve.....	£ 155,000	0	0
				General reserve... ..	191,010	12	0
					<u>346,010</u>	<u>12</u>	<u>0</u>
				Balance carried forward to next year's account	14,328	8	6
	<u>£ 830,716</u>	<u>19</u>	<u>8</u>		<u>£ 830,716</u>	<u>19</u>	<u>8</u>

Department of Finance—Insurance Branch.

SCOTTISH UNION AND NATIONAL—Concluded.

BALANCE SHEET AT 31ST DECEMBER, 1893.

LIABILITIES.		ASSETS.	
£	s. d.	£	s. d.
Shareholders' capital.....	300,000 0 0	Mortgages on property within the United Kingdom.....	£1,156,361 19 1
Shareholders' reserves—		Mortgages on property out of the United Kingdom.....	413,631 10 1
Fire reserve.....	155,000 0 0	Reversions and life interests.....	36,414 1 9
General reserve.....	191,010 12 0	Fen-duities, ground rents, etc.....	91,846 12 2
	£346,010 12 0	Loans on company's policies, within their surrender value.....	129,804 14 3
Profit and Loss—Provision for dividend payable		Loans on miscellaneous securities (trust funds, etc).....	112,351 12 8
in 1894, £52,500, and balance of £14,328 8s. 6d.			
carried forward.....	66,828 8 6	British Government securities.....	6,901 17 3
	£412,838 0 6	British Railway debenture stocks.....	76,067 0 0
Life assurance and annuity fund.....	£ 712,830 0 6	British Railway preference stocks.....	149,834 1 0
	3,335,918 15 6	Other debenture and preference stocks.....	122,820 0 0
	£4,048,757 16 0	Indian Railway guaranteed stocks.....	60,916 11 0
Claims under life policies, admitted or known, but		United States Railway mortgage bonds.....	343,802 6 0
not payable until after 31st December, 1893.....	£ 88,700 7 4	United States Government bonds.....	11,139 0 0
Claims under fire policies, admitted or known, but		United States municipal and state bonds.....	96,618 0 0
not payable until after 31st December, 1893.....	59,374 1 5	Foreign Government securities.....	5,000 0 0
Outstanding commission and charges.....	14,626 5 11	Colonial Government stocks.....	214,046 11 0
Outstanding dividends.....	2,630 8 0	Colonial, provincial, municipal and county	
Deposits made by agents as security.....	490 0 0	bonds.....	178,831 5 0
		Water annuities.....	7,294 18 4
		Company's own stock.....	1,835 0 0
		House property—Edinburgh, London, Dublin, Glasgow and Man-	
		chester.....	165,821 2 8
		Loan on personal security with life policy.....	95,200 0 0
		Agents' balances (chiefly receipts in their hands for collection,	
		since accounted for).....	290 0 0
		Outstanding premiums (head office and branches).....	101,446 5 7
		Interest accrued to 31st December, 1893.....	48,079 16 4
		Deposits with banks and other companies on debenture or deposit	
		receipt.....	43,515 2 6
		Bank balances and deposits at call.....	614,800 0 0
		Bills receivable.....	50,311 1 11
			4,280 12 9
			£4,214,578 18 8

THE SUN INSURANCE OFFICE, LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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	\$ 26,280 00
Canada 4 per cent stock, 1885.....	24,333 33	26,036 66
Canada 3 per cent stock.....	107,066 67	100,642 67
Province of Manitoba.....	12,166 67	13,626 67
City of Montreal stock.....	48,666 67	51,100 00
City of Toronto bonds.....	54,020 00	54,020 00
City of Vancouver bonds.....	24,333 33	24,576 67
City of Winnipeg bonds.....	12,166 67	12,653 33

Total par and market values\$ 307,086 67 \$ 308,936 00

Carried out at market value.....\$ 308,936 00
 Cash at head office in Canada..... 727 76
 Cash in Dominion Bank..... 12,405 29
 Cash in hands of agents in Canada..... 16,008 59
 Sundry, viz. :—

Plans.....\$ 5,410 55
 Office furniture and fixtures..... 754 66

6,165 21

Total assets in Canada.....\$ 344,242 85

LIABILITIES IN CANADA.

Net amount of losses claimed but not adjusted.....\$ 620 27
 Net amount of losses resisted—under arbitration..... 3,000 00

Total net amount of unsettled claims for fire losses in Canada.....\$ 3,620 27
 Reserve of unearned premiums for all outstanding risks in Canada..... 58,727 94
 Due and accrued for rent..... 115 83

Total amount of all liabilities in Canada\$ 62,494 04

INCOME IN CANADA.

Gross cash received for premiums.....\$ 107,443 11
 Deduct reinsurance, rebate, abatement and return-premiums..... 13,633 84

Net cash received for said premiums.....\$ 93,809 27
 Endorsement fees..... 73 32
 Interest from bank..... 91 55

Total income in Canada.....\$ 93,974 14

Department of Finance—Insurance Branch.

SUN INSURANCE OFFICE—Continued.

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years, (which losses were estimated in the last statement at \$2,036.61)	\$ 2,036 61	
Amount paid for losses occurring during the year	\$ 63,777 12	
Deduct savings and salvage.....	\$ 26 75	
Deduct amount received for reinsurance.....	7,609 87	
	7,636 62	
Net amount paid during the year for said losses	\$ 56,140 50	
Total net amount paid during the year for losses in Canada.....	\$ 58,177 11	
Commission or brokerage.....	16,649 29	
Salaries, fees and all other charges of officials in Canada.....	10,996 92	
Taxes in Canada.....	1,916 03	
Miscellaneous payments, viz.:—Postage, \$1,193.15; advertising, \$1,937.59; stationery and printing, \$857.88; plans, \$1,268.80; telephone, \$160.40; travelling expenses, \$1,048.72; board of underwriters, \$354.54; insurance superintendence, \$20.08; underwriters' protective association, \$50; mercantile agencies, \$117.50; rent, \$762.52; miscellaneous, \$288.91.....	8,060 09	
Total expenditure in Canada.....	\$ 95,799 44	

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Policies in force at beginning of year.....	2,631	\$ 4,135,221	\$ 50,908 24
Policies taken during the year—new.....	4,641	7,496,776	92,493 03
Policies taken during the year—renewed.....	890	1,504,137	21,661 97
Total.....	8,162	\$ 13,136,134	\$ 165,063 24
Deduct terminated.....	2,759	4,439,542	57,652 68
Gross in force at end of year.....	5,403	\$ 8,696,592	\$ 107,410 56
Deduct reinsured.....	.....	216,084	2,847 59
Net in force at 31st December, 1893.....	5,403	\$ 8,480,508	\$ 104,562 97
Total number of policies in force in Canada at date.....	5,403		
Total net amount in force		\$8,480,508 00	
Total premiums thereon.....			104,562 97

(Received February 28th, 1894).

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(Abstracted from the Directors' Report, London, Eng., June, 1894.)

The premiums received, less reinsurances, amount to £975,375 8s. 6d., being a decrease of £53,950 15s. 6d. as compared with those of the preceding year. This decrease is due to the abandonment of certain unprofitable sections of business.

The total of the sums insured during the year, after deduction of the amounts reinsured, is £395,854,440, being an increase of £4,047,553 over the corresponding figures for the year 1892.

The losses paid and outstanding amount to £732,141 14s. 11d., being at the altogether abnormal rate of 75.06 per cent. on the premiums received.

The expenses of management (including commission to agents and working charges of all kinds) amount to £324,470 13s. 6d., being at the rate of 3.27 per cent.

The income from investments during the year has amounted to £67,344 4s. 5d.

After providing for the usual reserve of 40 per cent of the premiums to cover liabilities under current policies, a balance of £7,687 10s. 8d. remains, which has been transferred to the credit of the profit and loss account.

THE SUN INSURANCE OFFICE—Continued.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

	£	s.	d.	£	s.	d.
Reserve for unexpired risks brought forward from 1892.....	411,730	9	7	Losses.....		
Premiums, less re-insurances.....	975,375	8	6	Commission.....	£160,625	19
Income from investments (less income tax).....	67,344	4	5	General expenses.....	163,814	14
				Reserve for unexpired risks at 31st December, 1893, being 40 per cent of premium income.....		
				Balance carried to profit and loss account.....		
	£1,454,450	2	6			
					324,470	13
					390,150	3
					7,687	10
					£1,454,450	2
						6

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

	£	s.	d.	£	s.	d.
Balance brought forward from 1892.....	153,830	6	5	Pensions and allowances to retired officers of the company.....	6,417	3
Deduct—				Income tax on profits.....	2,902	15
Dividend declared January, 1893.....	£36,000	0	0	Bad debts.....	705	18
Dividend declared July, 1893.....	54,000	0	0	Loss on exchange.....	1,260	14
				Balance carried to balance sheet.....	109,206	13
	£63,830	6	5			
Balance from revenue account.....	7,687	10	8			
Transfer fees.....	47	15	0			
Profit on investments.....	4,929	13	4			
Amount transferred from dividend reserve.....	10,000	0	0			
Amount transferred from investment surplus and sinking fund.....	25,000	0	0			
	£111,495	5	5			
					£111,495	5
						5

THE SUN INSURANCE OFFICE—*Concluded.*
BALANCE SHEET AT 31st DECEMBER, 1893.

LIABILITIES.		ASSETS.	
£	s. d.	£	s. d.
Capital, 240,000 shares of £10 each, 10s. per share paid (2,500 of these shares are held by the office but are not included among the investments)	120,000 0 0	Mortgages on property within the United Kingdom	£239,085 1 10
General reserve	1,125,000 0 0	Mortgages on property outside the United Kingdom	130,800 0 0
Investment surplus and sinking fund	40,895 4 10	British government securities	75,000 0 0
Reserve for risks not yet expired, being 40 per cent of the premium income for the year	390,150 3 5	Indian and colonial government securities	67,425 2 5
Balance at credit of profit and loss account	100,208 13 2	Foreign government securities	137,916 6 10
Outstanding losses	134,189 17 11	Railway debentures and debenture stocks	208,466 9 3
Agents' balances	10,824 16 8	Other debentures and debenture stocks and municipal bonds	168,674 11 4
Amounts due to other offices for reinsurances	19,897 13 8	Preference shares and stocks	28,908 12 11
Bills payable	6,495 0 0	House property, including premises occupied by the office	445,452 19 6
Sundry creditors	1,185 17 6	Salvage corps premises	15,050 0 0
Reserve for outstanding commission and charges	6,500 0 0	Other investments	106,925 0 0
Clerks' deposit fund	5,031 16 11		
		Branch and agency balances	1,617,724 4 1
		Due by other offices	156,946 13 0
		Outstanding premiums (since received)	4,472 2 11
		Bills receivable	28,703 5 9
		Sundry debtors	4,865 12 4
		Cash on deposit and at bankers	5,819 13 8
			142,307 12 4
		<u>£1,960,329 4 1</u>	
		<u>£1,960,329 4 1</u>	

THE UNION ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Chairman—STEPHEN SOAMES. | *Secretary*—CHARLES DARBELL.
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.

<i>Stocks and bonds, viz. :—</i>		
Consolidated 2½ per cent stock	Par value. £ 22,000	
Carried out at market value.....		\$ 100,000 00
Cash at head office in Canada.....		760 38
Cash in banks on current account (Bank of Toronto, Montreal).....		5,906 33
Cash in hands of agents in Canada.....		9,358 38
Office furniture and plans.....		2,806 14
Total assets in Canada.....		\$ 118,831 23

LIABILITIES IN CANADA.

Net amount of fire losses claimed but not adjusted	\$ 10,177 00	
Net amount of losses resisted, in suit (of which \$3,333.33 accrued in previous years).....	5,408 33	
Net amount of losses resisted, not in suit	2,000 00	
Total amount of unsettled claims for fire losses in Canada.....		\$ 17,585 33
Reserve of unearned premiums upon all unexpired fire risks.....		77,655 08
Total liabilities in Canada.....		\$ 95,240 41

INCOME IN CANADA.

Gross cash received for premiums	\$ 160,929 36	
Deduct reinsurance, rebate, abatement and return-premiums	25,882 12	
Net cash received for premiums		\$ 135,047 24
*Interest and dividends on stocks.....		2,945 00
Sundry.....		123 97
Total income in Canada.....		\$ 138,116 21

*Paid direct to head office in England.

Department of Finance—Insurance Branch.

THE UNION ASSURANCE SOCIETY—Continued.

EXPENDITURE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$9,433.00).....	\$ 10,673 53	
Amount paid for losses occurring during the year.....	\$ 82,496 94	
Deduct reinsurance.....	1,321 32	
Net amount paid during the year for the said losses.....	\$ 81,175 62	
Total net amount paid during the year for fire losses in Canada.....	\$ 91,849 15	
Commission or brokerage in Canada.....	21,642 66	
Salaries, fees and all other charges of officials in Canada.....	8,183 39	
Taxes in Canada.....	2,758 72	
Miscellaneous payments, viz.:—		
Postage and telegrams, \$802.45; exchange, \$184.48; rent, \$725.00; travelling, \$1,094.75; advertising, \$308.75; stationery, \$588.66; express, \$67.59; subscriptions to mercantile agencies, \$115.00; tariff associations, \$701.71; plans, \$211.86; legal expenses, \$55.09; sundry accounts, \$752.10; sundries, \$134.34.	5,741 78	
Total expenditure in Canada.....	\$ 130,175 70	

RISKS AND PREMIUMS.

<i>Fire Risks in Canada.</i>	No.	Amount.	Premiums thereon.
Policies in force at date of last statement.....	4,710	\$ 8,174,428	\$ 123,919 29
Taken during the year—new.....	4,093	8,101,250	111,066 68
do renewed.....	1,662	2,948,769	51,476 18
Total.....	10,465	\$ 19,224,447	\$ 286,462 15
Deduct terminated.....	4,050	8,494,335	121,755 52
Gross in force at end of year.....	6,415	\$ 10,730,112	\$ 164,706 63
Deduct reinsured.....		645,636	11,514 49
Net in force at 31st December, 1893.....	6,415	\$ 10,084 456	\$ 153,192 14
Total number of policies in force at date.....			6,415
Total net amount.....			\$10,084,456 00
Total premiums thereon.....			153,192 14

(Received, 2nd March, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(Abstracted from the Directors' Report, London, Eng., 1894.)

FIRE DEPARTMENT.

The fire premiums received during the year amounted to £301,812 11s. 5d., being an increase of £39,289 18s. 10d. over those of the previous year.

The amount of the fire losses paid and outstanding, after deduction of re-assurances, was £237,080 3s. 8d., and the expenses of management and other charges amounted to £107,027 14s. 11d., being together £42,295 7s. 2d. more than the premiums received, and which amount has been carried to the profit and loss account.

The amount of the fire reserve funds at the end of the year was £323,539, being the same sum at which they stood at the beginning of the year.

THE UNION ASSURANCE SOCIETY—*Concluded.*

FIRE ACCOUNT.

			£	s.	d.				£	s.	d.
Amount of funds at the beginning of the year, viz.:						Losses by fire, after deduction of re-assurances			237,080	3	8
Fire reserve fund	£275,539					Expenses of management			49,267	10	8
Foreign fire reserve fund	48,000					Commission			56,120	17	5
		323,539	0	0		Contributions to fire brigades			1,426	6	6
Premiums after deduction of re-assurances			31,812	11	5	Bad debts written off			213	0	4
Balance carried to profit and loss account			42,295	7	2	Amount of fire reserve fund at the end of the year			323,539	0	0
			<u>£667,646</u>	<u>18</u>	<u>7</u>				<u>£667,646</u>	<u>18</u>	<u>7</u>

PROFIT AND LOSS ACCOUNT.

			£	s.	d.				£	s.	d.
Balance from last year			29,886	13	0	Dividends to shareholders			40,500	0	0
Interest and dividends			36,062	18	7	Income tax on interest and dividends			827	7	3
Profit realized on investments			2,832	15	0	Pensions granted to retired officers of the society			1,506	4	10
Shareholders' proportion of life profit			38,194	17	1	Expenses of management not carried to other accounts			1,050	0	0
						Balance from fire account			42,295	7	2
						Balance			20,798	4	5
			<u>£106,977</u>	<u>3</u>	<u>8</u>				<u>£106,977</u>	<u>3</u>	<u>8</u>

BALANCE SHEET ON 31ST DECEMBER, 1893.

GENERAL RESERVES—FIRE AND LIFE.

LIABILITIES.			£	s.	d.	ASSETS.			£	s.	d.
Subscribed capital	£450,000	0	0			Mortgages on property within the United Kingdom			405,779	12	8
Of which is paid up	180,000	0	0			Mortgages on property out of the United Kingdom			20,550	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 do do			24,808	8	7
Profit and loss account	20,798	4	5			United States government and state securities			78,029	0	0
	<u>£884,337</u>	<u>4</u>	<u>5</u>			United States municipal bonds			62,834	0	0
Outstanding fire losses	34,904	17	9			Bank stock			25,600	0	0
do charges	2,816	17	1			Railway and other debentures and bonds and debenture stock			42,713	14	10
do dividends	20,699	10	0			Railway and other stocks and shares, preference and ordinary			30,778	5	0
Reinsurance premiums due to other companies	5,921	17	8			Loans on railway and other securities			35,100	0	0
			<u>948,680</u>	<u>6</u>	<u>11</u>	Loans on rates			5,086	13	4
						do shares of the society			2,020	0	0
						House property			104,779	17	1
						Branch offices and agents' balances			51,966	9	1
						Outstanding premiums			6,286	10	9
						Reinsurance premiums due from other companies			14,563	15	6
						Outstanding interest, due and accrued			10,345	12	11
						Cash on deposit	£400	0	0		
						do in hand and on current account	6,138	7	2		
									6,538	7	2
Total liabilities—life department	1,601,465	11	8			Total assets, life department	1,601,465	11	8		
	<u>£2,550,145</u>	<u>18</u>	<u>7</u>				<u>£2,550,145</u>	<u>18</u>	<u>7</u>		

Department of Finance—Insurance Branch.

THE UNITED FIRE INSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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		1,286 93
Cash in Molsons' Bank		7,450 45
Cash in the hands of agents in Canada.....		15,821 75
Insurance plans.....		2,500 00
Office furniture.		500 00
Total assets in Canada.....	\$	<u>214,687 67</u>

LIABILITIES IN CANADA.

Net amount of losses in Canada, claimed but not adjusted (\$6,047.00 of which accrued in previous year).....	\$	24,332 83
Net amount of losses in Canada, resisted in suit (accrued in previous years).....		1,333 33
Total net amount of unsettled claims for fire losses in Canada.....	\$	25,666 16
Reserve of unearned premiums for all unexpired fire risks in Canada..		119,410 85
Total liabilities in Canada.....	\$	<u>145,077 01</u>

INCOME IN CANADA.

Gross cash received for premiums	\$	218,108 11
Deduct amount received for reinsurance, &c.		31,014 28
Net cash received for premiums.....	\$	187,093 83
Received for interest in Canada.....		318 29
*Received for interest and dividends on stock, &c.....		6,338 81
Sundry.		124 25
Total income in Canada.	\$	<u>193,875 18</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 \$28,207.06).....	\$	20,980	62
Deduct amount received for reinsurance		59	99
Net amount paid during the year for said losses	\$	20,920	63
Paid for losses occurring during the year	\$	148,781	80
Deduct amount received for reinsurance		4,425	29
Net amount paid during the year for said losses	\$	144,356	51
† Net amount paid during the year for fire losses	\$	165,277	14
Commission or brokerage in Canada.....		33,563	28
Salaries, fees and all other charges of officials in Canada...		12,388	03
Taxes in Canada		2,567	01
Miscellaneous payments, viz.:—			
Postage, telegraph and exchange, \$1,954.48; printing, stationery and supplies, \$2,123.63; Underwriters' Association, \$1,084 00; rent, \$1,360.65; insurance department, \$124.30; plans, \$823.34; office expenses, Winnipeg, \$2,499.96; travelling expenses, \$1,094.47; advertising, \$1,172.67; cablegrams, \$41.25; office repairs, \$200; fire commissioners, \$36.45; Ontario license, \$100; solicitor's fees, \$1,346.57; auditors' fees and expenses, \$424.94; sundries, \$1,492.71		15,879	42
Total expenditure in Canada	\$	229,674	88

RISKS AND PREMIUMS.

Fire Risks in Canada :—

	Amount.	Premiums thereon.
Policies in force at date of last statement	\$ 20,870,186	\$ 289,416 18
Taken during the year, new and renewed	14,810,275	215,453 98
Total	\$ 35,680,461	\$ 504,870 16
Deduct terminated	18,269,015	258,886 17
Gross in force at end of year	\$ 17,411,446	\$ 245,983 99
Deduct reinsured	142,452	2,500 91
Net in force at 31st December, 1893.....	\$ 17,268,994	\$ 243,483 08
Total number of policies in force in Canada at date.....	No return.	
Total net amount in force at date.....		\$17,268,994 00
Total premiums thereon		243,483 08

(Received, 1st March, 1894.)

† Including City of London losses, \$23,352.16, and losses under old reinsurance contracts, \$48,844.27.

Department of Finance—Insurance Branch.

THE WESTERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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.....	1,000,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Real estate—Company's building, 4 story, stone, and lot 30 by 100, corner of Scott and Wellington Streets, Toronto.....	\$ 65,000 00
Loans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate	67,634 88
Amounts due the company for which judgments have been obtained...	3,098 95
Interest due and unpaid on said loans	\$ 1,715 58
Interest accrued and unpaid on said loans.....	940 53
Total interest carried out	2,656 11

Stock and bonds held by the company:—

	Par value.	Market value.
Dominion of Canada stock	\$ 251,350 00	\$ 262,660 75
Canadian Bank of Commerce stock	40,000 00	54,400 00
Aldboro' debentures.....	464 13	506 71
Oxford do	3,100 00	3,349 27
Shelburne do	2,800 00	3,092 64
Arthur do	3,000 00	3,699 00
Tilsonburg do	3,000 00	3,540 90
York do	5,100 00	5,620 69
Owen Sound do	5,200 00	6,043 96
United States registered bonds.....	241,000 00	272,330 00
Georgia state bonds	25,000 00	26,625 00
Ohio state bonds	100,000 00	100,000 00
City of Richmond.....	42,000 00	40,000 00
Board of Trade debentures.....	2,500 00	2,500 00
Collingwood do	1,400 00	1,400 00
Freehold Loan and Savings Company stock	10,200 00	13,672 00
do do debentures.....	13,500 00	13,500 00
Canada Landed and National Investment Co. debentures.....	22,700 00	22,700 00
Central Canada Loan and Savings Co. stock	20,000 00	24,000 00
Toronto Savings and Loan Co. stock	22,500 00	25,000 00
Canada Permanent Loan and Savings Co. stock.....	10,710 00	19,915 60
do do debentures	2,400 00	2,400 00
Dominion Savings and Loan Co. stock	15,000 00	13,200 00
Imperial Loan and Investment Society stock	28,320 00	33,417 60
British America Assurance Co.....	215,850 00	251,394 84

WESTERN—Continued.

Stock and bonds held by the company—Continued.

	Par value.	Market value.
City of London.....	40,000 00	40,000 00
City of Montreal.....	10,000 00	10,000 00
City of Toronto.....	60,000 00	60,000 00
City of Portland, Oregon.....	20,000 00	22,000 00
City of Detroit waterworks bonds.....	53,000 00	64,998 80
Walkerville debentures.....	50,000 00	50,000 00
Total par and market values.....	<u>\$1,320,094 13</u>	<u>\$1,451,967 76</u>

Carried out at market value.....\$1,451,967 76

Cash on hand at head office..... 999 22

Cash in banks, viz.:—

Canadian Bank of Commerce, Toronto.....	\$ 56,425 04
Ontario Bank, Toronto.....	42,349 70
Alex. Laird and Wm. Gray, agents Canadian Bank of Commerce, New York.....	206,721 91
Corn Exchange National Bank, Chicago.....	367 82
Bank of Nova Scotia, St. John.....	815 01
Bank of Montreal, St. John, N.B.....	1,317 78
Merchants Bank of Halifax, Halifax.....	2,883 07
Bank of Commerce, Buffalo.....	187 84

Total..... 311,068 17

Interest unpaid, due and accrued, on stocks, &c..... 6,283 25

Agents' balances..... 320,180 17

Bills receivable..... 89,184 63

Sundry, viz.:—

Office furniture, maps, &c.....	\$ 59,318 39
Due from other companies for reinsurances on losses already paid.....	46,469 58
Ontario Industrial Loan and Investment Company—Special deposit.....	10,000 00
Central Canada Loan and Savings Company do.....	20,000 00

135,787 97

Gross assets.....\$2,453,861 11

Amount which should be deducted from the above assets on account of bad or doubtful debts and securities..... 8,581 44

Total net assets.....\$2,445,279 67

LIABILITIES.

(1.) Liabilities in Canada.

Net amount of losses, unsettled, but not resisted:—

Fire.....	\$ 24,260 76
Inland marine.....	245 00
Ocean.....	11,010 00
Total.....	\$ 35,515 76
Net amount of fire losses resisted, in suit.....	5,500 00

Total net amount of unsettled claims in Canada.....\$ 41,015 76

Reserve of unearned premiums for outstanding risks in Canada:—

Fire.....	\$ 229,014 00
Inland marine.....	Nil.
Ocean.....	13,064 63

Total reserve of unearned premiums for risks in Canada..... 242,018 62

Dividends declared and due and remaining unpaid..... 973 53

Bills payable..... 38,500 00

Total liabilities (excluding capital stock) in Canada.....\$ 322,507 92

Department of Finance—Insurance Branch.

WESTERN—Continued.

(2.) Liabilities in other Countries.

Net amount of losses unsettled but not resisted:—

Fire.....	\$ 164,104 39
Inland marine.....	39,744 00
Ocean.....	6,099 00
Total.....	\$ 209,947 39
Net amount of fire losses resisted, in suit.....	18,304 69

Total net amount of unsettled claims in other countries.....\$ 228,252 08

Reserve of unearned premiums:—

Fire.....	\$ 880,327 51
Inland marine.....	31,593 49
Ocean marine.....	19,368 50

Total reserve..... 881,289 50

Bills payable..... 1,744 95

Total liabilities in other countries.....\$1,111,286 53

Total liabilities (excluding capital stock) in all countries.....\$1,433,794 45

Capital stock paid up.....\$1,000,000 00

Surplus beyond all liabilities and capital stock.....\$ 11,485 22

INCOME.

For Fire Risks.

	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 454,360 77	\$2,009,391 43
Deduct reinsurance, rebate, abatement and return-premiums.....	125,933 13	567,240 59
Net cash received for fire premiums.....	\$ 328,427 64	\$1,442,150 84

For Inland Marine Risks.

Gross cash received for premiums.....	\$ 44,610 32	\$ 377,621 44
Deduct reinsurance, &c.....	29,673 94	85,418 26
Net cash received for inland marine premiums.....	\$ 14,936 38	\$ 292,203 18

For Ocean Risks.

Gross cash received for premiums.....	\$ 188,215 41	\$ 98,887 62
Deduct reinsurance, &c.....	70,148 26	24,616 16
Net cash received for ocean premiums.....	\$ 118,067 15	\$ 74,271 46
Total net cash received for premiums.....	\$ 461,431 17	\$1,808,625 48

Total net cash received for premiums in all countries.....\$2,270,056 65

Received for interest and dividends..... 69,301 53

Premiums on new stock..... 160,000 00

Total.....\$2,499,358 18

Received for increased capital..... 400,000 00

Total cash income.....\$2,899,358 18

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 \$181,924 15)	\$ 16,864 51	\$ 141,955 67
Paid for losses occurring during the year	\$ 253,949 38	\$ 979,330 34
Less received for savings and salvage and reinsurance	59,355 03	120,087 22
Net amount paid for said losses	\$ 194,594 35	\$ 859,243 12
Total net amount paid during the year for fire losses	<u>\$ 211,458 86</u>	<u>\$ 1,001,198 79</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 \$12,029.42)	\$ 42 57	\$ 15,450 00
Paid for losses occurring during the year	\$ 52,197 31	\$ 315,117 27
Less savings and salvage and reinsurance	32,894 48	75,271 02
Net amount paid for said losses	\$ 19,302 83	\$ 239,846 25
Total net amount paid during the year for inland marine losses	<u>\$ 19,345 40</u>	<u>\$ 255,296 25</u>
Total net amount paid during the year for fire and inland marine losses, viz. :—		
In Canada	\$ 230,804 26	
In other countries		1,256,495 04
Total		<u>\$ 1,487,299 30</u>
Net amount paid during the year for ocean losses (of this amount \$22,181.64 was incurred in previous years)		151,134 98
Paid for dividends on capital stock		67,460 11
Commission or brokerage		393,324 26
Salaries, fees and all other charges of officials		130,184 34
Taxes		48,447 13
Miscellaneous payments, viz. :—		
Printing and advertising, \$19,197.65; postage and telegrams and express, \$21,562.44; law expenses, \$2,898.14; president's and directors' fees, \$5,500; books, stationery, supplies, &c., \$6,322.86; local boards, \$20,389.97; supervision of business, \$74,017.78; sundry head office and other expenses, including gas, fuel, water, repairs, &c., \$6,046.72; sundries, \$7,892.14.		163,827 70
Total cash expenditure		<u>\$2,441,477 82</u>

CASH ACCOUNT.

1892.	<i>Dr.</i>	
Dec. 31. To balance in hand and in banks as at this date		\$ 321,639 05
1893.		
Dec. 31. To income as above		2,899,358 18
Borrowed during the year		38,500 00
		<u>\$3,259,497 23</u>
1893.	<i>Cr.</i>	
Dec. 31. By expenditure during year as above		\$2,441,477 82
Investments		393,452 02
Borrowed money returned		82,500 00
Balance in hand and in banks at this date		342,067 39
		<u>\$3,259,497 23</u>

Department of Finance—Insurance Branch.

WESTERN—Concluded.

RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
<i>Fire Risks.</i>						
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement.	48,598,545	527,024 82	113,174,249	1,505,460 92	161,772,794	2,032,485 74
Taken during the year (new and renewed).	36,669,280	459,530 70	152,508,757	2,012,813 61	189,178,037	2,472,344 31
Total.	85,267,825	986,555 52	265,683,006	3,518,274 53	350,950,831	4,504,830 05
Deduct terminated.	36,944,900	448,152 81	131,106,254	1,717,888 30	168,051,154	2,166,041 11
Gross in force at end of year.	48,322,925	538,402 71	134,576,752	1,800,386 23	182,899,677	2,338,788 94
Deduct reinsured.	6,719,086	95,359 62	17,862,607	212,454 05	24,581,693	307,813 67
Net in force 31st Dec., 1893..	41,603,839	443,043 09	116,714,145	1,587,932 18	158,317,984	2,030,975 27
<i>Inland Marine Risks.</i>						
Gross policies in force at date of last statement.			4,457,407	78,420 47	4,457,407	78,420 47
Taken during the year.	6,901,056	44,610 32	66,700,467	397,139 72	73,601,523	441,750 04
Total.	6,901,056	44,610 32	71,157,874	475,560 19	78,058,930	520,170 51
Deduct terminated.	6,901,056	44,610 32	63,366,283	382,662 68	70,267,339	427,273 00
Gross in force at date.			7,791,591	92,897 51	7,791,591	92,897 51
Deduct reinsured.			2,351,624	33,835 16	2,351,624	33,835 16
Net in force 31st Dec., 1893..			5,439,967	59,062 35	5,439,967	59,062 35
<i>Ocean Risks.</i>						
Gross policies in force at date of last statement.	624,650	19,099 59	2,147,528	28,541 00	2,772,178	47,640 59
Taken during the year.	13,256,555	171,437 09	9,957,255	113,786 54	23,213,810	285,223 63
Total.	13,881,205	190,536 68	12,104,783	142,327 54	25,985,988	332,864 22
Deduct terminated.	13,515,365	175,988 42	10,776,075	81,153 94	24,291,440	257,142 36
Gross in force at end of year.	365,840	14,548 26	1,328,708	61,173 60	1,694,548	75,721 86
Deduct reinsured.	19,583	1,543 63	298,206	21,091 46	317,789	22,635 09
Net in force 31st Dec., 1893..	346,257	13,004 63	1,030,502	40,082 14	1,376,759	53,086 77

Total number of policies in force at date.....No return.
 Total net amount in force..... \$165,134,710 00
 Total premiums thereon..... 2,143,124 39

(Received, 1st March, 1894.)

Department of Finance—Insurance Branch.

STATEMENTS

OF

LIFE INSURANCE COMPANIES

Department of Finance—Insurance Branch.

LIST OF COMPANIES

BY WHICH THE BUSINESS OF LIFE INSURANCE WAS TRANSACTED IN THE DOMINION, DURING THE YEAR ENDED 31st DECEMBER, 1893.

- 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, 1893.

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 (\$135,420.00 of this amount belongs to policies issued subsequent to 31st March, 1878)	\$ 156,018 11
Premium obligations on Canadian policies in force (\$15,537.71 of this amount belongs to policies issued subsequent to 31st March, 1878)	50,927 69
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	22,470 00
City of Toronto do	502,200 00	517,266 00
Government of Quebec do	207,500 00	232,400 00
Town of Coaticook do	21,000 00	21,000 00
Province of Quebec do	153,000 00	168,300 00
Town of Mount Forest do	20,000 00	20,600 00
Town of Lévis do	29,000 00	29,000 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	85,600 00
Town of Sault St. Marie do	20,000 00	21,200 00
City of St. Thomas do	121,336 29	122,549 65
Village of West Toronto Junction do	99,586 15	100,582 01
Village of Parkdale do	74,847 74	74,847 74
Town of Windsor do	103,947 03	109,144 38
City of Kingston do	52,463 99	54,037 90
City of Belleville do	50,000 00	52,500 00
Côte St. Antoine do	100,000 00	102,000 00
Town of Galt do	50,000 00	51,000 00
Province of New Brunswick do	66,000 00	67,320 00
City of St. John, N.B. do	50,000 00	51,000 00
City of Hamilton, Ont. do	44,777 05	45,672 59
City of Halifax do	100,000 00	102,000 00
City of Sherbrooke, Que. do	75,000 00	76,500 00
Roman Catholic School do Montreal.....	85,000 00	86,700 00
Protestant School do do	203,000 00	207,060 00
Prince Edward Island do	100,000 00	102,000 00
United States Government do	150,000 00	171,000 00
Protestant Hospital for Insane bonds.	74,000 00	75,480 00

Total par and market values	\$3,543,158 25	\$3,712,460 27
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ÆTNA LIFE—Continued.

Carried out at market value.....	\$3,712,460	27
Gross premiums due and uncollected on Canadian policies in force.....	\$15,699	78
Gross deferred premiums on same.....	21,676	39
Total outstanding and deferred premiums.....	\$37,376	17
Deduct cost of collection at 10 per cent.....	3,737	61
*Net outstanding and deferred premiums.....	33,638	56
Total assets in Canada.....	\$3,953,044	63

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.....	\$1,591,026	40
Claims for death losses adjusted but not due, and unadjusted but not resisted.....	\$ 3,813	00
Claims for matured endowments due and unpaid.....	4,304	00
Net amount of unpaid claims.....	8,117	00
(Of this amount \$1,131 matured endowments accrued in previous years.)		
Amount of dividends or bonuses to Canadian policy-holders due and unpaid.....	1,276	94
Total liabilities in respect of said policies in Canada.....	\$1,600,420	34

Under Policies issued subsequent to 31st March, 1878.

†Amount computed or estimated to cover the net present value of all Canadian policies in force.....	\$3,375,602	00
Claims for death losses adjusted but not due, and unadjusted but not resisted.....	\$12,965	00
Claims for death losses resisted—not in suit.....	10,000	00
Claims for matured endowments due and unpaid.....	886	00
Net amount of unpaid claims.....	23,851	00
(Of this amount \$142 matured endowments accrued in previous years.)		
Amount of dividends or bonuses to Canadian policy-holders due and unpaid.....	5,564	94
Total liabilities in respect of said policies in Canada.....	\$3,405,017	94
Total liabilities in Canada.....	\$5,005,438	28

INCOME IN CANADA.

Cash received for premiums.....	\$ 480,927	32
Premium obligations taken in part payment of premiums.....	6,541	38
Premiums paid by dividends, including reconverted additions.....	121,107	48
Total premium income.....	\$ 608,576	18
Received for interest on premium notes and policy loans.....	7,127	44
Total income in Canada during the year.....	\$ 615,703	62

*Of this amount \$30,339.30 belongs to policies issued subsequent to 31st March, 1878.
 †Based on Institute of Actuaries' H. M. Table of Mortality, with $4\frac{1}{2}$ per cent interest.

Department of Finance—Insurance Branch.

ÆTNA LIFE—Continued.

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada	\$ 212,774 77
Premium and other obligations used in payment of the same.....	1,753 56
Total amount paid for death claims	\$ 214,528 33
(Of this amount \$21,557.99 accrued in previous years.)	
Cash paid for matured endowments.....	\$ 289,145 64
Premium and other obligations used in payment of the same	27,855 60
Total amount paid for matured endowments.....	\$ 317,001 24
(Of this amount \$3,500 accrued in previous years.)	
Total amount paid for death claims and matured endowments.....	\$ 531,529 57
Cash paid for surrendered policies.....	30,295 64
Premium obligations used in purchase of surrendered policies..	2,549 00
Cash dividends paid policy-holders and applied in payment of premiums in Canada.....	121,107 48
Premium obligations used in payment of dividends to policy-holders in Canada	2,289 18
Total net amount paid to policy-holders in Canada.....	\$ 687,770 87
Cash paid for commissions, salaries and other expenses of officials in Canada	52,646 66
Taxes, licenses, fees or fines.....	1,640 41
Miscellaneous payments, viz. :—	
Postage, \$2,734.16; telegraph, \$65.92; express, \$428.27; station- ery, \$245.74; advertising, \$3.58; printing, \$304.92; exchange, \$456.45; medical examiners, \$1,593.....	5,832 04
Total expenditure in Canada.....	\$ 747,889 98

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 33,540 48
do received during the year.....	2,179 38
	\$ 35,719 86
Amount of obligations used in payment of claims.....	\$ 2,810 23
do used in payment of dividends to policy-holders.	2,289 18
do redeemed in cash.....	290 87
Total deductions	\$ 5,390 28
Balance—note assets at end of year.....	\$ 30,329 58

MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year as taken in Canada.....	382	
Amount of said policies.....		\$ 623,513 00
Number of policies become claims in Canada during the year.	462	
Amount of said claims.....		539,304 00
Number of policies in force in Canada at date.....	12,813	
Amount of said policies.....		16,608,155 00

ÆTNA LIFE—Continued.

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	149	\$ 221,720 00
2. By maturity.....	313	317,584 00
3. By expiry.....	88	180,250 00
4. By surrender (for which cash value has been paid, \$30,295.64).....	137	106,004 00
5. By surrender, \$124,507 (for which paid-up policies have been granted to amount of \$47,915). Difference of amounts carried out.....		76,592 00
6. By lapse.....	131	333,802 00
Total.....	818	\$ 1,235,952 00
	No.	Amount.
Policies in force at beginning of year.....	13,171	\$17,055,349 00
Policies issued during the year.....	651	938,232 00
Policies terminated as above and by change to paid-up policies	935	1,283,867 00
Policies not taken.....	74	101,559 00
Policies in force at date of statement.....	12,813	16,608,155 00

Number of insured lives at beginning of year.....	11,756
Number of new insurers during the year.....	306
Number of deaths during the year among insured.....	122
Number of insured whose policies have been terminated during the year otherwise than by death.....	453
Number of insured lives at date of statement.....	11,487

DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

Policies in force at beginning of year in Canada.....	9,921	\$13,110,237 00
Policies issued during the year.....	651	938,232 00
Policies terminated as above and by change to paid-up policies.	703	1,055,830 00
Policies not taken.....	74	101,559 00
Policies in force at date of statement.....	9,795	12,891,080 00

(Received, 5th March, 1894.)

Department of Finance—Insurance Branch.

ÆTNA LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1893.

(As returned to the Insurance Commissioner, State of Connecticut.)

INCOME DURING THE YEAR 1893.

Total premium income (including accident premiums, \$113,988.57).\$	4,809,733 15
Cash received for interest upon mortgage loans (including accident, \$4,953.99)	1,148,852 75
Cash received for interest on bonds owned and dividends on stock (including accident, \$450.00)	622,268 24
Cash received for interest on premium notes, loans and liens.....	78,675 41
do do collateral loans due the company.....	94,973 82
do do deposits	39,215 41
do for rents.....	15,090 40
do as discount on endowment claims paid in advance.....	1,264 91
Total income (including accident, \$119,392.56)	6,810,074 09

DISBURSEMENTS DURING THE YEAR 1893.

Total amount actually paid for losses and matured endowments.....\$	2,754,348 12
Amount paid for accident losses.	35,410 74
Cash paid for surrendered policies.....	200,586 10
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	16,592 30
Cash surrender values, including reconverted additions, applied in payment of premiums	211,802 75
Cash dividends paid to policy holders.....	668,924 69
Premium notes, loans or liens used in payment of dividends to policy-holders	50,916 02
Cash paid stockholders for interest or dividends.....	187,500 00
Cash paid for commissions to agents (including accident, \$28,921.88)	592,972 95
Cash paid for taxes (including accident, \$1,243.85).....	127,179 39
Premium on investments.....	33,035 33
General expenses (including accident, \$21,478.34).....	296,510 13
Total disbursements (including accident, \$87,054.81)...	5,175,778 52

ASSETS.

Cost of real estate, less encumbrances.....\$	529,001 65
Loans on bonds and mortgages (first liens) on real estate (including accident loans, \$83,300).....	20,859,511 14
Loans secured by pledge of bonds, stock and other marketable collaterals	625,967 40
Loans made in cash to policy-holders on the company's policies assigned as collaterals.....	550,268 62
Premium notes, loans or liens on policies in force.....	825,964 38
Cost value of bonds and stocks owned absolutely (including accident, \$15,000)	11,770,736 82
Cash on hand and in banks (including accident, \$15,276.96).....	3,544,287 67
Agents' ledger balances.....	46,069 88
Total net or ledger assets (including accident, \$113,576.96).\$	38,751,807 56

ÆTNA LIFE—*Concluded.*

OTHER ASSETS.

Interest due and accrued (including \$724.40 accident).....	543,202 48
Market value of stocks and bonds over cost.....	622,803 92
Net amount of uncollected and deferred premiums.....	350,138 94
<hr/>	
Total assets as per books of company (including accident, \$114,301.36).....	\$ 40,267,952 90
Deduct items not admitted	46,069 88
<hr/>	
Total assets (less items not admitted).....	\$ 40,221,883 02

LIABILITIES.

Net reinsurance reserve, Combined Experience Table, 4 per cent....	\$ 32,983,704 00
Reserve on accident policies, 50 per cent of premiums	45,863 03
Total unsettled claims (including accident, \$2,155.59).....	265,579 59
Amount of all unpaid dividends or surplus, or other description of profits due policy-holders.	427,334 06
Premiums paid in advance.....	4,954 26
Bills payable.....	7,146 87
Contingent surrender values.....	15,988 00
<hr/>	
Total liabilities (including accident, \$48,018.62).....	\$ 33,750,569 81
<hr/>	
Gross surplus on policy-holders' account.....	\$ 6,517,383 09

RISKS AND PREMIUMS.

LIFE.

Number of new policies issued during the year	11,545
Amount of said policies	\$ 22,881,713 00
Number of policies terminated during the year	10,292
Amount terminated,	20,709,117 00
Number of policies in force at date of statement	82,745
Net amount of said policies.....	135,450,722 94

ACCIDENT.

Number of policies issued during the year	7,236
Amount of said policies	\$ 26,033,450 00
Number of policies terminated during the year	6,161
Amount terminated.....	20,867,400 00
Number of policies in force at date of statement.....	5,653
Net amount of said policies.....	20,755,300 00

HARTFORD, 27th February, 1894.

Department of Finance—Insurance Branch.

THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

President—J. H. TROUNCER. | *Secretary*—GERALD H. RYAN.
Principal Office—London, England.
Chief Agent in Canada—F. STANCLIFFE. | *Head Office in Canada*—Montreal.
 (Incorporated, 26th January, 1847. Commenced business in Canada, 7th
 February, 1883.)

No capital.

ASSETS IN CANADA.

Value of real estate in Canada held by the company.....	\$ 140,000 00
Mortgages on real estate in Canada	1,434,387 65
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals.....	58,627 80
Stocks and bonds in deposit with the Receiver-General:—	
	<i>Par Value.</i>
Province of British Columbia bonds.....	\$ 4,866 67
Canada 4 per cent bonds, 1885.....	6,813 33
City of Ottawa bonds.....	24,333 34
Tasmanian 6 per cent bonds.....	33,093 33
City of Toronto 6 per cent debentures	52,560 00
Carried out at par value.....	121,666 67
Cash at head office in Canada	29,702 31
Cash in Bank of Montreal.....	23,103 24
Bills receivable.....	338 86
Agents' ledger balances.....	7,748 97
Interest due.....	\$ 8,824 14
Interest accrued.....	24,872 86
Total	33,797 00
Rents due.....	\$ 45 00
Rents accrued.....	1,023 66
Total.....	1,073 66
Gross premiums due and uncollected on Canadian policies in force.....	\$ 33,234 56
Deduct cost of collection, at 10 per cent.....	3,323 45
Net outstanding premiums.....	29,911 11
Total assets in Canada.....	\$1,880,357 27

LIABILITIES IN CANADA.

*Amount of reserve on all outstanding policies in Canada.....	884,413 94
Claims for death losses—unadjusted but not resisted (including \$805 bonus additions; of this amount \$1,000 accrued in previous year).....	42,805 00
Total liabilities in Canada.....	\$ 927,218 94

* Computed 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	\$ 230,527 21
Deduct premiums paid to other companies for reinsurance.....	14,954 91
Net premium income.....	\$ 215,572 30
Received for rents.....	3,299 16
All other income (interest on mortgages, &c.).....	75,423 87
Total income in Canada.....	\$ 294,295 33

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada (including bonuses, \$281).....	\$ 55,281 00
Deduct amount received for reinsured death claims.....	Nil.
Net amount paid on account of death claims in Canada (\$5,000 of which accrued in previous years).....	\$ 55,281 00
Cash paid for matured endowments.....	\$ 7,455 50
Deduct amount received for reinsurance.....	Nil.
Net amount paid on account of matured endowments.....	7,455 50
Amount paid for surrendered policies.....	10,579 65
Cash dividends paid to Canadian policy-holders.....	51 50
Total net amount paid to policy-holders in Canada.....	\$ 73,367 65
Cash paid for commissions, salaries and other expenses of officials in Canada.....	32,502 74
Cash paid for taxes.....	1,770 27
Miscellaneous payments, viz. :—	
Charges, \$1,450.01; travelling expenses, \$3,161.51; stationery, \$762 65; legal expenses, \$688.81; rent, \$1,610.08; advertising, \$614.75.....	8,287 81
Total expenditure in Canada.....	\$ 115,928 47

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	347
Amount of said policies.....	\$ 654,433 32
Amount of said policies reinsured in other licensed companies in Canada.	20,000 00
Number of policies become claims in Canada during the year.....	29
Amount of said claims.....	99,541 50
Amount of above claims reinsured in other licensed companies in Canada.....	12,500 00
Number of policies in force in Canada at date.....	3,015
Amount of said policies.....	\$6,160,261 36
Bonus additions thereon.....	44,439 27
Total.....	\$6,204,700 63
Less amount of said policies reinsured in other licensed companies in Canada	307,843 00
Net amount in force, 31st December, 1893.....	\$ 5,896,857 63

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, \$1,086).....	23	\$ 92,086 00
2. By maturity (including bonus additions, \$119).....	6	7,455 50
3. By expiry	1	400 00
4. By surrender (including bonus additions, \$684)..... (For which cash value has been paid, \$12,110.41)	59	141,541 00
5. By surrender (including \$947 bonus additions) \$82,447.. (For which paid-up policies have been granted to amount of \$30,534.99.)		
Difference of amounts carried out.....		51,912 01
6. By lapse (including bonus additions, \$347).....	184	252,202 50
Total (including \$3,183 bonus additions).....	273	\$ 545,597 01

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$44,868.77).....	3,007	\$6,177,610 82
Policies issued during the year.....	371	706,433 32
Bonuses added during the year.....		2,738 50
Reinstated (including bonus additions, \$15).....	6	6,515 00
Policies terminated as above (including bonus additions, \$3,183) ..	273	545,597 01
Policies not taken.....	96	143,000 00
Policies in force at date of statement (including bonus addi- tions, \$44,439.27).....	3,015	6,204,700 63

Number of insured lives at beginning of year in Canada	2,944
Number of new insurers during the year.....	340
Number of deaths during the year among the insured	21
Number of insured whose policies have been terminated during the year otherwise than by death.	332
Number of insured lives at date of statement	2,931

(Received, 27th February, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(Abstracted from *Directors' Report, London, Eng., 20th March, 1894.*)

NEW BUSINESS.

The proposals received during the year were 1,320 in number, for the assurance of £677,705. The policies issued were 1,120, assuring £517,541, of which amount £43,390 was re-assured with other companies, making the net new sums assured £474,151. The new premiums were £17,250 gross, and £16,212 after deduction of re-assurances.

Six immediate annuities were granted for £1,059 18s. 10d., and one contingent annuity for £500, the consideration money received being £10,696 15s. 3d.

BRITISH EMPIRE—*Continued.*

DEATH CLAIMS.

Of the lives assured 371 died during the year. The claims thus arising under 431 policies amounted to £134,118, including reversionary bonus. The claims were within the expectation on the basis of the Institute of Actuaries' Mortality Table as regards number, but slightly in excess as regards policy-moneys, the deaths having occurred among policies of more than the average amount.

Seven annuitants, in receipt of £194 17s. 4d. 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 4s. 1d. per cent, after deducting income tax.

EXPENDITURE.

The amount disbursed in management and commission again shows a reduction in the ratio of expenditure to premium income.

PREMIUM INCOME.

The total premium income for the year was £197,501, after deducting payments for re-assurances.

FUNDS.

The total funds on 31st December, 1893, amounted to £1,709,725, showing an increase of £88,220 during the year.

BUSINESS IN FORCE.

The policies in force on 31st December, 1893, were 20,316 in number, assuring (after deduction of re-assurances) £6,291,753, including bonus additions.

AUDIT.

In addition to the usual audit, which has been continuous and of a very strict character, according to the company's established practice, a special committee of directors has passed in review the stocks, funds and property of the company, and has carefully revised the values at which they stand in the company's books. After giving effect to this revision, the balance to the credit of profit and loss account is £4,620, which has been set aside to form the nucleus of an investment reserve fund.

VALUATION AND BONUS.

The fifteenth triennial period was completed on 31st December last, and the directors have received with great satisfaction the report of the actuary on the valuation of the company's liabilities under its assurance and annuity contracts. The members will be pleased to learn that the valuation has again been strengthened, and that an increased bonus can be allotted to the participating policy-holders. The basis of valuation was as follows:—

English Policies.—H.M. Mortality Table, interest $3\frac{1}{2}$ per cent, strict net premium valuation.

Canadian Policies.—H.M. Mortality Table, interest $3\frac{1}{2}$ per cent, strict net premium valuation.

“*Western Counties*” *Policies.*—H.M. Mortality Table, interest $3\frac{1}{2}$ per cent. Reserve for expenses and profits, $12\frac{1}{2}$ per cent of the future premiums for policies with deferred profits, and 10 per cent for policies without profits (all negative values excluded).

Annuities.—Government Annuity Tables (1883), interest $3\frac{1}{2}$ per cent.

Department of Finance—Insurance Branch.

BRITISH EMPIRE—Continued.

The result of this valuation upon this basis is set forth in the following statement:—

VALUATION BALANCE SHEET, 31st December, 1893.

<p>Net Liability—</p> <p>English assurance and annuities... £ 1,304,663</p> <p>Canada do 199,835</p> <p>Western Counties do 77,098</p> <p style="text-align: right;">£ 1,581,096</p> <p>Reserve fund (undivided profits).. £26,542</p> <p>Investment reserve fund..... 4,621</p> <p style="text-align: right;">31,163</p> <p>Surplus..... 97,466</p> <hr/> <p style="text-align: right;">£ 1,709,725</p>	<p>Total funds, 31st December, 1893..... £1,709,725</p> <hr/> <p style="text-align: right;">£ 1,709,725</p>
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The valuation discloses a surplus of £97,466, of which one-twentieth part (£4,873) will be added to the reserve fund, in accordance with the provisions of the deed of settlement, increasing that fund to £31,416. The directors recommend that the remaining nineteen-twentieths, amounting to £92,593, be apportioned among the participating policy-holders.

On the last occasion the valuation of the Canadian and the "Western Counties" business was based on 4 per cent interest. But, although this has been reduced to 3½ per cent, the amount of profit to be divided exceeds by £10,000 the sum distributed after the last valuation. The available surplus will yield a considerably increased bonus to the participating policy-holders, the rate of cash bonus in respect of English policies varying from 15 per cent to 36·6 per cent upon the premiums paid in the triennium, according to the duration of the policies. In the Canadian branch, owing mainly to the lower scale of premiums in use, the rates of bonus will be about four-fifths of the corresponding rates in England.

From a test valuation, it appears that, taking the reserve fund into account, the English policies stand on the basis of a 3½ per cent reserve by the H.M. Table, after the distribution of the above surplus.

The rate of mortality among the lives included in the Temperance Section has proved to be more favourable than that among the general body of members, and to the policy-holders in that section an increased rate of bonus will accordingly be allotted. A few of the "Western Counties" policy-holders are now entitled to share in the profits under the terms of the transfer.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

	£	s.	d.		£	s.	d.
Amount of funds at the beginning of the year.....	1,621,504	12	10	Claims.....	134,118	3	4
Premiums (less reassurances).....	197,501	13	4	Endowments matured.....	7,671	7	1
Consideration for annuities granted.....	10,696	15	3	Surrenders.....	10,729	13	6
Interest (less tax).....	70,049	0	1	Annuities.....	4,913	16	6
Profit and loss.....	4,620	12	1	Commission.....	11,345	3	0
				Expenses of management.....	23,276	3	3
				Cash bonus.....	346	6	7
				Bonus reduction of premiums.....	2,246	19	8
				Amount of funds at the end of the year (as per balance sheet).....	1,709,725	0	8
	£1,904,372	13	7		£1,904,372	13	7

Department of Finance—Insurance Branch.

CANADA LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

President and Managing Director—A. G. RAMSAY.

Secretary—R. HILLS.

Chief Agent—A. G. RAMSAY.

Head Office—Hamilton, Ont.

(Organized, 21st August, 1847; incorporated, 25th April, 1849 by Act of the Legislature of the late Province of Canada, 12 Vic., Cap. 168; amended in 1879 by 42 Vic., Cap. 71, and in 1893 by 56 Vic., Cap. 76; commenced business in Canada, 21st August, 1847.)

CAPITAL.

Amount of capital authorized and subscribed for.....	\$1,000,000 00
Amount of capital paid up in cash	125,000 00

(For List of Shareholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (without encumbrances) held by the company:	
Buildings in Hamilton, Toronto, Montreal and elsewhere	\$1,043,981 49
Amount secured by way of loans on real estate by bond or mortgage, first liens	3,906,366 38
Amount of loans secured by bonds, stocks or other marketable collaterals.....	2,545,480 41
Viz.:—Upon stock and bonds of—	

	Par Value.	Market Value.	Amount loaned thereon.
30 shares Hamilton Provident and Loan Society.....	\$ 2,500 00	\$ 3,275 00	\$ 900 00
94 do The E. & C. Gurney Co. (Ltd.)..	18,800 00	23,500 00	22,500 00
7 do Hamilton Gaslight Co.	280 00	448 00	280 00
6 do Hamilton Street Railway Co.	300 00	540 00	2,000 00
30 do Hamilton Steamboat Co.	3,000 00	3,000 00	
12 do Hamilton Provident and Loan Society	1,200 00	1,572 00	475 00
36 do Hamilton Gaslight Co.	1,170 00	1,872 00	1,000 00
300 do Canada Southern Ry. Co.	30,000 00	15,300 00	17,375 31
70 do Hamilton Steamboat Co.	7,000 00	7,000 00	
600 do N. Y., Lake Erie & Western Ry. Co	60,000 00	9,000 00	
The Land Security Co.'s debentures, 5 per cent.	50,000 00	50,000 00	50,000 00
Kingston, Napanee and Western Ry. bonds, 6 per cent.	500,000 00	500,000 00	450,000 00
Bay of Quinte 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	500,000 00
Michigan Central Ry. Co.'s bonds, 5 per cent.	125,000 00	128,000 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	60,000 00	9,550 10
Parish of St. Andrew's, P. Q., bonds, 5 per cent.	9,550 10	9,551 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	
Bell Telephone Co.'s bonds, 6 per cent.	800 00	800 00	700 00
Alberta Ry. & Coal Co. guaranteed bonds.	550,000 00	550,000 00	543,000 00
Grant, Lottridge Brewing Co. (Ltd.) bonds, 6 per cent.	85,000 00	85,000 00	105,000 00
Policies Nos. 43,730 and 055,865 in Canada Life and 830 shares Grant, Lottridge Brewing Co. (Ltd.)	83,000 00	83,000 00	
	163		

CANADA LIFE—Continued.

	Par Value.	Market Value.	Amount loaned thereon.
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.	10,000 00	10,000 00	14,000 00
Hamilton and Dundas Street Railway—First preference stock	5,000 00	5,000 00	
Life and endowment policies in Canada Life, Aetna of Hartford and Connecticut Mutual Companies		5,600 00	
Loans on the policies of other companies.			16,200 00
Total	\$3,453,650 10	\$3,402,308 00	\$2,545,480 41

Amount of loans, as above, on which interest has not been paid within one year previous to statement, \$359,313.90.

Amount of loans made in cash to policy-holders on the company's policies assigned as collaterals.....\$1,379,625 11
 Premium obligations on policies in force 94,098 28

Debentures owned by the company:—

Municipality.	Par value.
<i>City—</i>	
Hamilton	\$ 21,039 12
Belleville	43,000 00
Brantford	14,500 00
Three Rivers, Que	20,000 00
Vancouver, B.C.	15,500 00
Victoria, B.C.	170,000 00
St. Thomas	10,254 59
	\$ 294,293 71
<i>County—</i>	
Compton, Que	\$ 8,973 34
Digby, N.S.	35,200 00
Bruce	10,000 00
Minnedosa, Man.	8,000 00
	\$ 62,173 34
<i>Town—</i>	
Windsor	\$ 121,994 14
Galt	5,000 00
Lindsay	33,000 00
Stratford	2,350 35
Tilsonburg	3,000 00
Ingersoll	57,000 00
Woodstock	6,000 00
Sarnia	20,000 00
Niagara Falls	11,825 00
Mitchell	15,000 00
Goderich	6,000 00
Dresden	1,429 60
Kincardine	11,000 00
Peterboro'	14,500 00
St. John's, Q.	60,000 00
Beauharnois, Q.	10,000 00
Sherbrooke, Q.	13,100 00
Seaforth	4,000 00
Orangeville	15,000 00
Orillia	8,000 00
St. Henri, Q.	22,000 00
Petrolia	28,545 09
Cornwall	3,893 00
Amherstburg	9,804 36
Walkerton	7,000 00
Listowel	5,000 00
Wingham	11,000 00
Uxbridge	5,000 00
Calgary, N.W.T.	25,800 00

Department of Finance—Insurance Branch.

CANADA LIFE—Continued.

Debentures owned by the company—Continued.

Municipality.	Par value.
<i>Town—Continued.</i>	
Blenheim	\$ 881 67
West Toronto Junction.....	52,493 70
Brampton	53,303 04
	\$ 642,919 95
<i>Village—Listowel</i>	
Clinton.....	\$ 5,000 00
Exeter.....	6,000 00
Caledonia.....	4,500 00
Hochelaga, Q.....	8,500 00
Georgetown.....	80,000 00
St. Cunegonde, Q.....	12,000 00
St. Jean-Baptiste, Q.....	87,000 00
Wingham.....	35,000 00
Côte St. Louis, Q.....	2,500 00
Alliston.....	4,750 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.....	14,857 14
Port Elgin.....	4,336 57
Uxbridge.....	1,782 70
Dunnville.....	10,000 00
Lucknow.....	4,250 00
Essex Centre.....	4,500 00
Tottenham.....	3,289 00
Kingsville.....	1,160 00
Wallaceburg.....	1,236 00
London West.....	12,665 46
Leamington.....	15,000 00
Port Stanley.....	9,260 52
Tilbury Centre.....	918 36
Tara.....	3,574 03
	2,500 00
	\$ 504,779 78
<i>Township—Dudswell, Q.....</i>	
Weedon, Q.....	\$ 20,000 00
Dover.....	24,000 00
Mara.....	7,560 58
Bolton, Q.....	8,600 00
Grantham, Q.....	10,600 00
Gosfield.....	1,584 07
South Colchester.....	169 10
Raleigh.....	2,260 00
Mersea.....	5,565 75
St. Jean Baptiste, Man.....	11,575 31
Tarbolton, Man.....	290 00
Albert, Man.....	600 00
Melbourne, Man.....	160 00
McKellar.....	1,500 00
Aldboro.....	195 00
Alfred.....	404 94
Lethbridge.....	1,298 00
Dunwich.....	750 00
Caradoc.....	4,454 89
Ferris.....	2,643 25
	685 30
	\$ 104,896 19
<i>Synopsis—City.....</i>	
County.....	\$ 294,293 71
Town.....	62,173 34
Township.....	642,919 95
Village.....	104,896 19
	504,779 78
Total municipal debentures, par value.....	\$1,609,062 97

CANADA LIFE—Continued.

Stocks and bonds owned by the Company:—

	Par value.	Value in account.	Market value.
<i>Bank Stocks—Merchants' Bank</i>	\$ 66,500 00	\$ 97,018 25	\$ 101,745 00
Dominion Bank.....	40,000 00	89,200 00	108,000 00
Standard Bank.....	26,850 00	37,321 00	44,034 00
Imperial Bank.....	7,000 00	11,872 75	12,460 00
Molsons Bank.....	2,000 00	3,060 00	3,200 00
Bank of Hamilton.....	100,100 00	148,360 00	161,161 00
Bank of Toronto.....	39,900 00	86,184 00	95,161 00
Bank of Montreal.....	60,000 00	134,025 00	131,700 00
Bank of Commerce.....	60,000 00	83,371 30	81,600 00
	<u>\$ 402,350 00</u>	<u>\$ 690,412 30</u>	<u>\$ 739,061 00</u>
<i>Loan Companies' Stock—Canada Landed and National Investment Company</i> ..	\$ 5,000 00	\$ 5,900 00	\$ 6,200 00
Huron and Erie.....	22,300 00	33,343 00	35,680 00
Trusts Corporation of Ontario ..	1,000 00	1,000 00	1,000 00
	<u>\$ 28,300 00</u>	<u>\$ 40,243 00</u>	<u>\$ 42,880 00</u>
<i>Gas-light Companies' Stock—Hamilton</i>	\$ 7,412 00	\$ 10,732 65	\$ 11,860 00
Toronto.....	72,000 00	131,656 24	134,640 00
Montreal.....	12,000 00	22,830 00	21,000 00
	<u>\$ 91,412 00</u>	<u>\$ 165,218 89</u>	<u>\$ 167,500 00</u>
<i>Gas Companies' Bonds—Montreal</i>	\$ 150,000 00	\$ 150,000 00	\$ 150,000 00
<i>Loan Companies' Debentures—Central Can- ada Loan and Savings Company</i> ...	\$ 100,000 00	\$ 100,000 00	\$ 100,000 00
Canada Landed and National Invest- ment Company.....	50,000 00	50,000 00	50,000 00
	<u>\$ 150,000 00</u>	<u>\$ 150,000 00</u>	<u>\$ 150,000 00</u>
<i>Bridge Companies' Debentures—Dorchester</i> ..	\$ 6,000 00	\$ 6,000 00	\$ 6,000 00
<i>Telegraph Companies' Stock—Dominion</i>	\$ 6,700 00	\$ 5,723 50	\$ 7,169 00
<i>Railway Bonds—Wellington, Grey and Bruce</i>	\$ 7,300 00	\$ 6,969 08	\$ 7,300 00
Central Counties.....	15,000 00	13,500 00	13,500 00
	<u>\$ 22,300 00</u>	<u>\$ 20,469 08</u>	<u>\$ 20,800 00</u>
<i>Street Railway Bonds—Toronto</i>	\$ 420,000 00	\$ 420,000 00	\$ 420,000 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
Kincardine.....	30,000 00	30,000 00	30,000 00
Ingersoll.....	50,000 00	50,000 00	50,000 00
Lindsay.....	50,000 00	50,000 00	50,000 00
	<u>\$ 425,000 00</u>	<u>\$ 425,000 00</u>	<u>\$ 425,000 00</u>
<i>Cotton Companies' Bonds—</i> Magog Textile and Print Co.....	\$ 150,000 00	\$ 150,000 00	\$ 150,000 00
Canada Cotton Co.....	151,000 00	151,000 00	151,000 00
	<u>\$ 301,000 00</u>	<u>\$ 301,000 00</u>	<u>\$ 301,000 00</u>
<i>Rolling Stock Companies' Debentures—</i> Victoria Rolling Stock Co.....	\$ 91,000 00	\$ 91,000 00	\$ 91,000 00

Department of Finance—Insurance Branch.

CANADA LIFE—Continued.

Stocks and bonds owned by the company—Continued.

	Par value.	Value in account.	Market value.
<i>Newfoundland Government Inscribed Stock</i>	\$ 48,666 66	\$ 50,535 13	\$ 50,535 13
<i>United States Government Bonds</i>	\$ 200,000 00	\$ 240,625 00	\$ 226,000 00
<i>Railway Companies' Stock—</i>			
Canadian Pacific.....	\$ 200,000 00	\$ 185,568 41	\$ 144,000 00
Canada Southern.....	200,000 00	121,653 75	102,500 00
	\$ 400,000 00	\$ 307,222 16	\$ 246,500 00
<i>Summary—Bank stocks</i>	\$ 402,350 00	\$ 690,412 30	\$ 739,061 00
Loan companies' stock.....	28,300 00	40,243 00	42,880 00
Gas light companies' stock.....	91,412 00	165,218 89	167,500 00
Gas companies' bonds.....	150,000 00	150,000 00	150,000 00
Loan companies' debentures.....	150,000 00	150,000 00	150,000 00
Bridge companies' debentures.....	6,000 00	6,000 00	6,000 00
Telegraph companies' stock.....	6,700 00	5,723 50	7,169 00
Railway bonds.....	22,300 00	20,469 08	20,800 00
Street railway bonds.....	420,000 00	420,000 00	420,000 00
Water works companies' debentures.....	425,000 00	425,000 00	425,000 00
Cotton companies' bonds.....	301,000 00	301,000 00	301,000 00
Newfoundland Government inscribed stock.....	48,666 66	50,535 13	50,535 13
United States Government bonds.....	200,000 00	240,625 00	226,000 00
Rolling stock companies' debentures.....	91,000 00	91,000 00	91,000 00
Railway companies' stock.....	400,000 00	307,222 16	246,500 00
Totals.....	\$2,742,728 66	\$3,063,449 06	\$3,043,445 13

Total debentures, stocks, &c., carried out at value in account.....\$4,672,512 03

Cash at head office 11 10

Cash in banks, viz. :—

National Bank of Scotland.....\$ 491 29

Bank of Hamilton 184 79

676 08

Ground rents..... 660 85

Office furniture..... 6,659 00

Items in suspense..... 2,072 25

Total.....\$13,652,142 98

OTHER ASSETS.

Interest due\$ 63,860 98

do accrued..... 216,923 72

Total carried out 280,784 70

Rents due\$ 3,574 38

do accrued..... 4,938 02

Total carried out 8,512 40

Gross premiums due and uncollected on policies in force.....\$ 273,917 92

Gross deferred premiums on same..... 139,641 39

Total outstanding and deferred premiums\$ 413,559 31

Deduct cost of collection, at 10 per cent..... 41,355 93

Net outstanding and deferred premiums..... 372,203 38

Total assets.....\$14,313,643 46

CANADA LIFE—Continued.

LIABILITIES.

*Net reinsurance reserve.....	\$11,366,269	78
†Claims for death losses due and unpaid.....	\$ 80,742	00
Claims for death losses adjusted, but not due.....	40,370	00
Claims for death losses resisted—not in suit.....	11,000	00
Total.....	132,112	00
Amount of dividends or bonuses to policy-holders due and unpaid.	25,886	73
Premiums paid in advance.....	2,065	49
Overdraft at banks.	38,108	52
Total.....	\$11,564,442	52
Amount added by the Department to bring reserve up to the Institute of Actuaries' H.M. 4½ per cent standard.....	439,326	91
Total liabilities.....	\$12,003,769	43
Surplus of assets over liabilities available for protection of policy-holders.....	\$2,309,874	03
Of which has been carried to proprietors' account.....	34,929	79
Leaving surplus on policy-holders' account.	\$2,274,944	24
Capital stock paid up.....	\$ 125,000	00
Surplus above all liabilities (including capital stock paid up and the amount as above carried to proprietors' account).....	2,149,944	24

INCOME.

Cash received for premiums	\$1,639,396	61
Premiums paid by dividends, including reconverted additions.....	172,247	77
Total.....	\$1,811,644	38
Deduct premiums paid to other companies for reinsurance.....	12,054	16
Total premium income	\$1,799,590	22
Received for interest and dividends.	643,453	16
Received for rents.....	18,430	76
Profits on sales of debentures, &c.....	1,110	00
Total income	\$2,462,584	14

EXPENDITURE.

Cash paid for death losses.....	\$ 653,357	19
‡Premium obligations used in payment of same.....	2,501	08
Total amount paid for death claims (of this amount \$94,753.44, and \$8,629.94 profits, making \$103,383.38, accrued in previous years).....	\$ 655,858	27
Cash paid for matured endowments.....	\$ 63,481	82
‡Premium obligations used in payment of same.....	1,546	44
Total paid for matured endowments.....	70,028	26
Total net amount paid for death claims and matured endowments (including \$79,760.09, being profits paid on account of claims)....	\$ 725,886	53
Cash paid to annuitants	400	00
Cash paid for surrendered policies	74,926	52
‡Premium obligations used in purchase of surrendered policies.....	1,903	19

*Upon basis of American Experience table of mortality, with 4½ per cent interest. Computed by the Insurance Department of the State of Michigan, as at 31st December, 1893.

†Of this amount \$1,000 accrued in previous year.

‡Being half credit debts.

Department of Finance—Insurance Branch.

CANADA LIFE—Continued.

Cash dividends paid to policy-holders	\$ 23,462 35
Cash dividends applied in payment of premiums.....	172,247 77
*Premium obligations used in payment of dividends to policy-holders.	104 37
Cash paid stockholders for interest or dividends.....	25,000 00
Commissions, salaries and other expenses of officials.....	245,137 95
Taxes, licenses, fees or fines	6,477 31
Miscellaneous payments, viz.:—Medical fees, \$10,621.75; solicitor's charges, \$2,740.51; travelling expenses of agents and others, \$7,763.39; rents, \$24,474.37; fuel, \$815 10; gas, \$609.52; stationery, \$3,787.20; printing, \$3,533.62; advertising, \$8,139.77; books and periodicals, \$1,025.44; postage, exchange, &c., \$7,540.82; sundries, including water rates, express charges, guarantee premiums, cleaning offices, &c., &c., \$6,568.62; written off office furniture, \$739.85.....	78,359 96
Total expenditure	\$1,353,905 95

*PREMIUM NOTE ACCOUNT.

Premium obligations on hand at 31st December, 1892	\$ 101,361 68
Deductions during the year, viz.:—	
Amount of obligations used in payment of claims	\$ 4,047 52
do do purchase of surrendered policies ...	1,903 19
do do redeemed in cash	1,208 32
do do used in payment of dividends to policy-holders	104 37
Total deductions	\$ 7,263 40
Balance, premium obligations at 31st December, 1893.	\$ 94,098 28

MISCELLANEOUS.

Number of new policies reported during the year as taken	2,444
Amount of said policies	\$5,532,750 00
Number of policies become claims during the year	371
Amount of said claims (including profits)	772,463 47
Number of policies in force at date.....	29,040
Amount of said policies	\$ 59,919,990 40
Add bonus profits	2,783,255 57
Total	\$ 62,703,245 97
Deduct amount of said policies reinsured in other licensed companies in Canada, including bonus profits, \$9,417.30	272,307 98
Net amount of policies in force at 31st December, 1893	62,430,937 99

* Being half credit debts.

CANADA LIFE—Continued.

Number and amount of policies terminated during the year,
not including bonus additions :—

	No.	Amount.
1. By death.....	328	\$ 622,485 00
2. By maturity.....	43	60,000 00
3. By expiry.....	5	39,000 00
4. By surrender.....	251	454,892 80
(For which cash value has been paid, \$74,926.50.)		
5. By surrender, \$253,000. (For which paid-up policies have been granted to amount of \$52,247.)		
Difference of amounts carried out .		200,753 00
6. By lapse.....	710	1,562,950 00
Total.....	1,337	\$ 2,940,080 80

	No.	Amount.
Policies in force at beginning of year (not including bonus profits).....	27,772	\$56,467,636 20
Policies issued during the year.....	2,969	7,110,582 00
Policies revived during the year.....	83	187,200 00
Policies terminated as above and by change for paid-up policies.....	1,414	2,992,327 80
Policies terminated otherwise, being not taken policies of this year as well as those of previous years, returned by agents	370	853,100 00
Gross policies in force at date of statement (not including bonus profits).....	29,040	59,919,990 40

Bonuses in force at 31st December, 1893.....	\$ 2,915,301 10
Bonuses revived and changed.....	8,105 72

\$ 2,923,406 82

Bonuses terminated :—

By death.....	\$ 67,656 83
By matured endowments.....	9,063 22
By free policies.....	1,613 15
By lapse.....	19,427 67
By change.....	30,757 93
Surrendered.....	11,632 45
	140,151 25

Bonuses in force on 31st December, 1893.....	\$ 2,783,255 57
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Number of insured lives at beginning of year.....	20,495
Number of new insurers during the year....	2,255
Number of deaths during the year among insured.....	222
Number of insured whose policies have been terminated during the year, otherwise than by death.....	1,089
Number of insured lives at date of statement.....	21,439

Department of Finance—Insurance Branch

CANADA LIFE—*Concluded.*

BUSINESS DONE OUTSIDE OF CANADA.

(Included in above Statement.)

ASSETS.

Gross premiums due and uncollected on policies in force.	\$ 33,742 53
Gross deferred premiums on same.	12,365 89
Total outstanding and deferred premiums.	\$ 46,108 42
Deduct cost of collection, at 10 per cent.	4,610 84
Net outstanding and deferred premiums.	<u>\$ 41,497 58</u>

LIABILITIES.

Claims for death losses and matured endowments outstanding at 31st December, 1893.	<u>\$ 16,500 00</u>
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INCOME.

Premiums received during the year ending 31st December, 1893.	<u>\$ 105,234 25</u>
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EXPENDITURE.

Payment for death claims and matured endowments during the year ending 31st December, 1893.	<u>\$ 25,453 00</u>
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MISCELLANEOUS.

Number of new policies reported during the year as taken in other countries.	433	
Amount of said policies.	29	\$ 1,488,550 00
Number of policies become claims.	29	
Amount of said claims.		41,983 00
Number of policies in force in other countries at date.	1,102	
Net amount of policies in force at 31st December, 1893.		<u>3,345,523 00</u>

Number and amount of policies terminated during the year in other countries:—

	No.	Amount.
By death.	28	\$ 40,953 00
By maturity.	1	1,000 00
By surrender.	1	2,000 00
By lapse and not taken.	109	313,600 00
By transfer.	4	9,000 00
Total.	143	<u>\$ 366,553 00</u>

Policies in force at 31st December, 1892.	774	\$ 2,154,073 00
Policies issued during the year.	442	1,502,050 00
Policies transferred from other agencies.	29	55,953 00
Policies terminated as above and by change to paid-up policies.	143	366,553 00
Policies in force at date of statement.	<u>1,102</u>	<u>3,345,523 00</u>

(Received, 28th February, 1894.)

THE COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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 in cash.....	250,000 "

ASSETS IN CANADA.

(Specially Life Department.)

Amount secured by way of loans on real estate in Canada by bond or mortgage—first liens.....		\$60,833 33
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals (of this amount \$1,589.31 is on policies issued subsequent to 31st March, 1878).....		10,548 06
Premium obligations on Canadian policies in force (of this amount \$1,268.00 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	\$ 115,632 36
Canada 4 per cent stock.....	29,200 00	30,952 00
	<u>\$ 136,266 67</u>	<u>\$ 146,584 36</u>
Carried out at market value..		146,584 36
Cash at head office in Canada.....		163 71
Cash in banks, viz.:—		
Bank of Montreal, Montreal, current account.....	\$	1,426 83
do do special deposit.....		1,000 00
Bank of Toronto, special deposit.....		1,000 00
Total cash in banks.....		3,426 83
Interest accrued.....		453 33
Gross premiums due and uncollected on Canadian policies in force.....	\$	4,440 09
Gross deferred premiums on same.....		2,086 15
Total outstanding and deferred premiums.....	\$	6,526 24
Deduct cost of collection, at 10 per cent.....		652 62
Net outstanding and deferred premiums (of this amount \$2,126.00 is on policies issued subsequent to 31st March, 1878)		5,873 62
Total assets in Canada.....		<u>\$ 235,350 65</u>

Department of Finance—Insurance Branch.

COMMERCIAL UNION—Continued.

LIABILITIES IN CANADA—LIFE DEPARTMENT.

Under Policies issued previous to 31st March, 1878.

*Amount computed to cover the net reserve or reinsurance value of all outstanding policies in Canada.....	\$ 185,201 00
Claims for death losses adjusted but not due.....	640 70
Total liabilities to said policy-holders in Canada.....	<u>\$ 185,841 70</u>

Under Policies issued subsequent to 31st March, 1878.

*Amount computed to cover the net reserve on all outstanding policies in Canada.....	\$ 42,038 26
Claims for death losses adjusted but not due.....	Nil.
Total net liabilities to said policy-holders in Canada.....	<u>\$ 42,038 26</u>
Total net liabilities to all policy-holders in Canada.....	<u>\$ 227,879 96</u>

INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life policies in Canada.....	\$ 18,505 38
Premium obligations taken in part payment of premiums in Canada...	31 79
Total premium income.....	<u>\$ 18,537 17</u>
Interest on first mortgage loan.....	3,076 ⁷⁵
Interest on policy loans and fines for extension.....	611 20
Interest on bank deposit.....	70 00
Total income in Canada.....	<u>\$ 22,295 12</u>

EXPENDITURE IN CANADA.

Amount paid on account of death claims (including bonus additions, \$2,540.40).....	\$ 10,327 05
Amount paid for surrendered policies.....	103 90
Cash dividends paid to Canadian policy-holders.....	9,623 67
Cash dividends applied in payment of premiums in Canada.....	31 79
Premium obligations used in payment of dividends to policy-holders..	526 24
Total net amount paid to policy-holders in Canada.....	<u>\$ 20,612 65</u>
Cash paid for commissions, &c.....	1,761 97
Cash paid for taxes, licenses, fees or fines.....	50 00
Miscellaneous payments, viz.:—Medical fees, \$51.25; legal charges, \$106; stationery, \$24.15; insurance superintendence, \$11; advertising, \$5; postage and exchange, \$97.85.....	295.25
Total expenditure in Canada.....	<u>\$ 22,719 87</u>

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 8,041 38
do used in payment of dividends to policy-holders...	526 24
do redeemed in cash.....	47 73
Total deductions.....	<u>\$ 573 97</u>
Balance—note assets at end of year.....	<u>\$ 7,467 41</u>

*Institute of Actuaries' H. M. Mortality Table, 4½ per cent interest.

COMMERCIAL UNION—Continued.

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	5	
Amount of said policies.	\$	21,000 00
Number of policies become claims in Canada during the year....	4	
Amount of said claims (including bonus additions, \$2,572.76)....		10,967 75
Number of policies in force in Canada at date	301	
Amount of said policies.....	\$	593,563 72
Add bonus additions.....		93,841 49
Total net amount in force at 31st December, 1893.		687,405 21

Number of policies terminated during the year in Canada, viz. :—

	No.	Amount.
1. By death (inclusive of bonuses, \$2,572.76).....	4	\$ 10,967 75
2. By surrender (for which cash value has been paid, \$103.90)	1	973 33
3. By surrender, \$4,207.42 (for which paid-up policies have been granted to amount of \$1,898). Difference of amounts carried out (including bonus additions, \$314.09).....		2,309 42
4. By lapse.....	8	18,000 00
Total (inclusive of bonuses, \$2,886.85).....	13	\$ 32,250 50

	No.	Amount.
Policies in force at beginning of year (inclusive of bonuses, \$73,265.30)	309	\$ 675,192 67
Policies issued during the year	5	21,000 00
Bonuses added during the year.		23,463 04
Policies terminated as above (inclusive of bonuses, \$2,886.85)...	13	32,250 50
Policies in force at date of statement (inclusive of bonuses, \$93,841.49)	301	687,405 21

Number of insured lives at beginning of year.	288
Number of new insurers during the year.....	3
Number of deaths during the year among insured	4
Number of insured whose policies have been terminated during the year otherwise than by death.	8
Number of insured lives at date of statement.	279

DETAILS OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada (inclusive of bonuses, \$4,470.28).....	128	\$ 260,173 22
Policies issued during the year.....	5	21,000 00
Bonuses added during the year		7,908 27
Policies terminated as above (including \$314.09 bonuses).....	8	20,309 42
Policies in force at date of statement (including bonuses, \$12,064.46)	125	268,772 07

(Received; 2nd March, 1894.)

Department of Finance—Insurance Branch.

COMMERCIAL UNION—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(*Abstracted from the Directors' Report, London, Eng., 17th April, 1894.*)

REVENUE ACCOUNT FROM 1ST JANUARY TO 31ST DECEMBER, 1893.

LIFE DEPARTMENT.

Dr.	£	s.	d.	Cr.	£	s.	d.
To amount of life assurance fund at the beginning of the year	1,468,657	11	5	By claims under policies (including bonus additions), after deduction of sums reassured	82,624	15	5
New premiums. £ 17,279 10 9				Endowment assurances matured	1,638	14	0
Renewal do .. 171,870 10 3				Surrenders	5,367	5	8
£189,150 1 0				Annuities	1,954	9	7
Deduct reassurances 24,288 1 5				Reduction of premiums by bonus	447	14	2
Premium for endowment certain	164,861	19	7	Commission	7,780	0	10
Consideration for annuities £ 2,807 5 4		37	17	Expenses of management £11,436 5 7			
Deduct reassurances 1,082 0 0				Valuation expenses 1,734 2 6			
Interest and dividends 64,565 1 3		1,725	5	Loss on exchange 23 18 5	13,170	8	1
Fines 354 3 4				Shareholders' proportion of quinquennial profits. £41,666 0 0			
£1,700,201 18 7				Cash bonuses to policy-holders 36,679 16 0	78,345	16	0
				Amount of life assurance fund at the end of the year	1,508,848	16	5
				£1,700,201 18 7			

BALANCE SHEET FOR THE YEAR ENDING 31ST DECEMBER, 1893.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Assurance fund	1,508,848	16	5	Mortgages on property within the United Kingdom	649,209	1	10
Life investment reserve fund	9,051	12	9	Mortgages on property out of the United Kingdom	155,728	13	10
Claims outstanding	26,925	10	9	Mortgages on rates raised under Acts of Parliament	93,716	17	5
Reassurance premiums due, but not paid	6,289	4	5	Loans upon life interests and reversions	248,369	10	8
Commission due, but not paid	2,723	16	4	Loans upon personal security	5,060	0	0
Annuities do do	130	9	5	Loans on the company's policies	45,149	12	3
Suspense account	144	11	4	Investments—			
Interest received in advance of due dates	3,096	15	0	Indian and colonial government securities	71,864	7	6
£1,557,210 16 5				Foreign government securities	1,000	0	0
				Railway and other debentures and debenture stocks	56,946	6	4
				Railway and other preference stocks and shares	40,991	7	10
				Freehold ground rents	14,689	1	7
				Life policy purchased	1,491	10	7
				Branch and agency balances	29,936	1	4
				Outstanding premiums	13,548	1	7
				do interest	5,708	3	0
				Cash—Temporary deposit with general department £50,753 0 1			
				On deposit with bankers 57,405 9 7			
				With bankers and in hand 15,643 11 0			
				123,802 0 8			
£1,557,210 16 5				£1,557,210 16 5			

THE CONFEDERATION LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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\$ 997,156 82
 Amount secured by way of loans on real estate by bond or mortgage,
 first liens..... 2,166,298 86
 Amount of loans secured by bonds, stocks or other marketable col-
 laterals, viz.: 124,754 13

Stock.	No. of Shares.	Par value.	Market value.	Amount of Loan.
Ontario Industrial Loan Co.....	57	\$3,420 00	\$ 3,420 00	\$ 3,000 00
Western Canada Loan Co.....	115	5,750 00	9,487 50	
do do.....	300	3,750 00	6,187 50	
Freehold Loan Co.....	57	5,700 00	7,581 00	33,446 18
do do.....	59	1,180 00	1,475 00	
British America Insurance Co.....	100	5,000 00	5,675 00	
Western Assurance Co.....	365	7,300 00	10,548 50	
Standard Bank.....	100	5,000 00	8,125 00	17,172 72
Imperial Bank.....	66	6,600 00	11,682 00	
Bank of Commerce.....	30	1,500 00	2,028 75	333 85
Imperial Bank.....	19	1,900 00	3,363 00	2,250 78
County of York Debentures.....		10,777 44	10,777 44	10,777 44
Canada Permanent Loan Co.....	160	1,600 00	2,900 00	2,500 00
do do.....	60	3,000 00	5,437 50	5,000 00
Standard Bank.....	72	3,600 00	5,850 00	
Merchants Bank.....	25	2,500 00	3,850 00	20,610 96
Imperial Bank.....	11	1,100 00	1,947 00	
Bank of Montreal.....	25	5,000 00	10,950 00	
Portage la Prairie bonds.....		40,000 00	40,000 00	29,662 20
		\$114,677 44	\$151,285 19	\$124,754 13

Amount of loans as above on which interest has not been paid within
 one year previous to statement..... \$121,686 28
 Amount of loans made in cash to policy-holders on the company's
 policies assigned as collaterals..... 405,253 72

Department of Finance—Insurance Branch.

CONFEDERATION LIFE—Continued.

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

	Par value.	
City of New Westminster, B.C.	\$ 200,000 00	
do Hamilton	2,400 00	
do Belleville	5,000 00	
Town of North Toronto	800 00	
do West Toronto	37,831 09	
do Neepawa	19,500 00	
do Port Arthur	15,000 00	
Village of Yorkville	1,696 00	
Township of York	9,186 55	
do Muskoka	1,200 00	
do Assiginack	550 00	
do Howard	500 00	
Town of Ridgetown	3,438 00	
do Cobourg	5,000 00	
do Orillia	5,100 00	
Rosedale, Turtle Mountain	1,000 00	
City of Brandon	8,500 00	
Village of Aurora	22,056 67	
do Markham	3,768 80	
Township of Scugog	154 00	
City of Vancouver	20,000 00	
Village of London West	5,000 00	
do Kincardine	3,500 00	
do Wawanesa	1,150 00	
City of St. John, N.B.	34,500 00	
do New Glasgow, N.S.	25,000 00	
Town of Portage la Prairie	20,000 00	
Total par value	\$ 451,831 11	
Premiums paid on the above	2,517 16	
Carried out at cost value (being less than the market value)	\$ 454,348 27	
Government 5 per cent stock, par value, and savings bank deposit	4,850 04	
Cash at head office	798 55	
Cash in banks, viz. :—		
Bank of British Columbia, Vancouver	\$ 1,667 71	
Imperial Bank, Winnipeg	19,760 90	
do do special account	2,119 65	
Merchants' Bank, Halifax	9,899 02	
Ontario Bank, Toronto	19,919 59	
Canadian Bank of Commerce	32,343 63	
Maritime Province, special bank account	2,000 00	
Total	\$ 87,710 50	
Less overdraft Bank of British Columbia, New Westminster	575 76	
	87,134 74	
Total	\$4,240,595 13	
OTHER ASSETS.		
Interest due	\$ 46,015 77	
do accrued	53,197 98	
Total	99,213 75	
Rents due	\$ 3,540 46	
do accrued	979 69	
Total	4,520 15	
Gross premiums due and uncollected on policies in force	\$ 137,858 06	
Gross deferred premiums on same	37,530 22	
Total outstanding and deferred premiums	\$ 175,388 28	
Deduct cost of collection, at 10 per cent	17,538 82	
Net outstanding and deferred premiums	157,849 46	
Furniture	6,873 87	
Fire premiums	5,733 62	

CONFEDERATION LIFE—*Continued.*

Advances to travelling agents to cover expenses.....	\$ 1,921 90
Advances to employees, secured by salary or commission.....	1,586 56
Sundry current accounts.....	1,838 60
Total assets.....	\$4,520,133 04

LIABILITIES.

*Amount computed to cover the net present value of all policies and annuities in force.....	\$4,032,525 00
Deduct net value of policies reinsured in other companies.....	32,577 00
Total net reinsurance reserve.....	\$3,999,948 00
Lapsed policies liable for restoration or surrender.....	1,250 00
Claims for death losses due and unpaid (accrued in previous years).....	\$ 714 77
Claims for death losses unadjusted but not resisted.....	32,347 08
Total death claims.....	33,061 85
Due on account of general expenses.....	7,287 50
Dividend to policy-holders, due and unpaid.....	996 93
Amount of dividends to stockholders due and unpaid.....	7,500 00
Liability on account of dividends applied to reduce future premiums...	73,000 00
Liability on account of city taxes (in dispute).....	2,619 44
Total liabilities.....	\$4,125,663 72
Surplus on policy-holders' account.....	\$ 394,469 31
Capital stock paid up	100,000 00
Surplus above all liabilities and capital	\$ 294,469 32

INCOME DURING THE YEAR.

Cash received for premiums ..	\$ 759,360 48
Premiums paid by dividends.....	33,639 89
Cash received for annuities.....	7,883 75
Total.....	\$ 800,884 12
Deduct premiums paid to other companies for reinsurance.....	4,379 08
Total premium income.....	\$ 796,505 04
Received for interest.....	174,976 17
Rents.....	10,918 69
Total income..	\$ 982,399 90

EXPENDITURE DURING THE YEAR.

Cash paid for death losses (including bonus additions, \$3,097).....	\$ 199,409 78
Deduct received from other companies for reinsured death claims.....	5,375 00
Net amount paid for death claims.....	\$ 194,034 78
Cash paid for matured endowments (including bonus additions, \$3,963).....	62,663 00
Net amount paid for death claims and matured endowments.....	\$ 256,697 78
(Of this amount \$22,648.86 death claims accrued in previous years.)	
Cash paid to annuitants (including \$25,000 to temporary annuitants).....	30,541 75
Cash paid for surrendered policies ..	29,616 74
Cash dividends paid to policy-holders.....	30,219 62
Cash dividends applied in payment of premiums.....	33,639 89

*Reserve at 4½ per cent based on Mortality Table of Institute of Actuaries, G.B., for policies.

Department of Finance—Insurance Branch.

CONFEDERATION LIFE—Continued.

Cash paid to stockholders for interest or dividends.....	\$ 15,256 82
Commissions, salaries and other expenses of officials	144,616 07
Taxes, licenses, fees or fines	1,715 83
Rent	8,138 20
Other expenditure, viz.:—Insurance superintendence, \$387.70; solicitor's fees, \$2,019.99; postage, \$3,436.87; agency expenses, \$610.35; medical expenses, \$8,518.75; general expenses, \$5,755.20; printing, stationery and advertising, \$11,169.62; insurance literature, \$344.18; commission on loans, \$510.25; written off office furniture, \$763.76.....	33,516 67
Total expenditure	\$ 583,959 37

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	2,297	
Amount of said policies.....		\$3,768,823 00
Amount of said policies reinsured in other licensed companies in Canada.....		7,500 00
Number of policies become claims during the year.....	150	
Amount of said claims (including matured endowments, \$62,663)		271,771 00
Amount of above claims reinsured in other licensed companies in Canada.....		5,375 00
Number of policies in force in Canada	15,872	
Amount of said policies.....		\$ 24,269,197 00
Bonus additions.....		161,534 00
Total.....		\$ 24,430,731 00
Amount of said policies reinsured in other licensed companies in Canada (including \$1,137.50 bonus additions).....		142,041 00
Net amount of policies in force on 31st December, 1893.....		24,288,690 00

Number and amount of policies terminated during the year in Canada:

	No.	Amount.
1. By death (including bonus additions, \$3,105).....	123 \$	209,108 00
2. By maturity (including bonus additions, \$3,963)	27	62,663 00
3. By expiry.....	27	52,000 00
4. By surrender (including bonus additions, \$905)..... (For which cash value has been paid, \$29,616.74.)	187	315,077 00
5. By surrender, \$97,710 (including bonus additions, \$210) (For which paid-up policies have been granted to amount of \$18,251.)		
Difference of amounts carried out.....		79,459 00
6. By lapse (including bonus additions, \$200).....	660	1,072,700 00
Total (including bonus additions, \$8,383).....	1,024 \$	1,791,007 00

	No.	Amount.
Policies in force at beginning of year.....	14,674	\$ 22,565,752 00
Policies issued during the year.....	2,389	3,868,915 00
Bonuses added during the year.....		21,908 00
Policies revived during the year (including bonus additions, \$220)	19	26,720 00

CONFEDERATION LIFE—*Concluded.*

	No.	Amount.
Policies terminated as above.....	1,024	\$ 1,791,007 00
Policies not taken, and cancelled.....	186	261,557 00
Gross policies in force at date of statement ..	15,872	24,430,731 00

Number of insured lives at beginning of year.....	12,914
Number of new insurers during the year (including 16 restored)	2,161
Number of deaths during the year among insured	109
Number of insured whose policies have been terminated during the year otherwise than by death	1,005
Number of insured lives at date of statement.....	13,961

(Received, 1st March, 1894.)

Department of Finance—Insurance Branch.

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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.\$ 900,000 00

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies
in Canada\$ 27,504 95
Premiums paid by dividends, including reconverted additions. 18,501 18
Total premium income.....\$ 46,006 13

EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada—
On account of death claims\$ 54,927 00
do matured endowments 12,604 00
Net amount paid on account of claims.....\$ 67,531 00
Cash dividends applied in payment of premiums..... 18,501 18
Total net amount paid to policy-holders in Canada.....\$ 86,032 18

MISCELLANEOUS.

Number of policies become claims in Canada during the year..... 44
Amount of said claims\$ 67,531 00
Number of policies in force in Canada at date.....1,061
Amount of said policies..... 2,028,163 00

*Combined Experience Table with 4 per cent interest.

CONNECTICUT MUTUAL LIFE—*Continued.*

Number and amount of policies terminated during the year in Canada—

	No.	Amount.
1. By death.....	30	\$ 54,927 00
2. By maturity.....	14	12,604 00
3. By surrender and lapse.....	10	11,126 00
Total.....	54	\$ 78,657 00
	No.	Amount.
Policies in force at beginning of year in Canada.....	1,115	\$2,106,820 31
Policies terminated as above.....	54	78,657 00
Policies in force at date of statement.....	1,061	2,028,163 00

No return of number of insured lives.

(Received, 8th March, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1893.

(As returned to the Insurance Department, State of Connecticut.)

INCOME DURING THE YEAR 1893.

Total premium income.....	\$4,623,200 08
Cash received for interest.....	2,850,377 31
Cash received as discount on endowment claims paid in advance.....	1,830 06
Cash received for rents.....	292,367 27
Balance of profit and loss account.....	8,358 82
Total income.....	\$7,776,133 54

DISBURSEMENTS DURING THE YEAR 1893.

Total amount paid for losses and matured endowments.....	\$3,970,458 56
Cash paid for surrendered policies.....	347,232 64
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse.....	21,567 70
Cash surrender values applied in payment of premiums.....	228,554 74
Dividends to policy-holders.....	1,256,201 69
Commissions to agents.....	351,402 13
Cash paid for travelling expenses.....	26,099 37
Cash paid for medical examiners' fees.....	23,659 96
Salaries.....	137,948 21
Taxes.....	293,156 27
Rent.....	8,023 83
Advertising.....	39,786 80
All other payments and expenditures.....	183,237 79
Total disbursements.....	\$6,887,329 69

Department of Finance—Insurance Branch.

CONNECTICUT MUTUAL LIFE—*Concluded.*

ASSETS.

Cost value of real estate exclusive of all encumbrances.....	\$ 7,105,311 33
Loans on bond and mortgage	37,669,494 86
Loans secured by bonds, stocks or other marketable collaterals	12,849 50
Premium notes, loans or liens on policies in force.....	1,351,625 21
Cost value of bonds and stocks owned.....	12,804,588 80
Cash on hand and deposited in banks.....	977,812 39
Agents' balances and bills receivable.....	4,517 50
	<u>59,926,199 59</u>
Total net or ledger assets.	\$ 59,926,199 59

OTHER ASSETS.

Interest due and accrued	\$ 1,010,541 36
Rents due and accrued.....	8,271 27
Market value of bonds or stocks over cost.....	224,102 70
Net amount of uncollected and deferred premiums.....	194,289 69
	<u>61,363,404 61</u>
Total assets.....	\$ 61,363,404 61

LIABILITIES.

Net reinsurance reserve.....	\$ 53,817,154 00
Total policy claims	208,158 50
Dividends or profits due policy-holders remaining unpaid.....	438,371 02
Reserve on lapsed policies.....	274,814 00
Premiums paid in advance.....	40,906 22
Death claims presented in 1894 on account of deaths occurring in 1893	135,973 00
	<u>54,915,376 74</u>
Total liabilities.....	\$ 54,915,376 74

Gross surplus on policy-holders' account.....	<u>\$ 6,448,027 87</u>
---	------------------------

RISKS AND PREMIUMS.

Number of policies in force at the beginning of the year	65,557
Amount of said policies	\$157,737,302 00
Number of new policies issued during the year	4,058
Amount of said policies.....	10,510,006 00
Number of policies terminated during the year.....	3,947
Amount of said policies.....	11,392,289 00
Number of policies in force at end of year	65,701
Amount of said policies	<u>156,994,498 00</u>

THE DOMINION LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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 \$ 53,150 00

Amount of loans as above on which interest has not been paid within one
year previous to statement \$ 1,200 00

Amount of loans made to policy-holders on the company's policies,
assigned as collaterals 265 00

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

	Par value.	Market value.
Village of Lucan bonds.....	\$ 7,000 00	\$ 7,270 00
Town of Port Arthur bonds	10,000 00	11,009 00
Village of Acton bonds.....	3,000 00	3,136 80
Town of Sault Ste. Marie bonds	8,500 00	8,772 00
City of St. Catharines bonds.....	10,220 00	9,736 69
Township of Rat Portage bonds.....	9,727 00	10,335 39
do Brantford bonds.....	4,258 00	4,689 46
Village of New Hamburg bonds	4,567 10	5,030 73
Township of Flos bonds.....	4,240 27	4,776 31
do Medonte bonds.....	2,249 62	2,304 43
Town of Aylmer bonds.....	600 00	605 00
do Seaforth bonds.....	3,500 00	3,682 00
*Total par and market values.....	<u>\$ 67,861 99</u>	<u>\$ 71,347 81</u>

Carried out at market value 71,347 81

Cash at head office..... 553 19

Cash in Molsons' Bank..... 356 06

Agents' ledger balances and advances to agents 1,229 42

Total..... \$ 126,901 48

* All deposited with the Receiver-General, with the exception of township of Rat Portage bonds, \$9,727; township of Brantford bonds, \$530; village of New Hamburg bonds, \$323.65; township of Flos bonds, \$508.46; township of Medonte bonds, \$260.37; town of Aylmer bonds, \$200.

Department of Finance—Insurance Branch.

THE DOMINION LIFE—Continued.

OTHER ASSETS.

Interest due.....	\$ 186 53	
Interest accrued.....	2,271 71	
Total carried out.....	\$	2,458 24
Short date notes for premiums on policies in force.....	\$ 4,358 70	
Gross premiums due and uncollected on policies in force.....	4,970 57	
Gross deferred premiums on same.....	1,363 61	
Total outstanding and deferred premiums.....	\$ 10,692 88	
Deduct cost of collection at 10 per cent.....	1,069 28	
Net outstanding and deferred premiums.....		9,623 60
Office furniture.....		500 00
Total assets.....	\$	139,483 32

LIABILITIES.

*Amount computed to cover the net present value of all policies in force.....	\$ 69,933 93	
Deduct value of policies reinsured in other companies.....	116 12	
Net reinsurance reserve.....	\$	69,817 81
Due on account of general expenses.....		600 00
Total liabilities.....	\$	70,417 81
Surplus on policy-holders' account.....	\$	69,065 51
Capital stock paid up.....	\$	64,400 00
Surplus above all liabilities and capital.....	\$	4,665 51

INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 38,513 18
Deduct premiums paid to other companies for reinsurance.....	217 36
Net premium income.....	\$ 38,295 82
Received for interest or dividends.....	5,348 54
Exchange of policies.....	2 35
Total income.....	\$ 43,646 71

EXPENDITURE DURING THE YEAR.

Cash paid for death claims.....	\$ 2,000 00
Cash paid for commissions, salaries and other expenses of officials.....	11,486 50
Taxes, licenses, fees or fines.....	116 33
Sundry expenditure, viz.:—Postage, \$215.49; express and petty charges, \$11.42; travelling expenses, \$657.06; bank charges, \$15.49; medical fees, \$1,413.17; advertising, \$292; printing, books and stationery, \$591.31; legal expenses, \$36.53; telegraph and telephone, \$35.53; rent of head office and agents' offices, \$374; valuation fees and commission on loans, \$158.50; written off office furniture, \$50.94; light and cleaning, \$8.20.....	3,859 64
Total expenditure.....	\$ 17,462 47

* Based on Institute of Actuaries' H. M. Table, with 4½ per cent interest.

THE DOMINION LIFE—*Concluded.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.	420	
Amount of said policies.....		\$ 521,250 00
Amount of said policies reinsured in other licensed companies in Canada.....		7,000 00
Number of policies revived during the year.....	7	
Amount of said policies.....		11,000 00
Number of policies become claims ...	2	
Amount of said claims.....		2,000 00
Number of policies in force at date.....	1,134	
Amount of said policies.....		\$ 1,477,937 00
Amount of said policies reinsured in other licensed companies in Canada.....		12,000 00
Net amount in force 31st December, 1893.....		<u>1,465,937 00</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	2	2,000 00
2. By surrender		\$ 4,500 00
For which paid-up policies have been granted to amount of.....	391 00	
Difference of amounts carried out.....		4,109 00
3. By lapse	131	169,100 00
Total.....	<u>133</u>	<u>\$ 175,209 00</u>

	No.	Amount.
Policies in force at beginning of year	840	\$1,120,896 00
Policies issued during the year	420	521,250 00
Policies revived during the year	7	11,000 00
Policies terminated as above	133	175,209 00
Policies in force at date of statement	<u>1,134</u>	<u>1,477,937 00</u>

Number of insured lives at beginning of year.....	818
Number of new insurers during the year.....	415
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	129
Number of insured lives at date of statement	<u>1,102</u>

(Received, 8th February, 1894.)

Department of Finance—Insurance Branch.

THE DOMINION SAFETY FUND LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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 and subscribed for.....	\$ 120,000 00
Amount paid up in cash.....	29,172 00

(For List of Shareholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Amount of loans secured by bonds, stocks or other marketable collaterals.....	\$ 4,750 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.....	2,800 00	3,013 00
do 4 per cent bonds.....	5,500 00	5,362 50
Musquash school bonds.....	300 00	300 00
Province of New Brunswick bonds.....	3,500 00	3,596 25
Carleton water bonds.....	1,000 00	1,045 00
Water and sewerage bonds.....	2,000 00	2,020 00
Total par and market value.....	\$ 65,100 00	\$ 65,336 75

Carried out at market value.....	65,336 75
Agents' ledger balances.....	68 95
Cash on hand at head office.....	41 77
Cash in Bank of Montreal.....	5,796 63
Bills receivable.....	1,762 75
Total.....	\$ 77,756 85

OTHER ASSETS.

Interest accrued.....	1,001 46
Office furniture.....	400 00
Total assets.....	\$ 79,158 31

*Deposited with Receiver General.

DOMINION SAFETY FUND—*Continued.*

LIABILITIES.

Amount estimated to cover the present value of all policies in force, being one-sixth of the net annual premiums.....	\$	4,301 21
Liability to policy-holders on Safety Fund account		6,554 41
Claims for death losses unadjusted but not resisted.....		2,000 00
Claims for death losses, resisted, in suit.....		2,000 00
Premiums paid in advance.....		662 26
Total liabilities.....	\$	15,517 88
Surplus on policy-holders' account.....	\$	35,359 66
Capital stock paid up ..	\$	29,172 00

INCOME.

Net premium income.....	\$	32,886 07
Interest on bonds and debentures.....		3,115 77
Total income.	\$	36,001 84

EXPENDITURE.

Paid for death claims.....	\$	22,508 86
Cash dividends paid to policy-holders		580 60
Cash paid for commissions, salaries and other expenses of officials.....		2,748 40
Cash paid for taxes, licenses, fees or fines.....		387 88
Other expenditure, viz. :—		
Office expenses.....	\$	599 34
Stationery		45 27
Postage		265 94
General expenses.....		224 45
Printing		158 75
Advertising.....		63 95
		<u>1,357 70</u>
Total expenditure.....	\$	27,583 44

MISCELLANEOUS.

Number of policies reported as taken in Canada during the year	51	
Amount of said policies.....		\$ 61,000 00
Number of policies become claims in Canada during the year....	19	
Amount of said claims		21,000 00
Number of policies in force in Canada at 31st December, 1893....	1,292	
Amount of said policies		<u>1,549,000 00</u>

Number and amount of policies terminated during the year :—

1. By death.....	19	\$	21,000 00
2. By lapse.....	195		228,000 00
Total.....	214	\$	249,000 00

Department of Finance—Insurance Branch.

DOMINION SAFETY FUND—*Concluded.*

Policies in force at beginning of year (including outside of Canada, \$59,000.00).....	1,451	\$1,737,000 00
Policies issued during the year.....	51	61,000 00
Policies terminated as above.....	214	249,000 00
Policies in force at date of statement.....	1,288	1,549,000 00

Number of insured lives at beginning of year.....	1,103
Number of new insurers during the year.....	50
Number of deaths during year among insured.....	10
Number of insured whose policies have been terminated other- wise than by death.....	140
Number of insured lives at date of statement.....	1,003

(Received, 31st January, 1894.)

THE EDINBURGH LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST MARCH, 1893.

President—Sir G. G. MONTGOMERY, Bart, | *Manager*—GEORGE M. LOW, F.F.A.
Principal Office—Edinburgh, Scotland.
Chief Agent in Canada—DAVID HIGGINS. | *Head Office in Canada*—Toronto.
 (Established, 29th August, 1823. Commenced business in Canada, 1857.)

CAPITAL.

Amount of joint stock capital authorized and subscribed		
for.....	£500,000 stg.	\$2,433,333 33
Amount paid up in cash.....	100,000 "	486,666 67

ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals.....	\$	14,497 81
Stocks and bonds in 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.....		2,926 02
Gross premiums due and uncollected on policies in force.....	\$ 983 11	
Deduct cost of collection at 10 per cent.....	98 30	
Net outstanding premiums.....		884 81
Interest due.....	\$ 195 36	
do accrued.....	210 85	
Total carried out.....		406 21

Total assets in Canada.....	\$	180,381 52
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LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies in Canada	\$	182,806 72
Amount of claims on policies in Canada, unsettled.....		None.

Total net liabilities to policy-holders in Canada.....	\$	182,806 72
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INCOME IN CANADA DURING THE YEAR.

Net cash received for premiums.. .. .	\$	8,517 91
Interest on loans on policies.....		715 06

Total income in Canada	\$	9,232 97
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* Based on the Institute of Actuaries' H. M. and H. M. (5) Table with 4 per cent interest, as at 31st December, 1892.

Department of Finance—Insurance Branch.

EDINBURGH LIFE—Continued.

EXPENDITURE IN CANADA.

Net amount paid on account of death claims in Canada (including bonuses, \$15,185.96)	\$ 55,648 18
(Of this amount, \$12,875.50 accrued in previous years)	
Amount paid for surrendered policies.....	2,070 77
Amount paid for surrendered bonuses	6,158 93
Total net amount paid to policy-holders in Canada.....	\$ 63,877 88
Cash paid for commissions in Canada	660 55
Cash paid for licenses or taxes in Canada.....	116 90
Solicitors' fees.....	98 67
Total expenditure in Canada.....	\$ 64,754 00

MISCELLANEOUS.

Number of policies become claims in Canada during the year	8
Amount of said claims (including bonus additions, \$12,773.79)....	\$ 42,772 68
Number of policies in force in Canada at date.....	126
Amount of said policies.....	\$ 283,685 17
Bonus additions thereon	70,249 94
Net amount in force at 31st March, 1893.....	\$ 353,935 11

Number and amount of policies terminated during the year in Canada:—

1. By death (including bonus additions, \$12,773.79).....	8	\$ 42,772 68
2. By surrender (including bonus additions, \$558.69).....	1	6,642 03
(For which cash value has been paid, \$2,070.77).....		
Total (including bonus additions, \$13,332.48).....	9	\$ 49,414 71

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$89,151 12).....	136	\$ 410,135 18
Interim bonus additions		4,035 42
Policies terminated as above (including bonus additions, \$13,332 48).....	9	49,414 71
Bonuses surrendered.....		9,280 49
Policy transferred to head office (including bonus additions, \$323.63)	1	1,540 29
Policies in force at date of statement (including bonus additions, \$70,249 94).....	126	353,935 11

Number of insured lives at beginning of year.....	127
Number of deaths during the year among insured.....	7
Number of insured whose policies have been terminated during the year otherwise than by death.....	2
Number of insured lives at date of statement.....	118

(Received, 9th February, 1894.)

EDINBURGH LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR NINE MONTHS ENDING 31ST DECEMBER, 1892.

(Abstracted from Directors' Report, Edinburgh, 5th April, 1893.)

During the nine months which ended at 31st December, 1892, proposals for assurance to the amount of £512,867 were received and considered by the board.

Six hundred and sixty-seven policies were issued, assuring a total sum of £411,459, whereof £61,440 was reassured with other offices. The premiums on those new policies amounted to £18,278, including £4,007 by single payments. The premiums on the above amount reassured were £3,211, including £720 by single payments. Of the new assurances effected during the nine months the net amount retained at the company's own risk was £350,020, yielding in new premiums £15,068, of which £3,287 was by single payments.

Fifty-one annuities were granted, amounting to £3,742 3s. 7d. per annum. The purchase-money received was £41,528 8s. 1d.

Twelve annuitants died, relieving the company of £771 per annum.

The income from premiums, after deducting reinsurance premiums, was £149,073 14s. 3d. In regard to this item it must be borne in mind that a specially large proportion of the yearly collection, about £90,000, falls due in the quarter ending 31st March, which on this occasion is not included in the period covered by the report.

The interest and dividends on the invested funds amounted to £81,133 5s. 0d.

The profit on investments, £2,593 11s. 4d., has been carried to the investments reserve fund created last year.

The total ordinary income, exclusive of annuity purchase-money and profit on investments, was £230,286 14s. 3d.

The claims, by death and survivance, amounted to £146,717 14s. 8d., after deducting reassurances.

The amount paid for surrenders of policies and bonus additions was £30,359 9s. 1d. It was pointed out in last report that the surrenders for the year 1891-2 had been remarkably low, owing to the approach of the bonus division. That division having taken place within the period now reported upon, persons who contemplated surrendering their policies when the new bonus was added have done so, and many others have elected to surrender their bonuses for cash instead of leaving them attached to the policies. These cash values of bonus form the greater part of the above sum paid for surrenders.

REVENUE ACCOUNT FOR NINE MONTHS ENDING 31ST DECEMBER, 1892.

1892, March 31.—	£	s.	d.		£	s.	d.
Amount of funds at the beginning of the period	2,666,267	14	4	Claims under policies (after deduction of sums reassured)	146,717	14	8
Premiums (less reinsurance premiums)	149,073	14	3	Surrenders	30,359	9	1
Consideration for annuities granted	41,528	8	1	Annuities	21,620	5	0
Interest and dividends	81,133	5	0	Commission	6,754	4	1
Assignment and other fees	79	15	0	Expenses of management	14,353	1	4
Profit on investments	2,593	11	4	Dividends to shareholders	4,750	0	0
				Income tax	1,788	17	6
				1892, December 31.—Amount of funds at the end of the period	2,714,332	16	4
	<u>£2,940,676</u>	<u>8</u>	<u>0</u>		<u>£2,940,676</u>	<u>8</u>	<u>0</u>

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1893.

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	\$ 534,375 00
City of Toronto bonds, 4 per cent.....	292,000 00	294,920 00
City of Montreal bonds, 4 per cent.....	190,000 00	191,266 00
do 3½ per cent.....	250,000 00	226,458 00
Total.....	<u>\$1,207,000 00</u>	<u>\$1,247,019 00</u>

Carried out at market value.....\$1,247,019 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..... 2,082,500 00

Gross premiums due and uncollected on Canadian policies in force (estimated) .. \$25,000 00

Gross deferred premiums on same (estimated) .. 56,000 00

Total outstanding and deferred premiums..... \$81,000 00

Deduct cost of collection, at 10 per cent..... 8,100 00

Net outstanding and deferred premiums, estimated..... 72,900 00

Total assets in Canada.....\$3,402,419 00

LIABILITIES IN CANADA.

Under Policies issued previous to 31st March, 1878.

*Amount estimated to cover the net reserve or reinsurance value on all outstanding policies in Canada..... \$ 660,000 00

Claims for death losses unadjusted but not resisted..... Nil.

Claims for death losses due and unpaid \$ 556 00

Total amount of unsettled claims..... 556 00

Dividends or bonuses to Canadian policy-holders due and unpaid (estimated)..... 400 00

Total liability to said policy-holders in Canada..... \$ 660,956 00

*Reserve based on American Experience Table, 4½ per cent.

Department of Finance—Insurance Branch.

EQUITABLE LIFE—Continued.

Under Policies issued subsequent to 31st March, 1878.

*Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$2,350,000 00
Claims for death losses—	
Unadjusted but not resisted.....	\$ 21,000 00
Total claims for death losses.....	21,000 00
Dividends or bonuses to Canadian policy-holders due and unpaid (estimated).....	1,650 00
Total net liabilities to said policy-holders in Canada.....	\$2,372,650 00
Total net liabilities to all policy-holders in Canada.....	\$3,033,606 00

INCOME IN CANADA.

Total premiums received during the year on life policies in Canada....	\$ 750,817 91
Interest or dividends on stock.....	102,155 00
Total income in Canada.....	\$ 852,972 91

EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz. :—	
On account of death claims (including bonus additions estimated, \$5,000) \$	215,892 00
do matured endowments.....	42,218 98
Net amount paid on account of claims.....	\$ 258,110 98
Cash paid to annuitants.....	2,780 54
Amount paid for surrendered policies.....	118,874 11
Amount paid for dividends or bonuses to Canadian policy-holders.....	17,392 05
Total net amount paid to policy-holders in Canada.....	\$ 397,157 68
Cash paid for commissions, salaries and other expenses of officials in Canada.....	58,609 53
Cash paid for licenses, taxes, fees or fines.....	1,831 79
Sundry payments, viz. :—Medical examiners, \$3,958; rent, \$2,469.76; postage and exchange, \$397.08; percentage allowances, \$29,473.64; advertising, \$1,286.30; printing and stationery, \$214.25; sundry items, \$303.01.....	38,102 04
Total expenditure in Canada.....	\$ 495,701 04

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	1,177
Amount of said policies.....	\$2,972,025 00
Number of policies become claims in Canada during the year.....	105
Amount of said claims (not including bonus additions).....	246,923 00
Number of policies in force in Canada at date.....	9,371
Amount of said policies.....	\$ 20,814,848 00
Bonus additions (estimated).....	133,000 00
Net amount in force at 31st December, 1893.....	\$20,947,848 00

* Reserve based on American Experience Table, 4½ p.c. interest.

EQUITABLE LIFE—Continued.

Number and amount of policies terminated during the year in Canada:—

1. By death (including bonus additions, \$5,000).....	83	\$	213,448 00
2. By maturity (including bonus additions, \$3,744).....	22		42,219 00
3. By expiry.....	2		5,000 00
4. By surrender (including bonus additions, \$21,256)....	152		391,660 00
(For which cash value has been paid, \$118,874.11)			
5. By surrender, (including bonus additions, \$3,000)			
\$290,155.			
(For which paid up policies have been granted to amount of \$57,188.)			
Difference of amounts carried out.....			232,967 00
6. By lapse.....	285		503,955 00
<hr/>			
Total (including bonus additions, estimated \$33,000)	544	\$	1,389,249 00
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Policies in force at beginning of year (including bonus additions, estimated \$130,000).....	8,738	\$	19,329,072 00
Policies issued during the year.....	1,458		3,451,553 00
Bonuses added during the year (estimated)			36,000 00
Policies terminated as above and by change to paid up policies (including bonus additions, estimated \$33,000)	643		1,446,437 00
Policies not taken	182		422,340 00
Policies in force at date of statement (including bonus additions, estimated, \$133,000).....	9,371		20,947,848 00
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Number of insured lives at beginning of the year in Canada, (estimated)..... 7,925
 Number of new insurers during the year..... 1,300
 Number of deaths during the year among the insured..... 75
 Number of insured whose policies have been terminated during the year otherwise than by death..... 700
 Number of insured lives at date of statement (estimated).... 8,450

DETAILS OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

Policies in force at beginning of year in Canada (including bonus additions, estimated \$55,695).....	7,970	\$	17,441,322 00
Policies issued during the year	1,458		3,451,553 00
Bonuses added during the year (estimated).....			21,000 00
Policies terminated as above and by change to paid up policies (including bonus additions, estimated \$15,000).....	579		1,316,912 00
Policies not taken	182		422,340 00
Policies in force at date of statement (including bonus additions estimated \$61,695).....	8,667		19,174,623 00
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(Received, 2nd March, 1894.)

Department of Finance—Insurance Branch.

EQUITABLE LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(As returned to the Superintendent of Insurance, State of New York.)

INCOME DURING THE YEAR 1893.

Total premium income	\$ 35,537,369 59
Received for interest or dividends.....	5,098,004 52
Received for rent.....	1,387,231 44
Total income	\$ 42,022,605 55

DISBURSEMENTS DURING THE YEAR 1893.

Total amount paid for losses and matured endowments.....	\$ 10,761,402 80
Cash paid to annuitants.....	380,089 37
Cash paid for surrendered policies.....	4,390,608 51
Cash dividends paid to policy-holders	2,118,214 75
Cash paid to stockholders for dividends.....	7,000 00
Commissions to agents.....	3,261,085 85
Medical examiners' fees.....	328,251 47
Commuted commissions.....	1,047,612 59
Taxes.....	381,409 82
Rents.....	310,224 26
General expenses.....	2,369,599 38
Total disbursements.....	\$ 25,355,498 80

ASSETS.

Book value of real estate, unencumbered.....	\$ 38,325,582 17
Loans on bonds and mortgages, first liens on real estate.....	22,808,916 74
Loans secured by pledge of bonds, stock or other marketable col- laterals.....	8,452,213 33
Book value of bonds and stocks owned.....	79,998,305 80
Cash on hand and in banks.....	11,277,798 30
Agents' balances.....	1,327,259 09
Commuted commissions and other items.....	426,943 36
Total net or ledger assets.....	\$162,617,018 79

OTHER ASSETS.

Interest and rents due and accrued.....	470,745 70
Market value of bonds and stocks over book value.....	944,704 41
Gross amount of uncollected and deferred premiums.....	5,023,928 00
Total assets.....	\$169,056,396 90

LIABILITIES.

*Net reinsurance reserve.....	\$134,863,617 00
Total unsettled claims.....	1,722,311 20
Unpaid dividends or surplus or other description of profits due policy-holders	97,532 00
Add other liabilities, namely, annuities not called for.....	6,186 37
Total liabilities	\$136,689,646 57
Gross surplus on policy-holders' account.....	\$ 32,366,750 33

*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	55,902	
Amount of said policies		\$188,220,094 00
Number of policies terminated during the year.....	33,267	
Total amount terminated.....		123,709,895 00
Number of policies in force at date	278,435	
Net amount of said policies.....		<u>932,532,577 00</u>

NEW YORK, 24th February, 1894.

Department of Finance—Insurance Branch.

THE FEDERAL LIFE ASSURANCE COMPANY OF ONTARIO.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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	<u>80,197 00</u>

(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.....	61,125 00
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	80,923 79
Premium obligations on policies in force.....	1,415 35
Stocks and bonds owned by the company, viz.:—	

	Par value.	Market value.
*St. Thomas debentures.....	\$ 11,806 00	\$ 13,874 12
*Lindsay do	4,000 00	4,219 30
*Gananoque do	5,000 00	5,160 92
*Orangeville do	7,500 00	7,920 64
*Canadian Pacific Railway bonds	11,000 00	12,516 67
*Eldon debentures	10,000 00	10,684 00
*Merritton.....	1,500 65	1,609 89
*Seaforth debentures.....	2,500 00	2,758 57
*Clinton do	2,500 00	2,696 64
Pembroke do	5,981 55	6,358 39
Seaforth do	10,000 00	10,650 37
Total par and market values.	<u>\$ 71,788 20</u>	<u>\$ 78,449 51</u>

Carried out at market value	78,449 51
Cash at head office.....	1,761 54

Cash in banks, viz.:—

Bank of Hamilton, Hamilton.....	\$ 14,377 25
Traders' Bank, Hamilton.....	6,669 23
Hamilton Provident and Loan Society.....	4,359 91
Landed Banking and Loan Co.....	<u>10,116 43</u>

Total.....	<u>35,522 82</u>
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*Deposited with the Receiver General.

FEDERAL LIFE—Continued.

Agents' ledger balances.....	\$	2,393	33
Advances to agents, to be repaid from commissions.....		7,088	39
Bills receivable.....		3,656	21
Office furniture.....		1,418	35
† Total.....	\$	295,929	29

OTHER ASSETS.

Interest due.....	\$	435	03
do accrued.....		4,405	19
Total carried out.....		4,840	22
Short date notes for premiums on policies in force.....	\$	21,080	52
Gross premiums due and uncollected on policies in force.....		35,383	22
do deferred premiums on same.....		30,505	47
Total outstanding and deferred premiums.....	\$	86,969	21
Deduct cost of collection, at 10 per cent.....		8,696	92
Net outstanding and deferred premiums.....		78,272	29
Chattel mortgage.....		56	50
Total assets.....	\$	379,098	30

LIABILITIES.

*Amount computed to cover the net present value of all policies in force.....	\$	275,666	14
Deduct value of policies reinsured in other companies.....		5,039	44
Net reinsurance reserve.....	\$	270,626	70
Claims for death losses, unadjusted but not resisted.....		23,133	34
Due on building improvement contracts.....		1,000	00
Total liabilities.....	\$	294,760	04
Surplus on policy-holders' account.....	\$	84,338	26
Capital stock paid up.....		80,197	00
Surplus above all liabilities and capital.....	\$	4,141	26

INCOME DURING THE YEAR.

Cash received for premiums.....	\$	217,853	96
Premiums received by policy loans.....		52,691	98
‡ Premiums paid by dividends.....		27,987	38
Total.....	\$	298,533	32
Deduct premiums paid to other companies for reinsurance.....		12,156	03
Net premium income.....	\$	286,377	29
Received for interest.....		14,723	04
Total income.....	\$	301,100	33

†The above assets include a sum of \$24,000 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. ‡ Being 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 (\$86,000 of which accrued in previous years)	\$ 84,025 01
Cash paid for matured endowments.....	10,258 11
Total amount paid for death claims and matured endowments....	\$ 94,283 12
Cash paid for surrendered policies.....	2,826 71
Premium obligations used in purchase of surrendered policies.....	33 29
†Dividends applied in payment of premiums.....	28,606 03
Taxes, licenses, fees or fines.....	1,466 97
Cash paid for commissions, salaries and other expenses of officials.....	69,626 20
Miscellaneous payments, viz.:—Medical fees, \$1,148.18; printing, advertising, stationery, &c., \$4,122.75; postage, telephone, telegrams and express, \$1,258.25; directors' and auditors' fees, \$1,309.72; exchange, \$165.48; legal expenses, \$675.57; insurance superintendence, \$130.75; rent, \$1,863.87; sundries, including fuel, gas, water rates, guarantee premiums and janitor's services, \$3,313.81	16,988 38
Total expenditure.....	\$ 213,830 70

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year	\$ 1,305 59
do received during the year.....	143 05
.....	\$ 1,448 64
Premium obligations used in payment of dividends to policy-holders	Nil.
do do surrendered policies	\$ 33 29
Total deductions.....	33 29
Balance, note assets at end of year	\$ 1,415 35

MISCELLANEOUS.

Number of new policies reported during the year as taken (including 9 revived for \$47,000).....	1,329
Amount of said policies.....	\$2,044,633 33
Amount of said policies reinsured in other licensed companies.....	33,500 00
Number of policies become claims during the year	60
Amount of said claims (including matured endowments).....	118,291 44
Amount of said claims reinsured in other licensed companies in Canada	5,000 00
Number of policies in force at date.....	4,929
Amount of said policies.....	\$10,649,335 11
do do reinsured in other licensed companies	653,500 00
Net amount in force, 31st December, 1893.....	9,995,835 11

Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death.....	47	\$ 108,033 33
2. By maturity.....	13	10,258 11
3. By expiry.....	144	366,000 00
4. By surrender.....	8	18,000 00
(For which cash value has been paid, \$2,860.00.)		
5. By surrender, \$9,000 (for which paid up policies have been granted to the amount of \$1,100.)		
Difference of amounts carried out.....		7,900 00
6. By lapse.....	733	1,450,000 00
Total.....	945	\$1,960,191 44

†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	4,545	\$10,564,893 22
Policies issued during the year in Canada (including 9 re- vived for \$17,000).	1,366	2,116,633 33
Policies terminated as above.....	945	1,960,191 44
Policies not taken.....	37	72,000 00
Policies in force at date of statement.....	<u>4,929</u>	<u>10,649,335 11</u>

Number of insured lives at beginning of year	4,471
Number of lives insured during the year.....	1,360
Number of deaths during the year among the insured	45
Number of insured whose policies have been terminated other- wise than by death.....	933
Number of insured lives at date of statement	<u>4,853</u>

(Received, 28th February, 1894.)

Department of Finance—Insurance Branch.

GERMANIA LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

<i>President</i> —HUGO WESENDONCK.	|	<i>Secretary</i> —HUBERT CILLIS.
<i>Principal Office</i> —20 Nassau Street, New York.		
<i>Chief Agents in Canada</i> — JEFFERS & RÖNNE.	|	<i>Head Office in Canada</i> — 46 King St. West, Toronto.

(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.	Market value.
Canada 4 per cent bonds.....	\$ 50,000 00	\$ 51,000 00
Montreal harbour bonds.....	25,000 00	25,000 00
Total par and market values.....	\$ 75,000 00	\$ 76,000 00

Carried out at market value.....\$ 76,000 00

Gross premiums due and uncollected on Canadian policies in force.....	\$ 3,860 94	
Gross deferred premiums on same.....		1,536 03

Total outstanding and deferred premiums.....	\$ 5,396 97	
Deduct cost of collection at 10 per cent.....		539 70

Net outstanding and deferred premiums 4,857 27

Total assets in Canada\$ 80,857 27

LIABILITIES IN CANADA.

*Amount computed to cover the net present value of all Canadian policies in force.....	\$ 80,946 00	
Claims for death losses unadjusted but not resisted.....		Nil.

Total liabilities in Canada\$ 80,946 00

INCOME IN CANADA.

Cash received for premiums.....	\$ 29,945 99	
---------------------------------	--------------	--

Total premium income.....	\$ 29,945 99	
Received for interest or dividends.....		2,500 00

Total income in Canada\$ 32,445 99

* Actuaries' per 4 cent Table.

GERMANIA LIFE—Continued.

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada.....	\$	2,000	00
Cash paid for surrendered policies.....		430	04
Premium obligations used in purchase of surrendered policies.....		2,148	28
Cash dividends paid to Canadian policy-holders.....		117	00
		<hr/>	
Total net amount paid policy-holders in Canada.....	\$	4,695	32
Commissions, salaries and other expenses of officials in Canada.....		5,762	82
Cash paid for taxes, &c.....		151	59
All other expenditure, viz.:—Office rent, fixtures, clerk hire, postage, exchange, advertising, &c.....		1,630	93
		<hr/>	
Total expenditure in Canada.....	\$	12,240	66

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	47		
Amount of said policies	\$	87,800	00
Number of policies in force in Canada at date.....	244		
Amount of said policies.....	\$	615,429	00
Bonus additions thereon.....		1,566	00
		<hr/>	
Net amount in force at 31st December, 1893..		616,995	00

Number and amount of policies terminated during the year in
Canada:—

	No.	Amount.
1. By surrender (for which cash value has been paid \$430.04).....	3	\$ 6,333 00
2. By surrender, \$21,500 (for which paid up policies have been granted to amount of \$4,129). Difference of amounts carried out.....		17,371 00
3. By lapse, not taken and change.....	96	240,500 00
		<hr/>
Total.....	99	\$ 264,204 00

Policies in force in Canada at beginning of year	296	\$ 791,833 00
Policies issued during the year.....	47	87,800 00
Policies terminated as above.....	99	264,204 00
Policies in force at date of statement (exclusive of bonuses, \$1,566.00).....	244	615,429 00

Number of insured lives at beginning of year	296
Number of new insurers during the year	47
Number of deaths during the year.....	0
Number of insured whose policies have been terminated during the year otherwise than by death.....	99
Number of insured lives at date of statement.....	244

(Received, 19th March, 1894.)

Department of Finance—Insurance Branch.

GERMANIA LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

INCOME DURING THE YEAR 1893.

Total premium income	\$2,868,240 11
Interest	754,243 26
Discount on claims paid in advance	3,733 34
Received for rents	97,181 65
Policy fees	1,945 43
Total income	\$3,725,343 79

DISBURSEMENTS DURING THE YEAR 1893.

Total amount paid for losses and matured endowments ..	\$ 1,404,411 63
Cash paid to annuitants	21,976 00
Cash paid for surrendered policies	288,995 28
Dividends paid to policy-holders	184,784 13
Paid to stockholders for interest and dividends	24,000 00
Commissions to agents	405,427 68
Salaries and travelling expenses of managers and agents	102,610 33
Medical examiners' fees	32,199 19
Salaries of officers and office employees	74,609 25
Taxes	19,398 60
Rents	17,880 00
Commuting commissions	1,537 87
General expenses	83,869 73
Total disbursements	\$ 2,661,699 69

ASSETS.

Cost of real estate unencumbered	\$ 1,991,406 66
Loans on bonds and mortgages, first liens on real estate	9,996,391 55
Loans on collaterals	50,000 00
Loans made to policy-holders on the company's policies assigned as collaterals	665,551 38
Cost value of bonds and stocks owned	5,026,419 73
Cash on hand and in banks	265,411 13
Other items	1,040 00
Total net or invested assets	\$17,996,220 45

OTHER ASSETS.

Interest due and accrued	144,355 88
Rents due and accrued	5,095 84
Market value of real estate over cost	57,433 11
Market value of bonds and stocks over cost	33,566 85
Net amount of uncollected and deferred premiums	453,192 71
Total assets	\$18,689,858 84

GERMANIA LIFE—*Concluded.*

LIABILITIES.

*Net reinsurance reserve	\$17,281,283 00
Total unsettled claims.....	117,470 51
Unpaid dividends or surplus or other description of profits due policy-holders	40,582 59
All other liabilities.....	62,594 78
	<hr/>
Total liabilities.	\$17,501,930 88
	<hr/>
Gross surplus on policy-holders' account.....	\$ 1,187,927 96
	<hr/> <hr/>

EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	6,406
Amount of said policies	\$12,711,955 00
Number of policies terminated during the year.....	4,694
Total amount terminated.....	9,639,576 00
Number of policies in force at date.	38,925
Net amount of said policies,	68,595,382 00
Number of industrial policies in force..	6,604
Amount of said policies	788,897 00
	<hr/> <hr/>

New York, 14th March, 1894.

* 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, 1893.

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.....	\$	47,700	00
Stocks and bonds in deposit with Receiver General, viz.:			
City of Winnipeg bonds.....	Par value.	Market value.	
	\$ 56,000 00	\$ 58,520 00	
Carried out at market value.....		58,520	00
Cash at head office.....		3,065	83
Cash in banks.....		1,418	56
Agents' ledger balances.....		5,033	58
Total.....	\$	115,737	97

OTHER ASSETS.

Interest accrued.....		691	66
Gross premiums due and uncollected on policies in force	\$	15,958	59
Gross deferred premiums on same.....		4,279	66
Total outstanding and deferred premiums.....	\$	20,238	25
Deduct cost of collection at 10 per cent.....		2,023	82
Net outstanding and deferred premiums.....		18,214	43
Office furniture. ..		2,530	40
Total assets.....	\$	137,174	46

LIABILITIES.

*Amount computed to cover the net present value of all policies in force.....	\$	55,440	00
Deduct value of policies reinsured.....		720	00
Net reinsurance reserve.....	\$	54,720	00
Total liabilities.....	\$	54,720	00
Surplus on policy-holders' account.....	\$	82,454	46
Capital stock paid up.....		100,000	00

*Based on Actuaries' 4 per cent table.

THE GREAT WEST—Continued.

INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 52,322 89
Deduct premiums paid to other companies for reinsurance.....	1,900 60
Total net premium income.....	\$ 50,422 29
Amount received for interest or dividends on stock.....	5,628 81
Total.....	\$ 56,051 10
Received for calls on capital	8,175 00
Total income.....	\$ 64,226 10

EXPENDITURE DURING THE YEAR.

Cash paid for death claims.....	\$ 1,000 00
Cash paid for surrendered policies.....	41 66
Cash paid for commissions, salaries and other expenses of officials.....	29,572 83
Taxes, licenses, fees or fines.....	242 93
Sundry expenditures, viz. :—	
Medical fees, \$4,227.75; travelling expenses, \$2,110.22; rents, \$1,265.00; stationery and printing, \$1,803.50; advertising, \$1,203.70; postage and telegrams, \$598.46; agency expenses, \$22.52; legal expenses, \$490.88; express charges, \$113.24; exchange, \$53.93; sundries, \$1,119.73.....	13,008 93
Total expenditure.....	\$ 43,866 35

MISCELLANEOUS.

Number of new policies reported during the year as taken.....	744
Amount of said policies.....	\$1,760,800 00
Amount of said policies reinsured in other licensed companies in Canada.....	101,500 00
Number of policies become claims during the year.....	1
Amount of said policy.....	1,000 00
Number of policies in force at date.....	945
Amount of said policies.....	\$2,268,000 00
Amount of said policies reinsured in other licensed companies in Canada.....	136,500 00

Net amount in force at 31st December, 1893..... 2,131,500 00

Number and amount of policies terminated during the year:

	No.	Amount.
1. By death.....	1	\$ 1,000 00
2. By surrender.....	3	8,000 00
(For which cash value has been paid, \$41.66.)		
3. By lapse.....	57	115,000 00
Total terminated.....	61	\$ 124,000 00

	No.	Amount.
Policies in force at beginning of year.....	345	\$ 862,200 00
Policies issued during the year.....	769	1,820,800 00
Policies revived during the year.....	3	3,000 00
Policies terminated as above.....	61	124,000 00
Policies not taken of 1892 and 1893.....	34	87,000 00
Policies forfeited for non-payment of annual premiums.....	70	189,000 00
Policies changed and new policies written.....	7	18,000 00
Policies in force at date of statement.....	945	2,268,000 00

Department of Finance—Insurance Branch.

THE GREAT WEST—*Concluded.*

Number of insured lives at beginning of year.....	339
Number of new insurers during the year.....	740
Number of deaths during the year among the insured.....	1
Number of insured whose policies have been terminated during the year otherwise than by death.....	168
Number of insured lives at date of statement.....	<u>910</u>

(Received, 5th March, 1894.)

THE LIFE ASSOCIATION OF SCOTLAND.

STATEMENT FOR THE YEAR ENDING 5TH APRIL, 1893.

Manager—JOHN TURNBULL SMITH. | *Secretary*—JOHN SHARP.
Principal Office—Edinburgh.
Chief Agent in Canada—ARCHIBALD INGLIS. | *Head Office in Canada*—Montreal.
 (Established, 23rd March, 1839. Commenced business in Canada, Sept., 1857.)

CAPITAL.

Amount of capital authorized and subscribed for\$1,946,666 67
 Amount paid up in cash 425,833 33

ASSETS IN CANADA.

Amount secured by way of loans on real estate by bond or mortgage,
 first liens.....\$ 224,984 37
 Amounts of loans made to Canadian policy-holders on the Association's
 policies assigned as collaterals..... 34,544 86
 Credit premium debts on policies in force..... 68,298 61
 Stocks and bonds in deposit with Receiver General, viz. :—
 Canada 4 per cent bonds.....\$ 24,333 33
 do do 20,926 67
 New Brunswick, 6 per cent bonds 9,733 33
 Province of Quebec 5 per cent bonds 48,666 67
 City of Toronto 6 per cent bonds..... 48,666 67
 Canada 4 per cent stock..... 2,433 33
 Total par value..... 154,760 00
 Cash in Merchants Bank—current account..... 15,628 42
 Interest due.....\$ 903 75
 do accrued..... 6,383 08
 Total interest 7,286 83
 Gross premiums due and uncollected on Canadian policies in force..... 19,707 03
 Total assets in Canada.....\$ 525,210 12

LIABILITIES IN CANADA.

*Amount estimated to cover the net reserve on all outstanding policies
 in Canada.....\$1,078,761 65
 Claims for death losses—due and unpaid.....\$ 13,098 25
 Claims for matured endowments—due and unpaid..... 2,640 98
 Total unsettled claims..... 15,739 20
 Total liabilities in Canada.....\$1,094,500 85

* 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.....	\$ 45,461 40
New credit loans.....	91 01
Total premium income	\$ 45,552 41
Amount received for interest or dividends on stock, &c... ..	15,606 28
Total income in Canada.....	\$ 61,158 69

EXPENDITURE IN CANADA.

Net amount paid for death claims in Canada (\$42,437.34 of which accrued in previous years).....	\$ 68,590 79
Net amount paid for endowment claims in Canada (\$1,338.98 of which accrued in previous years).....	5,110 64
Total amount paid for death claims and matured endowments.....	\$ 73,701 43
Cash paid for surrendered policies and surrendered bonuses.....	10,183 77
Premium obligations used in purchase of surrendered policies or voided by lapse.....	848 36
Cash dividends paid to Canadian policy-holders	116 66
Cash dividends applied in payment of premiums in Canada.....	7,287 41
Total payments to policy-holders in Canada.....	\$ 92,137 63
Commissions, salaries, and other expenses of officials in Canada	2,697 31
Taxes, licenses, fees or fines.....	56 86
All other expenditure in Canada.....	552 11
Total expenditure in Canada.....	\$ 95,443 91

MISCELLANEOUS.

Number of policies become claims during the year in Canada... ..	23
Amount of said claims	\$ 41,422 22
Number of policies in force in Canada at 5th April, 1893... ..	1,039
Amount of said policies.....	1,816,642 93

Number and amount of policies, terminated in Canada during the year:—

1. By death.....	17	\$ 35,484 90
2. By maturity.....	6	5,937 32
3. By surrender.....	4	25,710 60
(For which cash value has been paid, \$9,247.12.)		
4. By surrender, \$2,433.33.		
(For which paid-up policies have been granted to amount of \$1,414.25.)		
Difference of amounts carried out.		1,019 08
5. By lapse.....	3	1,946 67
Total	30	\$ 70,098 57
Policies in force at beginning of year in Canada.....	1,069	\$1,886,741 50
Policies terminated as above	30	70,098 57
Policies in force at date of statement	1,039	1,816,642 93

Number of insured lives.....No return.

(Received, 28th February, 1894.)

LIFE ASSOCIATION OF SCOTLAND—Continued.

GENERAL BUSINESS STATEMENT FOR YEAR ENDING 5TH APRIL, 1893.

(Abstracted from the Directors' Report, Edinburgh, 11th July, 1893.)

The total new business, completed and paid for, amounted to £972,324, under 1,583 policies, and yielding in new premiums £28,924 2s. 4d. This large volume of new business compares very favourably with the total for the previous year, the number of new policies issued being almost the same as in the year to 5th April, 1892 (strictly speaking, one more), while the aggregate in new sums assured is within £24,000 of the total for that year, the small difference being due to the average amount per policy happening to be about £15 less in the past than in the previous year. The average annual new business for the five years 1888-1892 was £939,223, so that the past year's business exceeds the average for the previous five years by fully £33,000.

New life annuities, to the number of 93, were purchased at the price of £46,136, for the annual amount of £4,185.

The total revenue from premiums and interest (exclusive of the purchase money for annuities) amounted to £521,819, showing an increase in the year of £4,855.

The claims by death during the year have amounted to £261,787, being £66,000 less than in the previous year, when, owing to the influenza epidemic, the death strain proved exceptionally severe. The number of policies expected to emerge by death was 666, while the actual deaths numbered only 585, giving a ratio of between 87 and 88 per cent. The following shows the division of the figures between Class A (old series) and the other classes of the association:—

Class A.....	.....expected deaths, 369—actual deaths; 365
Other classes.....	..... “ 297— “ 220

It is thus seen that the difference arises almost solely in the classes other than class A, the deaths in that class alone being as much as 99 per cent of the expected.

Under endowment assurances, 39 policies for £6,997 matured by survivance of the lives to the fixed periods.

The deaths amongst the annuitants numbered 45, the Association thereby being relieved of the annual payment of £1,787 16s., the average amount of annuities cancelled by death in the two previous years being £1,717.

The ratio of expenses to premium income has, with the exception of the year to 5th April, 1891, been the lowest since 1887. In view of the ever-increasing competition in the field of life assurance, when the expenses of offices generally are showing a decided upward tendency, the directors are gratified in being able to state that, notwithstanding the large amount of new business transacted, there has been a decrease rather than any increase in expenditure.

The funds of the Association, now amounting to £3,960,259, show an increase in the year of £154,973, being fully £33,000 more than the average annual increase during the preceding five years. The funds, as invested at the close of the accounts, yield an average return of £4 0s. 3d. per £100.

At 5th April, 1893—

30,154 policies were in force, assuring (exclusive of bonuses)...	£ sterling. 13,571,295
Total claims paid under life policies amounted to.....	5,915,305
Cash bonuses paid and bonus additions amounted to.....	1,921,913
The funds in hand were	3,960,259

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, 1894, 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

Department of Finance—Insurance Branch.

LIFE ASSOCIATION OF SCOTLAND—*Concluded.*

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.

REVENUE ACCOUNT FOR THE YEAR ENDING 5TH APRIL, 1893.

	£	s.	d.		£	s.	d.
Amount of funds at the beginning of year	3,805,285	19	3	Claims under policies payable on death	261,787	13	1
Premiums (less re-assurances)	£370,716	16	3	Claims under policies payable on survivorship	6,997	4	1
Consideration for annuities granted	46,136	1	4	Surrenders	14,991	10	6
Interest and dividends	151,102	11	3	Annuities	35,105	19	3
Fines for revival of policies	156	1	1	Commission	14,234	10	4
Fees for recording assignments	212	14	0	Expenses of management	42,079	11	8
	568,324	3	11	Dividends to shareholders and interest on paid-up capital	14,485	11	10
				Cash bonuses to existing policy-holders	21,047	14	10
				Income-tax	2,620	18	3
				413,350	13	10	
				Amount of funds at the end of the year	3,960,259	9	4
	<u>£4,373,610</u>	<u>3</u>	<u>2</u>		<u>£4,373,610</u>	<u>3</u>	<u>2</u>

BALANCE SHEET ON THE 5TH APRIL, 1893.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Shareholders' capital, paid up	87,500	0	0	Mortgages on property within the United Kingdom	1,383,837	14	9
Assurance and annuity fund	3,872,759	9	4	Mortgages on property out of the United Kingdom	64,229	13	3
Total funds as per revenue account	£3,960,259	9	4	Loans on the Association's policies	288,304	14	9
Claims admitted, but not paid	44,909	12	1	Investments:—			
(Including all deaths to date, whether formally proved or not)				In Indian and Colonial Government securities	344,057	3	3
Annuities due, but not applied for	274	6	10	In foreign government securities	36,454	13	7
				In railway and other debentures and debenture stocks	659,049	17	3
				In railway rent charge, guaranteed, and preference stocks	321,190	1	4
				In house property	122,290	0	8
				In annuities	25,249	15	4
				In reversions	25,244	15	4
				In bank stock	46,403	7	3
				In stock of the Association, purchased under their Act, 16 and 17 Vic., c. 224	9,890	19	10
				Loans on personal security	4,355	0	0
				Loans on statutory public rates	235,438	19	3
				Loans on stock of the Association	725	0	0
				Office furniture	410	0	0
				Stamps	111	8	4
				Outstanding premiums	98,695	18	4
				Outstanding interest	5,067	5	11
				Interest accrued, but not yet payable	43,653	1	4
				Deposits with colonial banks	172,394	6	5
				Cash in bank—			
				On deposit	£ 50,147	15	10
				On current acc'ts.	68,241	16	3
				118,389	12	1	
	<u>£ 4,005,443</u>	<u>8</u>	<u>3</u>		<u>£ 4,005,443</u>	<u>8</u>	<u>3</u>

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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 estimated to cover the net reserve on all outstanding policies in Canada.....	\$	105,000 00
Claims for death losses unpaid.....		Nil.
Total net liabilities to policy-holders in Canada.....	\$	105,000 00

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	\$	8,176 89
Total income.....	\$	8,176 89

EXPENDITURE IN CANADA.

Net amount paid on account of death claims (including \$2,193.35 bonus additions).....	\$	9,193 35
Amount paid to annuitants.....		1,495 00
Cash paid for surrendered policies.....		2,539 30
Total payments made to policy-holders in Canada.....	\$	13,227 65
Paid for commission, &c.....		183 10
Taxes, licenses, fees and fines.....		14 35
Sundry expenditure:—Postage, \$64.76; law expenses, \$13.83; exchange, \$2.82; medical fees, \$5.....		86 41
Total expenditure in Canada.....	\$	13,511 51

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.	2	
Amount of said policies.....	\$	4,000 00
Number of policies become claims in Canada during the year.....	4	
Amount of said policies.....		9,193 35
Number of policies in Canada.....	154	
Amount of said policies.....	\$	230,135 67
Add bonus additions.....		33,157 78
Total net amount in force 31st December, 1893.....		263,293 45

* Computed by Department at 31st December, 1889, on the basis of Institute of Actuaries' H.M. Table with $4\frac{1}{2}$ per cent interest. Estimated for 31st December, 1893.

Department of Finance—Insurance Branch.

LIVERPOOL AND LONDON AND GLOBE—Continued.

Number and amount of policies terminated during the year in Canada:

1. By death (including \$2,193.35 bonus additions)	4	\$		9,193 35
2. By surrender (for which cash value has been paid, \$2,539.30)	3			6,460 00
Total (including bonus additions, \$2,193.35)	<u>7</u>	<u>\$</u>		<u>15,653 35</u>

Policies in force at beginning of year (including bonus additions, \$34,398.57)	159	\$		273,994 24
Bonuses added				952 56
Policies issued during the year	2			4,000 00
Policies terminated as above (including bonus additions, \$2,193.35)	7			15,653 35
Policies in force at date of statement (including bonus additions, \$33,157.78) ..	<u>154</u>			<u>263,293 45</u>

Number of insured lives at the beginning of the year	149
Number of new insurers during the year	2
Number of deaths during the year among insured	3
Number of insured whose policies have been terminated other- wise than by death	3
Number of insured lives at date of statement	<u>145</u>

(Received, 1st March, 1894.)

LIVERPOOL AND LONDON AND GLOBE—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(Abstracted from the Directors' Report, Liverpool, Eng., 16th May, 1894.)

LIFE DEPARTMENT.

During the year the company has received—

953 proposals to assure the sum of.....	£585,567
751 policies were issued for.....	424,867
127 proposals were not completed for.....	83,575
75 proposals were declined for.....	77,125

The premiums on new assurances during the year amount to £13,686, the total premium income, after deducting the amount paid for reassurances, being £227,164. Two hundred and fifty-three annuity bonds have been issued for a consideration of £142,448, granting annuities amounting to £12,447. The holders of one hundred and forty-eight annuity bonds have died during the year, relieving the company of the annual payment of £8,274. After carrying to the profit and loss account £86,903, for the payment of the proportion of dividend due from the life funds for the five years just commenced, the life and annuity funds have been increased by £60,972 during the year, and now amount to £4,456,573.

The directors have to report that the life and endowment business of the Liverpool and London and Globe for the quinquennial term which ended on the 31st December last, has been valued by the Institute of Actuaries' Table at 3 per cent interest, and the annuities by Finlaison's latest Government Tables at $3\frac{1}{2}$ per cent interest, whereas at the last valuation for the quinquennial term ending 31st December, 1888, it was made on the same tables, but at $3\frac{1}{2}$ per cent interest throughout. The directors, in causing the valuation to be made at the lower rates, did so from prudent motives to meet the gradual fall in the rate of interest that may be earned by securities of the first class in the future.

The result of the valuation, after giving to the policy-holders the large bonus they are entitled to, shows a surplus of £175,650.

Of this amount, from the same prudent motives that obtained at the two last quinquenniums, there is left £88,747 as a surplus in the life funds, and the balance of £86,903 is carried to profit and loss account.

Department of Finance—Insurance Branch.

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.....	3,154,489	12	6			
Premiums after deduction of reinsurance premiums.....	218,376	10	3	215,712	0	5
Interest and dividends.....	128,200	9	2	20,706	8	7
Assignment fees.....	94	10	0			
Fines.....	48	6	9			
	3,501,209	8	8	21,942	18	10
Claims under life policies including those admitted but not paid (after deducting sums reassured).....				49,724	1	4
Surrenders.....				3,183,123	19	6
Commission.....	£ 8,387	18	4			
Expenses of management.....	11,827	18	8			
Medical fees.....	782	14	6			
Stamps.....	934	7	4			
Amount carried out of surplus shown by actuarial valuation at 31st December, 1893:—						
To profit and loss account.....						
Amount of the funds at the end of the year, as in balance sheet.....				3,501,209	8	8

GLOBE FUND.

GLOBE FUND.

Amount of life assurance fund at the beginning of the year.....	246,635	2	7
Premiums, after deduction of reinsurance premiums.....	8,788	2	0
Interest and dividends.....	9,644	15	0
Assignment fees.....	4	5	0
	265,072	4	7

Claims under life policies, including those admitted but not paid (after deducting sums reassured).....	20,276	3	0
Surrenders.....	823	18	0
Commission.....	£258	15	0
Expenses of management.....	514	15	5
Surplus shown by actuarial valuation at 31st December, 1893:—			
Carried to profit and loss account.....	£8,691	8	0
Carried to Globe Life annuity account.....	1,872	15	9
Amount of funds at the end of the year, as in balance sheet.....	265,072	4	7
	282,634	9	5
	£3,766,281	13	3

For Balance Sheet see Fire Statement.)

LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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
Proprietors' fund, balance	548	9	11
			<u>20,548 9 11</u>

ASSETS IN CANADA.

In deposit with the Receiver General, viz. :—

	Par value.
Province of Quebec bonds (registered).....	\$ 8,000 00
City of Victoria, B.C., water works debentures.....	10,000 00
do Toronto debentures.....	4,999 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	2,400 00

Total in deposit with Receiver General.....\$ 121,180 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
Town of Welland.....	16,000 00
do Penetanguishene.....	5,000 00
do do (guaranteed by County of Simcoe).....	10,000 00
Village of Warton.....	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

Department of Finance—Insurance Branch.

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	17,600 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	\$ 674,563 54	
Held by the company—		
Township of Fenelon	\$ 1,165 32	
do Tilbury West	606 28	
City of Toronto	235 00	
Township of East Sandwich	1,121 40	
Province of Quebec Bonds	500 00	
Township of Enniskillen	492 60	
do Sombra	3,600 00	
Town of Cowansville	3,000 00	
Village of Midland	3,250 00	
Montreal Harbour Bonds	4,000 00	
Village of Granby	15,000 00	
Town of Niagara	4,500 00	
do Meaford	13,113 94	
do Paris	4,164 00	
do Collingwood	922 62	
Village of Arnprior	9,828 74	
Township of Luther	1,720 94	
do Holland	3,723 52	
do Brooke	3,006 00	
do Amaranth	1,473 44	
do Dundee	24,078 00	
do York	15,212 06	
Town of Napanee	5,428 00	
do Calgary	15,000 00	
County of Renfrew	17,500 00	
Village of Dorion	13,387 50	
Total held by the company	166,029 36	
Mortgages on real estate in Canada, held by trustees in accordance with the Act	361,089 56	
(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	61,295 00	
(Of this amount \$44,585 belongs to policies issued subsequent to 31st March, 1878.)		
Half credit debts on policies (issued previous to 31st March, 1878)	2,137 05	
Cash at head office in Canada. ...	150 00	
Cash in Bank of Montreal, current account	\$18,466 29	
do do special deposit	16,000 00	
Total	34,466 29	
Agents' ledger balances	414 50	
Interest due	\$ 347 50	
do accrued	19,454 14	
	19,801 64	
Gross premiums due and uncollected on Canadian policies in force (since paid, with few exceptions)	\$ 4,372 27	
Gross deferred premiums on same	19,037 10	
December premiums on which days of grace are current	54,284 62	
Total outstanding and deferred premiums	\$77,693 99	
Deduct cost of collection, at 10 per cent.	7,769 40	

LONDON AND LANCASHIRE LIFE—*Continued.*

Net outstanding and deferred premiums.....	\$ 69,924 59
Office furniture.....	526 30
Total assets in Canada	\$1,511,578 54

LIABILITIES IN CANADA.

Under Policies issued previous to 31st March, 1878.

* Net reinsurance reserve.....	\$ 195,000 00
Claims for death losses—due and unpaid.....	\$ 2,333 33
Bonus additions thereon	300 00
	<u>2,633 33</u>
Total liability in respect of said policies.	\$ 197,633 33

Under Policies issued subsequent to 31st March, 1878.

* Net reinsurance reserve	\$1,015,000 00
Claims for death losses—due and unpaid.....	29,250 00
Bonus additions thereon	675 00
	<u>29,925 00</u>
Claims for matured endowments due and unpaid (accrued in previous year)	10,000 00
Due on account of general expenses in Canada	2,115 78
Premiums paid in advance, &c.....	213 38
	<u>1,057,254 16</u>
Total liabilities in respect of said policies	\$1,057,254 16
Total liabilities in Canada	\$1,254,887 49

INCOME IN CANADA.

Cash received for premiums.....	\$ 221,517 54
Deduct premiums paid to other companies for reinsurance	8,409 53
	<u>213,108 01</u>
Net premium income.....	\$ 213,108 01
Interest or dividends on stock, &c.....	67,516 64
Other income	123 16
	<u>280,747 81</u>
Total income in Canada..	\$ 280,747 81
Cash paid for death losses in Canada (including bonus additions, \$1,771.25) ..	\$ 99,434 92
Deduct amount received from other companies for reinsurance (including bonus additions).....	7,750 00
	<u>91,684 92</u>
Net amount paid for death claims in Canada.....	\$ 91,684 92
Cash paid for matured endowments in Canada (including bonus additions, \$100.00).....	\$ 21,400 00
Deduct received from other companies for reinsurance.....	Nil.
	<u>21,400 00</u>
Net amount paid for endowment claims in Canada (\$5,300 of which accrued in previous year).....	21,400 00
	<u>113,084 92</u>
Total paid for death claims and matured endowments....	\$ 113,084 92
Cash paid for surrendered policies.....	8,452 84
Cash paid Canadian policy-holders for surrender of bonus additions....	1,153 31
	<u>122,691 07</u>
Total net amount paid to policy-holders in Canada.....	\$ 122,691 07

* Based on the Institute of Actuaries' H. M. Table of Mortality, with 4½ per cent interest. Estimated by the Department.

Department of Finance—Insurance Branch.

LONDON AND LANCASHIRE LIFE—Continued.

EXPENDITURE IN CANADA.

Commissions, salaries and other expenses of officials.....	\$ 39,873 11
Taxes, licenses, fees or fines.....	1,554 14
All other expenditure, viz.:—Agency charges, \$293.12; medical fees, \$3,586.75; postage, &c., \$934.85; legal expenses, \$442.21; printing and stationery, \$1,509.49; advertising, \$664.30; rent, \$1,891.23; insurance superintendence, \$114.11; office furniture, \$42.50; telegrams, \$45.57; sundries, \$181.73.....	9,705 86
Total expenditure in Canada.	\$ 173,824 18

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada, 497	
Amount of said policies.....	\$ 823,000 00
Amount of said policies reinsured in other licensed companies in Canada.....	32,000 00
Number of policies become claims in Canada during the year.....	74
Amount of said claims.....	\$ 142,597 00
Bonus additions thereon.....	2,590 00
	145,187 00

(Amount of above claims reinsured in other licensed companies in Canada, \$7,750.)

Number of policies in force in Canada at date.....	4,117
Amount of said policies.....	\$6,921,686 16
Bonus additions thereon.....	98,149 99
	\$7,019,836 15
Deduct amount of said policies reinsured in other licensed companies in Canada (including bonus additions, \$810.88).....	199,562 88
Net amount in force 31st December, 1893.	6,820,273 27

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$2,590).....	60	\$ 129,087 00
2. By maturity.....	14	16,100 00
3. By surrender (including \$3,235 bonus additions)..... (For which cash value has been paid, \$9,606.15.)	59	126,643 00
4. By surrender (including bonus additions, \$1,465.45), \$97,165.45 (For which paid up policies have been granted to amount of \$30,657.50.) Difference of amounts carried out.....		66,507 95
5. By lapse (including bonus additions, \$1,237.40).....	332	687,887 40
Total (including \$8,527.85 bonus additions).....	465	\$1,026,225 35

	No.	Amount.
Policies in force at beginning of year in Canada (including \$77,467.01 bonus additions).....	4,080	\$7,180,850 67
Policies issued during the year.....	539	915,000 00
Bonuses added during the year.....		28,610 83
Policies revived (including \$600 bonus additions).....	5	13,600 00
Policies terminated as above (including \$8,527.85 bonus additions).....	465	1,026,225 35
Policies not taken.....	42	92,000 00
Policies in force at end of year (including \$98,149.99 bonus additions).....	4,117	7,019,836 15

LONDON AND LANCASHIRE LIFE—*Continued.*

Number of insured lives at beginning of year.....	3,868
Number of new insurers during the year.....	460
Number of deaths during the year among the insured.....	46
Number of insured whose policies have been terminated during the year otherwise than by death.....	415
Number of insured lives at date of statement	<u>3,867</u>

Details of policies issued since 31st March, 1878, and bonus additions thereon.

	No.	Amount.
Policies in force at beginning of year (including \$43,088.29 bonus additions).....	3,716	\$6,656,182 95
Policies issued during the year.....	539	915,000 00
Bonuses added during the year		22,986 28
Policies revived during the year.....	4	10,000 00
Policies terminated as above and by change to paid up policies (including \$4,586.60 bonus additions).....	447	993,709 10
Policies not taken.....	42	92,000 00
Policies in force at end of year (including \$61,487.97 bonus additions).....	<u>3,770</u>	<u>6,518,460 13</u>

(Received, 27th February, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(Abstracted from Directors' Report, London, England, 25th April, 1894.)

As regards the new business—		
The proposals received were.....	2,157	for £ 802,615 0 0
Deducting those declined and not completed.....	335	“ 157,581 0 0
		<u>£ 645,034 0 0</u>
The policies issued were.....	<u>1,822</u>	“ <u>£ 645,034 0 0</u>

producing a new premium income of £24,298 1s. 1d.

The average age of the new lives still continues young, being 32·8.

The total premium income for the year amounts to £188,350 15s. 8d., and after deducting reinsurance premiums, the net amount is £179,614 17s. 0d.

The claims by death, and under matured endowments, with bonus additions, are £84,704 13s. 5d., showing a decrease as compared with the previous year, and are well within the expectation, both as regards the number of deaths and the sums assured.

The audited accounts show the total income of the year as £216,309 8s. 1d., including £36,629 17s. 7d. from interest and dividends, the average rate on the funds, invested and uninvested, being 4 6s. per cent. After payment of the dividends and bonus to shareholders, the cash bonus to policy-holders resulting from the actuarial valuation of the previous year, and all other outgoings, there is a balance of £57,697 2s. 10d., making the total funds £897,792 17s. 9d.

Department of Finance—Insurance Branch.

LONDON AND LANCASHIRE LIFE—Continued.
REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

	£	s.	d.		£	s.	d.
Amount of funds at the beginning of the year	840,096	14	11	Claims under policies (after deductions of sums reassured) paid and admitted, with bonus additions	77,442	15	11
Premiums—				Endowments matured with bonus additions	7,261	17	6
New, under 1822 policies assuring £645,034	£ 24,298	1	1	Annuity	80	0	0
Renewals	164,052	14	7	Pension	100	0	0
Total premiums	£188,350	15	8	Surrenders	15,526	6	3
Less premiums paid to other offices for reassurances	8,735	18	8	Commission	18,122	14	10
Net premiums	£179,614	17	0	Expenses of management			
Other receipts—				Medical officers and fees	£2,015	15	7
Registration of assignments and other fees	36,629	17	7	Policy stamps	211	0	1
Total net income	64	13	6		2,226	15	8
				Income tax			
				Dividends and bonus to shareholders, viz. :—			
				Dividends	£ 1,000	0	0
				Bonus	1,000	0	0
				Cash bonuses to policy-holders	£ 4,026	9	0
				Payments in connection with quinquennial valuation	1,036	4	6
				Investment reserve—			
				Amount transferred to that account			
				Amount of funds at the beginning of the year	£840,096	14	11
				Addition for 1893	57,696	2	10
				Amount of funds at the end of the year (as per balance sheet)	897,792	17	9
					£1,056,406	3	0
					£1,056,406	3	0

LONDON AND LANCASHIRE LIFE—*Concluded.*
BALANCE SHEET ON THE 31st DECEMBER, 1893.

	£	s.	d.	£	s.	d.
Capital fully subscribed	£100,000	0	0			
Original amount, paid up	£ 10,000	0	0			
Proprietors' share of profits added	10,000	0	0			
Proprietor's fund—						
Balance thereof at 31st Dec., 1892 ..	£ 548	9	11			
Addition to fund—						
Result of valuation, 1892	4,648	18	0			
				£ 5,197	7	11
Less amount of bonus distributable amongst proprietors in 1893	1,000	0	0			
				4,197	7	11
Assurance fund				£ 24,197	7	11
				873,595	9	10
Total funds (as per revenue account)				897,792	17	9
Investment reserve—						
Balance thereof at 31st Dec., 1892	£ 4,500	0	0			
Amount now transferred from revenue account ..	8,000	0	0			
Profit and loss items not appropriated						
Claims admitted but not paid						
Other sums owing by the company—						
Interest and bonus to shareholders to 31st Dec., 1893	1,028	4	6			
Outstanding interest, viz. :—						
Accrued but not paid	£ 7,969	10	4			
Overdue	69	10	0			
Outstanding rents						
Amounts placed on deposit for fixed periods						
Cash—						
On current account at head office and branches ..	£ 18,085	12	2			
Bills receivable	1,713	6	8			
Other assets—						
Furniture and fittings at head office and branches ..	£2,857	4	8			
Less amount written off for depreciation	235	14	6			
Policy stamps in hand	£ 2,121	10	2			
				20	17	6
				2,142	7	8
				£922,535	14	2
				163,968	10	3
				87,066	4	9
Mortgages on property within the United Kingdom—						
Real property	£ 1,700	0	0			
Life interests and reversions	56,843	9	2			
Mortgages on freehold property in Canada, Australia and India	£ 64,543	9	2			
Loans on the company's policies	99,425	1	1			
Investments—						
Indian and Colonial Government securities and special deposit with the Canadian Government ..	£109,113	15	8			
Railway and other debentures, and debenture-stocks	337,818	2	6			
Railway shares (preference and ordinary)	78,249	9	5			
Foreign government securities	481	4	0			
Waterworks	6,727	5	6			
Other shares (preference)	2,826	4	3			
Cornhill and other house property	24,728	14	8			
Improved ground rents	13,695	16	6			
Reversions	6,748	7	11			
Loans upon personal security in connection with life policies ..	580,299	0	5			
Branch offices and agents' balances	6,590	0	0			
December premiums on which the days of grace are current	£ 15,991	17	2			
Outstanding interest, viz. :—						
Accrued but not paid	£ 33,607	15	2			
Overdue	49,599	12	4			

Department of Finance—Insurance Branch.

THE LONDON ASSURANCE.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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, 1st March, 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.....	\$	8,919 46
Total net liability to policy-holders in Canada.....	\$	8,919 46

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	\$	628 68
---	----	--------

EXPENDITURE IN CANADA.

Paid for commission in Canada.....	\$	2 80
Cash paid for surrendered policies.....		761 87
Taxes.....		0 43
Total expenditure in Canada.....	\$	765 10

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 02
Total amount in force at 31st December, 1893.....	\$ 21,769 02

	No.	Amount.
Number and amount of policies terminated during the year in Canada.		
1. By surrender (for which cash value has been paid, \$761.87)	1	\$ 4,866 66
Policies in force at beginning of year in Canada (including bonus additions, \$4,249.02).....	6	26,635 68
Bonuses added during the year.....		Nil.
Policies terminated as above.....	1	4,866 66
Policies in force at end of year in Canada (including bonus additions, \$4,249.02).....	5	21,769 02
Number of insured lives at beginning of year in Canada.....	6	
Number of insured whose policies have been terminated during the year otherwise than by death.....	1	
Number of insured lives at date of statement.....	5	

(Received, 3rd March, 1894.)

*Based on the Institute of Actuaries' H. M. Table, 4½ per cent interest. Computed by the Department.

THE LONDON LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

President—JOSEPH JEFFERY.

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.....	225,000 00
do do paid up in cash.....	33,750 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	\$ 192,055 18
Amount of loans secured by bonds, stocks or other marketable collaterals	18,897 23

	Par value.	Market value.	Amount loaned.
407 shares London Life Insurance Co.....	\$ 6,105 00	\$ 7,326 00	\$ 2,977 23
7 do Huron and Erie Loan and Savings Co.....	350 00	560 00	350 00
20 do Canadian Savings and Loan Co.....	1,000 00	1,250 00	1,000 00
100 do Agricultural Savings and Loan Co.....	5,000 00	5,600 00	3,900 00
482 do Ontario Loan and Debenture Co. 20 per cent stock	4,820 00	5,784 00	10,670 00
124 do Ontario Loan and Debenture Co. stock.....	6,200 00	8,136 00	
	<u>\$ 23,475 00</u>	<u>\$ 28,656 00</u>	<u>\$ 18,897 23</u>

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..... 21,081 50

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

	Par value.	Market value.	Ledger value.
Ontario Loan and Debenture Company stock	\$ 50,000 00	\$ 64,000 00	\$ 62,625 00
do do 20 p.c. stock.	10,000 00	12,000 00	12,000 00
Dominion Savings and Investment Company stock.....	1,250 00	1,037 00	1,000 00
Canadian Savings and Loan Company stock	5,000 00	6,250 00	6,000 00
Agricultural Savings and Loan Company stock.....	2,600 00	2,912 00	2,860 00
Huron and Erie Loan and Savings Company stock.....	1,600 00	2,560 00	2,478 00
Huron and Erie Loan and Savings Company 20 per cent stock.....	160 00	240 00	232 00
*Ontario Loan and Debenture Company debentures	60,000 00	60,000 00	60,000 00
Total	<u>\$ 130,610 00</u>	<u>\$ 148,999 00</u>	<u>\$ 147,195 00</u>

* 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.....	221 54
Cash in banks, viz. :—	
Molsons Bank	\$ 1,185 05
London Loan Company	2,106 65
	3,291 70
Total	\$ 382,742 15

OTHER ASSETS.

Interest due	\$ 950 79	
Interest accrued	9,174 86	
	10,125 65	
Gross premiums due and uncollected on policies in force.....	\$ 1,010 09	
Gross deferred premiums on same.....	8,462 62	
	9,472 71	
Total outstanding and deferred premiums.....	\$ 9,472 71	
Deduct cost of collection at 10 per cent.....	947 26	
	8,525 45	
Net outstanding and deferred premiums.....	8,525 45	
Short date notes for premiums on policies in force, less 10 per cent for collection		1,269 60
		1,269 60
Total net assets.....	\$ 402,662 85	

LIABILITIES.

*Amount computed to cover the net present value of all policies in force.....	\$ 338,824 34	
Deduct value of policies reinsured in other companies.....	1,272 30	
	337,552 04	
Net reinsurance reserve	\$ 337,552 04	
Claims for death losses unadjusted but not resisted.....	5,164 16	
Amount of dividends or bonuses to policy-holders accrued.....	2,180 07	
Advanced premiums.....	161 83	
Contingent fund, to cover all outstanding accounts.....	2,500 00	
Proprietors' account	10,792 30	
	358,350 40	
Total liabilities	\$ 358,350 40	
Surplus on policy-holders' account.....	\$ 44,312 45	
Capital stock paid up.....	33,750 00	
	10,562 45	
Surplus above all liabilities and capital.....	\$ 10,562 45	

INCOME DURING THE YEAR.

Cash received for premiums (including industrial, \$79,419.59)....	\$ 116,612 50
Premiums paid by dividends	2,441 31
	119,053 81
Total.....	\$ 119,053 81
Deduct premiums paid to other companies for reinsurance	201 60
	118,852 21
Net premium income.....	\$ 118,852 21
Amount received for interest or dividends on stock, &c.....	18,391 06
	137,243 27
Total income	\$ 137,243 27

*Reserve based on Institute of Actuaries' H. M. Table of Mortality, with 4½ per cent interest for general policies and Combined Experience Table with 4 per cent interest for industrial policies.

THE LONDON LIFE INSURANCE COMPANY—Continued.

EXPENDITURE DURING THE YEAR.

Cash paid for death losses, including \$13,755.01 industrial	\$ 24,383 08
(\$1,610.50 of this amount accrued in previous years.)	
Cash paid for matured endowments	500 00
Cash paid for surrendered policies	3,940 45
Cash dividends applied in payment of premiums	2,411 31
Cash paid to stockholders for interest or dividends	2,362 50
Cash paid for commissions, salaries and other expenses of officials	37,141 19
Taxes, &c.	203 84
Miscellaneous payments, viz.:—Medical examination fees, \$1,205.00; travelling expenses, \$1,332.90; postage and exchange, \$362.81; printing and stationery, \$775.11; advertising, \$150.05; rent, \$1,182.00; sundries, including water, light, periodicals, cleaning offices, &c., \$996.02; commission on investments, \$336.50; legal expenses, \$6.00; office furniture, \$635.65	6,982 04
Total expenditure	\$ 77,954 41

MISCELLANEOUS.

Number of policies reported during the year as taken in Canada —general, 167; industrial, 9,239	9,406
Amount of said policies—general	\$ 186,250 00
do do industrial	890,550 00
Total	\$1,076,800 00
Number of policies become claims during the year—general, 16, industrial, 224	240
Amount of said claims (including matured endowments)—general	\$ 14,530 07
do do industrial	14,107 51
Total	28,637 58
Number of policies in force in Canada at date—general, 1,582; industrial, 18,171	19,753
Amount of said policies—general	\$ 1,499,409 35
do do industrial	1,723,064 00
Total	\$ 3,222,473 35
Amount of said policies reinsured in other licensed companies in Canada— general	5,000 00
Net amount in force, 31st December, 1893	3,217,473 35

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death—general	15	\$ 14,030 07
do industrial	224	14,107 51
2. By maturity—general	1	500 00
3. By expiry do	2	2,000 00
4. By surrender do	32	30,734 00
(For which cash value has been paid, \$3,940.45)		
5. By surrender, \$22,000. (For which paid-up policies have been granted to amount of \$3,095.54.)		
Difference of amounts carried out		18,904 46
6. By lapse—general	125	128,725 05
do industrial	6,854	673,081 00
Total	7,253	\$ 882,082 09

Department of Finance—Insurance Branch.

THE LONDON LIFE INSURANCE COMPANY—*Concluded.*

	No.	Amount.
Policies in force at beginning of year—general	1,588	\$1,527,684 44
do do industrial	15,786	1,498,071 00
Policies revived during the year—general.....	2	2,000 00
Policies issued during the year do	167	186,250 00
do do industrial.....	9,239	890,550 00
Policies terminated as above.....	7,253	882,082 09
Policies in force at date of statement—general.....	1,582	1,499,409 35
do do industrial.....	17,947	<u>1,723,064 00</u>

Number of insured lives at beginning of year—general.....	1,532
Number of new insurers during the year do	164
Number of deaths during the year among insured do	13
Number of insured whose policies have been terminated during the year otherwise than by death—general.....	156
Number of insured lives at date of statement do	<u>1,527</u>

Number of insured lives, industrial policies, not known.

(Received, 1st March, 1894.)

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

<i>President</i> — GEO. GOODERHAM. <i>Secretary</i> —GEORGE A. STERLING. (Incorporated, 23rd June, 1887 by 50-51 Vic., Cap. 104. Commenced business in Canada, 19th August, 1887.)		<i>Managing Director and Chief Agent</i> — JOHN F. ELLIS. <i>Principal Office</i> —Toronto, Ont.
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CAPITAL.

Amount of joint stock capital authorized	\$2,000,000 00
Amount subscribed for.....	621,000 00
Amount paid up in cash.....	<u>127,320 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.....	\$ 393,664 46
Amount of loans made to policy-holders on the company's policies assigned as collaterals.....	8,708 22
Stocks, bonds and debentures owned by the company, viz.:—	
	Par value. Market value.
Dominion Government bonds	\$ 50,000 00 \$ 52,500 00
Huntsville debentures.....	4,575 00 4,575 00
West Toronto Junction debentures.....	56,304 57 51,957 26
Sault Ste. Marie bonds	6,200 00 5,704 00
Total par and market values.....	<u>\$ 117,079 57 \$ 114,736 26</u>
Carried out at market value.....	114,736 26
Cash at head office (chiefly amounts received and deposited January 1st and 2nd).....	10,144 68
Cash in banks, viz.:—	
Traders' Bank, Toronto	\$ 12,652 29
Imperial Bank, Toronto.....	36,111 31
	<u>48,763 60</u>
Bills receivable.....	4,212 90
Agents' balances	7,138 66
Mortgages on life interests.....	504 66
Reversions.....	<u>4,202 00</u>
Total	\$ 592,075 44

OTHER ASSETS.

Interest due.....	\$ 2,452 29
do accrued	7,012 91
	<u>9,465 20</u>
Total carried out.....	9,465 20
Gross premiums due and uncollected on policies in force.....	\$ 51,626 95
Gross deferred premiums on same.....	21,155 27
	<u>72,782 22</u>
Total outstanding and deferred premiums	\$ 72,782 22
Deduct cost of collection at 10 per cent.....	7,278 22
	<u>65,504 00</u>
Net outstanding and deferred premiums.....	65,504 00
Office furniture	5,000 00
Fire premiums.....	<u>1,693 95</u>
Total assets.....	\$ 673,738 59

Department of Finance—Insurance Branch.

THE MANUFACTURERS' LIFE INSURANCE COMPANY—*Continued.*

LIABILITIES.

*Amount computed to cover the net present value of all policies in force	\$ 511,939 48	
Deduct value of policies reinsured in other companies	18,849 36	
Net reinsurance reserve		\$ 493,090 12
Claims for death losses, unadjusted but not resisted	\$ 8,000 00	
do do resisted (since settled)	2,000 00	
Total claims for death losses		10,000 00
Due on account of general expenses (medical fees)		1,383 15
Premiums paid in advance		5,227 79
Total liabilities		\$ 509,701 06
†Surplus of assets over liabilities for protection of policy-holders	\$ 164,037 53	
Capital stock paid up		127,320 00
Surplus above all liabilities and capital stock		\$ 36,717 53

INCOME.

Cash received for premiums	\$ 262,058 22
Deduct premiums paid to other companies for reinsurance	12,971 32
Total premium income (including \$1,389.06 on foreign business)	\$ 249,086 90
Received for interest or dividends	25,281 97
Total income	\$ 274,368 87

EXPENDITURE.

Cash paid for death losses	\$ 57,458 45
Deduct amount received from other companies for reinsurance	15,000 00
Net amount paid for death losses (\$10,000 of which accrued in previous years)	\$ 42,458 45
Cash paid for surrendered policies and bonuses	5,362 43
Cash paid for commissions, salaries and other expenses of officials	69,712 17
Cash paid for taxes, licenses, fees and fines	959 43
Rent	2,525 64
Office furniture	1,704 74

* Based on Institute of Actuaries' H. M. 4½ per cent Table. Computed by the Department.

† The above assets include a sum of \$100,000 in mortgages and other securities advanced by certain of the directors of the company under an instrument dated 19th December, 1889, executed by said directors and by a large proportion of the shareholders, wherein, after reciting that the company has incurred large outlays and expended a large amount of its assets whereby a portion of the capital thereof has been invested in a manner which, though advantageous to the company and its policy-holders and stockholders, unavoidably appears in the company's books as an impairment of capital, it is declared and agreed that the amount so advanced should not be directly or indirectly a liability of the company but a payment by such directors on their personal account to cover the above mentioned outlays, so that the same shall not be deemed to have been made out of the assets of the company. Under this agreement the amount so advanced is to stand as security to the policy-holders of the company as distinguished from said shareholders in the event of the company discontinuing its business, and to that extent it is to be treated as capital.

Out of the above sum of \$100,000 there has, since the beginning of the year 1893, been voluntarily paid to the directors, who advanced it, by the shareholders, the sum of \$77,000, thus leaving on the 1st July, 1894, only the sum of \$23,000 of the company's assets which are subject to the agreement of 16th December, 1889, and it is expected that by the end of the present year the last mentioned sum will have been voluntarily contributed by the shareholders and said agreement wholly cancelled.

THE MANUFACTURERS' LIFE INSURANCE COMPANY—*Concluded.*

Miscellaneous payments, viz.:—Commissions on loans, \$536.75; printing and advertising, \$5,103.71; postages, telegrams and express, \$2,082.26; directors' fees, \$1,070; medical fees, \$6,384.10; law costs, \$1,762.74; light account, \$83.82; office supplies, \$1,749.83; valuation fees, \$96.50; auditors' fees, \$250; legal and commercial exchange, \$250; insurance superintendence, \$114.77; telephones, \$92.59; exchange, \$339.08; sundry expenses, \$1,136.46.....\$ 21,052 61

Total expenditure.....\$ 143,775 47

MISCELLANEOUS.

Number of policies reported during the year as taken (including 50 foreign for \$97,500) 1,499

Amount of said policies.....\$2,390,710 00

Amount of said policies reinsured in other licensed companies in Canada. 169,500 00

Number of policies become claims during the year..... 26

Amount of said claims 52,300 00

Amount of said claims reinsured in other licensed companies in Canada 10,000 00

Number of policies in force at date (including 50 foreign for \$97,500) 5,524

Amount of said policies (including bonus additions, \$619) \$8,937,834 00

Amount of said policies reinsured in other licensed companies in Canada (including \$1,312.50 bonus additions) 716,312 50

Net amount in force 31st December, 1893 (including foreign, \$97,500) 8,221,521 50

Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death	26	\$ 52,300 00
2. By surrender....	75	104,057 00
(For which cash value has been paid, \$5,362.43.)		
3. By surrender..		\$54,500.00
(For which paid-up policies have been granted to the amount of \$7,491.)		
Difference of amounts carried out.....		47,009 00
4. By lapse.....	736	1,176,900 00
Total.....	<u>837</u>	<u>\$1,380,266 00</u>

Policies in force at beginning of year.....	4,992	\$8,136,989 00
Bonuses added.....		401 00
Policies issued during the year (including 50 foreign for \$97,500).....	1,525	2,490,210 00
Policies revived.....	36	60,000 00
Policies terminated as above.....	837	1,380,266 00
Policies terminated by reduction of sum insured.....		38,500 00
Policies terminated otherwise, not taken.....	192	331,000 00
Policies in force at date of statement (including 50 foreign for \$97,500).....	<u>5,524</u>	<u>8,937,834 00</u>

Number of insured lives at beginning of year	4,805
Number of new insurers during the year.....	1,485
Number of deaths during the year among the insured	25
Number of insured whose policies have been terminated otherwise than by death.....	993
Number of insured lives at date of statement	<u>5,272</u>

(Received 26th February, 1894.)

Department of Finance—Insurance Branch.

THE METROPOLITAN LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

<i>President</i> —JOHN R. HEGEMAN.	|	<i>Secretary</i> —GEORGE H. GASTON.
<i>Principal Office</i> —32 to 36 Park Place, New York City.		
<i>Chief Agent in Canada</i> — ALBERT GOLDTHORPE.	|	<i>Head Office in Canada</i> —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.....	\$ 2,877 30
Canadian Pacific 3½ per cent land grant bonds in deposit with Receiver General, par value, \$116,800; market value.....	123,600 00
Gross premiums due and uncollected on Canadian policies in force.....	\$ 326 55
Gross deferred premiums on same.....	64 17
Total outstanding and deferred premiums.....	\$ 390 72
Deduct cost of collection.....	39 07
Net outstanding and deferred premiums.....	351 65
Total assets in Canada.....	\$ 126,828 95

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies.....	\$ 88,779 00
Claims for death losses unsettled, unadjusted but not resisted.....	209 25
do resisted, not in suit.....	112 00
Amount of dividends to policy-holders due and unpaid.....	2,286 95
Total net liabilities to policy-holders in Canada.....	\$ 91,387 20

INCOME IN CANADA.

Premiums received in cash on life policies in Canada.....	\$ 63,980 02
Amount received for interest or dividends on stock, &c.....	4,059 30
Total income in Canada.....	\$ 68,039 32

EXPENDITURE IN CANADA.

Amount paid on account of death claims.....	\$ 27,082 86
Cash paid for surrendered policies.....	10,995 68
Cash dividends paid to Canadian policy-holders.....	2,101 00
Premium obligations used in payment of dividends to policy-holders in Canada.....	714 56
Total net amount paid to policy-holders in Canada.....	\$ 40,894 10

* Reserve at 4 per cent, based on Combined Experience Table.

METROPOLITAN LIFE—Continued.

EXPENDITURE IN CANADA—Continued.

Cash paid for commission, salaries and other expenses of officials.....	\$	22,418	03.
do licenses or taxes.....			132 31
Total expenditure in Canada.....	\$	63,444	44

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$	3,465	67
do received during the year.....			145 58
Total.....	\$	3,611	25
Amount of obligations used in payment of dividends to policy-holders.....	\$	714	56
do redeemed in cash.....			19 39
Total deductions.....			733 95
Balance, note assets at the end of the year.....	\$	2,877	30

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada—General, 7; industrial, 5,143.....		5,150	
Amount of said policies—General.....	\$	6,624	00
do Industrial.....		694,187	00
			\$ 700,811 00
Number of policies become claims in Canada during the year —General, 1; industrial, 317.....		318	
Amount of said claims—General.....	\$	1,000	00
do Industrial.....		26,082	86
			27,082 86
Number of policies in force in Canada at date—General, 78, industrial, 14,058.....		14,136	
Amount of said policies—General.....	\$	144,265	00
do Industrial.....		1,648,933	00
Net in force at 31st December, 1893.....			1,793,198 00

Number and amount of policies terminated in Canada during the year:—

	No.	Amount.
1. By death—General.....	1	\$ 1,000 00
do Industrial.....	317	26,082 86
2. By surrender—General.....	23	38,500 00
(For which \$10,995.68 cash value has been paid.)		
3. By lapse.....	3,342	230,324 14
Total.....	3,683	\$ 295,907 00
Policies in force at beginning of year—General.....	No. 98	Amount. \$ 182,180 00
do do Industrial.....	12,571	1,206,114 00
Policies issued during the year.....	5,150	700,811 00
Policies terminated as above.....	3,683	295,907 00
Policies in force at date of statement—General.....	78	144,265 00
do do Industrial.....	14,058	1,648,933 00

Number of insured lives—No return.
(Received, 7th March; 1894.)

Department of Finance—Insurance Branch.

METROPOLITAN LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(As returned to the Superintendent of Insurance, State of New York.)

INCOME DURING THE YEAR.

Total premium income	\$14,361,213 67
Received for interest and dividends	698,926 46
Discount on claims paid in advance.....	3,062 72
Received for rent.....	126,836 90
Profits on bonds and stocks sold, agents' deposits, &c.....	26,196 90
Total income	\$15,216,236 65

DISBURSEMENTS DURING THE YEAR.

Total amount paid for losses and matured endowments.....	\$ 5,535,120 09
Paid for surrendered policies	212,813 62
Dividends paid to policy-holders	45,773 37
Cash paid to stockholders for interest or dividends	140,000 00
Commission to agents	2,214,524 63
Cash paid for salaries of officers	459,937 75
Commuting commissions	1,517,777 98
Rents	68,327 18
Taxes	143,271 95
Salaries and travelling expenses of managers of agencies and agents..	1,283,169 73
Medical examiners' fees	257,979 02
Sundry expenses	551,392 38
Total disbursements	\$12,430,087 70

ASSETS.

Cost value of real estate, unencumbered	\$ 4,624,382 57
Loans on bonds and mortgages, first liens, on real estate	9,294,850 00
Loans to policy-holders on the company's policies assigned as collaterals ..	8,201 25
Premium notes, loans or liens on policies in force.....	89,968 42
Cost value of stocks and bonds owned.....	4,840,681 75
Cash on hand and in banks	200,905 64
Total net or ledger assets.	\$19,058,989 63
Deduct depreciation from cost of assets, to bring the same to market value.....	89,879 25
Total net or ledger assets (less depreciation).....	\$18,969,110 38

OTHER ASSETS.

Interest due and accrued	179,821 11
Rents due and accrued	6,165 31
Net amount of uncollected and deferred premiums	188,608 26
Total assets	\$19,343,705 06

METROPOLITAN LIFE—*Concluded.*

LIABILITIES.

*Net reinsurance reserve.....	\$ 13,582,729 00
Total unsettled claims.....	85,448 99
Unpaid dividends or surplus or other description of profits due policy-holders.....	34,473 66
Premiums paid in advance.....	90,265 49
Special reserve.....	1,440,367 00
<hr/>	<hr/>
Total liabilities.....	\$ 15,233,284 14
<hr/>	<hr/>
Gross surplus on policy-holders' account.....	\$ 4,110,420 92
	<hr/>

EXHIBIT OF POLICIES.

<i>General.</i>	No.	Amount.
Number of new policies issued and old policies revived during the year.....	5,486	
Amount of said policies.....		\$ 6,123,656 00
Number of policies terminated during the year.....	1,770	
Total amount terminated.....		2,180,485 00
Number of policies in force at date.....	8,162	
Net amount of said policies.....		9,259,471 00
<i>Industrial.</i>		
Number of new policies issued and old policies revived....	1,111,726	
Amount of said policies.....		150,057,703 00
Number of policies terminated during the year.....	895,076	
Total amount terminated.....		111,591,533 00
Number of industrial policies in force at date.....	2,932,064	
Amount of said policies....		343,917,746 00
		<hr/>

(Received, 13th March, 1894.)

*Computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent interest.

Department of Finance—Insurance Branch.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

President—RICHARD A. McCURDY. | *Secretary*—WM. J. EASTON,

Principal Office—32 Nassau Street, New York City.

Attorney and Chief Agent in Canada— | *Head Office in Canada*—Montreal.
S. H. EWING. |

(Incorporated, 12th April, 1842. Commenced business in Canada, 1st September, 1885.)

No capital.

ASSETS IN CANADA.

Bonds, &c., in deposit with Receiver General;—

	Par value.	Market value.
United States 4 per cent bonds.....	\$ 170,000 00	\$ 191,250 00
Dominion of Canada 4 per cent bonds.....	125,000 00	130,887 50
Province of Nova Scotia 4 per cent bonds.....	400,000 00	401,675 00
Province of New Brunswick 4 per cent bonds.....	199,000 00	201,535 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	42,264 00
City of Guelph 5 per cent bonds.....	124,400 00	136,565 70
City of Toronto 4 per cent bonds.....	461,000 00	461,000 00
Total par and market values.....	\$ 2,084,536 71	\$ 2,134,101 13

Carried out at market value.....\$2,134,101 13

Agents' ledger balances in Canada..... Nil.

Gross premiums due and uncollected on Canadian policies in force.....\$40,281 47

Gross deferred premiums on same.....39,624 26

Total outstanding and deferred premiums.....\$79,905 73

Deduct cost of collection at 10 per cent.....7,990 57

Net outstanding and deferred premiums.....71,915 16

Total assets in Canada.....\$2,206,016 29

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve or reinsurance value of all
outstanding policies in Canada.....\$2,250,685 00

Claims for death losses, due and unpaid.....4,000 00

Claims for death losses, unadjusted but not resisted.....26,000 00

Total liabilities in Canada.....\$2,280,685 00

* Based on the Combined Experience Table, with 4 per cent interest.

MUTUAL LIFE—Continued.

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	\$ 683,341 08
Amount received for annuities.....	14,500 00
Total premium income.....	\$ 697,841 08
Amount received for interest or dividends.....	82,015 43
Total income in Canada.....	<u>\$ 779,856 51</u>

EXPENDITURE IN CANADA.

Amount paid during the year on account of claims in Canada:—	
On account of death claims.....	\$ 219,727 00
On account of matured endowments.....	16,224 98
Net amount paid on account of claims.....	\$ 235,951 98
Amount paid to annuitants and in reduction of premiums.....	2,936 39
Cash paid for surrendered policies and additions.....	11,994 00
Cash dividends paid to Canadian policy-holders.....	5,440 14
Total amount paid to policy-holders in Canada.....	\$ 256,322 51
Cash paid for commissions in Canada....	98,783 38
Licenses or taxes.....	1,936 11
Office and miscellaneous expenses.....	23,452 47
Total expenditure in Canada.....	<u>\$ 380,494 47</u>

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	1,061
Amount of said policies.....	\$2,163,336 00
Number of policies become claims in Canada during the year.....	62
Amount of said claims.....	239,952 00
Number of policies in force in Canada at date.....	6,514
Amount of said policies.....	\$15,372,593 00
Bonus additions.....	289,661 00
Net amount in force, 31st December, 1893.....	<u>15,662,254 00</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$15,509).....	61	\$ 248,644 00
2. By maturity (including bonus additions, \$225).....	3	16,225 00
3. By surrender (including bonus additions, \$837).....	50	91,483 00
(For which cash value has been paid, \$11,994)		
4. By surrender, \$263,600.		
(For which paid-up policies have been granted to the amount of \$63,969.)		
Difference of amounts carried out.....		199,631 00
5. By lapse (including bonus additions, \$1,182).....	578	1,185,715 00
Total (including bonus additions, \$17,753).....	<u>692</u>	<u>\$1,741,698 00</u>

Department of Finance—Insurance Branch.

MUTUAL LIFE—Continued.

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$290,882) ...	5,928	\$ 14,863,692 00
Policies issued and restored during the year	1,282	2,589,728 00
Bonuses added during the year		16,532 00
Policies terminated as above (including bonus additions, \$17,753)	692	1,741,698 00
Policies cancelled and reduced.....	4	66,000 00
Policies in force at date of statement (including bonus addition, \$289,661).....	6,514	<u>15,662,254 00</u>

Number of insured lives—No return.

(Received, 1st March, 1894.)

GENERAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(As returned to the Superintendent of Insurance, State of New York.)

INCOME DURING THE YEAR.

Total premium income ..	\$ 33,594,337 98
Received for interest and dividends	7,602,553 84
do rents.....	756,253 86
Total income	<u>\$ 41,953,145 68</u>

DISBURSEMENTS DURING THE YEAR.

Cash paid for losses and matured endowments.....	\$ 13,139,668 77
Cash paid to annuitants.....	330,180 21
Cash paid for surrendered policies and additions.....	5,535,261 20
Dividends paid policy-holders	1,880,362 22
Commission to agents.....	5,243,319 72
Agency expenses.....	827,776 05
Legal expenses.....	222,801 01
Medical examiners' fees and salaries.....	409,259 43
Salaries of officers and office employees.....	497,741 28
Taxes	439,070 91
Rent.....	140,000 00
Paid for general expenses, &c.....	1,704,599 07
Total disbursements.....	<u>\$ 30,370,039 87</u>

ASSETS.

Real estate, unencumbered..	\$ 18,089,918 69
Loans on bond and mortgage, first liens on real estate.....	70,729,938 93
Loans on collaterals.....	7,497,200 00
Book value of stocks and bonds.....	68,745,465 48
Cash on hand and in banks.....	10,844,691 72
Commuted commissions.....	747,344 62
Agents' ledger balances.....	131,500 37
Total net or ledger assets	<u>\$176,786,059 81</u>

MUTUAL LIFE—*Concluded.*

OTHER ASSETS.

Interest due and accrued.....	\$ 1,153,183 18
Rents due and accrued.....	83,500 55
Market value of stocks and bonds over book value.....	4,190,856 93
Net amount of uncollected and deferred premiums.....	4,494,079 67
Total assets.....	\$186,707,680 14
Deduct items not admitted.....	1,771,989 34
Total net assets.....	\$184,935,690 80

LIABILITIES.

*Net reinsurance reserve.....	\$157,997,532 00
Total policy claims.....	1,143,080 28
Premiums paid in advance.....	68,766 60
Non-forfeiture clause in policies.....	412,105 00
Total liabilities on policy-holders' account....	\$159,621,483 88
Gross surplus on policy-holders' account. ...	\$ 25,314,206 92

EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	67,100	
Amount of said policies.....		\$182,436,160 00
Number of policies terminated.....	49,806	
Amount of said policies.....		155,339,455 00
Number of policies in force at date.....	273,213	
Amount of policies in force (including bonus additions)....		<u>802,867,478 00</u>

NEW YORK, 27th February, 1894.

*Computed by New York State Insurance Department according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent interest.

Department of Finance—Insurance Branch.

THE NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

President—HENRY J. FURBER. | *Secretary*—J. H. NITCHE.
Principal Office—Washington, D.C.
Chief Agent in Canada— | *Head Office in Canada*—
 CHARLES POWIS. | 64 King St. East, Hamilton, Ont.
 (Incorporated, 25th July, 1868. Commenced business in Canada, 11th June, 1876.)

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..... \$ 223 88
 Deduct cost of collection at 10 per cent. 22 39
 Net deferred premiums..... 201 49
 Total assets in Canada.....\$ 110,201 49

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies in Canada..... \$ 74,080 26
 Claims for death losses, adjusted but not due 67 00
 Claims for death losses, unadjusted but not resisted 228 00
 Claims for matured endowments, unadjusted but not resisted (matured in 1890)..... 134 00
 Total net liabilities to policy-holders in Canada.....\$ 74,509 26

INCOME IN CANADA.

Premiums received in cash during the year on life policies in Canada..\$ 2,295 76

EXPENDITURE IN CANADA.

Net amount paid on account of death claims (\$150 of which accrued in 1890).....\$ 3,252 00
 Paid for matured endowments 1,506 00
 Amount paid for surrendered policies 515 00
 Total net amount paid to policy-holders in Canada.....\$ 5,273 00
 Cash paid for salaries of officials in Canada..... 10 00
 Cash paid for licenses, taxes, &c. 6 21
 Total expenditure in Canada\$ 5,289 21

*Reserve based upon Institute of Actuaries' H. M. Table of Mortality, with 4½ per cent interest. Computed by the Department.

NATIONAL LIFE—Continued.

MISCELLANEOUS.

	No.	Amount.
Number of policies become claims in Canada during the year	8	
Amount of said claims		\$ 4,903 00
Number of policies in force in Canada on 31st December, 1893....	153	
Amount of said policies		\$ 158,634 50
Return premium policies not yet full paid	3,187 50	
Total net amount in force at 31st December, 1893.....		161,822 00

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	5 \$	3,397 00
2. By maturity.....	3	1,506 00
3. By surrender	2	1,899 00
(For which cash value has been paid, \$515).		
Total	10	\$ 6,802 00

	No.	Amount.
Policies in force at beginning of year.....	164	\$ 165,578 50
do transferred from Canada	1	142 00
do terminated as above during the year	10	6,802 00
do in force at date of statement (exclusive of \$3,187.50 return- premiums on policies not yet full paid)	153	158,634 50

Number of insured lives at beginning of year	151
do deaths during the year	4
do insured whose policies have been terminated otherwise than by death	6
do insured lives at date of statement.....	141

(Received, 12th February, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(As furnished to the Commissioners of the District of Columbia.)

INCOME.

Total premium income	\$ 22,245 06
Cash received for interest, and other receipts	146,443 68
Total income	\$ 168,688 74

DISBURSEMENTS.

Total amount paid for losses, matured endowments and surrender values. \$	80,701 97
General expenses, and other disbursements	53,098 56
Total disbursements.....	\$ 133,800 53

Department of Finance—Insurance Branch.

NATIONAL LIFE—*Concluded.*

ASSETS.

Real estate.....	\$1,700,400 00
Loans secured by mortgages on real estate.....	100,000 00
Loans secured by policies.....	6,409 71
Market value of bonds or stock owned....	311,560 00
Cash on hand and in banks.....	13,437 25
Ledger balances.....	28,918 10
Interest and rents, due and accrued.....	7,949 34
Deferred and uncollected premiums (net).....	2,069 19
Total	<u><u>\$2,170,743 59</u></u>

LIABILITIES.

*Net reinsurance reserve.....	\$ 923,522 00
Total unsettled claims.....	19,114 00
Other liability	49,887 64
Total liabilities on policy-holders' account.....	<u><u>\$ 992,523 64</u></u>
Gross surplus on policy-holders' account.....	\$1,178,219 95
Capital stock paid-up.....	<u><u>1,000,000 00</u></u>

*Computed according to the American Table of Mortality, with $4\frac{1}{2}$ per cent interest.

THE NEW YORK LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1893.

President—JOHN A. McCALL. | *Secretary*—CHAS. C. WHITNEY.

Principal Office—346 and 348 Broadway, New York.

Chief Agent and Attorney in Canada— | *Head Office in Canada*—Montreal.
F. W. CAMPBELL, M.D. |

Superintendent—DAVID BURKE.

(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).....	\$ 503,540 52
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).....	47,970 00
Premium obligations on Canadian policies in force (\$19,571.26 on policies issued subsequent to 31st March, 1878).....	20,113 26
Stocks, bonds or debentures, viz. :—	

	Par value.	Market value.
United States 4 per cent consols.....	\$ 100,000 00	\$ 113,500 00
Canadian Pacific 5 per cent R. R. bonds.....	993,000 00	1,092,300 00
City of Ottawa debentures.....	100,000 00	107,852 90
Province of Quebec 5 per cent bonds.....	80,000 00	87,470 95
West Shore R. R. 4 per cent bonds.....	280,000 00	284,200 00
City of Quebec 4½ per cent bonds.....	200,000 00	200,000 00
	<u>\$1,753,000 00</u>	<u>\$1,885,323 85</u>

Carried out at market value..... 1,885,323 85
Cash in banks, viz. :—

Bank of Montreal.....	\$ 145,016 36
Bank of Nova Scotia, Halifax.....	3,000 00

148,016 36

Interest accrued..... 21,152 09
Rents due and accrued..... 5,654 00

Gross premiums due and uncollected on Canadian policies in force.....	\$ 98,655 32
Gross deferred premiums on same.....	54,556 00

Total outstanding and deferred premiums..... \$ 153,211 32
Deduct cost of collection at 10 per cent..... 15,321 13

Net outstanding and deferred premiums..... 137,890 19

Total assets in Canada.....\$3,344,660 27

Department of Finance—Insurance Branch.

NEW YORK LIFE—Continued.

LIABILITIES IN CANADA.

Under Policies issued previous to 31st March, 1878.

*Amount computed to cover the net reserve on all outstanding policies and bonus additions in Canada	\$ 532,704 00
Amount of policies become claims, viz. :—	
Death losses, unadjusted but not resisted	\$ 7,211 12
Matured endowments, due and unpaid	466 17
Total death claims and matured endowments.	7,677 29
Total net liabilities to said policy-holders in Canada.....	\$ 540,381 29

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)	\$2,465,233 00
Claims for death losses unadjusted but not resisted	47,070 42
Total net liabilities to said policy-holders in Canada.....	\$2,512,303 42
Total net liabilities to all policy-holders in Canada.....	\$3,052,684 71

INCOME IN CANADA.

Cash received for premiums during the year in Canada.....	\$ 764,598 72
Premium obligations taken in part payment for premiums.....	15,945 61
Total.....	\$ 780,544 33
Deduct premiums paid for reinsurance.....	280 46
Net premium income	\$ 780,263 87
Amount received for interest and dividends.....	107,486 13
Amount received for rents.....	31,417 07
Total income in Canada.....	\$ 919,167 07

EXPENDITURE IN CANADA.

Amount paid during the year on account of claims in Canada, viz. :—	
On account of death claims (of which \$15,573.40 accrued in 1892)	\$ 201,886 32
On account of matured endowments	10,635 59
Net amount paid on account of claims.....	\$ 212,521 91
Cash paid to annuitants.....	9,043 04
Cash paid for surrendered policies.....	46,513 04
Premium obligations used in purchase of surrendered policies.....	434 40
Cash dividends or bonuses paid to Canadian policy-holders.....	26,340 48
Total net amount paid to policy-holders in Canada.....	\$ 294,852 87
Cash paid for commissions and salaries... ..	133,305 10
Cash paid for licenses, taxes, fees or fines	8,309 28
Miscellaneous payments, viz. :—Travelling expenses, rent, printing, exchange, stationery, expressage, fixtures, &c.. ..	37,247 18
Repairs and care of real estate.....	21,296 09
Total expenditure in Canada.....	\$ 495,010 52

*Based on Institute of Actuaries' H.M. Table, 4½ per cent interest.

† H. M. Table, 4½ per cent interest, except annuities, which were valued on Actuaries' Table, 4 per cent interest.

NEW YORK LIFE—Continued.

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 9,351 64	
do received during the year.....	15,945 61	
Total.....	\$ 25,297 25	
Amount of obligations used in purchase of surrendered policies.....	\$ 434 40	
do redeemed in cash.....	4,749 59	
Total deductions.....	5,183 99	
Balance—note assets at end of year.....	\$ 20,113 26	

MISCELLANEOUS.

	No.	Amount.
Number of new policies reported during the year as taken in Canada.....	3,226	
Amount of said policies.....		\$ 5,051,500 00
Number of policies become claims in Canada during the year.....	92	
Amount of said claims.....		242,543 00
Number of policies in force in Canada at date.....	10,265	
Amount of said policies.....	\$20,607,364 00	
Bonus additions.....	113,401 00	
Total amount in force, 31st December, 1893.....		20,720,765 00

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (not including bonus additions, \$6,770).....	85	\$ 225,137 00
2. By maturity (not including bonus additions, \$671).....	7	9,965 00
3. By expiry.....	2	4,000 00
4. By surrender.....	116	254,355 00
(For which cash value has been paid, \$46,513.)		
5. By surrender, \$476,970. (For which paid-up policies have been granted to amount of \$183,310.)		
Difference of amounts carried out.....		293,660 00
6. By lapse.....	1,592	2,145,775 00
Total (not including bonus additions).....	1,802	\$2,932,892 00

	No.	Amount.
Policies in force at beginning of year (not including \$107,820 bonus additions).....	9,225	\$19,028,896 00
Policies issued during the year.....	3,883	6,080,860 00
Policies terminated as above (not including bonuses).....	1,802	2,932,892 00
Policies not taken... ..	1,041	1,569,500 00
Policies in force at date of statement (not including bonus additions, \$113,401).....	10,265	20,607,364 00

Number of insured lives—No return.

Department of Finance—Insurance Branch.

NEW YORK LIFE—Continued.

DETAILS OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year (not including bonus additions, \$38,682).....	8,628	\$17,816,779 00
Policies issued during the year.....	3,883	6,080,860 00
Policies terminated as above.....	1,759	2,842,017 00
Policies not taken.....	1,041	1,569,500 00
Policies in force at date of statement (not including bonus additions, \$42,850).....	9,711	<u>19,486,122 00</u>

(Received, 9th March, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(As returned to the Superintendent of Insurance, State of New York.)

INCOME DURING THE YEAR 1893.

Total net premium income.....	\$ 27,488,657 44
Received for interest.....	5,617,094 39
Received for rent.....	624,552 31
Profit on stock sold.....	108,002 20
Deposits on account of trust fund policies.....	25,340 61
Total income.....	<u>\$ 33,863,646 95</u>

DISBURSEMENTS DURING THE YEAR 1893.

Total amount paid for losses and matured endowments.....	\$ 9,523,539 41
Cash paid to annuitants.....	1,407,256 95
Cash paid for surrendered policies.....	1,064,024 11
Dividends paid to policy-holders.....	1,744,391 78
Reserve values paid on maturing tontines.....	1,295,038 02
Instalment paid on trust deposit.....	4,200 00
Cash paid for commission to agents.....	4,579,880 89
Medical examiners' fees.....	492,068 04
Salaries of officers and office employees.....	765,469 32
Taxes.....	317,296 97
Rent.....	280,023 22
Agency expenses.....	1,079,342 28
Advertising.....	111,066 70
Miscellaneous expenditure.....	761,117 52
Total disbursements.....	<u>\$ 23,424,725 21</u>

ASSETS.

Book value of real estate unencumbered.....	\$ 13,139,049 93
Loans on bond and mortgage, first liens, on real estate.....	25,805,235 20
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	2,428,966 67
Book value of bonds and stocks owned.....	85,908,223 50
Cash on hand and in banks.....	7,012,468 93
Premium notes and policy loans on policies in force.....	3,757,681 71
Agents' balances.....	519,585 65
Total net or ledger assets.....	<u>\$138,571,211 59</u>

NEW YORK LIFE—*Concluded.*

OTHER ASSETS.

Interest due and accrued.....	\$ 1,424,735 20
Rents due and accrued.....	31,172 82
Market value of bonds and stocks over book value.....	4,084,412 95
Net amount of uncollected and deferred premiums.....	5,108,834 30
Total assets (including items not admitted, \$519,585.65)..	<u>\$149,220,366 86</u>

LIABILITIES.

*Net reinsurance reserve.....	\$128,969,672 00
Special reserve on annuities in excess of above standard.....	892,776 00
Total unsettled policy claims.....	1,475,632 15
Premiums paid in advance.....	134,554 82
Trust deposit held for account of beneficiaries under terms of policies.	67,982 42
Unpaid dividends due policy-holders ..	134,533 64
Total liabilities.....	<u>\$131,675,151 03</u>
Surplus on policy-holders' account.....	<u>\$ 17,025,630 18</u>

EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	85,111
Amount of said policies.....	\$223,848,991 00
Number of policies terminated during the year.....	47,696
Total amount terminated.....	138,509,065 00
Number of policies in force at date of statement.....	253,876
Net amount of said policies.....	<u>779,156,678 00</u>

New York, 12th January, 1894.

* Computed according to the Combined Experience Table of Mortality, with 4 per cent interest.

Department of Finance—Insurance Branch.

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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, Ontario.

(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.....	\$ 109,177 66
Amount secured by way of loans on real estate by bond or mortgage, first liens.....	936,787 93
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	\$ 575 00	} \$ 22,780 00
Land Security Co.	14,720 00	23,846 00	
Imperial Bank.	11,000 00	19,470 00	} 18,710 00
Imperial Bank.	7,000 00	12,390 00	
Dominion Bank.	9,000 00	24,210 00	} 34,890 00
Bank of Commerce.	3,000 00	4,080 00	
Dominion Bank.	1,300 00	3,497 00	} 5,000 00
Standard Bank.	1,000 00	1,630 00	
Imperial Bank.	100 00	177 00	} 24,500 00
Standard Bank.	1,000 00	1,630 00	
Imperial Bank.	13,700 00	24,249 00	} 16,200 00
Dominion Bank.	5,600 00	15,064 00	
Standard Bank.	1,000 00	1,630 00	} 5,700 00
Dominion Bank.	2,200 00	5,918 00	
Dominion Bank.	500 00	1,345 00	} 1,300 00
Land Security Company.	6,800 00	11,016 00	
Dominion Bank.	1,300 00	3,497 00	} 3,250 00
Land Security Company.	1,420 00	2,462 00	
Land Security Company.	4,800 00	7,776 00	} 5,500 00
Imperial Bank.	33,600 00	59,472 00	
Standard Bank.	2,150 00	3,504 00	} 62,808 00
Bank of Hamilton.	1,300 00	2,093 00	
Dominion Bank.	500 00	1,345 00	} 1,290 00
Dominion Bank.	500 00	1,345 00	
Bank of Hamilton.	2,900 00	4,669 00	} 7,660 00
Imperial Bank.	300 00	531 00	
Bank of Toronto.	1,200 00	2,856 00	} 23,500 00
Imperial Bank.	8,400 00	14,868 00	
Toronto Savings Loan Co.	9,000 00	10,620 00	
	\$ 145,790 00	\$ 265,765 00	\$ 248,888 00

NORTH AMERICAN LIFE—Continued.

<i>Loans on Debentures.</i>	Par value.	Amount loaned.	
City of London.....	\$ 28,000 00	\$ 25,000 00	
City of Guelph.....	24,000 00	25,800 00	
Village of Beeton.....	14,500 00	15,350 00	
Township of Russell.....	5,181 94	4,300 99	
City of Guelph.....	1,268 95	1,327 70	
	<u>\$ 72,950 89</u>	<u>\$ 71,778 69</u>	
Total amount loaned.....			\$ 320,666 69
Amount of loans made to policy-holders on the company's policies, assigned as collaterals.....			57,181 31
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.....	4,164 46	4,164 46	
*Village of Tiverton.....	1,500 00	1,500 00	
*Village of Ayr.....	8,000 00	7,880 00	
*Town of Palmerston.....	2,056 00	2,146 00	
*Township of Uxbridge.....	19,000 00	21,945 00	
City of Hamilton.....	2,842 98	2,842 98	
Town of Ingersoll.....	1,094 68	1,094 68	
*Town of Thornbury.....	2,000 00	2,000 00	
Township of Chaffey.....	557 95	570 45	
Township of York bonds.....	8,677 00	8,981 43	
City of Toronto bonds.....	2,800 00	2,837 50	
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	
†Total par and cost values.....	<u>\$ 86,704 36</u>	<u>\$ 90,054 21</u>	
Carried out at cost value.....			90,054 21
Cash at head office (including \$310. at branch offices).....			396 86
Cash in banks, viz.:—			
Imperial Bank of Canada, Toronto.....	\$	606 97	
Union Bank of Canada, Toronto.....		28,361 87	
People's Bank, Halifax.....		141 71	
Jacques Cartier Bank, Montreal.....		2,427 10	
Traders' Bank of Canada, Toronto.....		898 23	
Union Bank of Canada, Winnipeg.....		4,155 16	
Total.....			36,591 04
Bills receivable.....			122 30
Furniture.....			2,000 00
Reversions.....			28,983 64
Fire premiums paid on account of mortgagors.....			556 55
Total.....			<u>\$1,582,518 19</u>
OTHER ASSETS.			
Interest due.....	\$	11,951 72	
do accrued.....		14,852 94	
Total carried out.....			26,804 66
Short date notes for premiums on policies in force.....	\$	41,027 44	
Gross premiums due and uncollected on policies in force.....		22,161 12	
Gross deferred premiums on same.....		30,941 98	
Total outstanding and deferred premiums.....	<u>\$ 94,130 54</u>		
Deduct cost of collection, at 10 per cent.....		9,413 05	
Net outstanding and deferred premiums.....			84,717 49
Total assets.....			<u>\$1,694,040 34</u>

*Bonds in deposit with Receiver General. †Market value, \$90,776.23.

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.....	\$ 1,351,353 00
Deduct value of policies reinsured in other companies	31,843 00
Net reinsurance reserve.....	\$1,319,510 00
Claims for death losses, due and unpaid (\$250 Industrial)	6,750 00
†Claims for death losses resisted, in suit (McGeachie Case)	1,000 00
Annuity claims resisted—in suit.....	390 60
Interest due on guarantee fund.....	3,000 00
Due on account of general expenses.....	6,020 41
Premiums paid in advance.....	242 45
Items in suspense	64 62
Total liabilities.....	\$1,336,978 08
Surplus on policy holders' account	\$ 357,062 26
Guarantee fund paid up.....	60,000 00
Surplus above all liabilities and guarantee fund.....	\$297,062 26

INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 394,855 07
Cash received for annuities.	12,707 07
Total.....	\$ 407,562 14
Deduct premiums paid to other companies for reinsurance.	9,182 66
Net premium income.....	\$ 398,379 48
Amount received for interest or dividends.....	74,887 32
Total income	\$ 473,266 80

EXPENDITURE DURING THE YEAR.

Cash paid for death losses (of this \$780 is for industrial)	\$ 54,862 93
(\$3,912 of which occurred in previous years.)	
Net amount paid for death claims	\$ 54,862 93
Net amount paid for matured endowments	9,706 61
Net amount paid for life investment policies.	2,158 15
Total paid for death claims and matured endowments.....	\$ 66,727 69
Cash paid to annuitants.....	2,196 74
Cash paid for surrendered policies.....	8,816 20
Cash dividends paid to policy-holders	2,924 90
Cash paid for interest on guarantee fund	6,000 00
Commissions, salaries and other expenses of officials.....	89,929 85
Taxes, licenses, fees or fines.....	2,620 91
Other expenditure, viz.:—Medical fees, \$6,484.10; advertising, \$3,186.77; exchange, \$595.51; general expenses, \$912.75; postage, \$2,063.60; printing and stationery, \$4,013.17; legal expenses, \$1,025.34; furniture, \$969.34; commission on loans, \$564; insurance books, papers, &c., \$127.15; rent and fuel, \$3,144.49; property expense account, \$5,307.28.	28,393 50
Total expenditure.....	\$ 207,609 79

*Based on mortality experience H. M. Table of the Institute of Actuaries of Great Britain and Ireland with interest at 4½ per cent.

†The judgment of the Supreme Court of Canada in this case has been given since the beginning of the year in company's favour.

NORTH AMERICAN LIFE—Continued.

MISCELLANEOUS.

Number of new policies reported during the year as taken.....	1,864	
Amount of said policies.....		\$2,543,362 00
Number of policies become claims during the year.....	46	
Amount of said claims (including matured endowments for \$9,706.61). (Of these 5 for \$1,030 were industrial policies.)		67,407 54
Number of policies in force at date—General.....	8,421	
do do Industrial	111	
Amount of said policies—General.....		\$ 13,200,866 00
do Industrial.....		14,788 00
Bonus additions.....		4,538 00
		<u>\$ 13,220,192 00</u>
Amount of said policies reinsured in other licensed companies in Canada...		439,941 00
Net amount in force on 31st December, 1893		<u><u>12,780,251 00</u></u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including 5 industrial policies for \$1,030)....	41	\$ 57,700 93
2. By maturity	5	9,706 61
3. By surrender—		
General	78	\$ 109,580 00
Industrial.....	3	390 00
	81	109,970 00
(For which cash value has been paid, \$8,816.20.)		
4. By surrender, \$85,220. (For which paid-up policies have been granted to amount of \$19,295.)		
Difference of amounts carried out.....		65,925 00
5. By lapse—		
General.....	602	\$ 858,200 00
Industrial.....	1	125 00
	603	858,325 00
	<u>730</u>	<u>\$1,101,627 54</u>

Policies in force at beginning of year:—

	No.	Amount.
General.....	7,399	\$12,043,747 00
Industrial.....	120	16,333 00
	7,519	\$12,060,080 00
Policies issued during the year—General (including 38 revived for \$44,512.).....	1,912	2,605,862 00
Policies terminated as above.....	730	1,101,627 54
Policies terminated by change.....		22,425 00
Policies not taken of this and last year's issue.....	169	321,697 46
Policies in force at date of statement (including 111 industrial for \$14,788).....	8,532	<u><u>13,220,192 00</u></u>

Number of insured lives at beginning of year.....	7,159
Number of new insurers during the year..	1,836
Number of deaths during the year among the insured..	40
Number of insured whose policies have been terminated during the year otherwise than by death.....	767
Number of insured lives at date of statement.....	<u><u>8,188</u></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	\$	31,834 00
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INCOME OUTSIDE OF CANADA.

Premiums.....	\$	7,940 40
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EXPENDITURE OUTSIDE OF CANADA.

Death claims paid during the year.....	None.
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MISCELLANEOUS.

Number of policies reported during the year as taken outside of Canada.....	9	
Amount of said policies.....	\$	17,000 00
Number of policies become claims during the year	None.	

	No.	Amount.
Policies in force at beginning of year.....	96	\$ 218,750 00
Policies issued during the year.....	9	17,000 00
Policies transferred to head office	3	5,500 00
Policies not taken.....	2	5,500 00
Policies in force at end of year.....	100	224,750 00

(Received, 2nd January, 1894.)

THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1893.

Chairman—
Rt. Hon. Sir MATTHEW RUDLEY, Bart., M.P. | *Manager—*A. GILLIES SMITH.
*Principal Offices—*Edinburgh and London.

Managing Director and Chief Agent in | *Head Office in Canada—*Montreal.
*Canada—*THOS. DAVIDSON.

(Established, 1809. Incorporated, 1824. Commenced business in Canada, 1862.)

(For Capital and Assets in Canada, see Fire Statement.)

LIABILITIES IN CANADA.

Under Policies issued previous to 31st March, 1878.

Amount estimated to cover the net reserve on all outstanding policies in Canada.....	\$ 250,000 00
Claims for death losses unadjusted, but not resisted (including \$1,680.35 bonus additions).....	6,174 37
Total net liabilities to said policy-holders in Canada.....	<u>\$ 256,174 37</u>

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
Claims for death losses unadjusted but not resisted, including \$2,293.25 bonus additions (\$2,403.88 of this amount accrued in previous years)	7,741 10
Due on account of general expenses in Canada.....	1,433 32
Total net liabilities to said policy-holders in Canada.....	<u>\$ 359,174 42</u>
Total liabilities to all policy-holders in Canada.....	<u>\$ 615,348 79</u>

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	\$ 36,291 36
Total income in Canada.....	<u>\$ 36,291 36.</u>

EXPENDITURE IN CANADA.

Total amount paid for death claims (including bonus additions).....	\$ 67,254 59
(Of this amount \$5,240.67 accrued in previous year.)	
Amount paid for surrendered policies.....	1,225 77
Amount paid to policy-holders for surrendered bonuses	261 31
Total net amount paid to policy-holders in Canada.....	<u>\$ 68,741 67</u>

Department of Finance—Insurance Branch.

NORTH BRITISH AND MERCANTILE—Continued.

EXPENDITURE IN CANADA—Continued.

Cash paid for commissions, salaries and other expenses of officials.....	\$	2,583	91
Cash paid for taxes, licenses, fees or fines.....		100	00
Miscellaneous payments, viz. :—Postage, telegrams, &c., \$43.95 ; medical fees, \$10 ; proportion of general expenses payable by life branch, \$1,500 ; law expenses, \$119 ; insurance superintendence, \$20.52		1,693	47
Total expenditure in Canada	\$	73,119	05

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	2		
Amount of said policies.....		\$	3,000 00
Number of policies become claims in Canada during the year....	29		
Amount of said claims (including \$17,344.57 bonus additions)...			73,525 52
Number of policies in force in Canada at date.....	574		
Amount of said policies		\$	1,185,683 33
Bonus additions.....			229,060 62
Total amount of policies in force, 30th November, 1893.....			1,414,743 95

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (including bonus additions, \$17,344.57).....	29	\$ 73,525 52
2. { By surrender (including bonus additions, \$754.92). . .	2	2,728 25
{ Bonuses surrendered		723 37
(For which cash value has been paid, \$1,487.08.)		
3. By lapse (including bonus additions, \$259.63)	2	3,909 63
Total (including bonus additions, \$19,082.49)	33	\$ 80,886 77

	No.	Amount.
Policies in force at beginning of year (inclusive of bonuses, \$246,522.43).....	604	\$1,490,012 38
Policies issued during the year.....	2	3,000 00
Bonuses added during the year		1,620 68
Policies revived during the year.....	1	997 66
Policies terminated as above (inclusive of bonuses).....	33	80,886 77
Policies in force at date of statement (inclusive of bonuses, \$229,060.62).....	574	1,414,743 95

Details of Scottish Provincial policies included in above statement.

	No.	Amount.
Policies in force at beginning of year in Canada (inclusive of \$126,122.83 bonus additions).....	341	\$ 632,088 36
Policies revived	1	997 66
Bonuses added during the year.....		820 34
Policies terminated (including bonus additions, \$6,431.86).....	15	29,192 86
Policies in force at the end of year (including bonus additions, \$120,511.31)	327	604,713 50

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, \$12,854.03).....	82	\$ 340,454 70
Policies issued during the year	2	3,000 00
Bonuses added during the year.....		10 00
Policies terminated as above (inclusive of bonus additions, \$310.39)	2	1,810 39
Policies in force at date of statement (inclusive of bonus additions, \$12,553.64).....	82	<u>341,654 31</u>

(Received, 1st March, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(Abstracted from Directors' Report, Edinburgh, Scotland, 11th May, 1894.)

LIFE ASSURANCE ACCOUNT, 1893.

	£	s.	d.		£	s.	d.
Amount of life assurance fund at the beginning of the year.....	6,101,739	7	8	Claims under life policies, after deduction of sums reassured.....	503,688	3	0
Premiums, after deduction of re- assurance premiums.....	642,293	2	9	Surrenders.....	29,521	17	0
Interest—less income tax.....	256,300	11	7	Of policies and bonuses thereon...£ 26,027	8	2	
Recording fees.....	273	10	0	Of bonuses only.....	3,494	8	10
					<u>£ 29,521</u>	<u>17</u>	<u>0</u>
				Commission	35,026	10	4
				Expenses of management.....	52,238	6	4
				Irrecoverable balances.....	1,710	0	4
				Amount of life assurance fund at the end of the year.....	6,378,421	15	0
	<u>£7,000,606</u>	<u>12</u>	<u>0</u>		<u>£7,000,606</u>	<u>12</u>	<u>0</u>

ANNUITY ACCOUNT, 1893.

	£	s.	d.		£	s.	d.
Amount of annuity fund at the beginning of the year.....	1,470,581	11	5	Annuities paid.....	155,949	17	1
Consideration for annuities granted	270,521	14	0	Less received under reassurances	4,868	15	5
Premiums, after deduction of re- assurance premiums	1,672	10	0	Commission	£ 151,081	1	8
Interest—less income tax.....	62,913	9	10	Expenses of management.....	1,977	19	5
Profit on investments realized.....	183	16	0	3,676	19	0	
				Surrenders—less received under reassurances	2,009	13	0
				Income tax for year 1893-94.....	2,464	7	7
				Amount of annuity fund at the end of the year.....	1,644,663	0	7
	<u>£1,805,873</u>	<u>1</u>	<u>3</u>		<u>£1,805,873</u>	<u>1</u>	<u>3</u>

THE NORTH-WESTERN MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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.....	\$ 112,829 00
Gross deferred premiums on policies in force.....	\$ 1,064 15
Deduct cost of collection, at 10 per cent.....	106 42
Net outstanding premiums.....	957 73
Total assets in Canada.....	\$ 113,786 73

LIABILITIES IN CANADA.

*Amount computed or estimated to cover the net reserve on all outstanding policies in Canada.....	\$ 122,838 00
Claims for matured endowments—unadjusted but not resisted.....	1,474 00
Total net liability to policy-holders in Canada.....	\$ 124,312 00

INCOME IN CANADA.

Amount of premiums received in cash during the year in Canada.....	\$ 17,808 75
Amount of premium obligations taken during the year in payment of premiums in Canada.....	14 70
Total net premium income.....	\$ 17,823 45

EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz. :—	
On account of death claims.....	\$ 16,568 00
Matured endowments.....	17,515 00
Total amount paid for death claims and matured endowments.....	\$ 34,083 00
Amount paid for surrendered policies.....	1,816 75
Amount paid for dividends or bonuses to policy-holders.....	6,427 24
Total net amount paid to policy-holders in Canada.....	\$ 42,326 99
Cash paid for commissions, salaries and other expenses of officials in Canada.....	14 00
Cash paid for licenses or taxes.....	5 50
Total expenditure in Canada.....	\$ 42,346 49

*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.....	\$ 23 24
Premium obligations received during the year	28 69
Total	51 93
Deductions during the year, viz. :—	
Amount of obligations used in payment of dividends to policy-holders	\$ 21 30
Total deductions	21 30
Balance—note assets at end of year	30 63

MISCELLANEOUS.

Number of policies become claims in Canada during the year	30
Amount of said claims	\$ 28,860 00
Number of policies in force in Canada at date	397
Amount of said policies	545,744 00

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	12	\$ 12,400 00
2. By maturity.....	18	16,460 00
3. By expiry (temporary insurance).....		1,368 00
4. By surrender	3	8,053 00
(For which cash value has been paid, \$1,816.75.)		
5. By surrender, \$1,000.		
(For which paid-up policies have been granted to amount of, \$396.		
Difference of amounts carried out		604 00
Total... ..	33	\$ 38,885 00

	No.	Amount.
Policies in force at beginning of year in Canada	430	\$ 582,860 00
Policies issued during the year (paid-up policies issued in exchange for policies surrendered).....	\$ 396 00	
Added by dividends	1,519 00	
Restored	250 00	
Total.....	1	2,165 00
Policies terminated as above, and by change to paid-up policies... ..	34	39,281 00
Policies in force at date of statement.....	397	545,744 00

No account of number of lives insured.

(Received, 7th March, 1894.)

NORTH-WESTERN MUTUAL—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(As returned to the Commissioner of Insurance, State of Wisconsin.)

INCOME.

Total premium income.....	\$ 11,921,814	49
Cash received for interest and dividends.....	2,985,589	72
Cash received for rents.....	55,535	44
Cash for discounts on maturing endowments paid in advance... ..	1,335	13
Profit and loss account.....	4,623	90
Total income.....	\$ 14,968,898	68

DISBURSEMENTS.

Total amount paid for losses and matured endowments.....	\$ 3,542,408	84
Cash paid to annuitants.....	1,187	85
Surrendered policies.....	302,394	39
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	16,483	91
Surrender values applied in payment of premiums.....	293,072	44
Paid policy-holders for dividends.....	1,143,961	87
Commissions to agents.....	1,412,599	79
Salaries and travelling expenses of managers of agencies, and special agents.....	34,533	38
Medical examiners' fees.....	91,662	59
Salaries of officers and office employees ..	210,197	02
Taxes.....	163,389	60
Rent.....	4,705	08
Commuting commissions.....	20,110	13
General expenses.....	348,338	31
Total disbursements.....	\$ 7,585,045	20

ASSETS.

Value of real estate, exclusive of all encumbrances.....	\$ 1,051,037	49
Loans on bond and mortgages, first liens, on real estate.....	51,412,788	28
Premium notes, loans or liens on policies in force.....	476,096	97
Par value of bonds owned.....	5,289,965	00
Cash on hand and in banks.....	3,152,852	35
Agents' ledger balances.....	48,885	54
Suspense account.....	10,000	00
Total net or ledger assets... ..	\$ 61,441,625	63

OTHER ASSETS.

Interest due and accrued.....	933,633	87
Rents due and accrued.....	8,888	74
Market value of stocks and bonds over par.....	345,657	14
Net amount of uncollected and deferred premiums.....	1,341,377	60
Total assets (including items not admitted, \$58,885.54).\$	64,071,182	98

Department of Finance—Insurance Branch.

NORTH-WESTERN MUTUAL—*Concluded.*

LIABILITIES.

*Net reinsurance reserve	\$ 52,246,111 00
Reserve for paid up insurance claimable, and for annuities	57,469 00
Total unsettled policy claims	268,506 97
Unpaid dividends or other description of profits due policy-holders, estimated	123,139 21
Sundry	17,500 00
Total liabilities	<u>\$ 52,712,726 18</u>
Gross surplus on policy-holders account.....	<u>\$ 11,358,456 80</u>

EXHIBIT OF POLICIES.

Number of new policies issued during the year	20,943
Amount of said policies.....	\$ 48,468,781 00
Number of policies terminated during the year	13,296
Total amount terminated	39,503,127 00
Number of policies in force at date of statement.....	136,410
Net amount of said policies	<u>325,152,947 00</u>

MILWAUKEE, 23rd February, 1894.

*Actuaries' Table of Mortality with 4 p.c. interest.

THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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.....	\$	7,500 00
Amounts secured by way of loans on real estate by bond or mortgage, first liens.....		1,410,448 21
(Amount of loans, as above, on which interest has not been paid within one year previous to statement, \$73,627.)		
Amount of loans made to policy-holders on the company's policies assigned as collaterals.....		317,047 48
Premium obligations on policies in force...		50,888 21
Stocks and bonds owned by the Company, viz.:—		

Deposited with the Receiver General.

	Par value.	Account value.
City of Guelph bonds.....	\$ 10,000 00	\$ 10,342 95
City of St. Catharines bonds.....	7,982 46	8,241 55
Village of Brussels bonds.....	10,000 00	10,000 00
Village of Merritton bonds.....	2,845 95	2,974 67
Town of Waterloo bonds.....	5,434 00	5,520 00
Town of Owen Sound bonds.....	15,000 00	15,426 52
Town of Collingwood bonds.....	2,200 00	2,200 00
Town of Windsor bonds.....	12,000 00	12,653 07
Township of Woolwich bonds.....	3,890 00	3,930 00
Village of Georgetown bonds..	35,500 00	37,947 81
	<u>\$ 104,852 41</u>	<u>\$ 109,236 57</u>

In possession of the Company.

Town of Thorold bonds.....	\$ 3,371 96	\$ 3,534 62
Town of Berlin bonds.....	25,002 00	26,399 48
Town of Waterloo bonds.....	10,578 00	10,709 02
Town of Galt bonds.....	370 00	373 25
Town of Milton bonds.....	13,977 94	14,908 08
Township of Sarawak bonds.....	500 00	583 57
Village of Ridgetown bonds.....	17,838 33	18,584 30
Village of Blyth bonds.....	3,000 00	3,059 85
Village of Merritton bonds.....	9,157 25	9,381 28
Village of Wiarton bonds.....	4,500 00	4,682 03
Village of Southampton bonds.....	6,291 00	6,581 85
Village of Parkhill bonds.....	1,200 00	1,251 08
Village of Lucan bonds.....	2,000 00	2,064 00
Township of Woolwich bonds.....	1,240 00	1,255 99
Preston Separate School bonds.....	998 36	998 36
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	\$ 12,270 61
Village of Dunnville bonds.....	5,664 24	6,114 94
Village of Elmira bonds.....	9,400 00	9,777 46
Town of Alliston bonds.....	3,750 00	3,750 00
Village of Acton bonds.....	5,500 00	5,940 60
Town of Windsor bonds.....	34,000 00	36,113 99
Town of Goderich bonds.....	18,413 76	19,457 61
Village of Georgetown bonds.....	1,600 00	1,684 64
Village of Hespeler bonds.....	10,182 44	10,501 22
Village of Leamington bonds.....	1,962 22	1,985 98
Village of Thamesville bonds.....	777 00	786 38
Village of Markham bonds.....	2,106 01	1,862 73
Village of Markdale bonds.....	829 92	839 96
Village of Preston bonds.....	2,909 25	3,001 09
City of Winnipeg bonds.....	50,000 00	51,943 80
Town of Alliston bonds.....	7,600 00	8,078 64
Town of Niagara Falls bonds.....	9,697 57	10,105 23
Town of Parkhill bonds.....	5,000 00	5,388 16
Village of Leamington bonds.....	2,909 27	3,031 59
Town of Niagara Falls bonds.....	16,000 00	17,154 54
Town of Mitchell bonds.....	21,000 00	21,133 50
Town of Goderich bonds.....	17,213 14	17,213 14
Town of Simcoe bonds.....	10,000 00	10,638 62
Town of Exeter bonds.....	10,000 00	10,423 30
Town of Newmarket bonds.....	7,000 00	7,411 88
Town of Edmonton bonds.....	11,770 50	12,607 12
Town of Ridgeway bonds.....	12,311 85	13,331 79
Town of Almonte bonds.....	1,600 00	1,719 43
Village of Merriton bonds.....	10,017 80	10,447 81
Town of Ingersoll bonds.....	36,863 96	37,326 58
Village of Tottenham bonds.....	4,200 00	4,354 12
	<u>\$ 444,803 77</u>	<u>\$ 463,263 22</u>
Total par and market values.....	<u>\$ 549,656 18</u>	<u>\$ 572,499 79</u>

Carried out at market value.....	\$ 572,499 79
Cash at head office.....	23 53
Cash in banks, viz.:—	
Canadian Bank of Commerce, Waterloo.....	\$ 6,765 50
Molsons Bank, Waterloo.....	7,233 01
Total.....	13,998 51
Agents' ledger balances.....	1,082 20
Total.....	<u>\$2,373,487 93</u>

OTHER ASSETS.

Interest due.....	\$ 27,949 70
Interest accrued.....	61,055 63
Total interest.....	89,005 33
Short date notes secured by policies in force.....	\$ 39,990 93
Gross premiums due and uncollected on policies in force.....	23,005 12
Gross deferred premiums on same.....	57,367 93
Total outstanding and deferred premiums.....	\$ 120,363 98
Deduct cost of collection, at 10 per cent.....	12,036 39
Net outstanding and deferred premiums.....	<u>108,327 59</u>
Total assets.....	<u>\$2,570,820 85</u>

ONTARIO MUTUAL LIFE—Continued.

LIABILITIES.

*Amount computed to cover the net present value of all policies in force.....	\$2,333,425 58
Deduct net value of policies reinsured in other companies.....	2,443 65
Net reinsurance reserve.....	\$2,330,981 93
Claims for death losses unadjusted but not resisted.....	\$ 21,983 67
Net amount of unsettled claims (\$325 of which accrued in previous years).....	21,983 67
Premiums paid in advance.....	1,347 79
Amount held for lapsed policy.....	954 68
Total liabilities.....	\$2,355,268 07
Surplus on policy-holders' account.....	\$ 215,552 78

INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 454,013 93
Premium obligations taken in part payment of premiums.....	5,053 98
Premiums paid by dividends.....	54,613 65
Total.....	\$ 513,681 56
Deduct premiums paid to other companies for reinsurance.....	1,163 76
Net premium income.....	\$ 512,517 80
Amount received for interest.....	113,690 87
Total income.....	\$ 626,208 67

EXPENDITURE DURING THE YEAR.

Total net amount paid during the year for death claims.....	\$ 84,062 66
Premium obligations used in payment of same.....	270 67
Total amount paid for death claims.....	\$ 84,333 33
(Of this amount \$4,000 accrued in previous years.)	
Cash paid for matured endowments.....	\$ 23,886 90
Premium obligations used in payment of same.....	3 10
Total amount paid for matured endowments.....	23,890 00
Cash paid for surrendered policies.....	39,697 38
Premium obligations used in purchase of surrendered policies.....	450 58
Cash dividends paid to policy-holders.....	2,463 89
Cash dividends applied in payment of premiums.....	54,613 65
Cash dividends applied in payment of interest on premium obligations.....	4,281 99
Premium obligations used in payment of dividends to policy-holders.....	2,541 46
Premium obligations voided by lapse.....	556 09
Cash paid for commission, salaries, and other expenses of officials.....	94,891 34
Cash paid for taxes, licenses, fees or fines.....	1,670 56
All other expenses, viz.:—Medical examinations, \$8,167.75; books and stationery, \$1,371.77; rent of agents' offices, \$1,045.50; telegraph and telephone, \$107.20; postage, \$1,186.35; printing, \$1,816.40; advertising, \$2,492.85; travelling expenses, \$1,272.74; commission on loans, \$991.10; solicitor's fees, \$456.62; office furnishings, \$301.88; incidentals, \$2,008.47.....	21,218 63
Total cash expenditure.....	\$ 330,608 90

*Reserve based on Institute of Actuaries' H. M. Table of Mortality, 4½ per cent interest computed by the Department.

Department of Finance—Insurance Branch.

ONTARIO MUTUAL LIFE—*Concluded.*

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$	49,656	13
Premium obligations taken during the year.....		5,053	98
Total.....	\$	54,710	11
Premium obligations used in payment of claims.....	\$	273	77
Premium obligations used in purchase of surrendered policies.....		450	58
Premium obligations used in payment of dividends to policy-holders.....		2,541	46
Premium obligations voided by lapse.....		556	09
Total deductions.....		3,821	90
Balance—note assets at end of year.....	\$	50,888	21

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	1,941	
Amount of said policies.....		\$2,780,250 00
Amount of said policies reinsured in other licensed companies in Canada.....		12,000 00
Number of policies become claims in Canada during the year (including matured endowments).....	105	
Amount of said claims.....		125,882 00
Number of policies in force in Canada at date.....	13,496	
Amount of said policies.....		\$17,751,107 38
Amount of said policies reinsured in other licensed companies, including \$1,078.75 bonus additions.....		68,078 75
Net amount in force at 31st December, 1893.....		17,683,028 63

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death.....	82	\$ 101,992 00
2. By maturity.....	23	23,890 00
3. By expiry.....	2	19,500 00
4. By surrender.....	207	246,483 00
(For which cash value has been paid, \$37,849.77).		
5. By surrender, \$10,500.		
(For which paid-up policies have been granted to amount of \$1,064).		
Difference of amounts carried out.....		9,436 00
6. By lapse.....	708	899,150 00
Total.....	1,022	\$ 1,300,451 00

	No.	Amount.
Policies in force at beginning of year.....	12,445	\$ 16,122,195 38
Policies issued during the year.....	2,092	3,004,700 00
Policies revived.....	53	50,163 00
Policies terminated as above.....	1,022	1,300,451 00
Policies terminated otherwise (not taken).....	72	125,500 00
Policies in force at date of statement.....	13,496	17,751,107 38

Number of insured lives at beginning of year.....	11,220
Number of new insurers during the year.....	1,919
Number of deaths during the year among the insured....	97
Number of insured whose policies have been terminated during the year otherwise than by death.....	852
Number of insured lives at date of statement.....	12,190

(Received, 12th February, 1894.)

PHENIX MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

President—JONATHAN B. BUNCE. | Secretary—CHAS. H. LAWRENCE.
Principal Office—Hartford, Conn.

Chief Agent in Canada— | Head Office in Canada—Montreal.
MRS. H. D. SIMPSON.

(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.....	\$ 855 48	
Gross deferred premiums on same.....	1,032 89	
Total outstanding and deferred premiums.....	\$ 1,888 37	
Deduct cost of collection at 10 per cent.....	188 84	
Net outstanding and deferred premiums.....		<u>1,699 53</u>
Total assets in Canada.....	<u>\$</u>	<u>137,246 53</u>

LIABILITIES IN CANADA.

* Amount estimated to cover the net reserve on all outstanding claims in Canada.....	\$ 400,000 00
Claims for death losses adjusted but not due.....	2,201 00
Total liabilities in Canada.....	<u>\$ 402,201 00</u>

INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life policies in Canada.....	\$ 19,569 20
Premiums paid by dividends.....	6,063 11
Total.....	<u>\$ 25,632 31</u>
Deduct premiums paid to other companies for reinsurance.....	232 20
Total net premium income.....	<u>\$ 25,400 11</u>
Amount received for interest or dividends on stock, &c.....	5,307 97
Total income in Canada.....	<u>\$ 30,708 08</u>

* Estimate based on the average of the company's entire amount at risk. American Experience, 4 1/2 per cent.

Department of Finance—Insurance Branch.

PHOENIX MUTUAL LIFE—*Concluded.*

EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz. :—

On account of death claims.....	\$ 19,953 00
On account of matured endowments.....	35,397 00

Net amount paid on account of claims.....	\$ 55,350 00
Cash paid for surrendered policies.....	2,992 00
Cash dividends applied in payment of premiums in Canada.....	6,063 11

Total net amount paid to policy-holders in Canada.....	\$ 64,405 11
Cash paid for commission, salaries and other expenses of officials in Canada.....	.....

Total expenditure in Canada.....

MISCELLANEOUS.

Number of policies become claims in Canada during the year.....	74
Amount of said claims.....	\$ 53,441 00
Number of policies in force in Canada at 31st December, 1893.....	989
Amount of said policies.....	<u>1,083,693 00</u>

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death.....	19	\$ 18,044 00
2. By maturity.....	55	35,397 00
3. By surrender.....	5	2,992 00
(For which cash value has been paid, \$1,530.)		
4. By surrender, \$13,000.		
(For which paid-up policies have been granted to amount of \$8,013.)		
Difference of amounts carried out.....		4,987 00
5. By lapse.....	5	2,325 00
Total.....	<u>84</u>	<u>\$ 63,745 00</u>

	No.	Amount.
Policies in force at beginning of year in Canada.....	1,073	\$1,147,438 00
Policies terminated as above.....	84	63,745 00
Policies in force at date of statement.....	<u>989</u>	<u>1,083,693 00</u>

Number of insured lives—No return.

(Received, 27th February, 1894.)

THE PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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	\$ 7,405 56		
Gross deferred premiums on same	2,186 72		
Total outstanding and deferred premiums	\$ 9,592 28		
Deduct cost of collection at 10 p.c.....	959 22		
Net outstanding and deferred premiums.....			8,633 06
Total assets in Canada.....			\$ 66,975 56

LIABILITIES IN CANADA.

Amount estimated to cover the net present value of all Canadian poli- cies in force.....	\$ 20,000 00
Claims for death losses unpaid.....	None.
Total liabilities in Canada.....	\$ 20,000 00

INCOME IN CANADA.

Cash received for premiums.....	\$ 71,597 04
Premiums paid by dividends.....	6,493 28
Total premium income.....	\$ 78,090 32
Received for interest on bonds in Canada.....	2,315 00
Total income in Canada.....	\$ 80,405 32

Department of Finance—Insurance Branch.

THE PROVIDENT SAVINGS—*Continued.*

EXPENDITURE IN CANADA.

Net amount paid for death claims (\$12,000 of which accrued in 1892).\$	32,978 80
Cash dividends applied in payment of premiums in Canada.....	6,493 28
	<u>39,472 08</u>
Total net amount paid to policy-holders in Canada.....\$	39,472 08
Cash paid for commissions, salaries and all other expenses of officials in Canada.....	18,016 85
Cash paid for taxes, &c.....	1,057 93
Miscellaneous payments, viz. :—	
Office rent, \$502.10; advertising, \$735.20; medical fees, \$1,785; postage, stationery and general expenses, \$1,544.24.....	4,566 54
	<u>4,566 54</u>
Total expenditure in Canada.....	<u>\$ 63,113 40</u>

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	436
Amount of said policies.....	\$ 845,000 00
Number of policies become claims in Canada during the year.....	7
Amount of said claims.....	20,978 80
Number of policies in force in Canada at date.....	1,168
Net amount in force, 31st December, 1893.....	<u>2,687,000 00</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	7	\$ 21,000 00
2. By lapse.....	218	482,000 00
	<u>225</u>	<u>\$ 503,000 00</u>

	No.	Amount.
Policies in force in Canada at the beginning of the year.....	957	\$2,345,000 00
Policies issued during the year.....	436	845,000 00
Policies terminated as above... ..	225	503,000 00
Policies in force at date of statement.....	<u>1,168</u>	<u>2,687,000 00</u>

Number of insured lives at beginning of year.....	878
Number of new insurers during the year.....	393
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... ..	199
Number of insured lives at date of statement.....	<u>1,065</u>

(Received, 21st February, 1894.)

THE PROVIDENT SAVINGS—*Continued.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(As returned to the Insurance Department, State of New York.)

INCOME DURING THE YEAR.

Total premium income.....	\$2,077,727 18
Interest.....	43,452 75
Rents	11,967 25
Total income.....	\$2,133,147 18

DISBURSEMENTS DURING THE YEAR.

Amount paid for losses..	\$ 933,373 71
Annuitants	1,581 40
Surrendered policies.....	4,506 58
Dividends to policy-holders	389,321 56
Commissions to agents	313,886 68
Dividend to stockholders.....	6,977 60
Salaries and travelling expenses of managers of agencies and special agents.....	29,764 62
Salaries of officers and office employees.....	60,660 87
Medical examiners' fees.....	38,455 44
Taxes, licenses, fees or fines..	22,978 70
Rent.....	20,394 01
All other expenditure.....	53,845 95
Total disbursements	\$1,875,747 12

ASSETS.

Cost value of real estate, less encumbrances.....	\$ 234,685 41
Loans on bonds and mortgages, first lien on real estate.....	183,400 00
Loans secured by pledge of bonds, stocks and other marketable collaterals.....	10,835 79
Loans to policy-holders on the company's policies, assigned as collaterals	3,961 75
Cost value of bonds and stocks owned.....	728,178 30
Cash on hand and in banks.....	141,709 86
Agents' ledger balances and bills receivable.....	107,954 64
Total net or invested assets.....	\$1,410,725 75
Deduct depreciation from cost of assets to bring the same to market value.....	68,290 00
Total net or invested assets, less depreciation	\$1,342,435 75

OTHER ASSETS.

Interest due and accrued.....	14,333 31
Rents accrued.....	6,628 32
Market value of real estate and bonds and stocks over cost.....	26,172 50
Net amount of uncollected and deferred premiums	202,723 12
Total.....	\$1,592,293 00
Deduct items not admitted.	107,954 64
Total assets.....	\$1,484,338 36

Department of Finance—Insurance Branch.

THE PROVIDENT SAVINGS—*Concluded.*

LIABILITIES.

*Net premium reserve on 31st December, 1893.....	\$ 587,661 00
Total policy claims.....	209,500 00
Premiums paid in advance.....	4,784 77
	<u>801,945 77</u>
Total liabilities.....	\$ 801,945 77

EXHIBIT OF POLICIES.

Number of new policies issued.....	8,060
Amount.....	\$23,476,808 00
Number of policies terminated.....	5,676
Amount.....	17,441,115 00
Number of policies in force at 31st December, 1893.....	24,533
Net amount in force	83,101,434 00

NEW YORK, 25th January, 1894.

* Actuaries' or Combined Experience Table of Mortality, with 4 per cent interest.

THE RELIANCE MUTUAL LIFE ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

<i>Chairman</i> —W. W. DUFFIELD. <i>Principal Office</i> —71 King William Street, London, England. <i>Chief Agent and Attorney in Canada</i> — J. CASSIE HATTON.		<i>Secretary</i> —E. CLIFTON GRIFFITH <i>Head Office in Canada</i> — 1724 Notre Dame Street, Montreal.
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(Established, 1840. Commenced business in Canada, 1st August, 1868.)

NO CAPITAL.

ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals	\$ 1,100 00
New 3 per cent British annuities in deposit with Receiver General	110,277 00
Cash in hand	30 44
Cash in Molsons Bank	7,826 48
	<hr/>
Total assets in Canada	\$ 119,233 92

LIABILITIES IN CANADA.

Under Policies issued previous to 31st March, 1878.

*Amount of reserve on all outstanding policies in Canada	\$ 67,000 00
	<hr/>
Total liabilities to said policy-holders in Canada	\$ 67,000 00

Under Policies issued subsequent to 31st March, 1878.

*Net reserve on all outstanding policies in Canada	\$ 33,000 00
	<hr/>
Total net liabilities to said policy-holders in Canada	\$ 33,000 00
	<hr/>
Total liabilities to all policy-holders in Canada	\$ 100,000 00

INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life policies in Canada	\$ 8,470 21
Interest on bank deposit	209 01
	<hr/>
Total income	\$ 8,679 22

EXPENDITURE IN CANADA.

Total paid for death claims	\$ 4,673 25
Amount paid for surrendered policies	430 00
	<hr/>
Total net amount paid to policy-holders in Canada	\$ 5,103 25
Cash paid for commissions, salaries and other expenses of officials	370 26
Cash paid for postage, stationery, &c	61 86
Taxes, &c	3 37
	<hr/>
Total expenditure in Canada	\$ 5,538 74

*Reserve based on Institute of Actuaries' H. M. Table of Mortality, with 4½ per cent interest. Estimated by the Department.

Department of Finance—Insurance Branch.

RELIANCE MUTUAL LIFE—*Concluded.*

MISCELLANEOUS.

	No.	Amount.
Number of policies become claims in Canada during the year ...	4	
Amount of said policies.....		\$ 4,673 25
Number of policies in force in Canada at date.....	209	
Amount of said policies		\$ 253,038 40
Bonus additions		12,682 02
Net amount of policies in force in Canada, 31st December, 1893.....		<u>265,720 42</u>

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (including \$123.25 bonus additions).....	4	\$ 4,673 25
2. By surrender (For which cash value has been paid, \$430.00)	2	1,060 00
3. By lapse (including bonus additions, \$126.25).....	1	2,126 25
Total (including bonus additions, \$249.50).....	<u>7</u>	<u>\$ 7,859 50</u>

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$12,931.52).....	216	\$ 273,579 92
Policies terminated as above (including bonus additions, \$249.50)	7	7,859 50
Policies in force at date of statement (including \$12,682.02 bonus additions).....	<u>209</u>	<u>265,720 42</u>

Number of insured lives at beginning of year.....	216
Number of deaths during the year among the insured.....	4
Number of insured whose policies have been terminated otherwise than by death.....	3
Number of insured lives at date of statement.....	<u>209</u>

DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year (including \$2,434.65 bonus additions).....	88	\$ 82,117 93
Policies terminated as above (including bonus additions, \$134.75).	5	5,744 75
Policies in force at date of statement (including \$2,299.90 bonus additions).....	<u>83</u>	<u>76,373 18</u>

(Received, 27th February, 1894.)

THE ROYAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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.....	\$ 275,863 53
Claims for death losses—unadjusted but not resisted (including \$511 bonus additions).....	1,727 66
Total net liabilities to said policy-holders in Canada.....	\$ 277,591 19

Under policies issued subsequent to 31st March, 1878.

*Amount estimated to cover the reserve on all outstanding policies in Canada.....	\$ 30,000 00
Reserve under Queen policies.....	85,045 23
Claims for death losses—unadjusted but not resisted, Queen policy (including \$245 bonus addition).....	2,245 00
Total net liabilities to said policy-holders in Canada.....	\$ 117,290 23
Total liabilities to all policy-holders in Canada.....	\$ 394,881 42

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	\$ 22,772 88
Amount received for interest or dividends on stock.....	1,503 57
Total income in Canada.....	\$ 24,276 45

EXPENDITURE IN CANADA.

Cash paid on account of death claims (of which \$10,211.49 accrued in previous year).	\$ 29,684 65
Cash paid for matured endowments.....	Nil.
Amount paid to annuitants.....	51 18
Cash paid for surrendered policies.....	286 47
Premium obligations used in purchase of same.....	3,838 31
Total net amount paid to policy-holders in Canada.....	\$ 33,860 61
Cash paid for commissions, &c.	745 32
Taxes, licenses, fees or fines.	698 71
Total expenditure in Canada.....	\$ 35,304 64

*Based on Institute of Actuaries' H. M. Table, with interest at 4½ per cent. Estimated by the Department.

Department of Finance—Insurance Branch.

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..	10	
Amount of said claims.....		\$ 23,445 85
Number of policies in force at date.....	362	
Amount of said policies.....	\$ 797,151 34	
Bonus additions thereon.....	137,627 50	
Net amount in force, 31st December, 1893.....		<u>934,778 84</u>

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death (including bonus additions, \$4,575.88).....	10	\$ 23,445 85
2. By surrender (including bonus additions \$982.62)..... (For which cash value has been paid, \$4,124.78.)	10	16,901 91
3. By lapse	1	4,000 00
Total (including bonus additions, \$5,558.50).....	21	<u>\$ 44,347 76</u>

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$143,186.00).....	383	\$ 979,126 60
Policies terminated as above (including bonus additions, \$5,558 50).....	21	44,347 76
Policies in force at date of statement (including bonus additions, \$137,627.50).....	362	<u>934,778 84</u>

Number of insured lives at beginning of year in Canada.....	354
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.....	10
Number of insured lives at date of statement.....	<u>335</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).....	50	\$ 141,870 92
Policies terminated as above.....	3	4,866 66
Policies in force at date of statement (including bonus additions, \$8,070).....	47	<u>137,004 26</u>

DETAILS OF QUEEN POLICIES.

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$24,220.24).....	143	\$ 258,425 51
Policies terminated as above (including bonus additions, \$1,969.37).....	11	22,022 00
Policies in force at date of statement (including bonus additions, \$22,250.87).....	132	<u>236,403 51</u>

(Received, 9th March, 1894.)

ROYAL—*Concluded.*

GENERAL BUSINESS STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1892.

(Abstracted from Directors' Report, Liverpool, Eng., 23rd June, 1893.)

LIFE DEPARTMENT.

During the year new proposals were accepted for £945,771, of which amount £880,161 has been completed, and the corresponding annual premiums obtained to the closing of the accounts were £30,398 11s. 7d. The proposals declined during the period amounted to £130,220. The total income from premiums, after deducting reassurances, amounted to £380,153 17s. 7d., and the interest received from investments, exclusive of that on the annuity fund, was £173,694 14s. 7d.

The claims during the year were:—

By death:—Original sums assured.....	£290,322	0	5
Bonus additions thereon	49,637	19	4
By matured policies (including children's endowments):—			
Original sums assured.....	17,090	4	0
Bonus additions thereon	2,669	5	0
	<u>£359,719</u>	<u>8</u>	<u>9</u>

In the annuity branch the purchase money received for new annuities, together with the premiums on contingent annuities, amounted to £27,800 10s. 0d., and the interest to £9,084 5s. 6d. Forty-seven annuities have expired during the year, the annual payments on which amounted to £1,200 10s. 5d.

After payment of all claims, annuities, bonuses in cash, and expenses of every description, a balance of £183,780 19s. 1d. has been added to the life funds, making the total accumulations of the life and annuity branches of the company, including the life and annuity funds of the Midland Counties Insurance Company, £4,730,357 14s. 5d.

LIFE ASSURANCE ACCOUNT.

1892.	£	s.	d.	1892.	£	s.	d.
Amount of life assurance fund at the beginning of the year.....	4,319,363	8	7	Claims under life policies including reversionary bonuses after deduction of sums reassured.....	359,719	8	9
Amount from "Midland Counties" Funds.....	42,288	7	4	Surrenders.....	28,839	18	2
Premiums after deduction of re-assurance premiums.....	380,153	17	7	Bonuses in cash and in reduction of premiums.....	1,458	6	7
Interest.....	173,694	14	7	Commission.....	18,489	8	6
Assignment fees.....	160	15	0	Expenses of management.....	30,937	4	0
				Amount of life assurance fund at the end of the year, as per balance sheet.....	4,476,216	17	1
	<u>£4,915,661</u>	<u>3</u>	<u>1</u>		<u>£4,915,661</u>	<u>3</u>	<u>1</u>

(For Balance Sheet, see Fire Statement.)

Department of Finance—Insurance Branch.

THE SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

President—LORD KELVIN, LL.D., D.C.L. | *Secretary*—WILLIAM G. SPENS.
Manager—ROBERT BLYTH. | *Principal Office*—Glasgow.
Chief Agent in Canada—W.W. ROBERTSON. | *Head Office in Canada*—Montreal.
 (Founded at Glasgow, 1st January, 1826. Incorporated by Act of Parliament, 1849.
 Commenced business in Canada, 1846.)

A purely mutual society.

ASSETS IN CANADA.

*Canada Atlantic Railway (Province of Ontario railway subsidy fund) certificates; present value.....	\$	78,976	12
*Canadian Pacific Railway land grant bonds; par value, \$100,000; market value.....		96,360	00
Amount of loans made to Canadian policy-holders on the Society's policies assigned as collaterals.....		18,614	23
Interest due.....		267	67
Gross premiums due and uncollected on Canadian policies in force.....		70	83
Total assets in Canada	\$	194,288	85

LIABILITIES IN CANADA.

Amount of claims on policies in Canada due and unpaid.....	\$	864	44
†Amount estimated to cover the net reserve on all outstanding policies in Canada.....		119,720	00
Total liabilities in Canada.....	\$	120,584	44

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada	\$	6,618	42
Interest on policy loans.....		806	59
Total income.....	\$	7,425	01

EXPENDITURE IN CANADA.

Amount paid on account of death claims	\$486	67	
Total net amount paid to policy-holders in Canada.....	\$	486	67
Cash paid for commission, salaries and other expenses of officials in Canada.....		10	34
Cash paid for taxes, licenses, fees or fines.....		3	87
Legal expenses.....		101	59
Total expenditure in Canada.....	\$	602	47

*In deposit with Receiver General.

†Reserve based on Institute of Actuaries' Table of Mortality, with 4½ per cent interest.

SCOTTISH AMICABLE LIFE—*Continued.*

MISCELLANEOUS.

	No.	Amount.
Number of policies become claims in Canada during the year	1	
Amount of said claim		\$ 864 44
Number of policies in force in Canada	123	
Amount of said policies		\$ 294,953 82
Bonus additions thereon	11,466 15	
Net amount in force at 31st December, 1893		<u>306,419 97</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including \$12.77 bonus additions)	1	\$ 864 44
		<u>864 44</u>
	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$11,478.92)	124	\$ 307,284 41
Policies terminated as above (including bonus additions, \$12.77)	1	864 44
Policies in force at date of statement (including \$11,466.15 bonus additions)	123	<u>306,419 97</u>

Number of insured lives at beginning of year	116
Number of deaths among the insured	1
Number of insured lives at date of statement	<u>115</u>

(Received, 25th January, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

(Abstracted from the Directors' Report, Glasgow, 4th May, 1893.)

The directors have to report that during the year ending 31st December last, they received and considered 726 proposals for assurance, amounting in all to £479,763 7s. 6d. These applications resulted in 620 policies being issued and taken up, assuring the capital sum of £401,963 7s. 6d.; the new premiums on which—including £5,568 13s. 8d. of single payments—amounted to £19,086 4s. 5d. In addition to this, the sum of £21,113 8s. was received for annuities granted during the year.

The number of deaths in 1892 was 298, and the consequent claims, including bonus additions, and after deducting reassurances, amounted to £218,858 4s. 11d.

The Society has also paid the sum of £9,250 under policies which became claims by survivorship.

By the deaths of 22 annuitants the Society has been relieved of payments amounting to £694 19s. per annum.

The accounts hereto appended, show that the total income was £367,920 19s. 3d., and the total outgo £279,470 6s., resulting in the sum of £88,450 13s. 3d. being added to the net funds, which at 31st December last amounted to £3,297,503 10s. 8d.

The total assurances on the Society's books at 31st December last amounted to £8,187,974 3s. 9d. under 14,742 policies.

The general committee of management, in terms of the powers entrusted to them, have ordered payment of a bonus at the rate of one and a half per cent per annum, on all participating policies of not less than five years' standing, that may become claims by death before the 1st July, 1894. Such bonus to be computed for each complete year since the declaration at last septennial investigation.

Department of Finance—Insurance Branch.

SCOTTISH AMICABLE LIFE—*Concluded.*

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1892.

	£	s.	d.		£	s.	d.
Amount of funds at beginning of the year, as per last published report. £3,190,384	4	0		Claims under policies (after deduction of sums reassured)—			
Investment fluctuation account.	13,668	13	5	By death.	£218,858	4	11
Depreciation of heritable property account.	5,000	0	0	By survivorship.	9,250	0	0
	3,209,052	17	5	Surrenders.	228,108	4	11
Premiums (after deduction of re-assurances).	208,247	18	7	Bonuses paid in cash.	9,816	12	6
Consideration for annuities granted.	21,113	8	0	Annuities.	595	14	2
Interest, dividends and rents.	138,479	7	8	Commission.	9,260	5	9
Office fees.	80	5	0	Expenses of management, including rents of offices belonging to and occupied by the Society.	7,442	15	1
	367,920	19	3	Income tax.	21,224	12	1
	£3,576,973	16	8	NET amount of funds at the end of the year as per Balance Sheet	3,297,503	10	8
					£3,576,973	16	8

BALANCE SHEET ON 31ST DECEMBER, 1892.

LIABILITIES.	£	s.	d.	ASSETS.	£	s.	d.
Assurance and annuity fund.	3,178,834	17	3	Mortgages—			
Guarantee fund.	100,000	0	0	On property in the United Kingdom.	667,853	17	11
Investment fluctuation account.	13,668	13	5	On property out of United Kingdom.	389,270	1	2
Depreciation of heritable property account.	5,000	0	0	Loans—			
NET funds as per revenue account. £3,297,503	10	8		On the Society's policies.	229,451	18	3
Claims under policies admitted or intimated, but not paid.	43,286	15	11	On life-rents.	16,932	17	3
Annuities due.	228	14	3	On reversions.	16,060	0	0
Temporary loan, since repaid.	42,000	0	0	Under drainage and public health Acts.	2,094	8	4
Bills payable and other liabilities.	2,908	0	1	On personal security. (Nil)			
				On railway and other shares.	53,000	0	0
				Investments—			
				Reversions purchased.	17,931	15	7
				Life interests purchased.	114	8	10
				Indian Government securities.	58,835	10	2
				Debentures of corporate bodies.	243,142	18	9
				Ontario Government certificates.	13,010	13	9
				Australian Government securities.	19,991	13	4
				Railway and other shares, guaranteed and preference.	839,217	10	8
				Heritable property.	213,119	17	10
				Glasgow corporation water annuities.	27,471	12	0
				Ground rents and feu-duties.	346,513	2	4
				Outstanding premiums.	30,629	0	2
				Outstanding interest.	8,186	14	6
				Interest accrued to date.	20,840	7	4
				Cash in bank, on deposit.	£165,450	11	7
				Cash in bank, on current account.	1,494	3	1
				Agents' balances.	166,944	14	8
					313	18	1
					£3,385,927	0	11

SCOTTISH PROVIDENT INSTITUTION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Manager—JAMES GRAHAM WATSON.*Secretaries* { JOHN LAMB.
H. R. COCKBURN.*Principal Office*—6 St. Andrew's Square, Edinburgh.*Chief Agent and Attorney in Canada*—

JNO. DUNLOP.

Head Office in Canada—Montreal.

(Instituted in 1837. Incorporated by special Acts of Parliament in 1848, 1884 and 1893.)

ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals.....	\$	10,128	63
Stock and bonds owned by the company, viz. :—			
Canadian Pacific Railway first mortgage bonds (deposited with Receiver General)	\$	98,577	25
Municipal debentures		1,917,475	41
Grand Trunk, Georgian Bay and Lake Erie Railway first mortgage bonds ..		73,973	33
Canadian Pacific Railway land grant bonds.....		47,524	60
Total carried out at purchase price.....		2,137,550	59
Interest due	\$	9,578	37
do accrued.....		22,819	19
Total interest.....		32,397	56
Gross premiums due and uncollected on Canadian policies in force . . .	\$	353	97
Deduct cost of collection at 10 per cent.....		35	40
Net assets in Canada		318	57
Total assets in Canada	\$	2,180,395	35

LIABILITIES IN CANADA.

*Net reinsurance reserve.....	\$	84,585	95
Claims for death losses unadjusted but not resisted		13,206	67
Total liabilities in Canada	\$	97,792	62

INCOME IN CANADA.

Cash premium income.....	\$	2,411	07
Received for interest or dividends on stocks, &c.....		91,371	12
Total income in Canada.....	\$	93,782	19

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada	\$	7,873	78
Cash paid for surrendered policies		607	85
Total expenditure in Canada	\$	8,481	63

*Institute of Actuaries' H. M. Table of Mortality and 4 per cent interest.

Department of Finance—Insurance Branch.

SCOTTISH PROVIDENT—Continued.

MISCELLANEOUS.

	No.	Amount.
Number of policies become claims in Canada during the year.....	3	
Amount of said claims (including bonus additions, \$5,272.30).....	\$	16,465 63
Number of policies in force in Canada at date.....	63	
Amount of said policies.....	\$	130,562 94
Bonus additions thereon.....	33,100 63	
Net amount in force, 31st December, 1893.		163,663 57

Number and amount of policies terminated during the year in Canada :—		
	No.	Amount.
1. By death (including \$5,272.30 bonus additions).....	3	\$ 16,465 63
2. By surrender (including \$355.27 bonus additions).....	1	1,815 27
(For which cash value has been paid, \$607.85)		
Total	4	\$ 18,280 90

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$37,590.13)	67	\$ 180,806 40
Bonus additions vested during the year.....		1,138 07
Terminated as above.....	4	18,280 90
Policies in force at date of statement (including bonus additions, \$33,100.63).....	63	163,663 57

Number of insured lives at beginning of year.....	67	
Number of deaths during the year among the insured.....	3	
Number of insured lives whose policies have been terminated during the year otherwise than by death.....	1	
Number of insured lives at date of statement.....	63	

(Received, 29th March, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(Abstracted from Directors' Report, Edinburgh, March, 1894.)

The proposals received during the past year were 2,174, for £1,336,753 16s. 3d. Of these 1,844 were completed, assuring capital sums amounting to £1,124,705 6s. 3d. The new premiums were £47,547 10s. 4d., of which £12,478 0s. 2d. was by single payment. A further sum of £57,660 13s. 9d. was received for the purchase of annuities.

The premiums of all kinds, including the price of annuities, were £610,877 4s. ; or, after deducting reassurances, £602,535 9s. The total receipts for the year, including interest, were £959,891 9s.

The claims, both in number and amount, were considerably lower than those of the previous year, which, although in excess of what they had ever been before, were still well below the expectation. By the death of 484 members (assured under 605 policies) the sums payable amounted to £393,324 15s. 9d., inclusive of bonus additions; and endowment assurances for £16,750 also became payable at maturity. The total claims in the year were thus £410,074 15s. 9d. On the other hand, annuities payable by the Institution to the amount of £2,257 13s. 8d. have ceased by the death of the annuitants.

The expenses were about 10½ per cent of the premium income, or 6 per cent of the total income; and the interest received during the year was at the rate of over 4¼ per cent.

SCOTTISH PROVIDENT—*Concluded.*

The realized funds at 31st December, 1893, after deduction of claims admitted but not then paid and of other outstanding items, amounted to £8,536,301 11s. 1d.—the increase during the year being the large sum of £409,926 2s. 4d.

Revenue Account for Year ending 31st December, 1893.

	£	s.	d.		£	s.	d.
Amount of funds at beginning of the year	8,126,375	8	9	Claims under policies	393,324	15	9
Premiums (less for reassurances)	544,874	15	3	Endowments	16,750	0	0
Consideration for annuities granted	57,660	13	9	Surrenders	22,276	8	9
Interest, dividends and rents	356,653	12	1	Annuities	53,928	1	7
Fines for renewal of lapsed policies	475	7	11	Income tax	5,544	16	8
Fees for registration of assignments	227	0	0	Commission (on assurances and annuities)	13,356	1	2
				Expenses of management	44,785	2	9
				Amount of funds at end of the year, as per balance sheet	8,536,301	11	1
	<hr/>				<hr/>		
	£9,086,266	17	9		£9,086,266	17	9

Balance Sheet as on the 31st day of December, 1893.

	£	s.	d.		£	s.	d.
Life assurance fund	8,501,301	11	1	Mortgages on property within the United Kingdom	2,822,977	3	5
Investment reserve fund	35,000	0	0	Mortgages out of the United Kingdom	2,334,942	6	9
Amount of funds as per revenue account	8,536,301	11	1	Loans on the Institution's policies, within their surrender value	501,894	16	1
Claims admitted but not paid	123,028	18	0	Investments—			
Surrender values unclaimed	5,747	8	0	Colonial government securities	233,523	15	4
Annuities due but not paid	1,340	2	5	Railway and other bonds and debentures	574,034	7	6
Commission on outstanding premiums	2,047	15	2	Debenture stocks (£172,300 14s. 4d.) and preference and other stocks (£324,442 6s. 8d.)	496,743	1	0
Expenses outstanding	3,236	15	8	The market value is considerably higher.			
Reassurance premiums unpaid	121	2	6	Value of business premises in Edinburgh and branches and property (yielding rental) held in connection therewith	236,669	3	8
				Value of reversions	43,649	2	7
				Loans on municipal rates	750,773	2	11
				Loans on security of trust funds	74,335	16	5
				Loans on deposit with Colonial and other banks	245,005	6	10
				Loans on personal security, combined with policies of assurance	44,560	11	1
				Premiums in course of collection at head office and agencies	108,674	13	6
				Outstanding interest (mostly since received)	19,067	4	7
				Interest accrued to 31st December, 1893	85,549	10	6
				Office furniture at head office and branches	3,588	4	9
				Cash on deposit account	43,500	0	0
				Cash on hand and on current account	52,298	18	6
				Stamps on hand	36	7	5
	<hr/>				<hr/>		
	£8,671,823	12	10		£8,671,823	12	10

Department of Finance—Insurance Branch.

THE STANDARD LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 15TH NOVEMBER, 1893.

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....\$2,433,332 33
 Amount paid up in cash, £120,000 sterling..... 584,000 00

ASSETS IN CANADA.

Value of real estate in Canada held by the company....\$ 355,000 00
 Amount secured by way of loans on real estate in Canada, by bond or
 mortgage, first liens..... 2,232,295 60
 Amount of loans made to Canadian policy-holders on the company's
 policies assigned as collaterals..... 287,002 55
 Bonds in deposit with the Receiver General:—

	Par Value.
Montreal City bonds.....	\$ 56,000 00
do Harbour bonds.....	106,500 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.....	94,019 39
do Toronto do.....	154,572 00
do Stratford do.....	60,000 00
Town of Collingwood do.....	69,000 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.....	17,000 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.....	1,685 61
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.....	2,451 65
City of Halifax do.....	41,000 00
Town of Lachute do.....	6,700 00
do 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.....	8,000 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.....	19,100 00
do Tilbury East do.....	34,195 00
do Woodstock do.....	32,000 00

STANDARD LIFE—Continued.

Bonds in deposit with the Receiver General:—

		Par value.
City of London	bonds.....	\$ 1,000 00
Town of Mount Forest	do	7,750 00
City of Ottawa	do	72,253 33
County of Wentworth	do	4,000 00
Town of Whitby	do	6,400 00
Village of Yorkville	do	3,500 00
Town of Ingersoll	do	3,000 00
do Harrison	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	10,000 00
Township of Thorah	do	15,000 00
Town of Cornwall	do	18,075 00
Village of Oil Springs	do	9,350 00
Town of Barrie	do	13,500 00
do Almonte	do	18,500 00
do Milton	do	14,790 00
do Sarnia	do	11,640 00
Township of Sombra	do	10,185 00
Town of Bowmanville	do	40,930 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	16,826 76
do Napanee	do	10,436 00
Township of Colchester South	do	16,205 80
Village of West Toronto Junction	do	68,762 65
do Kingsville	do	8,102 90
Town of Dresden	do	22,744 96
do Newmarket	do	8,691 34
Village of Midland	do	4,348 20
Town of Picton	do	27,504 84
Village of Glencoe	do	7,496 71
do Forest	do	4,617 59
do Morrisburg	do	17,336 42
Province of Quebec	do	9,000 00
Town of St. Henri	do	150,000 00
Village of St. Louis de Mile End	do	75,000 00
Town of Côte St. Antoine	do	200,000 00
do Beauharnois	do	30,000 00
		<hr/>
		\$2,375,651 96

Carried out at par value\$2,375,651 96

*Municipal debentures in the hands of the company, viz..... 3,152,744 24

City of—

Montreal.....	\$ 103,300 00
Stratford.....	61,000 00
Belleville.....	70,000 00
Guelph.....	14,800 00
Halifax.....	76,500 00
Toronto.....	6,548 25
St. Thomas.....	12,349 61
Victoria.....	10,000 00
Ottawa.....	26,270 43
St. Hyacinthe.....	146,620 63
Moncton.....	24,500 00
Brandon.....	42,000 00
Hamilton.....	200 00
Kingston.....	5,600 00
Winnipeg.....	51,742 00
St. Cunegonde.....	150,000 00
	<hr/>
	\$ 801,430 92

*In addition to these there are \$64,064.50 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.

Department of Finance—Insurance Branch.

STANDARD LIFE.—Continued.

<i>County of—</i>	Par value.
Hastings.....	\$ 18,000 00
Cape Breton.....	39,000 00
Lincoln.....	1,000 00
Kent.....	3,857 57
York.....	7,053 47
Middlesex.....	5,500 00
Lennox and Addington.....	18,400 00
Compton.....	973 33
	\$ 93,784 37
<i>Town of—</i>	
Owen Sound.....	\$ 43,092 48
Sarnia.....	83,976 67
Trenton.....	10,000 00
Mount Forest.....	34,000 00
Pictou.....	11,118 02
Windsor.....	95,674 42
Cornwall.....	9,930 44
Peterborough.....	1,500 00
Brampton.....	48,127 46
Perth.....	18,500 00
Strathroy.....	1,763 36
Collingwood.....	48,457 32
Bowmanville.....	7,200 00
Orillia.....	39,680 00
Aylmer.....	23,807 56
Oshawa.....	5,100 00
Durham.....	8,420 80
Seaforth.....	6,000 00
Almonte.....	500 00
Listowel.....	20,000 00
Dresden.....	1,118 70
St. Mary's.....	22,712 86
Berlin.....	7,470 00
Whitby.....	35,147 88
Newmarket.....	24,302 72
Thorold.....	4,801 57
Beauharnois.....	10,000 00
Chatham.....	78,686 42
Niagara.....	104,200 67
Mitchell.....	2,950 00
Lindsay.....	27,000 00
Brockville.....	6,000 00
Smith's Falls.....	28,606 26
Richmond.....	7,870 84
Barrie.....	17,356 06
Pembroke.....	18,022 63
Uxbridge.....	6,000 00
Lethbridge (school bonds).....	9,000 00
Wingham.....	8,000 00
Sorel.....	6,000 00
Oakville.....	5,000 00
Leamington.....	14,288 09
Port Elgin.....	7,116 00
Parkhill.....	2,800 00
Amherstburg.....	29,076 17
Gravenhurst.....	2,199 13
Napanee.....	12,666 72
Walkerton.....	13,717 62
Goderich.....	5,000 00
Meaford.....	836 98
Lachute.....	14,392 40
St. Henry.....	108,000 00
Terrebonne.....	12,000 00
Waterloo.....	5,500 00
Clinton.....	4,000 00
Warton.....	12,000 00
Mattawa.....	4,000 00
Sandwich.....	14,537 00
Simcoe.....	7,362 98
Walkerville.....	29,954 95
Blenheim.....	5,000 03
Lachine.....	20,000 00
Alliston.....	7,540 00

STANDARD LIFE—Continued.

<i>Town of—Continued—</i>	Par value.
Parry Sound.....	\$ 27,874 04
Tilsonburg.....	8,878 29
Essex.....	27,907 20
Tilbury Centre.....	1,000 00
Dartmouth.....	10,000 00
Amherst.....	20,000 00
Port Hope.....	2,700 00
Cobourg.....	14,600 00
Stellarton.....	10,000 00
Berthier.....	21,781 18
Fort William.....	11,000 00
Chicoutimi.....	12,897 10
Port Dover.....	2,709 59
	\$1,450,340 61
 <i>Village of—</i>	
Wellington.....	\$ 750 00
Chesley.....	5,062 00
Oil Springs.....	670 00
Yorkville.....	2,000 00
Beaverton.....	1,800 00
Kemptville.....	6,650 00
Beamsville.....	1,971 00
Midland.....	7,507 09
Carleton Place.....	3,200 00
Weston.....	2,231 66
Wallaceburgh.....	7,384 46
Paisley.....	4,092 00
Dunnville.....	4,235 00
Madoc.....	6,777 23
Morrisburg.....	6,596 61
Port Dover.....	8,181 00
Forest.....	858 93
Glencoe.....	2,493 12
Lennoxville.....	7,500 00
Ailsa Craig.....	1,039 48
Kingsville.....	14,526 93
Tilbury Centre.....	1,705 00
Waterford.....	8,717 19
Preston.....	9,228 46
Lucknow.....	10,000 00
Campbellford.....	15,565 12
Megantic.....	2,806 05
West London.....	5,000 00
Winchester.....	10,048 01
Bobcaygeon.....	3,000 00
Arthur.....	670 38
Valleyfield.....	18,980 02
St. Gregoire de Thaumaturge.....	10,245 96
Dorion.....	14,798 67
Bradford.....	1,600 00
St. Therese de Blainville.....	7,000 00
Essex Centre.....	6,771 00
Blenheim.....	6,701 73
Gravenhurst.....	2,958 00
Embroy.....	3,500 00
Vaudreuil.....	9,790 00
Warton.....	2,000 00
Brussels.....	1,900 00
Tweed.....	5,000 00
Point Fortune.....	2,500 00
Mile End.....	100,000 00
	\$355,512 04
 <i>Township of—</i>	
Colchester, North.....	\$ 16,955 20
Farnham, West.....	10,000 00
Colchester, South.....	20,316 35
Roxton.....	16,500 00
Dover.....	18,616 80
Eastnor, Lindsay, &c.....	6,000 00
Mersea.....	4,395 48
Raleigh.....	5,407 16
Kenyon.....	10,000 00

Department of Finance—Insurance Branch.

STANDARD LIFE—Continued.

<i>Township of—Continued—</i>	Par value.
Nepean.....	\$ 780 00
Proton.....	2,285 94
South Plantagenet.....	1,722 00
North East Hope.....	763 30
Ellice.....	3,162 44
Logan.....	705 07
Harwich.....	2,672 39
Gosfield.....	919 00
McDougall.....	635 00
Maidstone.....	3,041 80
Garafraxa.....	2,405 12
York.....	300 00
Strong.....	858 50
Finch.....	918 58
Tilbury West.....	9,221 03
Winchester.....	4,515 51
Camden.....	291 00
Grimsby.....	2,110 41
Chatham and North Gower.....	12,832 06
Tilbury East.....	6,119 50
Saugeen.....	880 00
Mariposa.....	450 00
Enniskillen.....	1,933 00
Westminster.....	882 53
East Luther.....	3,560 89
Oxford.....	4,349 00
Dundee.....	25,637 80
Peler.....	1,972 00
Ameliasburgh.....	15,000 00
Ascot.....	20,000 00
Oakland.....	7,500 00
Marmora Lake.....	3,226 26
Brock.....	2,245 14
Hawkesbury.....	4,653 51
Belmont and Metheim.....	2,346 84
Anabel.....	2,142 67
East Farnham.....	12,863 76
Innisfil.....	1,516 93
Somerville.....	2,000 00
Laxton, Digby and Longford.....	5,000 00
West Luther.....	1,610 93
Chatham.....	517 29
Madoc.....	25,000 00
Artemesia.....	1,000 00
Delaware.....	850 59
Gosfield, North.....	1,567 00
Himsworth.....	1,580 19
Potton.....	14,000 00
Plantagenet.....	300 00
Neebing.....	10,000 00
Aldborough.....	7,200 00
Lunenburgh.....	10,000 00
St. Jean Chrysostome.....	4,970 79
Orford.....	10,272 54
Sandwich East.....	3,021 00
Sandwich West.....	2,847 00
	<hr/>
	\$ 366,176 30
<i>Miscellaneous—</i>	
Montreal Harbour.....	\$ 57,000 00
Province of Quebec.....	3,500 00
The Central Loan and Savings Co., of Ontario.....	25,000 00
	<hr/>
	\$ 85,500 00
<i>Synopsis—</i>	
City.....	\$ 801,430 92
County.....	93,784 37
Town.....	1,450,340 61
Village.....	355,512 04
Township.....	366,176 30
Miscellaneous.....	85,500 00
	<hr/>
	\$3,152,744 24
Cash at head office.....	\$ 12,694 88

STANDARD LIFE—*Continued.*

Cash in banks, viz.:—

Bank of Montreal	\$ 101,991 87	
Bank of Commerce	24,298 38	
Molsons Bank	3,995 44	
		130,285 69
Gross premiums due and uncollected on Canadian policies in force	\$ 98,342 62	
Deduct cost of collection, at 10 per cent.	9,834 26	
Net amount of outstanding premiums		88,508 36
Total assets in Canada		<u>\$8,634,183 28</u>

LIABILITIES IN CANADA.

Under policies issued previous to 31st March, 1878.

*Amount estimated to cover the net reserve on all outstanding policies in Canada	\$1,125,177 00
Amount of claims on policies in Canada adjusted but not due (including bonus additions, \$3,852.41)	16,934 00
Total net liabilities to said policy-holders in Canada	<u>\$1,142,111 00</u>

Under policies issued subsequent to 31st March, 1878.

*Amount estimated to cover the net reserve on all outstanding policies in Canada	\$ 2,290,915 00
Deduct same on policies reinsured in other licensed companies in Canada ..	29,969 00
Difference carried out	\$2,260,946 00
Claims for death losses due and unpaid	20,000 00
(Of this amount \$1,500 accrued last year.)	
Claims for death losses, adjusted but not due (including bonus additions, \$438)	7,938 00
Total net liabilities to said policy-holders in Canada	<u>\$2,288,884 00</u>
Total net liabilities to all policy-holders in Canada	<u>\$3,430,995 00</u>

INCOME IN CANADA.

Cash received for premiums	\$ 472,433 20
Cash received for annuities	5,000 00
Total	\$ 477,433 20
Deduct premiums paid for reinsurance	6,224 51
Net premium income	\$ 471,208 69
Interest or dividends on mortgage bonds and loans	369,916 81
Net cash for rents	11,930 80
Profit realized on investments	1,031 89
All other income	166 90
Total income in Canada	<u>\$ 854,255 09</u>

*Registrar General's English Table No. 1 (males) 3½ per cent, and bonuses at 4 per cent. Exact valuations at 15th November, 1890. Estimate for 1893.

Department of Finance—Insurance Branch.

STANDARD LIFE—Continued.

EXPENDITURE IN CANADA.

Cash paid for death losses in Canada	\$ 199,429 31
(Of which \$28,812.46 accrued in 1892.)	
Deduct amount received for reinsurance	13,812 50
Net amount paid for death claims	\$ 185,616 81
Cash paid for matured endowments in Canada	2,373 33
Net amount paid on account of claims	\$ 187,990 14
Amount paid to annuitants	3,428 99
Amount paid for surrendered policies	17,986 20
Cash dividends paid to Canadian policy-holders	2,110 56
Cash dividends applied in payment of premiums in Canada	11 12
Total net amount paid to policy-holders in Canada	\$ 211,527 01
Cash paid for commissions, salaries and other expenses of officials in Canada	69,567 61
Taxes, licenses, fees or fines	5,398 16
All other expenditure in Canada, viz.:—Medical fees, \$4,273.45; law expenses, \$1,449.78; travelling expenses, \$9,195.34; advertising, \$1,670.40; printing, \$1,178.17; postage, telegrams, &c., \$1,993.96; exchange, \$389.22; books, stationery, &c., \$1,044.74; insurance, \$486.28; rents, \$3,750.00; furniture and repairs, \$521.14; sundries, \$143.94	26,096 42
Total expenditure in Canada	\$ 312,589 20

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	759
Amount of said policies	\$1,459,000 00
Number of policies become claims in Canada during the year	73
Amount of said claims	216,362 19
Amount of above claims reinsured in other licensed companies in Canada	13,812 50
Number of policies in force in Canada at date	6,423
Amount of said policies	\$13,137,769 01
Bonus additions thereon	961,924 36
	\$14,099,693 37
Amount of said policies reinsured in other licensed companies in Canada, including \$2,037.50 bonus additions	63,037 50
Net amount of policies in force in Canada at 15th November, 1893	14,036,655 87

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including \$30,777.28 bonus additions)	70	\$ 213,988 86
2. By maturity	3	2,373 33
3. By expiry	4	117,000 00
4. By surrender (including \$9,551.24 bonus additions)	65	121,570 57
(For which cash value has been paid, \$17,986.20.)		

STANDARD LIFE—Continued.

	No.	Amount.
5. By surrender, \$58,313.33. (For which paid-up policies have been granted to amount of \$27,391.66.)		
Difference of amounts carried out (including bonus additions, \$5,130.24)		35,051 91
6. By lapse (including \$9,724.30 bonus additions).....	289	623,470 96
Total (including bonus additions, \$55,183.06).....	431	<u>\$1,114,455 63</u>

	No.	Amount.
Policies in force at the beginning of the year (including \$1,014,230.16 bonus additions)	6,060	\$13,740,311 74
Bonuses added during the year.....		2,877 26
Policies issued during the year.....	941	1,769,960 00
Policies terminated as above (including bonus additions, \$55,183.06).....	431	1,114,455 63
Policies not taken	147	299,000 00
Policies in force at date of statement (including \$961,924.36 bonus additions).....	6,423	<u>14,099,693 37</u>

Detail of policies issued since 31st March, 1878, and bonus additions thereon.

	No.	Amount.
Policies in force at beginning of year in Canada (including \$468,494.10 bonus additions).....	4,751	\$10,822,399 22
Bonuses added during the year.....		1,051 00
Policies issued during the year.....	924	1,726,460 00
Policies terminated as above (including bonus additions, \$17,856.46).....	379	936,579 05
Bonuses applied to premiums		84 00
Policies not taken	147	299,000 00
Policies in force at date of statement (including \$451,604.64 bonus additions).....	5,149	<u>11,314,247 17</u>

(Received, 1st March, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 15TH NOVEMBER, 1893.

(Abstracted from Directors' Report, Edinburgh, 27th March, 1894.)

In last year's report, the board had the pleasure of announcing that both the new sums assured and the number of policies issued during the year were larger than in any previous year; and it is gratifying to the directors to be able to report on the present occasion, that during the past year the increase in the new business has been practically maintained, while the number of policies issued is again in excess of previous record.

The total funds have increased during the year by £171,721 4s. 5d.; the average rate of interest earned, £4 2s. 1d. per cent., being nearly the same as in 1892.

The amount paid for claims is less by upwards of £90,000 than the corresponding figures for the previous year, and the expense ratio again shows a small decrease.

The mortality experience of the company, both at home and abroad, continues to keep well within the tables of expectation on which the calculations are based.

Department of Finance—Insurance Branch.

STANDARD LIFE—*Concluded.*

REVENUE ACCOUNT FOR THE YEAR FROM 16TH NOV., 1892, TO 15TH NOV., 1893.

DR.	£	s.	d.	CR.	£	s.	d.
Amount of funds at the beginning of the year, 16th November, 1892.	7,580,379	3	8	Claims by death under life policies, including bonus additions (after deduction of sums re-assured)...	594,680	3	9
Premiums (after deduction of re-assurance premiums)	721,974	16	6	Claims under endowments and endowment assurances matured.	17,598	3	4
Consideration for annuities granted	38,121	3	6	Surrenders	£ 612,278	7	1
Interest and dividends.	314,697	9	3	Annuities	42,035	1	6
Fines and fees.	1,040	8	10	Commission	34,672	0	11
				Expenses of management	90,794	6	11
				Dividend and bonus to shareholders	25,000	0	0
				Income tax	6,417	7	11
				Exchange account	25,358	0	8
				Amount of funds at the end of the year, 15th November, 1893, as per balance sheet.	7,756,602	1	7
	£ 8,656,213	1	9		£ 8,656,213	1	9

BALANCE SHEET ON THE 15TH NOVEMBER, 1893.

	£	s.	d.		£	s.	d.
Shareholders' capital paid up.	120,000	0	0	Mortgages on property within the United Kingdom	2,941,208	12	5
Assurance and annuity fund.	7,546,822	18	10	Mortgages on property out of the United Kingdom	1,927,999	6	0
Reserve fund.	80,000	0	0	Loans on the company's policies, within their surrender value	388,674	13	3
Balance carried forward	9,779	2	9	Investments—			
Total funds, as per revenue acct. £ 7,756,602	1	7		British Government securities.	26,032	17	1
*Claims under policies admitted but not paid.	139,671	12	3	Indian and Colonial Government securities	314,774	12	0
*Dividends to proprietors (due at and prior to 15th November) outstanding.	11,775	16	0	Foreign Government securities.	50,860	14	0
*Annuities outstanding.	2,189	18	9	Indian and Colonial municipal and other bonds	537,500	5	0
Staff deposit fund.	3,135	19	4	Railway and other debentures and debenture stock	179,916	18	4
				Bank deposits for fixed periods.	167,199	2	11
				House property—			
				Freehold £380,112	9	7	
				House property—			
				Leasehold	26,185	1	5
					406,297	11	0
				Stocks of Scottish chartered banks	12,641	2	7
				Company's shares	300	0	0
				Ground rents and feu-duties	95,994	11	1
				Life-rents and reversions purchased.	118,468	1	0
				Loans upon personal security with policies of assurance, repayable by instalments.	120,837	0	7
				Agents' balances in course of collection.	236,911	12	1
				Premiums outstanding in course of collection.	110,965	15	4
				Interest accrued but not due	68,373	7	2
				Interest due, but not paid	21,726	8	5
				Cash on current accounts and in hand	186,533	4	10
				Deed and receipt stamps in hand.	159	12	10
	£ 7,913,375	7	11		£ 7,913,375	7	11

* These items are included in the corresponding items in the revenue account.

STAR LIFE ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Chairman—WM. MEWBURN, J.P., D.L. | Secretary—H. G. HOBSON.
 Principal Office—32 Moorgate Street, London, England.
 Chief Agent in Canada—EDWIN HANSON. | Head Office in Canada—Montreal.
 (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.	24,333 33

ASSETS IN CANADA.

Canada 4 per cent stock in deposit with Receiver General	\$ 146,000 00
Mortgages on real estate in Canada	1,438,964 90
Amount of loans as above on which interest has not been paid within one year previous to statement, \$38,800.90.	
Cash in Bank of Toronto	32,281 16
Amount of loans made to Canadian policy-holders on the Company's policies assigned as collaterals.....	10,380 61
Premium obligations on Canadian policies in force.....	4,197 47
Cash at head office in Canada	710 10
Agents' ledger balances	2,903 81
Interest due.....	\$ 1,804 83
Interest accrued.....	20,085 00
Total carried out	21,889 83
Total assets in Canada	\$1,657,327 88

LIABILITIES IN CANADA.

Total amount of claims on policies in Canada unsettled	Nil.
*Net reserve on all outstanding risks in Canada	\$ 155,000 00
Total liabilities in Canada.....	\$ 155,000 00

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada.....	\$ 15,676 65
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EXPENDITURE IN CANADA.

Amount paid during the year on account of claims in Canada, viz.:— On account of death claims (including bonus additions, \$1,433.23)	\$ 8,246 50
Net amount paid on account of death claims	\$ 8,246 50
Amount paid during the year for surrendered policies	2,810 74
Amount paid to annuitants	123 41
Total net amount paid to policy-holders in Canada.....	\$ 11,180 65

*Based on the Institute of Actuaries' H. M. Table 4½ p. c. interest, estimated by the Department.

Department of Finance—Insurance Branch.

STAR LIFE—Continued.

Cash paid for commissions, salaries and other expenses of officials.....	\$	2,201	38
Cash paid for licenses, taxes, fees or fines.....		100	00
Miscellaneous payments, viz.:—			
Medical fees, \$33.21; advertising, \$76.45; postage, \$95.10; fire premiums, \$183.52; office expenses, \$25		413	28
Total expenditure in Canada	\$	13,895	31

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	1		
Amount of said policy	\$	1,800	67
Number of policies become claims in Canada during the year.....	4		
Amount of said claims (including bonus additions, \$1,433.23).....		8,246	50
Number of policies in force in Canada at date.....	248		
Amount of said policies.....	\$	607,422	11
Bonus additions thereon.....		48,143	67
Total amount in force at 31st December, 1893.....		655,565	78

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$1,433.23)	4	\$ 8,246 50
2. By surrender, for which cash value has been paid, \$2,810.74 (including bonus additions, \$1,183.81).....	3	8,970 48
Total (including bonus additions, \$2,617.04).....	7	\$ 17,216 98

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$50,760.71).....	254	\$ 670,983 10
Policies issued during the year	1	1,800 66
Policies terminated as above.....	7	17,216 98
Policies in force at date of statement (including bonus additions, \$48,143.67)	248	655,566 78

Number of insured lives at the beginning of the year in Canada.	254
Number of new insurers during the year	1
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.	3
Number of insured lives at date of statement ...	248

(Received, 20th March, 1894.)

Department of Finance—Insurance Branch.

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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
	61,700 00

(For List of Shareholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNT.

Value of real estate (less encumbrances) held by the company.....	\$ 256,023 67
Amount secured by way of loans on real estate by bond or mortgage, first liens.....	2,517,638 12
Amount of loans, secured by bonds, stocks or other marketable col- laterals.....	61,700 00

Viz. :—

	Par value.	Market value.	Amount loaned.
Montreal Harbour	\$ 2,000	\$ 2,280	
do Roman Catholic School Commissioners	2,000	2,400	
do Protestant School Commissioners.....	2,000	2,000	
Canada Central R. R.	5,840	6,716	
City of New Westminster.....	34,000	36,414	\$ 61,000
Town of Sarnia.....	1,000	1,090	
City of Brantford	8,233	7,949	
City of Three Rivers.....	6,000	6,000	
Hamilton Provident and Loan Society	1,200	1,620	700
	\$ 62,273	\$ 66,469	\$ 61,700

Amount of loans, as above, on which interest has not been paid within one year previous to statement.....	\$ 42,218 29
Amount of loans made in cash to policy-holders on the company's policies assigned as collaterals.....	226,604 31
Premium obligations on policies in force	1,180 86

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	\$ 7,528 13
City of Vancouver, debentures.....	30,000 00	37,080 00
Town of Richmond school, debentures.....	6,844 36	7,501 42
City of New Westminster do.....	200,000 00	214,200 00
Village of Wyoming do.....	1,700 00	1,810 50
Township of Aldborough do.....	850 00	858 50
Township of North Stukely do.....	6,000 00	6,372 00
Town of St. Jérôme do.....	15,200 00	16,552 80
Town of Smith's Falls do.....	1,000 00	1,020 00
Town of Iberville do.....	6,000 00	6,000 00
Parish of St. Jean Baptiste school, debentures.....	10,000 00	10,295 00
Village of Rigaud, debentures.....	1,700 00	1,810 50
City of Brandon do.....	38,000 00	39,368 00
Village of Merriton do.....	8,715 44	8,846 17
Village of Portage du Fort, debentures.....	1,500 00	1,515 00
Village of Granby school do.....	7,687 52	7,995 02
Village of Danville school do.....	3,290 00	3,322 90
Town of Sault Ste. Marie do.....	70,208 47	70,208 47
City of St. Catharines do.....	5,400 00	5,400 00
Town of Toronto Junction do.....	50,486 31	44,049 31
Town of Moose Jaw do.....	7,000 00	7,000 00
Town of Maisonneuve do.....	9,400 00	9,400 00
District of Burnaby do.....	25,000 00	29,562 50
District of North Vancouver do.....	28,000 00	33,254 00
Municipality of Chilliwack do.....	9,500 00	10,640 00
Municipality of Argyle do.....	2,850 00	2,964 00
Town of Lethbridge do.....	4,500 00	4,770 00
Total par and market values.....	\$ 556,607 10	\$ 589,630 72

Carried out at market value.....	589,630 72
Cash on hand (chiefly amounts received and deposited 3rd January)...	5,120 77
Cash in banks, viz.:—	
Molsons Bank, Montreal.....	\$ 1,094 80
do Ottawa.....	532 96
Bank of Scotland, London, Eng.....	1,228 86
International Bank, Valparaiso.....	13,254 65
Total carried out.....	16,111 27
Agents' ledger balances.....	6,266 97
Total.....	\$3,680,276 69

OTHER ASSETS.

Interest due.....	\$ 23,114 63
do accrued.....	72,860 56
Total.....	95,975 19
Rents due.....	\$ 767 33
do accrued.....	885 19
Total.....	1,652 52
Gross premiums due and uncollected on policies in force.....	\$ 164,449 68
Gross deferred premiums on same.....	82,546 24
Total outstanding and deferred premiums.....	\$ 246,995 92
Deduct cost of collection, at 10 per cent.....	24,699 59
Net outstanding and deferred premiums.....	222,296 33
Office furniture.....	1,540 00
Petty cash.....	36 17
Total assets.....	\$4,001,776 90

* \$63,900 of which is deposited with the Receiver General.

Department of Finance—Insurance Branch.

SUN LIFE—Continued.

LIABILITIES.

*Amount computed to cover the net reserve on all outstanding policies in force (including annuity reserves, \$32,949.44)		\$ 3,537,160 26
Deduct net value of policies reinsured in other companies		3,895 69
Net reinsurance reserve		\$3,533,264 57
Claims for death losses reported but not proved	\$ 24,120 73	
do do adjusted but awaiting discharge	24,812 19	
do do resisted in suit	1,000 00	
do do unexpired endowments, adjusted but awaiting discharge	200 00	
Total outstanding claims		50,132 92
Annuity claims due and unpaid		292 30
Amount of surrender value of bonuses unpaid		19,973 91
Amount of dividends to stockholders, due 2nd January, 1894		4,687 50
Due Quebec Bank on account of investments		17,000 00
Déposit to meet maturing debentures		11,234 49
Sundry debts		13,718 54
Total liabilities—Life Department		\$3,650,304 23
Liabilities—Accident Department		377 02
Total liabilities (exclusive of capital stock)		\$3,650,681 25
Surplus, as regards policy-holders		\$ 351,095 65
Capital stock paid up		62,500 00
Surplus over all liabilities and capital		\$ 288,595 65

INCOME DURING THE YEAR.

(Life Department.)

Gross cash received for premiums	\$1,043,591 43
Premium obligations taken in part payment of premiums	97 60
Premiums paid by dividends, not including reconverted additions	16,438 49
Cash received for annuities	17,930 00
Total	\$1,078,057 52
Deduct premiums paid to other companies for reinsurance	1,405 37
Total premium income	\$1,076,652 15
Amount received for interest	152,511 66
Amount received for rents	8,399 98
Total income—Life Department	\$1,237,563 79

EXPENDITURE DURING THE YEAR.

(Life Department.)

Net cash paid for death claims (including bonuses)	\$ 236,507 59
Cash paid for matured endowments (including bonuses)	29,629 94
Net amount paid for death claims and matured endowments	\$ 266,137 53
(Of this amount \$28,712.60 accrued in previous years.)	
Cash paid to annuitants	2,185 28
Cash paid for surrendered policies and bonuses	50,110 66

*On the basis of the Institute of Actuaries' H. M. Table, with 4½ per cent interest.

SUN LIFE—Continued.

Cash dividends applied in payment of premiums	16,438 49
Premium obligations used in payment of dividends to policy-holders...	114 90
Cash paid for interest or dividends to stockholders.....	9,375 00
Commissions, salaries and other expenses of officials.....	276,903 07
Taxes, licenses, &c.....	3,202 17
All other expenditure, viz. :—	
Postage and sundries, \$8,357.74; advertising, printing and stationery, \$15,369.33; rents, \$6,668.32; heating, water and light, \$488.29; medical fees, \$22,651.08; law costs, \$2,436.83	55,971 59
Total expenditure—Life Department.....	\$ 680,438 69

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 1,154 26
Premium obligations received during the year.....	141 50
	<u>\$ 1,295 76</u>
Deduct amount of obligations used in payment of dividends.....	\$ 114 90
Total deductions.....	114 90
Balance, note assets at end of year.....	\$ 1,180 86

MISCELLANEOUS.

Number of new policies reported during the year as taken	4,180
Amount of said policies.....	\$7,060,324 03
Number of policies become claims during the year	159
Amount of said claims (including matured endowments).....	289,473 86
Number of policies in force at date.....	17,132
Amount of said policies.....	\$27,441,901 12
Bonus additions thereon	357,855 39
Total	\$27,799,756 51
Amount of said policies reinsured in other licensed companies	26,550 00
Net amount of policies in force at 31st December, 1893...	<u>27,773,206 51</u>

Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death (including bonus additions, \$8,052.46	140	\$ 263,167 92
2. By maturity (including bonus additions, \$1,737.94) ...	21	26,305 94
3. By expiry	3	52,150 00
4. By surrender (including bonus additions, \$23,735.34). (For which cash value has been paid, \$34,050.25).	163	289,449 87
5. By surrender, 133 policies for \$256,804.45 (including bonus additions, \$3,258.36). (For which paid-up policies have been granted to amount of \$81,315.64).		
Difference of amounts carried out.....		175,488 81
6. By lapse (including bonus additions, \$7,142.22)	1,179	1,964,939 45
Total (including bonus additions, \$43,926.32)..	1,506	\$2,771,501 99

Department of Finance—Insurance Branch.

SUN LIFE—Continued.

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$365,038.73)	14,718	\$23,901,046 64
Policies issued during the year (including \$15,600 increased)	5,213	8,807,502 80
Bonuses added during the year		35,716 08
Policies revived (including bonus additions, \$1,026.90)	49	79,865 22
Policies terminated as above and by change to paid-up policies (including bonus additions, \$43,926.32)	1,639	2,852,817 63
Policies terminated by reduction	} 1,209	43,169 99
Policies not taken		2,128,386 61
Gross policies in force at date of statement (including bonus additions, \$357,855.39)	<u>17,132</u>	<u>27,799,756 51</u>

Number of insured lives at beginning of year	13,720
Number of new insurers during the year (including revived)	4,971
Number of deaths during the year among insured	123
Number of insured whose policies have been terminated during the year otherwise than by death	2,725
Number of insured lives at date of statement	<u>15,843</u>

BUSINESS DONE OUTSIDE OF CANADA.

(Included in above Statement.)

LIABILITIES OUTSIDE OF CANADA.

Reserves on policies	\$ 525,137 87
Death claims outstanding	11,321 27
Total liabilities outside of Canada	<u>\$ 536,459 14</u>

INCOME OUTSIDE OF CANADA.

Premiums	\$ 206,480 70
Less reinsurances	993 76
Net income outside of Canada	<u>\$ 205,486 94</u>

EXPENDITURE OUTSIDE OF CANADA.

Death claims paid during the year	\$ 60,685 44
Paid for matured endowments	5,518 00
Profits	1,578 19
Paid for surrendered policies and bonuses	5,035 09
Total	<u>\$ 72,816 72</u>

SUN LIFE—*Concluded.*

MISCELLANEOUS.

Number of policies reported during the year as taken, outside of Canada.....	761	
Amount of said policies..		\$1,567,215 16
Number of policies become claims during the year.....	26	
Amount of said claims (including \$1,219.86 bonus additions).....		62,636 52
Number of policies in force at date	2,459	
Amount of said policies	\$ 5,540,149 93	
Bonus additions thereon.....	65,206 82	
Total	\$ 5,605,356 75	
Amount of said policies reinsured	15,000 00	
Net amount of policies in force at 31st December, 1893		<u>5,590,356 75</u>

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$69,162.16).....	1,874	\$4,628,638 52
Policies issued during the year.....	1,084	2,176,703 33
Policies increased.....		6,900 00
Revived (including bonus additions, \$156.00).....	11	17,569 32
Bonuses added during the year.....		2,690 83
Total.....	<u>2,969</u>	<u>\$6,832,502 00</u>

	No.	Amount.
Policies terminated by death (including bonus additions, \$1,219.86).....	26	\$ 62,636 52
Policies cancelled by surrender (including bonus additions, \$644.84).....	7	12,704 84
Policies cancelled by paid-up policies (including bonus additions, \$1,472.86).....	21	71,518 95
Policies terminated by maturity.....	1	5,518 00
Policies terminated by lapse (including bonus additions, \$3,518.82).....	215	553,664 05
Policies not taken.....	240	518,486 61
Policies terminated by reduction		2,669 99
Total.....	<u>510</u>	<u>\$1,227,198 96</u>
Policies in force at end of year (including bonus additions, \$65,206.82).....	<u>2,459</u>	<u>\$5,605,356 75</u>

(Received, 1st March, 1894.)

Department of Finance—Insurance Branch.

THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY OF
NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

President—HON. GEO. W. ROSS.

Manager and Chief Agent—

HENRY SUTHERLAND.

Secretary—JAMES G. BEGG.

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	<u>60,000 00</u>

(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	\$ 45,382 00
Amount of loans made to policy-holders on the company's policies assigned as collaterals	8,505 96
Debentures owned by the company, viz:—	

	Par value.	Market value.
Town of Whitby debentures	\$ 14,701 59	\$ 15,231 40
do Brampton do	12,345 14	13,103 95
City of St. Catharines do	3,000 00	3,146 40
Welland County do	9,862 00	10,103 09
St. Mary's do	2,030 12	2,195 43
Port Arthur do	3,250 00	3,547 15
Napanee do	8,000 00	8,837 40
Toronto do	390 00	426 80
Township of York do	32,595 36	34,861 80
Burk's Falls do	2,090 00	2,327 40
Town of Lethbridge do	10,000 00	10,597 70
do Milton do	4,956 90	5,219 50
Fort Erie do	9,697 57	10,000 00
Pembroke do	20,563 57	21,315 41
Waterford do	3,682 00	3,744 11
Machar Township do	1,700 00	1,885 03
North Toronto do	9,796 00	10,152 18
Wingham do	5,000 00	5,080 50
Palmerston do	10,000 00	10,819 00
Himsworth Township do	1,300 00	1,394 10
Bowmanville do	10,655 00	10,828 38
	<u>\$175,525 25</u>	<u>\$184,816 73</u>

Carried out at market value	184,816 73
Cash at head office (including \$21.83 postage stamps)	121 38
Cash in Imperial Bank, Toronto	12,448 80
Agents' ledger balances	3,909 68
Bills receivable	<u>195 70</u>
Total	<u>\$ 255,380 25</u>

THE TEMPERANCE AND GENERAL LIFE—*Continued.*

OTHER ASSETS.

Interest due	\$ 106 77	
Interest accrued.....	3,867 58	
Total carried out.....	\$	3,974 35
Gross premiums due and uncollected on policies in force.....	\$ 29,452 56	
Gross deferred premiums on same.....	12,894 91	
Total outstanding and deferred premiums.....	\$ 42,347 47	
Deduct cost of collection at 10 p.c.....	4,234 74	
Net outstanding and deferred premiums.....		38,112 73
Office furniture and fixtures.....		955 00
Gross assets.....	\$	298,422 33

LIABILITIES.

*Amount computed to cover the net present value of all policies in force ...	\$ 232,524 47	
Deduct value of policies reinsured in other companies.....	207 43	
Net reinsurance reserve.....	\$	232,317 04
Claims for death losses:—		
Unadjusted but not resisted	\$ 3,000 00	
Total death claims unpaid.....		3,000 00
Premiums of 1894 paid in advance.....		803 92
Medical fees.....		1,239 00
Total liabilities.....	\$	237,359 96
Surplus on policy-holders' account.....	\$ 61,062 37	
Capital stock paid up.....	60,000 00	
Surplus above all liabilities and capital.....	\$	1,062 37

INCOME DURING THE YEAR.

Cash received for premiums.....	\$ 117,690 33	
Deduct premiums paid to other companies for reinsurance.....	1,196 69	
Total premium income.....	\$	116,493 64
Amount received for interest.....		10,160 58
Total income.....	\$	126,654 22

EXPENDITURE DURING THE YEAR.

Cash paid for death losses	\$ 17,917 55	
Net amount paid for death claims.....	\$	17,917 55
(Of this amount \$1,000 accrued in 1892.)		
Cash paid for surrendered policies.....	8,691 86	
Commissions, salaries and other expenses of officials and agents	34,449 07	
Taxes, licenses, fees or fines.....	461 19	
Miscellaneous payments, viz:—		
Medical fees, \$5,407.25; advertising, \$989.25; printing and stationery, \$1,304.26; postage, expressage, telegrams, exchange, &c., \$1,148.69; travelling expenses, \$1,592.16; rents, \$1,285; sundry expenses, \$447.93; solicitors' charges, \$1,150.87.....		13,325 41
Total expenses.....	\$	74,845 08

*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.....	1,499	
Amount of said policies.....		\$1,755,000 00
Amount of said policies reinsured in other licensed companies in Canada		17,000 00
Number of said policies become claims during the year.....	14	
Amount of said claims.....		20,000 00
Number of policies in force in Canada at date.....	4,148	
Amount of said policies.....		\$5,269,620 01
Amount of said policies reinsured in other licensed companies in Canada....		73,000 00
Net amount in force at 31st December, 1893.....		<u>5,196,620 01</u>

Number and amount of policies terminated during the year in Canada :—

	No.	Amount.
1. By death.....	14	\$ 20,000 00
2. By surrender.....	74	85,152 00
(For which cash value has been paid, \$8,691.86.)		
3. By surrender, \$42,000. (For which paid-up policies have been issued to amount of \$6,972.)		
Difference of amounts carried out.....		35,028 00
4. By lapse.....	749	895,450 00
5. Reduction on four policies.		5,000 00
Total.....	<u>837</u>	<u>\$1,040,630 00</u>

	No.	Amount.
Policies in force at beginning of year.....	3,474	\$4,543,176 01
Revived during the year.....	12	12,074 00
Policies issued during the year.....	1,515	1,775,500 00
Terminated as above.....	837	1,040,630 00
Policies not taken.....	16	20,500 00
Policies in force at date of statement.....	<u>4,148</u>	<u>5,269,620 01</u>

Number of insured lives at beginning of year.....	3,250
Number of new insurers during the year.....	1,275
Number of deaths during the year among the insured.....	13
Number of insurers whose policies have been terminated during the year otherwise than by death.....	620
Number of insured lives at date of statement.....	<u>3,892</u>

(Received, 2nd January, 1894.)

THE TRAVELERS INSURANCE COMPANY.

LIFE DEPARTMENT.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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 Receiver General, viz. :—

	Par value.	Market value.
Montreal Corporation school bonds.....	\$ 13,000 00	\$ 15,080 00
do Harbour bonds.....	35,000 00	39,150 00
do 4 per cent loan of 1885.....	4,500 00	4,500 00
St. Thomas debentures.....	30,000 00	33,900 00
Paris, Ont. do.....	8,000 00	8,800 00
Almonte do.....	12,900 00	13,158 00
Windsor do.....	10,615 31	10,774 54
Coaticook do.....	25,000 00	26,375 00
Sherbrooke do.....	30,000 00	32,100 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	83,190 80
City of Winnipeg do.....	75,000 00	80,000 00
Port Hope, Ont. do.....	60,000 00	60 000 00
Guelph, Ont. do.....	73,000 00	80,300 00
Brantford, Ont. do.....	55,000 00	53,625 00
Vancouver, B.C. do.....	10,000 00	10,900 00
St. Hyacinthe, Que. do.....	10,000 00	10,100 00
Stratford, Ont. do.....	10,500 00	11,130 00
Hull, Que. do.....	10,000 00	10,000 00
Sault Ste. Marie, Ont. do.....	50,000 00	50,000 00
Toronto do.....	50,000 00	50,000 00
Collingwood do.....	6,900 00	7,452 00
Brandon do.....	25,000 00	25,500 00
Victoria, B.C. do.....	12,500 00	13,437 50
Total par and market values.....	<u>\$ 801,861 98</u>	<u>\$ 846,072 84</u>

Carried out at market value.....	\$ 846,072 84
Real estate in Canada owned (improved property, Stanstead, Que.)....	2,400 00
Amount of loans in Canada secured by bonds, stocks or other market- able collaterals.....	4,000 00
*Amount of loans made to Canadian policy-holders on the Company's policies assigned as collaterals.....	82,035 00

*Of which \$56,905 is on policies issued since 31st March, 1878.

Department of Finance—Insurance Branch.

TRAVELERS—Continued.

ASSETS IN CANADA—Concluded.

Gross premiums due and uncollected on Canadian policies in force	\$ 19,613 08	
Gross deferred premiums on same	18,525 57	
Total outstanding and deferred premiums	\$ 38,138 65	
Deduct cost of collection at 10 per cent	3,813 87	
†Net outstanding and deferred premiums		34,324 78
Total assets in Canada	\$ 968,832 62	

LIABILITIES IN CANADA.

Under policies issued previous to 31st March, 1878.

*Amount computed to cover the net reserve on all outstanding policies in Canada	\$ 483,313 00	
Claims for death losses unadjusted but not resisted	9,000 00	
Total liabilities to said policy-holders in Canada	\$ 492,313 00	

Under policies issued subsequent to the 31st March, 1878.

*Amount computed to cover the net present value of all Canadian policies in force	\$ 660,452 00	
Deduct value of said policies reinsured	643 00	
Net reinsurance reserve	\$ 659,809 00	
Claims for death losses unadjusted but not resisted	3,500 00	
Total net liabilities to said policy-holders in Canada	\$ 663,309 00	
Total net liabilities to all policy-holders in Canada	\$ 1,155,622 00	

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada	\$ 127,553 98	
Deduct amount paid for reinsurance	364 58	
Net premium income	\$ 127,189 40	
Interest or dividends on stocks, &c	41,665 28	
Rents	125 00	
Total income in Canada	\$ 168,979 68	

EXPENDITURE IN CANADA.

Amount paid on account of claims in Canada, viz. :—		
On account of death claims	\$ 44,490 00	
On account of matured endowments	28,650 00	
Net amount paid on account of claims	\$ 73,140 00	
(Of this amount \$66 death claims, accrued in previous years.)		
Cash paid on account of disabling injuries to life policy-holders	173 91	
Amount paid for surrendered policies	40,563 00	
Total net amount paid to policy-holders in Canada	\$ 113,876 91	
Cash paid for commissions, &c	20,892 86	
Amount paid for licenses, taxes, &c	815 95	
Total expenditure in Canada	\$ 135,585 72	

†Of this amount \$32,165.87 belongs to policies issued since 31st March, 1878.

*Reserve at 4½ per cent, Institute of Actuaries' H. M. Table.

TRAVELERS—Continued.

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	271	
Amount of said policies....		\$ 755,300 00
Number of policies become claims in Canada during the year	71	
Amount of said claims		85,574 00
Number of policies in force in Canada at date	2,992	
Amount of said policies.....		\$5,030,656 00
Amount of said policies reinsured		7,716 00
Total net amount in force at 31st December, 1893.....		<u>5,022,940 00</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	38	\$ 56,924 00
2. By maturity.....	33	28,650 00
3. By expiry.....	10	10,500 00
4. By surrender.....	53	107,003 00
(For which cash has been paid, \$40,563.)		
5. By surrender, \$28,000. (For which paid-up policies have been granted to amount of \$9,855.)		
Difference of amounts carried out		18,145 00
6. By lapse.....	133	281,600 00
Total.....	267	\$ 502,822 00

	No.	Amount.
Policies in force at beginning of year in Canada.....	3,011	\$4,830,178 00
Policies issued during the year	286	765,155 00
Policies terminated as above and by change to paid-up policies.	282	512,677 00
Policies not taken.....	22	47,000 00
Policies terminated otherwise.....	1	5,000 00
Policies in force at date of statement	2,992	<u>5,030,656 00</u>

DETAILS OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada.....	1,920	\$3,602,620 00
Policies issued during the year.....	283	761,107 00
Policies terminated as above and by change to paid-up policies.	213	421,686 00
Policies not taken.....	22	47,000 00
Policies terminated otherwise.....	1	5,000 00
Policies in force at date of statement.....	1,967	<u>3,890,041 00</u>

Number of insured lives..... No return.

(Received, 22nd February, 1894.)

Department of Finance—Insurance Branch.

TRAVELERS—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1893.

(As returned to the Insurance Commissioner of the State of Connecticut.)

INCOME DURING THE YEAR 1893.

Cash received for premiums, less reinsurance (life and accident)	\$4,485,321 58
Cash received from interest, rents and miscellaneous sources.....	791,755 31
Total income	<u>\$5,277,076 89</u>

DISBURSEMENTS DURING THE YEAR 1893.

Amount paid for losses and matured endowments	\$1,873,405 93
Amount paid to annuitants	5,536 50
Cash paid for surrendered policies	185,369 90
Interest or dividends paid stockholders ..	100,000 00
Commissions to agents	1,057,011 69
Medical examiners' fees ..	29,265 49
Salaries of officers and office employees.....	177,017 97
Taxes	67,396 22
Rent	34,871 77
All other expenditure	225,056 17
Total disbursements.....	<u>\$3,754,931 64</u>

ASSETS.

Cost value of real estate	\$ 1,995,353 93
Cash on hand and in bank	784,688 33
Loans on bond and mortgage, real estate	3,990,485 05
Loans to policy-holders on the company's policies assigned as collateral.	603,481 30
Loans on collateral security.....	906,900 00
Cost value of bonds and stocks owned.....	8,405,693 88
Suspense account	724,074 62
Agents' ledger balances and bills receivable	28,418 65
Total net or ledger assets	<u>\$17,439,095 76</u>
Deduct depreciation from cost of assets to bring same to market value..	1,214,617 55
Total net or ledger assets, less depreciation.....	<u>\$16,224,478 21</u>

OTHER ASSETS.

Interest accrued but not yet due	70,517 49
Net amount of uncollected and deferred premiums.....	471,626 81
Total assets as per books of the company.....	<u>\$16,766,622 51</u>
Deduct items not admitted.....	752,493 27
Total assets, less items not admitted.....	<u>\$16,014,129 24</u>

TRAVELERS—*Concluded.*

LIABILITIES.

Reserve for accident policies	\$ 1,013,512 63
Reinsurance reserve, life department (Actuaries' or Combined Experience, 4 per cent)	12,390,621 00
Special reserve for contingent liabilities	110,000 00
Total policy claims.....	290,321 95
Due and accrued on account of expenses	10 000 00
	<hr/>
Total liabilities.....	\$13,814,455 58
	<hr/>
Gross surplus, policy-holders' account	\$ 2,199,673 66
	<hr/>

EXHIBIT OF POLICIES.

Life.

Number of policies in force at beginning of year	28,781
Amount of said policies	\$ 73,804,133 00
Number of new policies issued during the year	4,936
Amount of said policies	19,180,459 00
Number of policies terminated during the year	3,973
Amount of said policies	14,025,933 00
Number of policies in force at date.....	30,124
Amount of said policies	79,995,867 00

Accident.

Number of policies in force at beginning of year	68,707
Amount of said policies	260,691,112 00
Number of new policies issued during the year	93,396
Amount of said policies.....	299,632,962 00
Number of policies terminated during the year	96,365
Amount of said policies	310,059,362 00
Number of policies in force at date.....	65,738
Amount of said policies	250,264,712 00
	<hr/>

Department of Finance—Insurance Branch.

THE UNION MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

President—FRED. E. RICHARDS.

Secretary—J. FRANK LANG.

Principal Office—Portland, Maine.

Attorney and Chief Agent in Canada—WILLIAM MULOCK.

Head Office in Canada—Toronto.

(Incorporated, 17th July, 1848; license issued in Canada, 12th October, 1868.)

NO CAPITAL.

ASSETS IN CANADA.

Short date notes given in payment of premiums (of which \$2,066.86 belongs to policies issued since 31st March, 1878).....	\$	2,160	21
Premium obligations on Canadian policies in force.....		10,933	00
Bonds deposited with the Receiver General, viz.:—			
	Market value.		
Province of Ontario annuity bonds.....	\$	390,996	32
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.....		520,996	32
Cash in banks in Canada, viz.:			
Dominion Bank, Toronto.....	\$	11,421	37
Bank of Montreal, Montreal.....		1,210	30
do Winnipeg.....		379	62
Bank of British North America, St. John, N.B.....		1,100	70
do do Halifax, N.S.....		673	59
do do Victoria, B.C.....		320	41
Merchants' Bank of Halifax, Charlottetown, P.E.I.....		275	24
Quebec Bank, Quebec.....		553	61
Total cash in banks in Canada.....		15,934	84
Agents' ledger balances in Canada.....		1,370	53
Interest due.....	\$	187	44
do accrued.....		2,138	47
Total carried out.....		2,325	91
Gross premiums due and uncollected on Canadian policies in force.....	\$	17,476	75
Gross deferred premiums on same.....		10,601	03
Total outstanding and deferred premiums.....	\$	28,077	78
Deduct cost of collection at 10 per cent.....		2,807	78
*Net outstanding and deferred premiums.....		25,270	00
Forborne premiums.....		565	80
Total assets in Canada.....	\$	579,556	61

*Of this amount \$23,862.97 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		\$ 374,500 00
Claims for death losses—adjusted but not due	\$ 7,000 00	
do unadjusted but not resisted	2,000 00	
do resisted, in suit (accrued in previous years)	2,000 00	
do for matured endowments—due and unpaid (\$1,577.21 of which accrued previous to 1893)	1,834 60	
Total		12,834 60
Dividends or bonuses to Canadian policy-holders due and unpaid		193 41
Total net liabilities to said policy-holders in Canada		\$ 387,528 01

(Under policies issued subsequent to 31st March, 1878.)

*Amount estimated to cover the net reserve on all outstanding policies in Canada	\$ 407,000 00	
Deduct reserve on policies reinsured in other licensed companies in Canada ..	277 00	
Net reinsurance reserve		\$ 406,723 00
Claims for death losses:—		
Adjusted but not due	\$ 5,070 21	
Unadjusted but not resisted	1,000 00	
Total claims for death losses		6,070 21
Dividends or bonuses to Canadian policy-holders—due and unpaid		186 14
Premiums paid in advance, less loading		26 21
Total net liabilities to said policy-holders in Canada		\$ 413,005 56
Total liabilities to all policy-holders in Canada		\$ 800,533 57

INCOME IN CANADA.

Gross cash received for premiums during the year on life policies in Canada ..	\$ 119,447 45	
Premium obligations taken during the year in part payment of premiums in Canada	751 98	
Premiums paid by dividends, including reconverted additions	2,122 20	
Total	\$ 122,321 63	
Deduct amount paid for premiums on policies reinsured in other licensed companies in Canada	99 45	
Total net premium income in Canada		\$ 122,222 18
Interest or dividends on stock		30,334 93
All other income (interest on premium notes and discount on endowments)		957 16
Total income in Canada		\$ 153,514 27

*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 \$9,465 accrued previous to 1893).....	\$ 52,888 75
Premium obligations used in payment of same.....	23 00
Total.....	\$ 52,911 75
Cash paid for matured and discounted endowments.....	\$ 25,916 48
Premium obligations used in payment of same.....	1,462 00
Total.....	27,378 48
Total death claims and matured and discounted endowments.....	\$ 80,290 23
Cash paid for surrendered policies.....	6,247 00
Premium obligations used in purchase of surrendered policies.....	44 00
Premium obligations voided by lapse.....	574 98
Cash dividends paid to Canadian policy-holders.....	694 56
Cash dividends applied in payment of premiums in Canada.....	894 20
Premium obligations used in payment of dividends to policy-holders.....	147 00
Total paid to policy-holders in Canada.....	\$ 88,891 97
Commissions, salaries and other expenses of officials in Canada.....	14,461 21
Taxes, licenses, fees or fines in Canada.....	2,406 87
Miscellaneous payments, viz.:—	
Rent, \$907; advertising, \$185; printing, &c., \$8.50; exchange, &c., \$379.83; medical fees, \$2,137; sundry expenses. \$563.03.	4,180 36
Total expenditure in Canada.....	\$ 109,940 41

PREMIUM NOTE ACCOUNT.

Premium obligations on hand at commencement of year.....	\$ 12,504 00
do received during the year.....	751 98
Total.....	\$ 13,255 98
Deductions during the year, viz.:—	
Amount of obligations used in payment of claims.....	\$ 1,485 00
do used in purchase of surrendered policies.....	44 00
do used in payment of dividends to policy-holders.....	147 00
do voided by lapse.....	574 98
do redeemed in cash.....	72 00
Total deductions.....	2,322 98
Balance—note assets at end of year.....	\$ 10,933 00

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	279
Amount of said policies.....	\$ 448,900 00
Number of policies become claims in Canada during the year.....	58
Amount of said claims.....	86,152 83
Number of policies in force in Canada at date.....	2,836
Amount of said policies.....	\$4,714,998 00
Bonus additions.....	86,196 28
Total.....	\$4,801,194 28
Deduct policies reinsured in other licensed companies in Canada.....	5,000 00
Net amount in force 31st December, 1893.....	4,796,194 28

UNION MUTUAL LIFE—Continued.

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death (including bonus additions, \$1,528.20).....	35	\$ 58,828 20
2. By maturity (including bonus additions, \$553.06).....	24	27,704 10
3. By expiry.....	68	118,600 00
4. By surrender (including bonus additions, \$3,096.13).....	22	39,188 13
(For which cash value has been paid, \$6,291.06.)		
5. By lapse.....	139	250,000 00
Total (including bonus additions, \$5,177.39).....	288	\$ 494,320 43

	No.	Amount.
Policies in force at beginning of year (including bonus additions, \$103,903).....	2,772	\$4,675,160 99
Policies issued during the year.....	386	746,400 00
Bonuses added during the year.....		18,571 40
Policies terminated as above (including bonus additions, \$5,177.39).....	288	494,320 43
Policies decreased.....		16,015 96
Policies not taken.....	34	97,500 00
Policy contract.....		31,101 72
Policies in force at date of statement (including bonus additions, \$86,196.28).....	2,836	4,801,194 28

Details of Policies issued since 31st March, 1878.

	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$91,220.11).....	2,102	\$3,610,219 11
Policies issued during the year.....	385	745,400 00
Bonuses added during the year.....		17,745 65
Policies terminated as above (including bonus additions, \$3,166.88).....	236	412,951 96
Policies not taken.....	34	97,500 00
Policies decreased.....		13,064 92
Policy contract.....		31,101 72
Policies in force at date of statement (including bonus additions, \$74,697.16).....	2,217	3,818,746 16

No return of number of insured lives.

(Received, 3rd March, 1894.)

Department of Finance—Insurance Branch.

UNION MUTUAL LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(As returned to the Insurance Commissioner, State of Maine.)

INCOME.

Total premium income.....	\$ 964,201 08
Cash received for interest and dividends.....	279,732 42
Cash received for rents.....	17,580 54
Cash received as discount on endowments paid in advance	416 47

Total income.....	\$1,261,930 51

DISBURSEMENTS.

Total amount paid for losses and matured and discounted endowments. \$	594,839 42
Cash paid to annuitants....	542 15
Cash paid for surrendered policies.....	38,886 33
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse.....	13,205 88
Cash surrender value, including reconverted additions applied in payment of premiums.....	9,619 98
Cash dividends paid to policy-holders, \$3,555.32; same applied in payment of premiums, \$17,745.34.....	21,300 66
Premium notes, loans or liens used in payment of dividends to policy-holders	3,212 00
Commission to agents.....	191,646 32
Salaries and travelling expenses of managers of agencies and special agents	63,255 64
Medical examiners' fees.....	23,273 08
Salaries of officers and office employees.....	54,314 89
Taxes	20,128 50
Rent	9,784 31
Commuting commissions.	8,277 35
General expenses	115,058 82

Total disbursements.....	\$1,167,345 33

ASSETS.

Value of real estate, exclusive of all encumbrances.....	\$ 838,217 93
Loans on bonds and mortgages (first liens) on real estate.....	1,310,256 62
Loans secured by pledge of bonds, stocks or other marketable collaterals	528,359 99
Cash loans on company's policies assigned as collaterals.	400 00
Premium notes, loans or liens on policies in force.....	283,135 54
Cost value of bonds and stocks owned.. ..	3,164,814 72
Cash on hand and in banks.	137,793 33
Bills receivable	5,623 89
Agents' and other ledger balances.	5,160 72
Cash in transit (since received).	3,692 67

Total net or ledger assets.....	\$6,277,455 41
Deduct depreciation from cost of assets to bring same to market value.	92,491 14

Total net or ledger assets, less depreciation.....	\$6,184,964 27

UNION MUTUAL LIFE—*Concluded.*

OTHER ASSETS.

Interest due and accrued.....	\$ 81,118 17
Rents accrued.....	1,775 08
Forborne premiums to be deducted in settlement of policy claims.....	1,106 35
Net amount of uncollected and deferred premiums.....	184,345 69
Total assets.....	\$6,453,309 56
Less items not admitted.....	10,784 61
Total assets, less items not admitted	<u>\$6,442,524 95</u>

LIABILITIES.

Net reinsurance reserve, Actuaries' or Combined Experience Table of Mortality, 4 per cent interest.....	\$6,094,923 00
Total policy claims	102,229 83
Premiums paid in advance.....	322 52
Unpaid dividends due to policy-holders.....	3,501 82
Contingent reserve	148 00
Other liabilities.....	22,891 43
Total liabilities.....	<u>\$6,224,016 60</u>
Gross surplus on policy-holders' account	<u>\$ 229,292 96</u>
Surplus estimated as belonging to tontine or other special policies.....	<u>\$ 90,399 73</u>

EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	4,528
Amount of said policies.....	\$ 9,037,648 00
Number of policies terminated.....	3,245
Amount of said policies	6,664,835 14
Number of policies in force.....	19,164
Amount of said policies.....	<u>35,914,416 72</u>

PORTLAND, Me., 9th February, 1894.

Department of Finance—Insurance Branch.

THE UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF
NEW YORK.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

President—GEO. H. BURFORD.

Secretary—C. P. FRALEIGH.

Principal Office—

261-263 Broadway, New York City.

Attorney and Chief Agent in Canada—

THOS. A. TEMPLE.

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	\$ 45,200 00
District of Columbia 3 '65 registered bonds.....	60,000 00	66,288 00
Province of New Brunswick debentures.....	20,000 00	20,200 00
Total.....	\$ 120,000 00	131,688 00

Total value of stocks and bonds carried out at market value\$ 131,688 00

Gross premiums due and uncollected on Canadian policies in force.\$ 10,141 84

Gross deferred premiums on same..... 7,101 35

Total outstanding and deferred premiums.\$ 17,243 19

Deduct cost of collection at 10 per cent..... 1,724 32

Net outstanding and deferred premiums..... 15,518 87

Total assets in Canada.....\$ 147,206 87

LIABILITIES IN CANADA.

* Amount estimated to cover the net reserve on all outstanding policies
in Canada.....\$ 125,249 00

Claims for death losses, unadjusted, but not resisted..... 1,000 00

Total liabilities in Canada.....\$ 126,249 00

INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies
in Canada\$ 52,779 24

EXPENDITURE IN CANADA.

Amount paid during the year on account of death claims in Canada....\$ 19,000 00

Amount paid for matured endowments.. 110 00

Cash paid for surrendered policies..... 441 82

Cash paid for salaries, commissions and other expenses of officials in
Canada..... 15,157 20

Cash paid for licenses, taxes, fees or fines in Canada..... 1,304 21

Cash paid for rents, postage, printing, office expenses, &c..... 1,824 46

Total expenditure.....\$ 37,837 69

* 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.

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.	218	
Amount of said policies		\$ 497,370 00
Number of policies become claims in Canada during the year.....	8	
Amount of said claims		9,110 00
Number of policies in force in Canada at date.....	940	
Amount of said policies		<u>1,928,195 00</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death	9	\$ 19,000 00
2. By maturity.	1	110 00
3. By surrender (for which cash value has been paid, \$441.82)	1	9,500 00
4. By lapse.....	356	996,000 00
Total.....	367	<u>\$1,024,610 00</u>

	No.	Amount.
Policies in force at beginning of year in Canada	1,021	\$2,297,935 00
Policies issued during the year in Canada	286	654,870 00
Policies terminated as above.....	367	1,024,610 00
Policies in force in Canada at date of statement.....	940	<u>1,928,195 00</u>

Number of insured lives—No return.

(Received, 1st March, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(As returned to the Superintendent of Insurance, State of New York.)

INCOME DURING THE YEAR.

Total premium income.....	\$1,184,616 15
Received for interest and dividends....	320,957 20
Received for rent.....	1,818 21
Balance, profit and loss account, less debits ..	409 31
Total income.....	<u>\$1,507,800 87</u>

DISBURSEMENTS DURING THE YEAR.

Total amount paid for losses and matured endowments.....	\$ 734,291 82
Cash paid to annuitants	2,536 70
Dividends paid to policy-holders	19,545 98
Cash paid for surrendered policies and additions.....	137,826 07
Cash paid to stockholders for interest on capital stock.....	30,800 00
Commissions to agents	189,259 18
Salaries and travelling expenses of managers of agencies and special agents.	78,913 56
Salaries of officers and employees.....	55,010 28
Medical examiners' fees.....	25,548 17

Department of Finance—Insurance Branch.

UNITED STATES LIFE—*Concluded.*

Taxes	\$ 22,199 62
Rent	24,323 07
General expenses.....	57,703 63
Total disbursements.....	\$1,377,958 08

ASSETS.

Cost value of real estate less encumbrances.....	\$ 68,444 20
Loans on bonds and mortgages (first liens) on real estate.....	4,465,008 64
Loans secured by pledge of bonds, stocks or other marketable collaterals	82,523 38
Loans made in cash to policy-holders on the Company's policies assigned as collaterals.....	230,726 17
Cost value of bonds and stocks owned.....	1,674,725 51
Cash on hand and in banks.....	72,216 82
Bills receivable.....	13,484 38
Agents' balances.....	12,186 62
Total net or ledger assets.....	\$6,619,315 72
Deduct depreciation in value of real estate.....	11,444 20
Total net or ledger assets, less depreciation.....	\$6,607,871 52

OTHER ASSETS.

Interest due and accrued.....	82,062 15
Market value of stocks and bonds over cost.....	11,379 29
Net amount of uncollected and deferred premiums	233,076 49
Total assets.....	\$6,934,389 45

LIABILITIES.

*Net reinsurance reserve.....	\$6,259,235 00
Total unsettled claims.....	108,055 00
Other liabilities.....	11,148 97
Total liabilities.....	\$6,378,438 97
Gross surplus on policy-holders' account.....	\$ 555,950 48

EXHIBIT OF POLICIES.

Number of new policies issued during the year.....	4,084	
Amount of said policies.....		\$10,512,221 00
Number of policies terminated during the year	3,914	
Amount of said policies		12,235,125 00
Number of policies in force at date	18,353	
Amount of said policies		42,733,306 00

NEW YORK, 19th January, 1894.

*Computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent interest.

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, 1893.

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.
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, 1893.

Vice-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	\$ 23,930 00
*Dominion stock.....	549 67	560 66
*Montreal corporation bonds.....	500 00	495 00
†City of Brooklyn 3 per cent bonds..	100,000 00	100,000 00
City of New York consolidated stock	12,000 00	12,000 00
	\$ 136,549 67	\$ 136,985 66
Carried out at market value		136,985 66
Cash on hand at head office.....		31 90
Cash in Canadian Bank of Commerce, Montreal.....		1,102 58
Interest accrued and unpaid on stocks and bonds.....		2,197 01
Agents' balances		1,429 00
Furniture and fixtures		350 00
Total assets.....		\$ 144,596 15

LIABILITIES.

(1) Liabilities in Canada.

Net amount of losses claimed but not adjusted.....		\$ 420 00
Net amount of losses reported or supposed but not claimed.....		300 00
Net amount of losses resisted and in suit (accrued in previous years).....		10,000 00
Net amount of losses resisted, not in suit.....		780 00
Total net amount of unsettled claims.....		11,500 00
Reserve of unearned premiums for all outstanding risks in Canada and for other liabilities.....		5,924 98
Due and accrued for salaries.....		225 00
Commission on premiums in course of collection.....		357 25
Money borrowed		32,600 00
Due other companies for reinsurance		120 05
Unclaimed dividends.....		28 29
Total liabilities in Canada.....		\$ 50,755 57

*Deposited with Receiver General, Canada.

†Deposited with Insurance Department, State of New York.

ACCIDENT COMPANY—Continued.

(2) *Liabilities in other Countries.*

Net amount of claims for accident losses, resisted, in suit (accrued in previous years).....	\$	3,000 00
Total liabilities in other countries.....	\$	3,000 00
Total liabilities (excluding capital stock).....	\$	53,755 57
Capital stock paid up in cash.....	\$	181,940 00

INCOME.

<i>For Accident Risks.</i>	In Canada.	
Gross cash received for premiums	\$	19,631 06
Deduct reinsurance, rebate, abatement and return-premiums		2,436 21
Net cash received for premiums	\$	17,194 85
Interest and dividends.....		2,147 54
Rent.....		112 38
Total income.....	\$	19,454 77

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 \$239.63).....	\$	239 63
Amount paid for losses occurring during the year	\$	6,999 11
Deduct amount received for reinsurance.....		93 56
Net amount paid during the year for said losses	\$	6,905 55
Total net amount paid during the year for accident losses.....	\$	7,145 18
Commission or brokerage		4,157 11
Salaries, fees and all other charges of officials.....		4,724 18
Taxes.....		1,052 37
Miscellaneous payments, viz. :—Rents, \$863.01; office charges, \$175.70; advertising, \$519.70; postage, express and telegrams, &c., \$257.34; printing and stationery, \$666.92; law charges, \$1,123.26; furniture, \$3.....		3,608 93
Total expenditure	\$	20,687 77

CASH ACCOUNT.

1892.	DR.	1893.	CR.		
Dec. 31—To balance in hand and in banks at this date.....	\$	1,056 15	Dec. 31—By expenditure during year as above	\$	20,687 77
1893.			Investments.....		12,840 00
Dec. 31—To income as above.....		19,454 77	Loan account—borrowed money returned.....		5,000 00
Loan account—borrowed during year		19,100 00	Balance in hand and in bank this date.....		1,134 48
Received from other sources.....		51 33			
		\$			\$
		39,662 25			39,662 25

Department of Finance—Insurance Branch.

ACCIDENT COMPANY—*Concluded.*

RISKS AND PREMIUMS.

In Canada.

<i>Accident Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	1,298	\$ 3,262,400	\$ 18,559 63
Taken during the year, new.....	381	993,500	7,704 81
do do renewed.....	774	2,036,500	10,067 17
Total.....	2,453	\$ 6,292,400	\$ 36,331 61
Deduct terminated.....	1,423	3,616,900	22,513 59
Gross in force at end of year.....	1,030	\$ 2,675,500	\$ 13,818 02
Deduct reinsured.....	64	270,500	1,968 07
Net in force at 31st December, 1893..	966	\$ 2,405,000	\$ 11,849 95
Total number of policies in force at date.....	966		
Total net amount in force.....			\$2,405,000 00
Total premiums thereon.....			11,849 95

(Received, 21st February, 1894.)

THE CANADA ACCIDENT ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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.....	<u>32,490 00</u>

(For List of Shareholders, see Appendix.)

ASSETS.

Bonds and debentures in deposit with Receiver General, viz.:—

Town of Whitby.....	\$ 10,302 02	\$ 10,450 00
City of St. Catharines.....	12,000 00	12,435 60
Province of New Brunswick bonds.....	5,000 00	5,000 00
	<u>\$ 27,302 02</u>	<u>\$ 27,885 60</u>

Carried out at market value.....	\$ 27,885 60
Canada 3½ per cent inscribed stock, par value, \$37,960, market value.....	38,719 00
Cash on hand at head office.....	350 53
Cash in Bank of Commerce.....	4,277 12
Agents' balances.....	2,236 04
Bills receivable.....	153 43
Net premiums in course of collection (commissions deducted).....	18,399 13
Office furniture.....	<u>828 04</u>
Total assets.....	\$ 92,848 89

LIABILITIES.

(1.) Liabilities in Canada.

For Accident Risks.

Net amount of losses claimed but not adjusted.....	\$ 3,559 10
Net amount of losses reported or supposed but not claimed.....	3,012 25
Net amount of losses resisted—in suit.....	<u>2,542 27</u>
Total net amount of unsettled claims for accident losses.....	\$ 9,113 62
Reserve of unearned premiums for all outstanding accident risks.....	22,819 46
Reserve of unearned premiums for all outstanding plate glass risks....	9,999 37
Due and accrued for miscellaneous expenses.....	<u>1,959 62</u>
Total liabilities in Canada.....	\$ 43,892 07

(2.) Liabilities in other Countries.

Net amount of accident losses claimed but not adjusted....	\$ 5,325 00
Reserve of unearned premiums on all outstanding accident risks.....	<u>7,206 90</u>
Total liabilities in other countries.....	\$ 12,531 90
Total amount of liabilities in all countries (except capital stock).....	\$ 56,423 97

Department of Finance—Insurance Branch.

THE CANADA ACCIDENT—Continued.

Capital stock paid up in cash.....	\$	32,490 00
Surplus beyond all liabilities and capital stock....	\$	3,934 92

INCOME.

	In Canada.	In other countries.
<i>Accident Risks—</i>		
Gross cash received for premiums	\$44,994 38	\$14,370 70
Deduct reinsurance, rebate, abatement and return-premiums..	1,036 39	1,657 30
Net cash received for said premiums	\$43,957 99	\$12,713 40
<i>Plate Glass Risks—</i>		
Gross cash received for premiums	\$ 6,461 58	
Deduct reinsurance, rebate, etc	393 62	
Net cash received for said premiums.....	\$ 6,067 96	
Total net cash received for premiums in all countries.....	\$	62,739 35
Received for interest on debentures		1,051 26
Received from other sources		7,694 07
Total income.....	\$	71,484 68

EXPENDITURE.

	In Canada.	In other countries.
<i>Accident Risks—</i>		
Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at (\$11,675.59)).	\$10,858 91	
Amount paid for losses occurring during the year.....	\$19,068 60	\$3,602 45
Deduct reinsurance	25 00	
Net amount paid during the year for said losses.....	\$19,063 60	\$3,602 45
Total net amount paid during the year for accident losses...\$		33,524 96
Amount paid for plate glass losses occurring during the year.....		2,920 66
Paid or allowed for commission or brokerage		20,046 61
Salaries, fees and all other charges of officials		8,344 11
Paid for taxes		536 82
Miscellaneous payments, viz.:—Printing and stationery, \$2,849.38; advertising, \$563.50; furniture, \$920.04; charges, \$992.33; travel- ling expenses, \$1,327.83; rent, \$695; general expenses, \$1,875.25.		9,223 33
Total expenditure	\$	74,596 49

CASH ACCOUNT.

1892.		Dr.	
Dec. 31.	To Balance on hand and in banks		\$ 11,516 06
1893.			
Dec. 31.	To Income as above.....		71,484 68
	Agents' advances.....		53 80
	Agents' balances		2,559 84
			\$ 85,614 38
1893.		Cr.	
Dec. 31.	By Expenditure as above.....		\$ 74,596 49
	Investments		5,000 00
	Advance to agents.....		1,390 24
	Balances in hand and in bank.....		4,627 65
			\$ 85,614 38

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	4620	10,310,370	66,596 76				4620	10,310,370	66,596 76
Taken during the year—new and renewed	3610	12,034,467	67,893 82	1288	5,716,829	17,752 00	4898	17,751,296	85,645 82
Total	8230	22,344,837	134,490 58	1288	5,716,829	17,752 00	9518	28,061,666	152,242 58
Deduct terminated	5205	12,749,063	87,796 65	419	1,849,162	3,338 20	5624	14,598,225	91,074 85
Gross in force at end of year	3025	9,595,774	46,753 93	869	3,867,667	14,413 80	3,894	13,463,441	61,167 73
Deduct reinsured		251,000	1,115 00					251,000	1,115 00
Net in force at 31st December, 1893	3025	9,344,774	45,638 93	869	3,867,667	14,413 80	3894	13,212,441	60,052 73
<i>Plate Glass Risks.</i>									
Gross policies in force at date of last statement	1027		16,390 44				1027		16,390 44
Taken during the year	756		9,450 57				756		9,450 57
Total	1783		25,841 01				1783		25,841 01
Deduct terminated	488		7,411 74				488		7,411 74
Gross and net in force at 31st December, 1893	1295		18,429 27				1295		18,429 27

Total number of policies in force at date 5,189
 Total net amount in force \$ 78,482 00
 Total premiums thereon \$ 78,482 00

(Received, 1st March, 1894.)

Department of Finance—Insurance Branch.

THE LONDON GUARANTEE AND ACCIDENT COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

<p><i>Principal Office</i>— 10 Moorgate St., London, England.</p> <p><i>Head Office in Canada</i>— Cor. King and Yonge Sts., Toronto.</p>	|	<p><i>Secretary</i>—E. G. LAUGHTON ANDERSON.</p> <p><i>Chief Agent in Canada</i>— C. D. RICHARDSON.</p>
(Established, A.D., 1869. Commenced business in Canada, July, 1880.)		

CAPITAL.

Amount of joint stock capital authorized.....	£ 250,000 sterling.
Amount subscribed for.....	150,000 do
Amount paid up in cash.....	<u>75,000 do</u>

ASSETS IN CANADA.

Value of real estate in Canada held by the company	\$ 100 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	600 00
Canada inscribed stock in deposit with Receiver General	56,745 32
(Par value, \$53,533.33; market value, \$56,745.32.)	
Cash at head office.....	28 64
Cash in bank of Hamilton, Toronto.	2,385 27
Cash in hands of agents in Canada.....	12,483 05
Total assets in Canada.....	<u>\$ 72,342 28</u>

LIABILITIES IN CANADA.

Net amount of guarantee losses, claimed but not adjusted (since settled).....	\$ 1,075 95
Net amount of guarantee losses reported or supposed, but not claimed	1,021 00
Net amount of accident losses claimed but not adjusted.....	5,979 15
Net amount of accident losses resisted—in suit.	1,000 00
Total net amount of unsettled claims for losses in Canada.\$	9,076 10
Reserve of unearned premiums for all outstanding risks in Canada:—	
Guarantee.	\$ 17,840 49
Accident	35,943 75
Total reserve.....	<u>\$ 53,784 24</u>
Total liabilities in Canada.....	<u>\$ 62,860 34</u>

INCOME IN CANADA.

Gross cash received for guarantee premiums.....	\$ 36,237 67
Deduct reinsurance, rebate, abatement and return-premiums.....	1,515 86
Net cash received for said premiums	<u>\$ 34,721 81</u>
Gross cash received for accident premiums.....	\$ 74,909 50
Deduct reinsurance, rebate, abatement and return-premiums.....	1,667 89
Net cash received for said premiums	<u>\$ 73,241 61</u>
Total net cash received for premiums in Canada.....	<u>\$ 107,963 42</u>

LONDON GUARANTEE AND ACCIDENT—*Continued.*INCOME IN CANADA—*Concluded.*

Interest on deposits received direct in England.....	\$	2,141	33
Interest on bank deposits.....		26	25
Total income in Canada.....	\$	110,131	00

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 \$15,900.46).....	\$	18,636	47
Deduct savings and salvage.....		235	88
Total net amount paid during the year for said losses.	\$	18,400	59
Amount paid for guarantee losses occurring during the year.....	\$	19,174	91
Less savings and salvage.....	\$	189	32
Less amount received for reinsurance.....		7,302	43
		7,491	75
Net amount paid during the year for said losses.	\$	11,683	16
Total net amount paid during the year for guarantee losses. \$		30,083	75

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 \$9,666.82).....	\$	10,816	74
Total net amount paid for accident losses occurring during the year.....		28,352	15
Total net amount paid during the year for accident losses. . \$		39,168	89
Total net amount paid during the year for guarantee and accident losses. \$		69,252	64
Paid for commission or brokerage in Canada		39,550	25
Paid for salaries, fees and other charges of officials in Canada		3,092	72
Paid for taxes in Canada		1,569	91
Miscellaneous payments, viz.:—Law costs, \$4,107.01; medical fees, \$119; special charges, \$695.08; printing and stationery, \$486.36; travelling expenses, \$180.75; advertising, postage and sundries, \$572.87; rent, \$290.....		6,451	07
Total expenditure in Canada.....	\$	119,916	59

RISKS AND PREMIUMS.

<i>Guarantee Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement	3,879	\$ 4,605,855	\$ 33,475 59
Taken during the year—new	1,631	1,397,392	9,711 03
do do renewed.....	3,753	4,510,065	31,604 24
Total	9,263	\$ 10,513,312	\$ 74,790 86
Deduct terminated.....	4,405	5,291,805	39,109 88
Gross and net in force at 31st Dec., 1893. 4,858		\$ 5,221,507	\$ 35,680 98
<i>Accident Risks in Canada.</i>			
Gross policies in force at date of last payment.....	8,243	\$ 16,875,811	\$ 59,581 18
Taken during the year—new	4,918	12,040,630	49,345 30
do do renewed	4,574	11,954,777	47,079 47
Total	17,735	\$ 40,871,218	\$ 156,006 95
Deduct terminated.....	10,936	21,803,777	84,118 46
Gross and net in force at 31st Dec., 1893. 6,799		\$ 19,067,441	\$ 71,887 49

Department of Finance—Insurance Branch.

LONDON GUARANTEE AND ACCIDENT—Continued.

Total number of policies in force in Canada at date.....	11,657
Total net amount in force	\$24,288,948 00
Total premiums thereon.....	107,568 47

(Received, 27th February, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(Abstracted from the Directors' Report, London, Eng., March, 1894.)

The net income from premiums, after deducting reassurances, was £103,946 4s. 5d.

The claims, including reserve for those then under investigation, were £35,370 7s. 10d.

The directors recommend the transfer of £2,000 to the reserve fund, which will then amount to £87,000, and the payment of a dividend (1) on the preference shares, after the rate of 5 per cent per annum, for the half-year ending 31st December, 1893, an interim dividend, after the same rate, having been paid to 30th June, 1893, (2) on the ordinary shares of four shillings per share, making with the interim dividend paid in September, six shillings per share, free of income tax, and a bonus of two shillings per share, also free of income tax.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

EXPENDITURE.	£	s.	d.	INCOME.	£	s.	d.
To Claims—Balance of account, and costs and expenses <i>re</i> settlements.....	31,205	18	4	By Premiums, less bonus and rebates to assured and reassurances.....	103,946	4	5
Charges—Branch and agency commission, including reserves <i>re</i> balances, policy stamps, and income and colonial taxes.....	29,852	10	1	Interest	7,556	5	0
Advertising, agency extension, printing and stationery.....	3,855	2	6	Profit and loss	32	14	0
Rent, salaries and general law charges, directors', auditors', medical and other fees.....	8,067	7	1				
Postages, receipt stamps and miscellaneous charges.....	1,190	8	0				
Office lease, furniture, &c.....	956	9	7				
United States branch establishment account	4,044	12	0				
Reserve against amounts to debit of agents	90	1	9				
Reserve.....	2,000	0	0				
Interim dividend paid September, 1893 ...	£ 3,125	0	0				
Balance as per balance sheet.....	27,147	14	1				
	30,272	14	1				
	£111,535	3	5		£111,535	3	5

LONDON GUARANTEE AND ACCIDENT COMPANY (Limited)—*Concluded.*
BALANCE SHEET, AS ON 31ST DECEMBER, 1893.

	£	s.	d.	£	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.....	121	1	6			
Reserve for claims under investigation.....	2,398	16	11			
Reserve.....	13,672	18	0			
Revenue account, including provision for current policies:—	87,000	0	0			
Balance from last year, after payment of dividend and bonus, 1892.....	£ 28,166	2	8			
Add balance of account for the year ending this date.....	27,147	14	1			
	55,313	16	9			
By Investment:—At cost						
*£5,812 2½ per cent consols.....						
*£4,000 Metropolitan 3 per cent stock, 1941.....						
*£2,000 India 3½ per cent stock.....						
Rs. 11,000 India 4 per cent enfaced paper.....						
Rs. 15,000 India 4 per cent loan certificates, 1854-5.....						
*£4,500 Bombay & Baroda Ry. Guaranteed 5 per cent stock.....						
*£1,320 Gt. Indian Peninsula Ry. Guaranteed 5 per cent stock.....						
*£2,200 Gt. Western Ry. Guaranteed 5 per cent stock.....						
*£4,500 L. & North Western Ry. Guaranteed 4 per cent stock.....						
*£4,500 North Eastern Ry. Guaranteed 4 per cent stock.....						
200 £20 shares 3½ per cent Shortlands & Numhead Railway, guaranteed by L. C. & D. Railway.....						
\$10,000 New York Central & H. R. Ry. 4 per cent extended gold certificates, 1905.....						
£2,000 Pennsylvania Railway 6 per cent sterling general mortgage bonds, 1910.....						
£11,000 Canada 4 per cent stock.....						
(Inscribed in the name of the Receiver Gen. of Canada.)						
£5,000 Cape of Good Hope 4 per cent inscribed stock.....						
£3,000 Jamaica 4 per cent inscribed stock.....						
£2,000 Natal 3½ per cent inscribed stock.....						
£2,300 New South Wales 5 per cent bonds.....						
£2,700 New South Wales 3½ inscribed stock.....						
£2,000 Queensland 4 per cent bonds.....						
£3,000 Queensland 3½ inscribed stock.....						
£5,500 Victoria 4½ bonds.....						
£4,500 Victoria 4 per cent bonds.....						
£2,000 Victoria 3½ inscribed stock.....						
£10,800 Colonial municipal bonds.....						
£2,760 Norway 3½ per cent bonds.....						
(Deposited with Norwegian Government.)						
\$200,000 United States 4 per cent registered bonds, 1907.....						
(Deposited with State of New York.)						
Birmingham Canal Navigations 3½ per cent debenture.....						
£2,000 Bass & Co., limited, 4½ per cent debenture stock.....						
£2,000 Combe & Co., limited, 4 per cent debenture stock.....						
£3,000 Courage & Co., limited, 4 per cent debenture stock.....						
£2,000 Reid & Co., limited, 4 per cent debenture stock.....						
£3,000 Truman, Hanbury & Co., limited, 4 per cent debenture stock.....						
£4,000 Eastern Telegraph 4 per cent debenture stock.....						
English, Scottish and Australian Bank, limited, 4 per cent debenture stock.....						
English, Scottish and Australian Bank, 4½ inscribed deposit stock.....						

Department of Finance—Insurance Branch.

Loans on mortgage.....	11,149 15 11
Freehold property.....	1,377 8 8
Fixed deposits with banks:—	
Australian Deposit and Mortgage Bank	1,500 0 0
Bank of Australasia.....	1,500 0 0
Bank of New South Wales	1,000 0 0
English, Scottish and Australian, limited	519 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
Union Bank of Australia.....	1,600 0 0
Interest accrued due.....	1,606 5 8
	£198,368 14 11
* (In the name of the company's trustees, together £20,000.)	
By branch and agents' balances.....	£28,740 2 9
Less reserve for commission, &c.....	10,748 0 0
	17,992 2 9
By Sundry debtors.....	2,200 0 0
Cash at London bankers.....	£ 4,393 17 11
Cash at banks, at home and abroad.....	8,344 0 1
Cash on hand at head office and branches, and in transit.....	2,207 17 6
	14,945 15 6
	£233,506 13 2

£233,506 13 2

**THE MANUFACTURERS' GUARANTEE AND ACCIDENT INSURANCE
COMPANY.**

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

President—GEO. GOODERHAM. *Managing Director and Chief Agent*—JOHN F. ELLIS.

Principal Office—Toronto, Ont.

(Incorporated, 23rd June, 1887, by 50-51 Vic., Cap. 105; amended in 1893 by 56 Vic., Cap. 80. Commenced business in Canada, 5th November, 1887.)

Amount of joint stock capital authorized.....	\$1,000,000 00
Amount subscribed for.....	118,700 00
Amount paid up in cash.....	<u>23,740 00</u>

(For List of Stockholders, see Appendix.)

ASSETS.

Loans secured by mortgages on which not more than one year's interest is due, constituting a first lien on real estate.....	\$	13,867 70
Stocks and bonds deposited with Receiver General, viz.:—		
	Par value.	Market value.
Canadian Government bonds.....	\$ 20,000 00	\$ 20,900 00
Carried out at market value		20,900 00
Cash on hand at head office.....		1,863 07
Cash in Traders' Bank		1,731 44
Interest due and unpaid on loans.....	\$	215 53
Interest accrued and unpaid on loans.....		<u>421 39</u>
Total interest due and accrued.....		636 92
Premiums uncollected.....		7,978 60
Due from agents.....		173 74
Fire premium paid for mortgagor.....		6 50
Office furniture... ..		<u>516 77</u>
Total assets.....	\$	<u>47,674 74</u>

LIABILITIES.

Claims for accident losses, viz.:—		
Claimed but not adjusted.....	\$	4,444 53
Total net amount of unsettled claims for accident losses.....	\$	4,444 53
Reserve of unearned premiums for all outstanding risks.....		31,114 72
Due for printing.....		539 17
Total liabilities.....	\$	<u>36,098 42</u>
Capital stock paid up in cash and notes.....	\$	<u>23,740 00</u>

INCOME.

Gross cash received for premiums.....	\$	78,830 76
Deduct reinsurance, rebate, abatement and return-premiums.....		2,892 61
Total net cash received for premiums.....	\$	75,938 15
Cash received for interest on bonds and mortgages.....		1,922 94
Total income.....	\$	<u>77,861 09</u>

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 \$5,496.40).....	\$	5,446	40
Amount paid for losses occurring during the year.....	\$	38,205	69
Less amount received for reinsurance.....		872	67
Net amount paid for said losses.....	\$	37,333	02
Net amount paid for accident losses.....	\$	42,779	42
Commission or brokerage.....		19,167	28
Salaries, fees and all other charges of officials.....		7,299	42
Taxes.....		785	60
Rent.....		1,195	37
Miscellaneous payments, viz.:—			
Sundry expenses, \$597.95; printing and advertising, \$1,622.32; law costs, \$1,071.94; office furniture, \$196.47; travelling expenses, \$766.20; postage and telegraph and express, \$784.85; light, \$40.94.....		5,080	67
Total expenditure.....	\$	76,307	76

CASH ACCOUNT.

1892.	<i>Dr.</i>		
Dec. 31.—To balance in hand and in banks.....	\$	794	58
1893.			
Dec. 31.—To income as above.....		77,861	09
Received from realization of investments.....		1,200	00
Fire premium from mortgagor.....		120	00
	\$	79,975	67
1893.	<i>Cr.</i>		
Dec. 31.—By expenditure as above.....	\$	76,307	76
Advances to agents, &c.....		66	90
Fire premiums paid for mortgagor.....		6	50
Balance in hand and in banks this date.....		3,594	51
	\$	79,975	67

MISCELLANEOUS.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	3,961	\$ 8,517,334	\$ 61,892 59
Taken during the year—new.....	1,951	3,771,000	42,647 80
do do renewed.....	1,637	3,451,000	23,081 10
Total.....	7,549	\$ 15,739,334	\$ 127,621 49
Deduct terminated.....	3,466	7,270,000	63,904 64
Gross in force at end of year.....	4,083	\$ 8,469,334	\$ 63,716 85
Deduct reinsured.....		418,500	1,487 41
Net in force at 31st December, 1893.....	4,083	\$ 8,050,834	\$ 62,229 44
Total number of policies in force at date.....			4,083
Total amount in force.....			\$8,050,834 00
Total premiums thereon.....			62,229 44

(Received, 7th March, 1894.)

THE NORWICH AND LONDON ACCIDENT INSURANCE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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 73
Amount of capital paid up in cash.....	<u>100,000</u> <u>486,666 36</u>

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.....	\$ 1,426 34		
do special account	4,575 09		
Total			6,001 43
Agents' balances.....			463 58
Total assets in Canada.....			<u>\$ 70,121 01</u>

LIABILITIES IN CANADA.

Net amount of losses in Canada, claimed but not adjusted.	\$ 70 00
Reserve of unearned premiums for all outstanding risks in Canada.....	1,419 72
Total liabilities in Canada.....	<u>\$ 1,489 72</u>

INCOME IN CANADA.

Gross cash received for accident premiums	\$ 3,963 40
Deduct cancelled policies and return-premiums	1,017 50
Net cash received for premiums.....	\$ 2,945 90
Interest on bank deposit.....	95 48
Total income in Canada..	<u>\$ 3,041 38</u>

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 \$58 55).....	\$ 58 55
Amount paid for losses occurring during the year	709 60
Total net amount paid during the year for accident losses in Canada...	768 15
Commission or brokerage, salaries, fees and other charges of officials.	1,178 36
Taxes.. ..	164 75
All other payments, viz.:—Postage and telegrams, \$21.84; office supplies, \$9.88; advertising, \$58.27; exchange, \$2.05; legal expenses, \$5.....	97 04
Total expenditure in Canada	2,208 30

RISKS AND PREMIUMS.

<i>For Accident Risks.</i>	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	264	\$ 701,000	\$ 3,765 22
Policies taken during the year, new.....	124	358,000	1,452 90
do do renewed	186	519,000	2,510 50
Total.....	574	\$ 1,578,000	\$ 7,728 62
Deduct terminated	352	998,000	4,889 17
Gross in force at end of year	222	\$ 580,000	\$ 2,839 45
Deduct reinsured.....		Nil.	Nil.
Net in force at 31st December, 1893.	222	\$ 580,000	\$ 2,839 45
Number of policies in force at date	222		
Total amount in force			\$ 580,000 00
Premiums thereon			2,839 45

(Received, 1st March, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST AUGUST, 1893.

(Abstracted from the Directors' Report, Norwich, December 4th, 1893.)

The statement of the accounts for the year ending 31st August last, shows that the premiums have amounted to the sum of £80,884 16s. 1d., as against £77,010 5s. 5d. for the preceding year, and that including the interest on the invested funds, the total income of the Association was £87,586 19s. 2d., an increase which the directors regard with much satisfaction.

The claims during the year amount to £42,037 9s. 6d., as against £38,071 4s. 0d. in the previous year, an unusual number of cases of serious personal injury and fatal accidents having occurred.

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 £21,879 11s. 11d., out of which they recommend that a further dividend of nine shillings per share (free from income tax), be paid to the shareholders, making with the interim dividend paid last June, the sum of fourteen shillings per share. The assets of the Association now amount to the sum of £206,984 11s. 11d.

NORWICH AND LONDON—*Concluded.*

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST AUGUST, 1893.

			£	s.	d.				£	s.	d.
Insurance fund, 31st August, 1892..			95,227	10	4	Claims			42,037	9	6
Premiums (less reassurances).....			80,884	16	1	Commission			9,041	3	0
Interest, etc.....			6,702	3	1	Expenses.....			15,147	7	2
						Abatement to policy-holders.....			3,747	17	11
						Dividend to shareholders.....			14,000	0	0
						Insurance fund, 31st August, 1893..			98,840	11	11
			<hr/>						<hr/>		
			£182,814	9	6				£182,814	9	6

BALANCE SHEET AT 31ST AUGUST, 1893.

			£	s.	d.				£	s.	d.
Paid up capital.....			100,000	0	0	Indian and Colonial securities			55,456	17	4
Insurance fund—						Railway and other debenture stocks and bonds			38,382	0	5
General reserve....	50,000	0				Railway guaranteed and preference stocks			72,365	1	5
Reserve for unex- pired risks.....	26,961	0				Mortgages on real estate.....			10,000	0	0
Balance	21,879	11				Freehold property			3,000	0	0
			<hr/>						<hr/>		
			98,840	11	11	Agents' balances.....			8,791	4	10
Outstanding claims.....			7,949	0	0	Cash at bankers.....			18,945	9	8
Suspense account.....			195	0	0	Cash in hand..			43	18	3
			<hr/>						<hr/>		
			£206,984	11	11				£206,984	11	11

Department of Finance—Insurance Branch.

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER.

ACCIDENT DEPARTMENT.

(For Assets, see Life Statement.)

LIABILITIES.

Unearned premiums\$ 377 02

INCOME.

Gross cash received for premiums..... \$ 3,574 09
Less paid on account of reinsurance..... 654 76
Net cash premium income.\$ 2,919 33

DISBURSEMENTS.

Claims paid during the year (\$6,500 provided for in 1892)..... \$ 8,426 39
Expenses 1,787 04
Total accident disbursements.....\$ 10,213 43

MISCELLANEOUS.

Number of policies in force at the end of the year (combined)75
Amount in force at the end of the year (combined policies).....\$ 32,000 00

(Received, 1st March, 1894.)

THE TRAVELERS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

ACCIDENT DEPARTMENT—CANADIAN BUSINESS.

(For Assets, see Life Statement.)

LIABILITIES IN CANADA.

Amount of claims on accident policies in Canada unadjusted but not resisted.....	\$ 5,300 00
Amount of claims on accident policies resisted.....	2,000 00
Amount of reserve on all outstanding risks in Canada.....	34,235 52
Total liabilities in Canada.....	\$ 41,535 52

INCOME IN CANADA.

Total premiums received during the year on accident policies in Canada \$ 99,630 30

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$7,813.60).....	\$ 8,713 60
Amount paid for losses occurring during the year.....	35,950 66
Total amount paid for accident losses in Canada.....	\$ 44,664 26
Paid for commissions, salaries and other expenses of officials in Canada.....	34,212 26
Paid for taxes in Canada.....	1,250 88
Total expenditure in Canada.....	\$ 80,127 40

RISKS AND PREMIUMS.

<i>Accident Risks in Canada.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	5,207	\$ 12,422,003	\$ 73,405 98
Taken during the year.....	6,451	13,964,625	99,630 30
Total.....	11,658	\$ 26,386,628	\$ 173,036 28
Deduct terminated.....	7,078	14,656,343	104,565 24
Gross and net in force, Dec. 31, 1893.....	4,580	\$ 11,730,285	\$ 68,471 04
Number of policies in force in Canada at date.....	4,580		
Amount in force.....		\$11,730,285 00	
Premiums thereon.....		68,471 04	

(Received, 22nd February, 1894.)

(For General Business Statement, see Life Department.)

Department of Finance—Insurance Branch.

THE AMERICAN SURETY COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1893.

President—WM. L. TRENHOLME. | *Treasurer*—S. S. COLVILLE.
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.....\$ 56,500 00
Total assets in Canada.....\$ 56,500 00

LIABILITIES IN CANADA.

Reserve of unearned premiums for all outstanding risks in Canada.....\$ 1,597 35
Total liabilities in Canada.....\$ 1,597 35

INCOME IN CANADA.

Net cash received for premiums.....\$ 3,194 70
Total income in Canada.....\$ 3,194 70

EXPENDITURE IN CANADA.

Net amount paid on guarantee losses in Canada occurring during the
year.....\$ 1,191 06
Commission and brokerage.....232 59
Taxes in Canada (registration fee).....100 00
Miscellaneous payments, viz. :—
Office expenses, \$21.33; postage and telegrams, \$31.61.....52 94
Total expenditure in Canada.....\$ 1,576 59

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement.....	432	\$ 507,600	\$ 3,111 94
Taken during the year—new and renewed.....	502	615,250	3,194 70
Total.....	934	\$ 1,122,850	\$ 6,306 64
Deduct terminated.....	432	507,600	3,111 94
Gross and net in force at 31st Dec., 1893.	502	\$ 615,250	\$ 3,194 70

Total number of policies in force in Canada at date.....502
Total net amount in force.....\$ 615,250 00
Total premiums thereon.....3,194 70

(Received, 5th March, 1894.)

AMERICAN SURETY COMPANY—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(As returned to the Superintendent of Insurance, State of New York.)

ASSETS.

Cost value of real estate unencumbered.....	\$1,279,067 37
Loans on bonds and mortgages, first liens.....	20,000 00
Stocks and bonds owned (par value, \$1,401,734.99) market value.....	1,629,189 99
Loans on stocks and bonds, etc. (par value, \$35,000; market value, \$35,000).....	18,557 80
Cash on hand and in bank.....	186,924 17
Interest due and accrued on stock.....	11,083 65
Gross premiums in course of collection.....	52,515 96
Bills receivable.....	4,716 46
Sundry assets.....	168,983 16
Total assets.....	<u>\$3,371,038 56</u>

LIABILITIES.

Net amount of unpaid losses.....	\$ 168,837 56
Total unearned premiums.....	388,416 06
Sundry liabilities.....	2,154 97
Total liabilities, except paid up capital.....	<u>\$ 559,408 59</u>
Joint stock capital paid up in cash.....	<u>\$2,000,000 00</u>
Surplus beyond all liabilities and capital.....	<u>\$ 811,629 97</u>

INCOME.

Net cash received for premiums.....	\$ 728,139 92
Received for interest and dividends.....	104,759 48
Received for rents.....	52,361 11
Total income.....	<u>\$ 885,260 51</u>

EXPENDITURE.

Net amount paid for losses.....	\$ 242,304 86
Dividends to stockholders.....	160,000 00
Commission or brokerage.....	38,560 74
Salaries, fees and other charges of officers and employees.....	170,021 63
Taxes.....	27,064 61
All other expenditure.....	103,470 46
Total expenditure.....	<u>\$741,422 30</u>
Amount of surety risks written or renewed during the year.....	\$136,057,448 00
Premiums thereon.....	846,357 18
Amount of risks expired and terminated.....	106,725,418 00
Premiums thereon.....	627,860 54
Amount in force at end of year.....	127,015,338 00
Premiums thereon.....	776,832 11

(Received, 20th March, 1894.)

Department of Finance—Insurance Branch.

THE GUARANTEE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDED 31ST DECEMBER, 1893.

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.....	\$ 34,736 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.....	20,530 00

*Stocks and bonds held by the Company, viz. :—

	Par value.	Market value.
Montreal corporation bonds.....	\$ 10,500 00	\$ 16,395 00
do do stock.....	47,100 00	56,140 00
do Harbour bonds.....	83,500 00	91,910 00
City of Toronto bonds.....	10,000 00	10,900 00
Louisville, Evansville and St. Louis Ry. general mortgage gold bonds.....	9,150 00	3,431 25
Victoria, B.C., waterworks bonds.....	10,000 00	11,500 00
Lake Champlain and St. Lawrence Junction Ry. bonds....	5,000 00	5,000 00
Province of Quebec bonds.....	1,000 00	1,070 00
Canada stock.....	2,399 67	2,447 66
Montreal Board of Trade bonds.....	2,500 00	2,250 00
Canada Southern Railway bonds.....	10,000 00	10,200 00
+United States Government registered bonds.....	100,000 00	112,900 00
+City of Richmond, Virginia, bonds.....	15,000 00	15,150 00
+City of Brooklyn, N.Y.....	100,000 00	100,000 00
‡United States Guarantee Co., stock.....	149,100 00	149,100 00
Philadelphia Bourse stock.....	200 00	200 00
Montreal Telegraph Co., stock.....	4,000 00	5,720 00

Total par and market values..... \$ 559,449 67 \$ 588,313 91

Carried out at market value..... 588,313 91

Amount of loans on stocks held as collateral security, of par value, \$124,549.67; market value, \$124,985.66..... 32,600 00

Cash on hand at head office..... 4,737 37

Cash in banks, viz. :—

Bank of Montreal, Montreal.....	\$ 3,743 09
Traders Bank of Canada, Toronto.....	10,000 00
Bank of Montreal, Chicago.....	10,134 92
Cuyler, Morgan & Co., New York.....	39,144 00
Bank of Kentucky, Louisville, Ky.....	1,901 96
Commercial National Bank, Nashville, Tenn.....	3,829 64
St. Louis National Bank, St. Louis, Mo.....	79 81
Continental Bank, St. Louis, Mo.....	905 89
Fourth National Bank, Nashville, Tenn.....	873 71

Total..... 70,613 02

* Of these there are deposited with Receiver General, Canada, \$29,000 Montreal Harbour bonds; \$2,399.67 Canada stock; \$10,000 City of Victoria bonds; \$17,000 Montreal Corporation bonds and stock.

+ \$100,000 City of Brooklyn bonds and \$100,000 United States Government bonds deposited with State of New York, and \$15,000 City of Richmond bonds in Virginia.

‡ \$125,100 United States Guarantee Co. stock is held by the Manhattan Trust Co. of New York in trust for the benefit of the Guarantee Company's policy-holders and creditors in the United States.

GUARANTEE COMPANY—Continued.

Interest accrued and unpaid on stocks.....	\$	7,673	09
Agents' balances.....		19,775	70
Office furniture and fixtures, including safes at head office and branches.....		5,659	10
Total assets.....	\$	784,638	52

LIABILITIES.

(1.) *Liabilities in Canada.*

Net amount of losses claimed but not adjusted.....	\$	2,713	99
do do reported or supposed but not claimed.....		2,500	00
Net amount of losses resisted—in suit (accrued in previous years).....		5,000	00
Total amount of unsettled claims for losses in Canada.....	\$	10,213	99
Reserve of unearned premiums for all outstanding risks in Canada....		18,171	26
Due and accrued for salaries, reinsurance, rent, agency and other miscellaneous expenses, including commission for collecting outstanding premiums.....		6,085	18
Total liabilities in Canada.....	\$	34,470	43

(2.) *Liabilities in other Countries.*

Net amount of losses reported or supposed but not claimed.....	\$	7,972	16
Net amount of losses claimed but not adjusted.....		12,650	00
Net amount of losses resisted and in suit (accrued in previous years).....		15,535	50
Net amount of losses resisted not in suit.....		20,000	00
Total amount of unsettled claims for guarantee losses.....	\$	56,157	66
Total reserve of unearned premiums for all outstanding risks.....	\$	86,572	40
Due and accrued for salaries, reinsurance, rent, agency and other miscellaneous expenses, including commission for collecting outstanding premiums.....		6,693	05
Total liabilities in other countries.....	\$	149,423	11
Total liabilities (except capital stock) in all countries.....	\$	183,893	54
Capital stock paid up in cash.	\$	304,600	00
Surplus beyond all liabilities and paid up capital stock.....	\$	296,144	98

INCOME.

<i>For Guarantee Risks.</i>	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 37,637 47	\$ 221,267 71
Deduct reinsurance, rebate, abatement and return-premiums..	3,850,34	35,279 80
Net cash received for said premiums.....	\$ 33,787 13	\$ 185,987 91
Total net cash received for premiums in all countries.....	\$	219,775 04
Received for interest on bonds and mortgages.....		33,607 21
Claims recovered.....		13,474 18
Total income.....	\$	266,856 43

Department of Finance—Insurance Branch.

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 \$31,925.87). \$	7,153 00	\$ 22,643 71
Deduct savings and salvage and amounts received from other companies for reinsurance		1,461 62
Net amount paid for said losses.....	\$ 7,153 00	\$ 21,182 09
Amount paid for losses occurring during the year.....	\$ 11,076 13	\$ 68,104 31
Deduct reinsurance		9,670 20
Net amount paid during the year for said losses..	\$ 11,076 13	\$ 58,434 11
Total net amount paid during the year for guarantee losses... \$	18,229 13	\$ 79,616 20
Total net amount paid during the year for losses in all countries.....		\$ 97,845 33
Amount of dividends paid during the year at 6 per cent		18,276 00
Commission or brokerage.....		5,161 65
Salaries, fees and all other charges of officials.....		58,834 28
Taxes.....		5,921 19
Miscellaneous payments, viz.:—Advertising, \$3,544.52; rent and taxes, \$9,420.51; sundry office charges, postage, parcels and telegrams, \$11,271.41; printing and stationery, \$4,853.90; inspection and revision department (outside), \$28,501.38; law charges, \$1,466.99; furniture, \$484.10.....		59,542 81
Total expenditure.....		\$ 245,581 26

CASH ACCOUNT.

Dr.

Dec. 31, 1892—		
To balance in hand and in banks, as at this date.....		\$ 82,755 90
Dec. 31, 1893—		
To income as above		266,856 43
Received from realization of investments.....		15,904 30
		<u>\$ 365,516 63</u>

Cr.

Dec. 31, 1893—		
By expenditure during the year as above.....		\$ 245,581 26
Investments during the year.....		25,484 98
Loan made		19,100 00
Balance in hand and in banks this date.....		75,350 39
		<u>\$ 365,516 63</u>

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.....	\$ 5,414,209	\$ 36,536 50	\$ 42,469,947	\$ 213,038 44	\$ 47,884,246	\$ 249,574 94
Taken during the year—new and renewed.....	6,424,443	37,264 13	47,033,550	269,503 83	53,457,993	246,767 96
Total.....	\$ 11,838,742	\$ 73,800 63	\$ 89,503,497	\$ 422,542 27	\$ 101,342,239	\$ 496,342 90
Deduct terminated, including renewed.....	5,666,024	36,125 60	46,268,825	215,382 32	51,934,849	251,507 92
Gross in force at date.....	\$ 6,172,718	\$ 37,675 03	\$ 43,234,672	\$ 207,159 95	\$ 49,407,390	\$ 244,834 98
Deduct reinsured.....	213,500	1,332 50	6,730,783	34,015 15	6,944,283	35,347 65
Net in force, 31st December, 1893.....	\$ 5,959,218	\$ 36,342 53	\$ 36,503,889	\$ 173,144 80	\$ 42,463,107	\$ 209,487 33

Total net amount in force.....\$ 42,463,107 00
 Total net premiums thereon.....209,487 33

(Received, 15th February, 1894.)

Department of Finance—Insurance Branch.

THE DOMINION PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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		<u>10,000 00</u>

(For List of Stockholders, see Appendix.)

ASSETS.

Stocks and bonds deposited with the Receiver General, viz.:—

	Par value.	Market value.
Province of Quebec 5 per cent bonds	\$ 5,000 00	\$ 5,500 00
Montreal Protestant School Board bonds	11,000 00	10,847 00
Total	<u>\$ 16,000 00</u>	<u>\$ 16,347 00</u>

Carried out at market value	\$	16,347 00
Cash on hand at head office		4,446 43
Agents' balances		1,354 97
Office furniture and fixtures		<u>400 00</u>
Total assets	\$	<u><u>22,548 40</u></u>

LIABILITIES.

Reserve of unearned premiums for all outstanding plate glass risks	\$	12,973 90
Total liabilities	\$	<u>12,973 90</u>
Capital stock paid up in cash	\$	<u>10,000 00</u>

INCOME.

Gross cash received for premiums	\$	8,940 32
Deduct reinsurance, rebate, abatement and return-premiums		293 03
Net cash received for premiums	\$	<u>8,647 29</u>
Received for interest on bonds		690 00
Total income	\$	<u><u>9,337 29</u></u>

DOMINION PLATE GLASS—*Concluded.*

EXPENDITURE.

Amount paid for plate glass losses occurring during the year.....	\$	4,451 07	
Deduct savings and salvage.....		56 50	
Net amount paid for plate glass losses.....	\$		4,394 57
Amount of dividends paid during the year.....			4,000 00
Paid for commission or brokerage.....			1,522 57
Salaries, fees and all other charges of officials in Canada.....			1,370 93
Taxes.....			260 00
Total expenditure.....	\$		11,548 07

CASH ACCOUNT.

1892.		1893.	
Dec. 31--To Balance in hand and in banks at this date.....	\$	6,657 21	Dec. 31--By Expenditure as above... \$ 11,548 07
1893.			Balance in hand and in banks at this date..... 4,446 43
Dec. 31--To Income as above.....		9,337 29	
	\$	<u>15,994 50</u>	\$ <u>15,994 50</u>

RISKS AND PREMIUMS.

	No.	Premiums thereon.
Policies in force at date of last statement.....	1,924	\$ 30,349 90
Taken during the year—new.....	361	4,135 08
Taken during the year—renewed.....	410	3,638 02
Total.....	2,695	\$ 38,123 00
Deduct terminated.....	808	10,282 74
Gross and net in force 31st December, 1893.....	<u>1,887</u>	<u>\$ 27,840 26</u>
Total number of policies in force.....	1,887	
Total premiums on policies in force.....		\$ <u>27,840 26</u>

(Received, 1st March, 1894.)

Department of Finance—Insurance Branch.

LLOYDS' PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

President—WILLIAM T. WOODS. | *Secretary*—CHAS. E. W. CHAMBERS.
Principal Office—63 William Street, New York.
Head Office in Canada—Toronto. | *Chief Agents in Canada*—
EASTMURE & LIGHTBOURNE.
(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.

Canada 4 per cent bonds in deposit with the Receiver General, par value, \$10,000; market value\$ 10,800 00
Agents' balances in Canada 5,340 10
Total assets in Canada\$ 16,140 10

LIABILITIES IN CANADA.

Amount of plate glass losses in Canada claimed but not adjusted\$ 643 22
Reserve of unearned premiums for all outstanding risks in Canada..... 13,619 13
Total liabilities in Canada\$ 14,262 35

INCOME IN CANADA.

Gross cash received for premiums.....\$ 10,454 08
Deduct reinsurance, rebate, abatement and return-premiums..... 768 84
Net cash received for premiums.....\$ 9,685 24
Received for interest and dividends..... 400 00
Total income in Canada\$ 10,085 24

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$355.69)\$ 355 69
Amount paid for losses occurring during the year.....\$ 4,315 97
Deduct savings and salvage..... 889 40
Net amount paid during the year for said losses.....\$ 3,426 57
Net amount paid during the year for plate glass losses.....\$ 3,782 26
Commission or brokerage 4,036 64
Salaries, fees and all other charges of officials in Canada..... 190 58
Total expenditure in Canada.....\$ 8,009 48

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	\$.....	\$ 23,145 63
Policies taken during the year—new and renewed.....	.....	11,113 03
Total	\$.....	\$ 34,258 66
Deduct terminated.....	.....	7,644 60
Gross and net in force at 31st December, 1893.....	\$.....	\$ 26,614 06
Total number of policies in force in Canada at date	No return.	
Total net amount in force	do	
Total premiums thereon.....		\$ 26,614 06

(Received, 15th February, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(As returned to the Superintendent of Insurance, State of New York.)

ASSETS.

Market value of real estate less encumbrances.....	\$ 265,000 00
Stocks and bonds held by the company, par value \$207,500; market value.....	229,512 50
Cash on hand and in banks.....	26,472 85
Gross premiums in course of collection.....	74,908 65
Rents due and accrued	1,550 00
Interest due and accrued on bonds.....	300 00
Sundry accounts.....	1,492 65
Total assets	\$ 599,236 65

LIABILITIES.

Net amount of unpaid losses.....	\$ 2,856 08
Unearned premiums	207,871 12
Due and accrued for agency expenses, plate glass, glazing, &c.....	29,362 35
Commission on agents' balances.....	18,727 16
Total liabilities, except capital stock.....	\$ 258,816 71
Capital stock paid up in cash.....	\$ 250,000 00
Surplus beyond all liabilities	90,419 94

INCOME.

Net cash received for premiums.....	\$ 375,980 88
Interest and dividends.....	19,591 58
Rents and profits on securities sold.....	9,043 38
Total cash income	\$ 404,615 84

Department of Finance—Insurance Branch.

LLOYDS' PLATE GLASS—*Concluded.*

EXPENDITURE.

Net amount paid for losses	\$ 164,969 50
Dividends to stockholders.....	40,000 00
Paid for commission or brokerage.....	103,998 61
Salaries, &c.....	44,072 34
Taxes and license fees.....	10,625 32
All other expenditure	24,955 86
Total cash expenditure	<u>\$ 388,621 63</u>

RISKS AND PREMIUMS.

	Amount.
Risks, written or renewed during 1893	\$ 15,122,197 00
Premiums thereon	430,224 63
Amount of risks terminated during the year.....	13,598,654 00
Premiums thereon.....	387,463 03
Net amount in force at end of the year 1893	14,857,800 00
Premiums thereon.....	<u>414,748 94</u>

NEW YORK, 27th January, 1894.

PLATE GLASS INSURANCE BUSINESS OF MONGENAI, BOIVIN & CO.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

*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	<u>\$ 13,567 25</u>	<u>\$ 13,767 25</u>
Carried out at market value.....		<u>\$ 13,767 25</u>

LIABILITIES, PLATE GLASS INSURANCE.

Reserve of unearned premiums for all plate glass risks in Canada.....\$ 16,153 09

INCOME, PLATE GLASS INSURANCE.

Total net cash received for premiums.....\$ 13,859 86Total income.....\$ 13,859 86

EXPENDITURE, PLATE GLASS INSURANCE.

Amount paid for losses occurring during the year	\$ 6,836 16
Deduct savings and salvage.....	718 25
Net amount paid during the year for said losses	<u>\$ 6,117 91</u>
Commission or brokerage	1,518 59
Taxes.....	254 67
Total expenditure	<u>\$ 7,891 17</u>

RISKS AND PREMIUMS.

<i>Plate Glass Risks.</i>	No.	Premiums thereon.
Gross policies in force at date of last statement	2,200	\$ 29,594 47
Taken during the year—new.....	1,118	11,237 88
do do renewed.....	225	2,621 98
Total	<u>3,543</u>	<u>\$ 43,454 33</u>
Deduct terminated.....	1,134	11,148 14
Gross and net in force on 31st December, 1893.	<u>2,409</u>	<u>\$ 32,306 19</u>
Total number of policies in force.....	2,409	
Total premiums on policies in force.....		<u>\$ 32,306 19</u>

(Received, 10th March, 1894.)

Department of Finance—Insurance Branch.

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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.....	45,045 00

(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	\$ 10,109 83
Deseronto debentures.....	3,000 00	3,000 00
Canada Landed and National Investment Co.'s debentures.....	8,000 00	8,000 00
Town of Tilsonburg debentures.....	2,000 00	2,285 78
City of Guelph debentures.....	1,500 00	1,521 91
Town of Deseronto debentures.....	6,224 00	6,490 49
Township of Leeds and Lansdowne debentures.....	5,000 00	5,308 48
do Yonge and Escott debentures.....	5,000 00	5,328 60
do Elizabethtown debentures.....	7,000 00	7,399 41
Town of Simcoe debentures.....	7,000 00	7,432 85
	\$ 54,724 00	\$ 56,877 35

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

Town of Deseronto debentures.....	4,212 00	4,239 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.....	3,000 00	3,000 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	5,786 25
Township of Loborough debentures.....	2,301 25	2,366 22

Total par and market values..... \$ 79,437 25 \$ 81,469 74

Carried out at market value.....	\$ 81,469 74
*Loans secured by debentures on which not more than one year's interest is due.....	3,000 00
Cash at head office.....	7 72
Cash in banks, viz.:—	
Canadian Bank of Commerce.....	\$ 1,215 07
Home Savings and Loan Co.....	6,709 92
Total cash in banks.....	7,924 99
Interest due and unpaid on debentures, etc.....	165 00
Interest accrued on debentures, etc.....	1,284 69
Agents' balances.....	3,094 98
Office furniture.....	500 00
Special service accounts, outstanding.....	5 00
Total assets.....	\$ 97,452 12

*This loan is secured by the deposit of \$6,000 debentures of the North American Telegraph Company.

BOILER INSPECTION AND INSURANCE CO.—*Continued.*

LIABILITIES.

Reserve of unearned premiums on all outstanding risks in Canada.....	\$	20,174	84
Due for sundry small accounts for printing, advertising, etc.....		200	00
Total liabilities.....	\$	20,374	84
Capital stock paid up in cash.....	\$	45,045	00
Surplus beyond liabilities and capital stock.....	\$	32,032	28

INCOME.

Gross premiums received in cash.....	\$	21,353	28
Gross cash received on bills or notes taken for premiums.....		Nil.	
Gross cash received for premiums.....		21,353	28
Deduct reinsurance, rebate, abatement and return-premiums.....		776	52
Net cash received for premiums.....	\$	20,576	76
Received for interest on bonds, &c.....		4,165	37
Income from special service department.....		317	43
Total income.....	\$	25,059	56

EXPENDITURE.

Amount paid during the year for losses.....	\$	369	17
Amount of dividends paid during the year at 6 per cent.....		2,702	70
Commission or brokerage.....		2,259	19
Salaries, fees and all other charges of officials.....		9,762	28
Taxes.....		298	32
Miscellaneous payments:—			
General expenses, including rent, stationery, printing, postage, agency expenses, &c., \$1,770.53; travelling expenses, \$2,453.78; advertising account, special inspections and vote of shareholders to president and directors, \$2,672.10.....		6,897	41
Total expenditure.....	\$	22,289	07

CASH ACCOUNT.

1892.	<i>Dr.</i>		
Dec. 31.—To balance on hand and in banks at this date.....	\$	5,820	69
1893.			
Dec. 31.—To income as above.....		25,059	56
Received from realization of investments.....		7,420	00
Bills receivable.....		62	75
	\$	38,363	00
1893.	<i>Cr.</i>		
Dec. 31.—By expenditure during the year as above.....	\$	22,289	07
Investments during the year.....		8,141	22
Balance in hand and in banks this date.....		7,932	71
	\$	38,363	00

BOILER INSPECTION AND INSURANCE COMPANY—Concluded.

RISKS AND PREMIUMS.

	IN CANADA.			IN OTHER COUNTRIES.			TOTAL IN ALL COUNTRIES.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$		\$	\$		\$	\$ cts.
Policies in force at date of last statement.	730	2,688,162	37,425 64	80	534,653	2,146 41	810	3,222,815	39,572 05
Taken during the year—new.	129	327,500	5,149 84				129	327,500	5,149 84
Taken during the year—renewed.	454	1,462,937	17,738 04				454	1,462,937	17,738 04
Total	1,313	4,478,599	60,313 52	80	534,653	2,146 41	1,393	5,013,252	62,459 93
Deduct terminated	587	1,880,162	19,720 61	47	284,659	674 31	634	2,164,821	20,394 95
Gross in force at end of year.	726	2,598,437	40,592 88	33	249,994	1,472 10	759	2,848,431	42,064 98
Deduct reinsured.		236,658	1,350 31					236,658	1,350 31
Net in force, 31st December, 1893.	726	2,361,779	39,242 57	33	249,994	1,472 10	759	2,611,773	40,714 67
Total number of policies in force at date.							759		
Total net amount in force.							\$2,611,773 00		
Total premiums thereon.							40,714 67		

(Received, 27th February, 1894.)

THE STEAM BOILER AND PLATE GLASS INSURANCE COMPANY OF
CANADA.

STATEMENT TO 31ST DECEMBER, 1893.

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. 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.....	<u>20,050 00</u>

(For List of Stockholders, see Appendix.)

ASSETS.

Stock owned by the company, viz.:—

Huron and Erie debenture deposited with Receiver General.....	\$ 20,000 00
Cash on hand at head office.....	22 71
Cash in Bank of Toronto	481 97
Agents' balances.....	675 48
Inspector's appliances and outfit.....	144 67
Office supplies and stationery	400 00
Office furniture and type-writer	169 87
Total assets.....	\$ <u>21,894 70</u>

LIABILITIES.

Reserve of unearned premiums on steam boiler risks.....	\$ 1,056 05
do do plate glass risks.....	<u>1,027 93</u>
Total reserve of unearned premiums.....	\$ 2,083 98
Money borrowed	1,401 20
Due for sundry expenses	441 08
Total liabilities.....	\$ <u>3,926 26</u>
Capital stock paid up.....	\$ <u>20,050 00</u>

INCOME.

Premiums received in cash for steam boiler risks.....	\$ 741 00
do do plate glass risks.....	<u>882 09</u>
Total net cash actually received for premiums.....	\$ 1,623 09
Received for interest on bonds and mortgages	411 05
Total net income	\$ 2,034 14
Received for calls on capital	20,000 00
Received for increased capital	<u>50 00</u>
Gross income	\$ <u>22,084 14</u>

Department of Finance—Insurance Branch.

STEAM BOILER AND PLATE GLASS—*Concluded.*

EXPENDITURE.

Commission or brokerage.....	\$	322	82
Salaries, fees and all other charges of officials.....		708	60
Miscellaneous payments, viz.:—			
Travelling expenses, \$608; postage, express, telegraph and exchange, \$202.20; charter and law costs, \$391.19; advertising, \$62; rent, fuel and light, \$59.25; office supplies, \$544.39; inspector's appliances, \$41.34; office furniture, \$39.87.....		1,948	24
Total expenditure	\$	2,979	66

CASH ACCOUNT.

1893.	DR.	1893.	CR.
Dec. 31—To income as above.....	\$	22,084	14
" loan account—borrowed during the year.....		1,401	20
		<u>\$</u>	<u>23,485</u>
		Dec. 31—By expenditure as above....	\$
		" investments.....	20,000
		" balance in hand and in banks this date.....	505
			<u>68</u>
			<u>\$</u>
			<u>23,485</u>

RISKS AND PREMIUMS.

Steam Boiler Risks in Canada.	No.	Amount.	Premiums thereon.
Taken during the year—new	50	\$ 84,000 00	\$ 1,191 00
In force at 31st December, 1893.....	50	84,000 00	1,191 00

Plate Glass Risks in Canada.	No.	Amount.	Premiums thereon.
Taken during the year—new	90	\$ 1,108 57	\$ 1,108 57
In force at 31st December, 1893.	90	1,108 57	1,108 57

Total number of policies in force at date.....	140
Total premiums thereon.	<u>\$ 2,299 57</u>

(Received, 28th February, 1894.)

THE DOMINION BURGLARY GUARANTEE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

President—SAMUEL FINLEY. | *Secretary*—JOHN CAMPBELL.

Head Office—Montreal. |

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.	40,000 00
	40,000 00

(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
City of New Westminster bonds—5 per cent.	5,000 00	5,237 50
Total par and market values	\$ 33,000 00	\$ 33,237 50

Carried out at market value	\$ 33,237 50
Loans	5,600 70
Cash on hand at head office	25 28
Interest accrued on stocks	685 00
Interest due and unpaid on loans	73 80
Agents' balances	893 93
Office furniture	990 06
Total assets	\$ 41,506 27

LIABILITIES.

Net amount of losses due and yet unpaid	\$ 100 00
Reserve of unearned premiums	6,054 05
Due and accrued for salaries, &c.	718 15
Bank overdraft	1,092 73
Interest due and unpaid	3 40
Total liabilities (excluding capital stock)	\$ 7,968 33

Capital stock paid up in cash	\$ 40,000 00
-------------------------------------	--------------

*Deposited with Receiver General.

Department of Finance—Insurance Branch.

DOMINION BURGLARY GUARANTEE—*Concluded.*

INCOME.

<i>For Burglary Guarantee Risks.</i>	In Canada.
Gross cash received for premiums.....	\$ 11,450 12
Deduct reinsurance, rebate, abatement and return-premiums.....	161 95
Net cash received for said premiums.....	<u>\$ 11,288 17</u>
Total net cash received for premiums.....	\$ 11,288 17
Received for interest on bonds and mortgages.....	759 80
Total.....	<u>\$ 12,047 97</u>
Received for calls on capital.....	40,000 00
Total income.....	<u>\$ 52,047 97</u>

EXPENDITURE.

<i>For Burglary Guarantee Risks.</i>	In Canada.
Amount paid for losses occurring during the year.....	\$ 1,339 41
Deduct amount received for reinsurance.....	Nil.
Net amount paid for said losses.....	<u>\$ 1,339 41</u>
Total net amount paid during the year for burglary guarantee losses...\$	1,339 41
Commission or brokerage.....	1,579 74
Salaries, fees and all other charges of officials.....	4,810 27
Taxes.....	893 48
Miscellaneous payments, viz. :—Travelling expenses, \$1,017.27; office furniture, \$1,100.06; printing and stationery, \$1,299.98; advertising, \$715.79; expenses, \$1,147.37.....	5,280 47
Total expenditure.....	<u>\$ 13,903 37</u>

CASH ACCOUNT.

1893.	Dr.	1893.	Cr.
Dec. 31—To income as above.....	\$ 52,047 97	Dec. 31—By expenditure during the year as above.....	\$ 13,903 37
Loan account—borrowed during the year.....	1,092 73	By investments.....	33,611 35
		Loans.....	5,600 70
		Balance on hand and in banks this date.....	25 28
	<u>\$ 53,140 70</u>		<u>\$ 53,140 70</u>

RISKS AND PREMIUMS IN CANADA.

<i>Burglary Guarantee Risks.</i>	No.	Amount.	Premiums.
Policies taken during the year.....	1,113	\$ 1,711,850	\$ 13,308 59
Deduct terminated (including renewed).....	55	125,350	1,200 48
Gross and net in force at 31st Dec., 1893.	<u>1,058</u>	<u>\$ 1,586,500</u>	<u>\$ 12,108 11</u>
Total number of policies in force at date.....	1,058		
Total net amount in force.....	\$ 1,586,500 00		
Total premiums thereon.....	12,108 11		

(Received, 9th March, 1894.)

THE CANADIAN AND EUROPEAN EXPORT CREDIT SYSTEM COMPANY

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

President—EDWARD SCHICKHAUS.*Secretary*—WM. P. RAMMEL.*Principal Office*—Newark, N.J.*Chief Agent in Canada*—THOMAS CHRISTIE. | *Head Office in Canada*—Toronto.

(Incorporated Dec. 8th, 1891. Commenced business in Canada, Jan. 20th, 1893.)

CAPITAL.

Amount of joint stock capital authorized.....	\$ 400,000 00
Amount paid up in cash.....	<u>100,000 00</u>

ASSETS IN CANADA.

Stocks, bonds or debentures deposited with the Receiver General, viz. :—

	Par value.	
Canada bonds.....	\$ 30,000 00	
Province of New Brunswick bonds	70,000 00	
Total.....	\$ 100,000 00	
Carried out at market value.....	\$ 102,739 05	
Interest accrued	688 89	
Premiums in course of collection	775 00	
*Total assets in Canada.....	<u>\$ 104,202 94</u>	

LIABILITIES IN CANADA.

Reserve of unearned premiums	\$ 19,873 50
Total liabilities in Canada.....	<u>\$ 19,873 50</u>

INCOME IN CANADA.

Gross premiums received in cash.....	\$ 25,066 00
Interest on bonds.....	2,000 00
Total income in Canada.....	<u>\$ 27,066 00</u>

EXPENDITURE IN CANADA.

Commission or brokerage.....	\$ 4,698 00
Taxes.....	250 00
All other payments, viz. :—	
Legal service \$890.34; finance department, \$110; stationery and printing, \$65.97	1,066 31
Total expenditure in Canada	<u>\$ 6,014 31</u>

* Additional assets to the amount of \$29,589.55 are held in the United States for the benefit of Canadian subscribers.

Department of Finance—Insurance Branch.

CANADIAN AND EUROPEAN EXPORT CREDIT SYSTEM CO.—*Concluded.*

RISKS AND PREMIUMS.

<i>For Credit Indemnity Risks in Canada.</i>	Amount.	Premiums thereon.
Policies taken during the year.....	\$ 748,500 00	\$ 23,203 50
Deduct terminated.....	110,000 00	3,330 00
^{W 1 19} Gross and net in force on 31st December, 1893.....	<u>\$ 638,500 00</u>	<u>\$ 19,873 50</u>
Number of policies in force at date.....		94
Total amount in force.....		\$ 638,500 00
Total premiums thereon.....		<u>19,873 50</u>

(Received, 7th March, 1894.)

STATEMENTS
OF
INSURANCE COMPANIES

WHICH DO LIFE INSURANCE BUSINESS UPON THE
ASSESSMENT PLAN.

List of Assessment Companies registered, at 31st December, 1893, in the Office of the Superintendent of Insurance, under the Insurance Act:—

- 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 COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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)			\$	5,000	00
Stocks and bonds owned by the company:—					
		Par value.		Market value.	
Building and Loan Company's Debentures.....	\$	5,000	00	\$	5,000
People's Loan and Deposit Company's Debentures.....		5,000	00		5,000
Total par and market values.....	\$	10,000	00	\$	10,000
Carried out at market value				\$	10,000
Cash at head office					435
Cash in Dominion Bank.....					9,583
					08
Total.....	\$			\$	25,018
					77

OTHER ASSETS.

Interest accrued.....					187
Office furniture.....					702
					40
Total assets.....	\$			\$	25,908
					67

LIABILITIES.

Claims for death losses adjusted but not due.....	\$	2,000	00
do do unadjusted but not resisted.....		2,000	00
Total liabilities.....	\$	4,000	00
Surplus on policy-holders' account.....	\$	21,908	67

INCOME.

Gross amount paid by members to the Society or its agents, without deduction for commissions or other expenses, as follows:—			
Membership fees.....	\$	380	00
Annual dues		3,340	00
For medical examiners' fees.....		290	00
Assessments.....		17,347	15
Total paid by members.....	\$	21,357	15
Interest		921	90
Total income.....	\$	22,279	05

THE COMMERCIAL TRAVELLERS'—*Concluded.*

EXPENDITURE.

Cash paid for death losses (\$5,000 of which occurred in previous years). \$	12,000 00
Commissions and fees retained by or paid to agents.....	97 00
Commissions, salaries and other expenses of officials.....	1,974 00
Medical examiners' fees.....	290 00
Taxes.....	85 93
Office furniture.....	10 64
Miscellaneous payments :—Printing and stationery, \$287.39; postage, \$413.71; advertising, \$97.95; petty expenses, \$128.39; law expenses, \$150.00; rent, \$300.00; travelling expenses, \$20.00.....	1,397 44
Total expenditure.....	<u>\$ 15,855 01</u>

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	198
Amount of said policies.....	\$ 198,000 00
Number of policies become claims during the year.....	11
Amount of said claims.....	11,000 00
Number of policies in force in Canada at date.....	1,995
Amount of said policies.....	<u>1,995,000 00</u>

Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death.....	11	\$ 11,000 00
2. By lapse.....	76	76,000 00
Total.....	<u>87</u>	<u>\$ 87,000 00</u>

	No.	Amount.
Policies in force at beginning of year.....	1,884	\$1,884,000 00
Policies issued during the year.....	198	198,000 00
Policies terminated as above.....	87	87,000 00
Policies in force at date of statement.....	<u>1,995</u>	<u>1,995,000 00</u>

Number of insured lives at beginning of year.....	1,719
Number of new insurers during the year.....	94
Number of deaths during the year among the insured.....	11
Number of insured whose policies have been terminated otherwise than by death.....	69
Number of insured lives at date of statement.....	<u>1,733</u>

(Received, 31st January, 1894.)

Department of Finance—Insurance Branch.

THE HOME LIFE ASSOCIATION OF CANADA.

STATEMENT OF BUSINESS FOR THE YEAR ENDING 31ST DECEMBER, 1893.

President—HON. RICHARD HARCOURT. | *Chief Agent*—A. J. PATISON.
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.....	42,500 00
Amount paid up in cash (and credited)	8,206 09

(For list of Guarantors, see Appendix.)

ASSETS.

Cash at head office—General account.....	\$ 87 36
Cash in Dominion Bank:—	
Mortuary account.....	\$ 2,032 53
Assessment account.....	1,875 46
Reserve and Emergency account.....	756 14
	4,664 13
Total ledger assets.....	\$ 4,751 49

OTHER ASSETS.

Mortuary assessments due and unpaid on membership in force.....	89 04
Other assets—office furniture	100 45
	Total assets.....\$ 4,940 98

LIABILITIES.

Claims for death losses unadjusted but not resisted.....	\$ 3,000 00
Assessments paid in advance	168 82
Sundry items due to medical examiners and agents	44 00
Due the bank	813 46
	Total liability.....\$ 4,026 28

Surplus on policy-holders account	\$ 914 70
Guarantee fund paid up....	8,206 09

INCOME.

Gross amounts paid by members to the Association or its agents, with- out deduction for commissions or other expenses, as follows:—	
Membership fees (estimated)	\$ 907 04
Assessments.....	4,214 75
	Total paid by members.....\$ 5,121 79

HOME LIFE ASSOCIATION—*Concluded.*

Interest	\$	113 28
Total	\$	5,235 07
Guarantee fund.		2,644 59
Total income.....	\$	<u>7,879 66</u>

EXPENDITURE.

Medical examiners' fees.....	\$	935 75
Commission and fees retained by or paid to agents.....		1,094 15
Commissions, salaries, and other expenses of officials.....		1,730 00
Miscellaneous payments, viz.:—Expense account, \$118.45; postage and telegrams, \$182.85; books, \$36; salaries of clerks, \$169.01; office furniture, \$58.40; advertising, \$34.69; office rent, \$147.50; printing and stationery, \$435.49; travelling expenses, \$729.93; fuel and light, \$16; expressage, \$3.92; legal expenses, \$45.16; auditors' fees, \$10; miscellaneous expenses, \$21.16.....		2,008 56
Total expenditure.....	\$	<u>5,768 46</u>

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....		324
Amount of said policies	\$	411,000 00
Number of policies become claims in Canada during the year.....		1
Amount of said claim.....		3,000 00
Number of policies in force in Canada at date		441
Amount in force 31st December, 1893.....		<u>523,000 00</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	1	\$ 3,000 00
2. By lapse.. ..	72	82,000 00
Total.....	<u>73</u>	<u>\$85,000 00</u>

Policies in force at beginning of year.....	190	\$197,000 00
Policies issued during the year.....	374	473,000 00
Policies terminated as above.....	73	85,000 00
Policies not taken.....	50	62,000 00
Policies in force at date of statement.....	<u>441</u>	<u>523,000 00</u>

Number of insured lives at the beginning of the year.....	175
Number of new insurers during the year	360
Number of deaths during the year among the insured.....	1
Number of insured whose policies have been terminated during the year otherwise than by death....	119
Number of insured lives at date of statement.....	<u>415</u>

(Received, 15th January, 1894.)

Department of Finance—Insurance Branch.

THE PROVINCIAL PROVIDENT INSTITUTION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

President—GEO. K. MORTON.

Secretary and Chief Agent—E. S. MILLER.

Principal Office—St. Thomas, Ont.

(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.....	\$ 7,903 05
Amount secured by way of loans on real estate, by bond or mortgage, first liens	16,750 00
Amount of loans secured by bonds, stock, or other marketable col- laterals	1,250 00
Amount of loans as above on which interest has not been paid within one year previous to statement	\$8,500 00
Cash at head office	229 40
Cash in banks, viz. :—	
Molsons Bank.....	\$ 6,843 40
Southern Loan and Savings Company	25,699 52
Elgin Loan and Savings Company (Account A).....	2,145 46
do do (Account B).....	20,905 77
Atlas Loan Company (Account A).....	12,521 35
do (Account B).....	4,615 09
Total cash in banks.....	72,730 59
Bills receivable.....	157 85
Agents' ledger balances.....	969 86
Total.....	\$ 99,990 75

OTHER ASSETS.

Interest due	\$ 839 89
do accrued.....	351 68
Total carried out	1,191 57
Rents due.....	112 50
Mortuary assessments due and unpaid on membership in force..	\$ 1,868 35
Reserve fund contributions due and unpaid	113 53
Due from members for claims not yet assessed.....	11,626 07
Annual dues in process of collection.....	885 00
Net amount due from members.....	14,492 95
Fixtures and office furniture.....	1,910 22
Total assets.....	\$ 117,697 99

PROVINCIAL PROVIDENT—*Continued.*

LIABILITIES.

Claims for death losses unadjusted but not resisted.....	\$ 25,000 00
Claims for disability losses resisted, in suit	1,500 00
Net amount due on account of claims.....	\$ 26,500 00
Assessments paid in advance.....	140 93
Due to agents on open accounts.....	257 66
Estimated accounts outstanding.....	1,000 00
Total liabilities.....	\$ 27,898 59
Surplus on policy-holders' account.....	\$ 89,799 40
Amount belonging to reserve fund.....	\$ 65,427 99
Amount belonging to emergency fund.....	17,223 60
Total.....	\$ 82,651 59
Surplus over all liabilities and said funds.....	\$ 7,147 81

INCOME DURING THE YEAR.

Gross amounts paid by members to the association or its agents, without deduction for commissions or other expenses, as follows:—	
Membership fees	\$ 14,146 50
Annual dues.....	22,892 70
Reinstatement fees.....	266 00
Medical examiners' fees (estimated).....	4,398 00
Assessments.....	121,844 08
For changing certificates	75 50
Contributions to reserve fund.....	3,058 31
Contributions to emergency fund.....	3,133 46
Total paid by members.....	\$ 169,814 55
Interest.....	2,665 71
Rent.....	380 00
Total.....	\$ 172,860 26

EXPENDITURE DURING THE YEAR.

Cash paid for death losses and disability claims.....	\$ 98,637 43
Medical examiners' fees (estimated).....	4,398 00
Commissions and fees retained by or paid to agents.....	14,337 01
Cash paid for salaries and other expenses of officials..	16,958 09
Taxes	485 59
Sundry expenditure, viz.:—Fuel and light, \$151.17; postage, \$1,292.87; rent, \$512.50; medical director's fees, \$1,097; stationery, \$202.83; expressage, &c., \$135.52; printing and advertising, \$1,633.65; officers' bonds, \$75; legal expenses, investigating claims, &c., \$2,453.84; travelling expenses, \$331.48; fixtures, \$722.50; exchange, \$75.73.....	8,684 09
Total expenditure.....	\$ 143,500 21

Department of Finance—Insurance Branch.

PROVINCIAL PROVIDENT—*Concluded.*

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.	1,844	
Amount of said policies		\$2,735,000 00
Number of policies become claims during the year.....	62	
Amount of said claims.....		109,550 00
Number of policies in force at date.....	7,252	
Net amount in force, 31st December, 1893.....		<u>11,906,450 00</u>

Number and amount of policies terminated during the year:—

	No.	Amount.
1. By death and disability.....	63	\$ 114,550 00
2. By lapse.....	992	1,619,000 00
Total	<u>1055</u>	<u>\$1,733,550 00</u>

	No.	Amount.
Policies in force at beginning of year	6,459	\$ 10,899,000 00
Policies revived during the year.....	4	6,000 00
Policies issued during the year.....	1,844	2,735,000 00
Policies terminated as above	1,055	1,733,550 00
Policies in force at date of statement.....	<u>7,252</u>	<u>11,906,450 00</u>

Number of insured lives at beginning of year.....	6,281
Number of new insurers during the year.....	1,826
Number of deaths during the year among the insured	56
Number of insured whose policies have been terminated during the year otherwise than by death.....	988
Number of insured lives at date of statement.....	<u>7,063</u>

(Received, 27th February, 1894.)

THE CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

STATEMENT TO 31ST DECEMBER, 1893.

Head Consul Commander and Chief Agent—
WILLIAM FULLER.

Head Clerk—
W. C. FITZGERALD.

*Head Office—*London, Ont.

(Incorporated, 1st April, 1893, by 56 Vic., Cap. 92. Commenced business 6th July, 1893.)

ASSETS.

Cash at head office	\$	11 96
Cash in Canadian Bank of Commerce—		
Insurance fund	\$1,957 60	
Emergency fund	632 60	
Expense fund	13 42	
		<u>2,603 62</u>
Total ledger assets	\$	2,615 58

OTHER ASSETS.

Emergency fund—assessments due and unpaid on membership in force	\$ 71 90	
Insurance fund do do	725 35	
Annual dues in process of collection	691 00	
Total due from members		1,488 25
Certificate fees due from camps and agents		164 00
Due for supplies		103 99
Supplies on hand		254 02
Total assets	\$	<u>4,625 84</u>

LIABILITIES.

Due on account of general expenses	\$	352 64
Due on account of loans		500 00
Total liabilities	\$	<u>852 64</u>
Surplus on policy-holders' account	\$	<u>3,773 20</u>

Department of Finance—Insurance Branch.

WOODMEN OF THE WORLD—Continued.

INCOME.

Gross amounts paid by members to the association or its agents, without deduction for commissions or other expenses, as follows:—

Membership fees (estimated).....	\$	858 00
Annual dues.....		533 15
Medical examiners' fees (estimated).....		234 00
Assessments for emergency fund.....		632 60
do insurance fund.....		1,957 60
Cash received for certificate fees, and fines.....		62 90
Total paid by members.....		\$ 4,278 25
Cash received for supplies.....		13 33
Total income.....		\$ 4,291 58

EXPENDITURE.

Medical examiners' fees (estimated).....	\$	234 00
Commissions and fees retained by agents (estimated).....		858 00
Commissions, salaries, and other expenses of officials.....		440 35
Taxes, licenses, fees or fines.....		85 99
Miscellaneous expenditure, viz.:—Printing and stationery, \$296.19; postage, \$53.20; postal cards for assessment, \$29.75; telephones, telegrams and express charges, \$6.23; petty stationery, \$4.00; rent, \$19.00; assistance in head office, \$66.00; copying by-laws, \$10.00; guarantee bonds, \$45.00; office furniture, \$13.50; discount, \$14.79.....		557 66
Total expenditure.....		\$ 2,176 00

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	694
Amount of said policies.....	\$1,223,500 00
Number of policies in force in Canada at date.....	691
Net amount in force, 31st December, 1893.....	1,218,500 00

Number and amount of policies terminated during the year:—

	No.	Amount.
By lapse.....	3	\$ 5,000 00
Total.....	3	\$ 5,000 00

	No.	Amount.
Policies issued during the year.....	694	1,223,500 00
Policies terminated as above.....	3	5,000 00
Policies in force at date of statement.....	691	1,218,500 00

Number of new insurers during the year.....	694
Number of insured whose policies have been terminated during the year otherwise than by death.....	3
Number of insured lives at date of statement.....	691

(Received 28th February, 1894.)

THE COVENANT MUTUAL BENEFIT ASSOCIATION OF ILLINOIS.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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, 1890.)

ASSETS IN CANADA.

Securities in deposit with the Receiver General, viz.:—

	Par value.	Market value.
Canada 3 per cent stock.....	\$ 53,533 33	\$ 51,735 56
Carried out at market value		\$ 51,735 56
Cash in Canadian Bank of Commerce, Toronto.....		4,605 51
Net amount due from members in Canada.....		22,015 77
Total assets in Canada.....		\$ 78,356 84

LIABILITIES IN CANADA.

Claims for death losses unadjusted but not resisted.....	\$ 9,750 00
Claims for death losses reported.....	8,500 00
Total liabilities in Canada.....	\$ 18,250 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:—

Membership fees.....	\$ 12,080 00
Assessments.....	51,242 28
Total paid by members in Canada	\$ 63,322 28
Interest.....	1,739 98
Total income in Canada.....	\$ 65,062 26

EXPENDITURE IN CANADA.

Cash paid for death losses.....	\$ 28,250 00
Medical examiners' fees.....	3,675 00
Commissions and fees retained by or paid to agents.....	12,080 00
Taxes, licenses, fees or fines in Canada.....	129 36
Commissions, salaries and other expenditure of officials in Canada	7,327 00
Miscellaneous expenditure:—	
Printing and stationery, \$463.95; rent, \$360.00; advertising, \$117.50; postage, \$80.00; duties, \$23.82; sundry expenses, \$28.48.....	1,073 75
Total expenditure in Canada	\$ 52,535 11

Department of Finance—Insurance Branch.

COVENANT MUTUAL BENEFIT ASSOCIATION—Continued.

MISCELLANEOUS.

Number of new certificates reported during the year as taken in Canada.....	1,371	
Amount of said certificates.....		\$1,783,625 00
Number of certificates become claims in Canada during the year	18	
Amount of said claims.....		43,500 00
Number of certificates in force in Canada at date.....	2,631	
Amount of said certificates.....		<u>4,655,125 00</u>

Number and amount of certificates terminated during the year in Canada :—

	No.	Amount.
1. By death	18	\$ 43,500 00
2. By reduction in amount.....		3,625 00
3. By surrender.....	10	14,000 00
4. By lapse.....	1,198	1,653,375 00
Total	<u>1,226</u>	<u>\$1,714,500 00</u>

	No.	Amount.
Certificates in force in Canada at beginning of year.....	2,483	\$4,576,875 00
Certificates issued during the year.....	1,371	1,783,625 00
Removals.....	3	9,125 00
Certificates terminated as above.....	1,226	1,714,500 00
Certificates in force in Canada at date of statement.....	<u>2,631</u>	<u>4,655,125 00</u>

Number of insured lives at beginning of year in Canada.....	2,483
Number of new insurers during the year.....	1,374
Number of deaths during the year among the insured.....	18
Number of insured whose policies have been terminated during the year otherwise than by death.....	1,208
Number of insured lives at date of statement	<u>2,631</u>

(Received, 19th February, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(As returned to the Superintendent of Insurance, State of Illinois.)

INCOME DURING THE YEAR.

Total paid by members for assessments and membership fees	\$1,511,547 87
Interest.....	18,973 85
Total income.....	<u>\$1,530,521 72</u>

COVENANT MUTUAL BENEFIT ASSOCIATION—*Continued.*

DISBURSEMENTS DURING THE YEAR.

Losses and claims	\$1,047,310 21
Advance payments returned to rejected applicants.....	17,836 00
Advance deposits	37,965 95
Surrendered certificates	3,003 35
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	237,092 48
Salaries of managers and agents not paid by commissions.....	10,712 50
Salaries of officers and office employees	47,772 16
Medical examiners' fees.....	40,307 90
Rent.....	9,000 21
Taxes	4,223 80
Advertising and printing	10,742 33
All other expenditures	32,853 22
Accrued interest on Fraternity Hall Association bonds.....	165 00
Total disbursements	\$1,498,985 11

INVESTED ASSETS.

Cost value of bonds and stocks owned	\$ 567,019 43
Cash in bank.....	116,892 06
Total net or invested assets.....	\$ 683,911 49
Deduct depreciation of assets so as to bring same to market value, and agents' balances unsecured.	37,544 62
Total net or invested assets, less depreciation	\$ 646,366 87

NON-INVESTED ASSETS.

Interest due and accrued	5,011 26
Books, postage stamps, furniture and fixtures, &c.....	17,146 86
Market value of bonds and stocks over cost	2,940 75
Gross assets.....	\$ 671,465 74

LIABILITIES.

Advance assessments.....	\$ 14,423 52
Total liabilities.....	\$ 14,423 52

CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due, for losses paid prior to 31st December, 1893.....	\$ 248,313 21
Mortuary assessments not yet called.....	375,785 00
Total due from members	\$ 624,098 21

Department of Finance—Insurance Branch.

COVENANT MUTUAL BENEFIT ASSOCIATION—*Concluded.*

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (14 claims).....	\$ 32,910 00
Losses in process of adjustment (111 claims).....	277,250 00
Losses reported (33 claims)	63,125 00
Losses resisted (1 claim)	2,500 00
Total contingent mortuary liabilities.....	\$ 375,785 00

EXHIBIT OF CERTIFICATES OR POLICIES.

	No.	Amount.
Policies or certificates in force on 31st December, 1892.....	42,317	\$ 98,632,375
Policies or certificates written during the year	16,517	33,338,375
Policies or certificates which have ceased to be in force during 1893	13,820	30,265,500
Total policies or certificates in force on 31st December, 1893...	45,014	101,705,250

(Galesburg, 13th February, 1894.)

THE MASSACHUSETTS BENEFIT LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

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.

Amount secured by way of loans on real estate in Canada, first liens...\$	45,392 76
Amount of loans as above on which interest has not been paid within one year previous to statement... ..\$	17,500 00
Bonds in deposit with the Receiver General, par value, viz.:	
United States 4 per cent bonds.....\$	<u>50,000 00</u>
Carried out at par value.....	50,000 00
Cash at head office in Canada.....	303 51
Cash in Dominion Bank.....	378 32
Interest due.....\$	2,503 44
do accrued.....	648 08
	<u>3,151 52</u>
Total carried out.....	3,151 52
Mortuary assessments due and unpaid on membership in force in Canada	38,549 48
Office furniture.....	540 00
Agents' balances in Canada.....	231 82
	<u>138,547 41</u>
Total assets in Canada.....\$	<u>138,547 41</u>

LIABILITIES IN CANADA.

Claims for death losses adjusted but not due.....\$	12,450 00
Claims for death losses unadjusted but not resisted.....	72,750 00
Claims for death losses resisted in suit.....	2,100 00
	<u>87,300 00</u>
Total unsettled claims for death losses in Canada.....\$	87,300 00
Claims for total disability adjusted but not due.....\$	1,300 00
Claims for total disability unadjusted.....	18,225 00
	<u>19,525 00</u>
Total unsettled disability claims.....	19,525 00
	<u>106,825 00</u>
Total liabilities in Canada.....\$	<u>106,825 00</u>

Department of Finance—Insurance Branch.

MASSACHUSETTS BENEFIT—Continued.

INCOME IN CANADA.

Gross amounts paid by members to the association or its agents without deduction for commission or other expenses, as follows:—

Membership fees	\$ Nil.
Annual dues	10,616 53
Assessments.....	114,950 18
<hr/>	
Total paid by members in Canada.....	\$ 125,566 71
Interest on mortgages	2,743 93
<hr/>	
Total income in Canada	<u>\$ 128,310 64</u>

EXPENDITURE IN CANADA.

Net amount paid for death claims in Canada (of which \$28,125 accrued in 1892).....	\$ 88,746 00
Net amount paid for disability claims in Canada	11,431 90
Medical examiners' fees.....	1,023 00
Commissions and fees retained by or paid to agents.....	3,077 00
Cash paid for commissions, salaries and other expenses of officials in Canada	3,000 47
Cash paid for licenses, taxes, fees or fines.....	175 62
Miscellaneous payments, viz.:—Postage, \$420.68; office expenses, \$949.89; advertising, \$384.69; printing, \$382.45; agency account, \$2,227.70; travelling expenses, \$605.05; interest and discount, \$227.92	5,198 38
<hr/>	
Total expenditure in Canada.....	<u>\$ 112,652 37</u>

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada.....	275
Amount of said policies	\$ 391,000 00
Number of policies become claims in Canada during the year... 86	
Amount of said claims	148,600 00
Number of policies in force in Canada at 31st Dec., 1893.....	5,359
Amount of said policies.....	<u>9,466,025 00</u>

Number and amount of policies terminated during the year in Canada:—

	No.	Amount.
1. By death.....	86	\$ 148,600 00
2. By surrender.....	19	31,925 00
3. By lapse.....	1,189	1,793,950 00
<hr/>		
Total.....	1,294	<u>\$1,974,475 00</u>

MASSACHUSETTS BENEFIT—*Continued.*

Policies in force at beginning of year	5,262	\$9,558,500 00
Policies issued during the year	275	391,000 00
Policies transferred from Mutual Relief Society	1,116	1,491,000 00
Policies terminated as above	1,294	1,974,475 00
Policies in force at date of statement	<u>5,359</u>	<u>9,466,025 00</u>

Number of insured lives.—No return.
(Received, 27th February, 1894.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DEC., 1893.

(As returned to the Insurance Commissioner of the Commonwealth of Massachusetts.)

INCOME DURING THE YEAR 1893.

Gross membership fees	\$ 180,415 43
Annual dues, gross	286,113 38
Assessments	1,790,459 40
Total paid by members	<u>\$2,256,988 21</u>
Interest	29,184 86
Cash received from all other sources	937 80
Total income	<u>\$2,287,110 87</u>

DISBURSEMENTS DURING THE YEAR 1893.

Losses and claims	\$1,511,868 72
Dividends paid to policy-holders	174,533 86
Commissions to agents on account of fees and dues	333,633 73
Commissions and costs for collecting assessments	3,368 97
Salaries of officers	31,700 00
Salaries of office employees	18,857 66
Medical examiners' fees	26,215 51
Rent	4,451 50
Taxes	7,396 25
Sundries	103,327 17
Total disbursements	<u>\$2,215,353 37</u>

NET OR INVESTED ASSETS.

Loans on mortgages, first liens	\$ 358,960 89
Loans on collaterals	40,653 12
Loans on approved claims	98,467 57
Cost value of bonds and stocks owned	296,142 33
Agents' ledger balances	30,186 23
Cash in office	18,765 79
Bankers' acceptances	6,670 74
Cash in banks, on emergency or reserve fund account	221,942 50
Other cash deposits	7,975 88
Total net or invested assets	<u>\$1,079,765 05</u>

NON-INVESTED ASSETS.

Interest accrued	8,182 72
Market value of bonds and stocks over cost	3,731 42
Gross assets	<u>\$1,091,679 19</u>

Department of Finance—Insurance Branch.

MASSACHUSETTS BENEFIT—*Concluded.*

LIABILITIES.

Nil.

CONTINGENT MORTUARY ASSETS (OR RESOURCES.)

Mortuary assessments.....	\$ 580,000 00
Net amount due from members.....	\$ 580,000 00

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (67 policies).....	\$ 215,278 61
do in process of adjustment (32 policies).....	103,045 00
do reported (31 policies).....	83,000 00
do resisted (6 policies).....	23,000 00
Total contingent mortuary liabilities.....	\$ 424,323 61

EXHIBIT OF CERTIFICATES.

	No.	Amount.
Policies or certificates in force December 31st, 189.....	34,343	\$105,178,030 00
Policies or certificates written during the year 1893.....	5,990	14,271,750 00
Number and amount which have ceased to be in force during 1892.....	5,269	14,068,175 00
Policies or certificates in force December, 31st, 1893.....	35,064	105,381,605 00

(Boston, 28th March, 1894.)

THE MUTUAL RESERVE FUND LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

President—EDWARD B. HARPER. | *Secretary* —CHARLES W. CAMP.

Principal Office—38 Park Row, New York.

Chief Agent in Canada— | *Head Office in Canada*—Montreal.
JOHN S. HALL, JR., M.P.P. |

(Incorporated pursuant to Chap. 267, Laws of New York, 1875. Re-incorporated under Chap. 175, Laws of New York, passed 2nd April, 1893. 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	\$ 53,000 00
Canada 3 per cent sterling bonds.....	52,325 57	52,498 60
Total par and market value.....	\$ 102,325 57	\$ 105,498 60
Carried out at market value.....		\$ 105,498 60
Interest accrued		779 31
Mortuary assessments due and unpaid on membership in force in Canada. . .		Nil.
do not yet due.	\$ 82,217 95	
Annual payments or premiums in process of collection.....		9,256 08
Total due from members in Canada	\$ 91,474 03	
Deduct estimated cost of collection.....		8,232 66
Net amount due from members in Canada.....		83,241 37
Total assets in Canada	\$ 189,519 28	

LIABILITIES IN CANADA.

*Amount computed to cover the net present value of all Canadian policies in force.....	\$ 48,716 00
Claims for death losses—adjusted but not due	\$ 17,000 00
do unadjusted but not resisted.....	24,800 00
do resisted, in suit	9,720 40
	51,520 40
Total liabilities in Canada.	\$ 100,236 40

*Actuaries' Table of Mortality, interest 4 per cent; computed as renewable term insurance for 60 days.

Department of Finance—Insurance Branch.

MUTUAL RESERVE FUND—Continued.

INCOME IN CANADA.

Gross amounts paid by members in Canada to the association or its agents, without deduction for commission or other expenses, as follows:—

Membership fees.....	\$ 33,927 15
Annual dues.....	45,343 60
Medical examiners' fees.....	6,156 00
Assessments.....	182,753 46
Total paid by members in Canada.....	\$ 268,180 21
Interest.....	4,054 46
Total income in Canada.....	\$ 272,234 67

DISBURSEMENTS IN CANADA.

Amount paid during the year on death claims in Canada.....	\$ 160,904 60
Medical examiners' fees.....	6,156 00
Commissions and fees retained by or paid to agents.....	45,061 12
Cash paid for commissions, salaries and all other expenses of officials in Canada.....	2,385 13
Cash paid for licenses or taxes.....	1,721 10
Commission to banks and collectors, printing, postage and investigating and settling death claims.....	20,048 59
Total disbursements in Canada.....	\$ 236,276 54

MISCELLANEOUS.

Number of new certificates reported during the year as taken in Canada.....	2,052	
Amount of said certificates.....		\$ 5,398,600 00
Number of certificates become claims in Canada during the year.....	57	
Amount of said certificates.....		154,775 00
Number of certificates in force in Canada at 31st Dec., 1893... 7,485		
Amount of said certificates.....		18,737,025 00

Number and amount of certificates terminated during the year in Canada:—

	No.	Amount.
1. By death.....	57	\$ 154,775 00
2. By expiry.....	977	2,297,000 00
Total.....	1,034	\$ 2,451,775 00

	No.	Amount.
Certificates in force at beginning of year in Canada.....	6,467	\$15,790,200 00
Certificates issued during the year.....	2,052	5,398,600 00
Certificates terminated as above.....	1,034	2,451,775 00
Certificates in force at date of statement.....	7,485	18,737,025 00

Number of insured lives at beginning of year in Canada.....	6,467
Number of new insurers during the year.....	2,052
Number of deaths during the year among the insured.....	57
Number of insured whose certificates have been terminated during the year otherwise than by death.....	977
Number of insured lives at date of statement.....	7,485

(Received, 19th February, 1894.)

MUTUAL RESERVE FUND—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

(Copy of sworn Report to the New York Insurance Department.)

INCOME.

Gross membership fees.....	\$ 315,161 00
Annual dues, gross	634,420 91
Assessments, mortuary	3,340,203 08
Medical examiners' fees paid by applicants.....	56,710 00
Total paid by members.....	<u>\$4,346,494 99</u>
Interest	123,188 18
Rent	1,072 30
Fees for alterations in policies.....	855 76
Special deposits	27,203 77
Total income.....	<u><u>\$4,498,815 00</u></u>

DISBURSEMENTS.

Death losses paid	\$2,951,855 23
Advanced payments returned to rejected applicants.	80 00
Commissions to agents	365,262 98
Salaries of managers and agents not paid by commissions.....	82,373 76
Medical examinations paid by home office and by members	82,819 28
Salaries of officers	79,636 20
Rents	46,044 92
Taxes	18,870 31
Salaries, &c., of office employees	88,542 40
Advanced to agents	50,890 00
Commissions paid to banks and collectors, and cost of levying and collecting \$3,340,203.08 mortuary calls.....	216,326 02
Cost of investigating and adjusting \$2,951,855.23 of death claims.....	65,431 20
Miscellaneous payments	204,545 41
Total disbursements	<u><u>\$4,252,677 71</u></u>

INVESTED ASSETS.

Cost value of real estate, exclusive of encumbrances	\$ 172,101 16
Loans on bond and mortgage (first liens) on real estate	2,450 000 00
Stocks and bonds, par value.....	255,113 95
Cash in banks on reserve or emergency fund account	712,111 02
Cash in office.....	3,513 68
Other cash deposits	135,201 90
Agents' balances.....	186,872 75
Furniture and fixtures.....	21,815 59
Total invested assets	<u><u>\$3,936,730 05</u></u>

NON-INVESTED ASSETS.

Interest due and accrued.....	25,007 19
Market value of bonds and stocks over par.....	4,530 65
Market value of real estate over cost.....	5,440 31
Total assets.....	<u><u>\$3,971,708 20</u></u>

Department of Finance—Insurance Branch.

MUTUAL RESERVE FUND—*Concluded.*

LIABILITIES.

Advance assessments.....	\$ 96,550 32
Bond obligations outstanding.....	504,732 09
	<hr/>
Total actual liabilities.....	\$ 601,282 41
	<hr/> <hr/>

CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$1,152,431 76
Annual dues in process of collection.....	129,775 00
	<hr/>
Total due from members.....	\$1,282,206 76
Deduct estimated cost of collection.....	115,398 60
	<hr/>
Total amount due from members.....	\$1,166,808 16
	<hr/> <hr/>

CONTINGENT MORTUARY LIABILITIES.

Losses approved but not yet due (105 claims).....	\$ 449,150 00
Losses reported and in process of adjustment (105 claims).....	348,950 00
Losses resisted by the Association (12 claims).....	52,620 40
*Net present value of all policies in force on 31st December, 1893.....	684,494 00
	<hr/>
Total mortuary liabilities.....	\$1,535,214 40
	<hr/> <hr/>

EXHIBIT OF CERTIFICATES.

Total business of 1893.

	No.	Amount.
Certificates in force 31st December, 1892.....	72,342	\$236,421,790 00
Certificates written during 1893.....	20,148	57,749,670 00
Certificates which have ceased to be in force during 1893...	9,774	31,564,395 00
Total in force 31st December, 1893.....	82,716	262,607,065 00
		<hr/> <hr/>

(NEW YORK, 15th February, 1894.)

* Actuaries' Table of Mortality, with 4 per cent interest; computed as renewable term insurance for 60 days.

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, 1893.

Name.	Residence.	Number 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
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
Dalglish, John M.....	Vancouver, B.C.....	5	500
Evans, David Jas.....	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
Grenta, 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, Thos.....	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. Wm.....	Edinburgh, Scotland.....	7	700
Macpherson, Sir D. L.....	Toronto.....	75	7,500
Macpherson, Wm. Molson.....	Quebec.....	25	2,500
Mickle, Miss Louisa A.....	Toronto.....	11	1,100
Mickle, Dr. Herbert.....	Buffalo, N.Y.....	8	800
Mackay, Donald, Agnes Topp and James Mackenzie Alexander, Trustees.....	Toronto.....	25	2,500
Mickle, Henry Walter.....	do.....	4	400
Mickle, Miss Jessie.....	do.....	2	200
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 Robert Craig, M.D., executors.....	Montreal.....	50	2,000
Nicholson, Robt., estate.....	do.....	53	3,900
Osborne, James Kerr.....	Brantford.....	30	3,000
Paton, John.....	New York.....	10	1,000
Rawlings, Edward.....	Montreal.....	773	40,940
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.....	10	1,000
Stewart, Mrs. Eliza.....	St. Fort Dundee, Scotland.....	20	2,000
Scott, Henry C.....	Montreal.....	2	200
Scott, Miss Kate S.....	Toronto.....	20	2,000

ACCIDENT—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of Shares.	Amount Paid up in Cash.
			\$
Scott, Erskine G.	Quebec	3	300
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, 1893).

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. (estate)	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.	Cincinnati	900	405
McMurrich, W. B.	Toronto	2,000	900
McMurrich, W. B., and Geo., trustees	do	900	405
McMurrich and Rathbun, trustees	do	900	405
McNeill, A.	Napanee	1,000	450
McMurrich, J. Bryce	Oswego, N. Y.	1,200	540
Rathbun, Mrs. Bunella	Deseronto	21,900	9,855
Rathbun, F. S.	do	1,000	450
Rathbun, E. W.	do	11,400	5,130
Rathbun, E. W., in trust	do	1,600	720
Rathbun, E. W., in trust	do	2,000	900
Rathbun, E. Walter	do	11,900	5,355
Wilkes, G. H.	Brantford	1,000	450
Wilkison, W. H.	Napanee	3,500	1,575
	Totals	\$100,100	\$45,045

BRITISH AMERICA ASSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1893.)

Name.	Address.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Alger, Mrs. Fanny	275 Dovercourt Road, Toronto	24	1,200	1,200
Armour, Robert	Civil Engineers Office, G.T.R'y., Hamilton	39	1,950	1,950
Austin, James, in trust	Dominion Bank, Toronto	82	4,100	4,100
Baines, W. J., and A. R. Boswell, in trust	Care of W. J. Baines & Co., 9 Toronto St., Toronto	2	100	100
Banks, W. H., in trust	British America Assurance Co., Toronto	16	800	800
Bartels, F.	St. Hyacinthe, Que	5	250	250
Bell, Mrs. Jessie F.	Ottawa	64	3,200	3,200
Biggar, Miss Sarah M.	Mohawk	2	100	100
Birnie, Mrs. Grace I.	Care of Shedden Co., 19 Wellington St. E., Toronto	14	700	700
Bezley, Mrs. E. A., and Mrs. S. M. Wood, executrices	54 Yorkville Ave., Toronto	11	550	550
Bond, Jno. M.	Guelph	20	1,000	1,000
Boyd, Mrs. Mary H.	248 Huron St., Toronto	65	3,250	3,250
Bradshaw, Thos., in trust	Manning Arcade, Toronto	10	500	500
Bower, Mrs. Sarah E.	72 Brunswick Avenue, Toronto	20	1,000	1,000
Brodie, J. L., cashier, and C. A. Denison, accountant, in trust	Standard Bank, Toronto	785	39,250	39,250
Brown, Mrs. Mary E.	638 Ontario St., Toronto	18	900	900
Browne, Mrs. Eliza	Care of Rev. Geo. Browne, Maple	20	1,000	1,000
Buntin, Alex., estate of	Care of MacIntosh & Hyde, 157 St. James St., Montreal	427	21,350	21,350
Burton, George William	292 Wellington St. West, Toronto	20	1,000	1,000
Carey, J. P.		1	50	50
Carr, Mrs. Elizabeth	37 Balmuto St., Toronto	9	450	450
Cartwright, John R.	63 Avenue Road, Toronto	9	450	450
Cathcart, R.		1	50	50
Cayley, Frank, in trust for Wm. Glascott	65 King St. East, Toronto	29	1,450	1,450
Cayley, John	Care of F. O. Cayley, Dominion Bank, Toronto	2	100	100
Chafee, Mrs. Mary F.	5 Cook St., Providence, R.I.	50	2,500	2,500
Clark, Andrew	Bullocks Corners	20	1,000	1,000
Clark, Daniel, M.D.	Insane Asylum, Toronto	88	4,400	4,400
Colby, Alf. F.	500 Parliament St., Toronto	15	750	750
Colville, James	Bowmanville	14	700	700
Colville, Neil	Leskard	4	200	200
Confederation Life Association, in trust	Yonge St., Toronto	100	5,000	5,000
Courtney, J. M., and Mary E. S. Courtney	Ottawa	6	300	300
Cox, Mrs. Annie S.	Paris	26	1,300	1,300
Cox, Geo. A.	Central Canada Loan and Savings Co., Toronto	150	7,500	7,500
Cox, Geo. A., in trust	do do	266	13,300	13,300
DeGex, L. M.	Strathroy	20	1,000	1,000
Dickson, Mrs. Marion E. W.	Belleville	40	2,000	2,000
Duckett, Charles	72 Avenue Road, Toronto	50	2,500	2,500
Dunlop, H. C.	Goderich	18	900	900
Dupuis, Mrs. Annie J.	Kingston	10	500	500
Elliott, Christopher		16	800	800
Ewart, John H.	Eastern Assurance Co., Toronto	20	1,000	1,000
Fitzgerald, E. G.	83 St. Joseph St., Toronto	142	7,100	7,100
Fitzgerald, E. G., in trust	do do	6	300	300
Gamble, C. and H. D., in trust	28 Scott St., Toronto	15	750	750
Gamble, George	19 Charles St. do	4	200	200
Gamble, Mrs. Matilda	618 Church St. do	18	900	900
Gardiner, Samuel		1	50	50
Garrett, H. A.	Niagara	85	4,250	4,250
Gearing, Sidney B.	Brighton	10	500	500

Department of Finance—Insurance Branch.

BRITISH AMERICA ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Gibbs, Miss Matilda L.	2091 Lexington Ave., New York City	20	1,000	1,000
Gibson, Rev. John	Norwood	30	1,500	1,500
Gilkison, R. M.	95 Peter St., Toronto	37	1,850	1,850
Gill, Robert	Ottawa	6	300	300
Glascott, Mrs. Mary, estate of	Care of Frank Cayley, 65 King St. E., Toronto	4	200	200
Gosling, F. J., agent, and D. S. Cassells, accountant, in trust	Bank of Hamilton, Toronto	180	9,000	9,000
Gowan, James R.	Barrie	54	2,700	2,700
Griffin, Mrs. Hannah B.	Care of Rev. W. S. Griffin, D.D., Wesley Buildings, Toronto	6	300	300
Griffin, Rev. W. S., D.D., and H. S. Griffin, M.D., executors	do do	6	300	300
Grindlay, Wm., manager, and David Simpson, accountant, in trust	Bank of British North America, London	982	49,100	49,100
Gunn, George C.	do	3	150	150
Hamilton, Clark, and Robt. V. Rogers, Jr., trustees	Kingston	7	350	350
Hamilton, Jas. M., and John H. Sharp, executors	43 Scott St., Toronto	120	6,000	6,000
Hammond, L. D.	177 LaSalle St., Chicago	15	750	750
Harris, Arthur B.	Clarkson	13	650	650
Harris, Lucy L.	125 Beverley St., Toronto	21	1,050	1,050
Henderson, Jos., in trust	Bank of Toronto, Toronto	8	400	400
Henderson, Joseph	do do	4	200	200
Heribel, Louis Emile	St. Hyacinthe, Que	10	500	500
Hill, Miss H. M.	Care of Wyatt & Jarvis, Bank of Commerce Building, Toronto	30	1,500	1,500
Hime & Co., H. L.	20 King St. East, Toronto	10	500	500
Hockin, N.	110 Bedford Road do	20	1,000	1,000
Home Savings and Loan Co., Ltd., in trust	78 Church St. do	332	16,600	16,600
Hooper, C. E., and J. F. Kirk, in trust	Care of E. Hooper & Co., 45 King St. West, Toronto	11	550	550
Hoskin, John, Q.C.	21 Dale Avenue, Toronto	75	3,750	3,750
Irving, George, and Joseph Walker	Care of J. Walker, British America Assurance Co.	5	250	250
Jackes, Price	376 Berkeley St., Toronto	37	1,850	1,850
Jackes, Joseph	70 Church St., Toronto	96	4,800	4,800
Jaffray, Robert	78 Grenville St., Toronto	75	3,750	3,750
Jennings, B., asst. cashier, in trust	Imperial Bank, Toronto	480	24,000	24,000
Kemp, John C., mgr., and Aird, John, asst. mgr., in trust	Bank of Commerce Toronto	20	1,000	1,000
Kemp, John C., mgr., and Fitton, H. W., acct., in trust	do do	25	1,250	1,250
Kenny, James J.	British America Assurance Co., Toronto	75	3,750	3,750
Kent, John G.	Care of Gowan, Kent & Co., Front St. E., Toronto	18	900	900
Kent, Miss Myra	206 Gerrard St. E., Toronto	20	1,000	1,000
Kent Testimonial Fund	W. P. Atkinson, Secy. Trinity College, 9 Toronto St., Toronto	3	150	150
Kinghorn, G. M.	14 Custom House Sq., Montreal	181	9,050	9,050
Kinghorn, G. M., in trust	do do	30	1,500	1,500
Kirkpatrick, A. S. and G. A., exec.	Government House, Toronto	19	950	950
Lamb, Daniel, and Delaporte, A. V., trustees	Care of Daniel Lamb, 156 Winchester St., Toronto	55	2,750	2,750
Lander, John C.	Corner Bloor and Yonge Sts., Toronto	112	5,600	5,600
Lavis, Chas.	Belleville	60	3,000	3,000
Lee, Walter S.	70 Church St., Toronto	9	450	450
Lee, Walter S., in trust	do do	6	300	300

BRITISH AMERICA ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Leslie, William		2	100	100
Lester, Thos. W.	Hamilton	22	1,100	1,100
Long & Brother, T.	Collingwood	100	5,000	5,000
Long, Thomas	513 Jarvis St., Toronto	150	7,500	7,500
McCallum, J. Finlay	Milton	5	250	250
McDonald, Mrs. Janet	58 Olinda Road, Stamford Hill, London, Eng.	10	500	500
McKay, George		2	100	100
McKinnon, S. F.	Wellington St. W., Toronto	135	6,750	6,750
Macaulay, Miss Charlotte J.	Kingston	15	750	750
Mackerchar, Donald	Care of 1st National Bank, Min- neapolis	1	50	50
Macdonald, Hugh	354 Wellington St. W., Toronto	20	1,000	1,000
Macdonald, Hugh, in trust	do do	50	2,500	2,500
Macdonald, Walter	37 Yonge St., Toronto	110	5,500	5,500
Maepheron, R.	Kingston	5	250	250
Marling, Thomas W. B.	Care of John W. Marling, Canada Life Assurance Co., Montreal	1	50	50
Maughan, Nicholas	City Hall, Toronto	10	500	500
Meadows, Joseph	Ballycogley, Wexford, Ireland	8	400	400
Meadows, Mrs. Emily M.	do do	18	900	900
Miller, D., as manager, in trust	Merchants Bank, Toronto	40	2,000	2,000
Milne, Mrs. Elizabeth	634 Queen St. E., Toronto	60	3,000	3,000
Mitchell, W. G., in trust for Eliza Mitchell	Atlas Loan Co., Toronto	5	250	250
Moore, Hugh, estate of	Care of Jno. G. Bowes, Bowes, Jameson & Co., Hamilton	52	2,600	2,600
Morison, John	604 Jarvis St., Toronto	54	2,700	2,700
Morrison, John	745 Cadieux St., Montreal	66	3,300	3,300
Mountain, Rev. J. J. S.	Care of A. Denny, Mgr. Ontario Bank, Cornwall	104	5,200	5,200
Myers, Augustus	263 Sherbourne St., Toronto	140	7,000	7,000
Naismith, Mrs. Jane P.	Janetville, Ont.	64	3,200	3,200
Niven & Co., Jno. K., in trust	47 Wellington St. E., Toronto	5	250	250
Northcote, Henry	7 Balmuto St., Toronto	1	50	50
O'Hara, James	580 Church St., Toronto	100	5,000	5,000
Osborne, James Kerr, in trust	Care of Massey, Harris Co., Ltd., Toronto	177	8,850	8,850
Olser & Hammond, genl. mgrs. in trust	18 King St. W., Toronto	11	550	550
Paterson, Miss Mary Louise	305 Huron St., Toronto	20	1,000	1,000
Paterson, Rev. Thos. W.	Deer Park, Ont.	63	3,150	3,150
Pellatt, Henry M.	40 King St. E., Toronto	50	2,500	2,500
Peters, Miss Kate W.	London, Ont.	21	1,050	1,050
Potts, James McC., M.D.	Chicago, Ill.	20	1,000	1,000
Potts, Mrs. Jane V.	do	20	1,000	1,000
Raikes, Walter	Barrie	60	3,000	3,000
Ramsay, Wm.	Care of Kerr & Jenkins, 20 To- ronto St., Toronto	10	500	500
Ramsay, A. G., and Burton, W. F.	Care of Bruce, Burton & Bruce, Hamilton	10	500	500
Reid, Mrs. M. A. H.	175 Bloor St. E., Toronto	4	200	200
Ridout, Jos. D., estate of	Care of P. F. Ridout, Rosedale House, Toronto	60	3,000	3,000
Robertson, Wm. J., executor	St. Catharines	25	1,250	1,250
Robertson, Wm. J.	do	18	900	900
Robson, Ed		2	100	100
Ross, Wm.	17 Winchester St., Toronto	15	750	750
Rowell, Mrs. Elizabeth	37 Bleeker St., Toronto	10	500	500
Scott, Ann		8	400	400
Scott, John	85 St. George St., Toronto	20	1,000	1,000
Sellers, Mrs. Catherine L.	Care of Joseph Jackes, 70 Church St., Toronto	8	400	400
Shaw, Mrs. Jane R.	Brantford	15	750	750
Simpson, Benjamin M.	Philadelphia	15	750	750

Department of Finance—Insurance Branch.

BRITISH AMERICA ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Sims, P. H	British American Assurance Co., Toronto	10	500	500
Sinclair, Mrs. Catherine, executrix	56 Grosvenor St., Toronto	60	3,000	3,000
Sintzel, Henry	67 Victoria St., Toronto	20	1,000	1,000
Sloane, W. P., mgr., in trust	Quebec Bank, Toronto	420	21,000	21,000
Smith, Alex	45 Pembroke St., Toronto	36	1,800	1,800
Smith, A. M	Care of Smith & Keighley, Front St. E., Toronto	75	3,750	3,750
Smith, Miss Jane	45 Pembroke St., Toronto	24	1,200	1,200
Smith, J. Murray, mgr., in trust	Mgr. Bank of Toronto, Montreal	10	500	500
Smith, J. Murry	do do	5	250	250
Smith, Wm. Hy., mgr., in trust	Ontario Bank, Toronto	787	39,350	39,350
Sproule, Miss Elizabeth J	Springfield on the Credit	4	200	200
Stewart, John, and Duncan, John, executors, in trust	179 Sherbourne St., Toronto	12	600	600
Stewart, Maggie	139 Mutual St., Toronto	10	500	500
Stewart, Miss Jane	do do	10	500	500
Stewart, John	179 Sherbourne St., Toronto	4	200	200
Strathy, H. S., Gen. mgr., in trust	Traders Bank, Toronto	116	5,800	5,800
Swan, Robt	Care of Swan Bros., King St., E., Toronto	8	400	400
Switzer, Mrs. Charlotte E	Bloor St. W., Toronto	9	450	450
Sutherland, Rev. Alex	Wesley Buildings Toronto	26	1,300	1,300
Taylor, Marie, and Taylor, Albert G	Ottawa	10	500	500
Thompson, R	35 Church St., Toronto	358	17,900	17,900
Tilley, Miss Elizabeth M	Care of Cronyn & Betts, London	3	150	150
Wallbridge, Mary A	Belleville	2	100	100
Walmsley, Thomas	Care of Scott & Walmsley, Toronto	60	3,000	3,000
Walmsley, Thomas, in trust	do do	45	2,250	2,250
Wardrop, John, estate of	Care of Francis & Wardrop, Barristers, Toronto	100	5,000	5,000
Warren, Chas. D	37 Front St. E., Toronto	1	50	50
Watson, Mrs. Sarah, in trust	63 Wellesley St., Toronto	40	2,000	2,000
Weir, James	Toronto	8	400	400
Western Assurance Co	Toronto	4,242	212,100	212,100
White, Fred., executor, and Mac- donald, Susan A., (Baroness) ex- ecutrix	Ottawa	42	2,100	2,100
Whiton, John M	New York City	11	550	550
Wigham, Cuthbert, administrator	93 Bleeker St., Toronto	30	1,500	1,500
Wilgress, George	Cobourg	16	800	800
Wills, Alexander	47 Pembroke St., Toronto	28	1,400	1,400
Wills, Miss Wilhelmina M	do do	4	200	200
Wilson, Charles S	Picton, Ont.	50	2,500	2,500
Wilson, John	do do	8	400	400
Wood, Peter	Brantford	60	3,000	3,000
	Total	15,000	750,000	750,000

CANADA ACCIDENT INSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1893).

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.....	3,000	900
J. Cassie Hatton, Q. C.....	do	1,000	300
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. Wood.....	do	1,000	300
	Total.....	\$108,300	\$32,490

Department of Finance—Insurance Branch.

CANADA LIFE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1893).

Name.	Residence.	Subscribed Capital.	Paid up in Cash.
		\$	\$
Allan, Andrew.....	Montreal.....	2,000	250
Beecher, 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.....	do.....	4,000	500
Burton, Joseph S.....	Reigate, Surrey, Eng.—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, Eng.....	12,000	1,500
Cawthra, Mrs. Anna C.....	Care of Henry Cawthra, Esq., 211 Col- lege Street, Toronto.....	16,000	2,000
Cawthra, Hy. (Toronto), and James H. Mills (Hamilton), executors of the estate of the late Hon. Samuel Mills.....	Hamilton.....	16,000	2,000
Central Canada Loan and Savings Co.....	Toronto.....	18,400	2,300
Cowcher, Mrs. Mary.....	Care of Hon. Mr. Justice Burton, Toronto.....	2,000	250
Cox, Edward W.....	do.....	28,400	3,550
Cox, George A.....	do.....	71,200	8,900
Cox, Mrs. Margaret.....	Care of George A. Car, Esq., Toronto.....	24,000	3,000
Crombie, A. M. (as manager on behalf of the Canadian Bank of Commerce).....	Montreal.....	33,200	4,150
Dickinson, Mrs. W. G.....	Care of Edward Martin, Q.C., Hamilton.....	2,000	250
Durnford, Lt.-Col. Chas. Dey.....	West Lodge, Colchester, Eng.....	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.....	do.....	4,000	500
Findlay, W. F. and W. R. Macdonald.....	do Address W. F. Findlay, Esq., Hamilton.....	3,200	400
Finlay, Wm.....	16 Belgrave Crescent, Edinburgh, Scot- land.....	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 and Hyde, 157 St. James Street, Montreal.....	800	100
Gates, F. W.....	Hamilton.....	4,000	500
Gates, F. W. and Adam Brown.....	do Address F. W. Gates, Esq., Hamilton.....	7,200	900
Gibson, Wm., M.P.....	Beamsville.....	400	50
Gillman, Mrs. Maud, Portsmouth, Eng.....	Portsmouth, England.....	400	50
Glassco, Mrs. M. F.....	Care of G. H. Glassco, Esq., Hamilton.....	1,200	150
Gosling, F. J. and D. S. Cassels.....	Toronto.....	12,000	1,500
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
Hatch, Mrs. Bessie, estate of the late.....	Care of Messrs. Kingsmill, Symons, Saunders and Torrance, Toronto.....	4,000	500
Henderson and Small (James Henderson and John T. Small).....	Toronto.....	12,000	1,500

CANADA LIFE ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Subscribed Capital.	Paid up in Cash.
		\$	\$
Hendrie, John S.	Hamilton	800	100
Hendrie, Wm.	do	15,200	1,900
Hendrie, Wm., jr.	do	1,200	150
Hills, R.	do	1,600	200
Hodgins, Mrs. Anna.	Care of Frank E. Hodgins, Esq., Dale Avenue, Rosedale, Toronto.	1,200	150
Hooper, Angus.	Montreal	400	50
Hooper, Mrs. Catharine.	do	800	100
Hooper, Geo. R.	do	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
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, T. S. C.	Care of O. R. Macklem, Esq., Toronto.	1,200	150
Macklem, Mrs. Charlotte.	do do do	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.	Address W.R. Macdonald, Esq., Hamilton	2,800	350
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
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
Moore, E. Jackson.	Hamilton	1,200	150
Moore, Mrs. Mary.	Care of G. H. Glassco, Esq., Hamilton.	1,200	150
Moore, Miss Mary E.	do do do	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
Plummer, James H.	Toronto	13,200	1,650
Porteous, Rev. John	Galt.	400	50
Ramsay, A. G.	Hamilton.	6,000	750
Ramsay, A. G., F. W. Gates (Hamilton), and Byron E. Walker (Toronto), trustees.		160,000	20,000
Richardson, Mrs. Elizabeth G.	P.O. Box, 179, Brooklyn, N. Y.	3,200	400
Ritchie, Thomas W., estate of the late	Care of W. F. Ritchie, Esq., Montreal.	800	100
Robinson, Mrs. L. A. E.	Care of W. A. Robinson, Esq., Hamilton	1,200	150
Rutherford, Mrs. Mary.	37 Adolphus Road, Finsbury Park, London, N., England.	11,200	1,400

Department of Finance—Insurance Branch.

CANADA LIFE ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Subscribed Capital.	Paid up in Cash.
		\$	\$
Sconce, Jas. Richard Juson Kerr. John Thomson.	Bengal Staff Corps. Bowdon, Cheshire, Eng. Manchester, Eng.	8,000	1,000
{ Address Mrs. Emily Crossley, Star Hall, Ancoats, Manchester, Eng. }			
Sharp, Samuel, estate of the late.	Address Mrs. M. Sharp, Crosbie House Avenue Road West, Leamington, Warwickshire, England.		
Sloane, W. P.	Manager Quebec Bank, Toronto.	8,000	1,000
Spence, Hon. R., estate of the late.	Care of Wm. Cooke, Esq., 72 Grenville Street, Toronto.	2,400	300
Stephens, Miss Jessie Isabella.	Address J. H. Durham, Esq., 43-46 Threadneedle Street, London, E.C., England.	800	100
Steven, H. S.	Asst. Cashier, Bank of Hamilton, Hamilton.	1,200	150
Strathy, H. H. (Barrie), and E. St. George Baldwin (Toronto).	Address E. St. George Baldwin, Esq., 51 Baldwin St., Toronto.	800	100
Street, James C., estate of the late.	Address Messrs. Cobb & Smith, Solicitors, Salisbury, England.	2,800	350
Stuart, John.	Hamilton.	15,000	2,000
Thomas, F. Wolferstan.	Montreal.	23,200	2,900
Thomson, Mrs. Eliza, trustees of	Address Mrs. Eliza Thomson, Beech Bank, Bowdon, Cheshire, England.	4,000	500
Todd, A. Thornton, estate of the late.	Toronto.	8,000	1,000
Todd, A. T. and the Hon. Mr. Justice McLennan, trustees	Address the Hon. Mr. Justice McLennan, Toronto.	15,600	1,950
Torrance, Rev. Edward F.	Peterborough.	30,000	3,750
Usher, Thomas S.	Brantford.	2,400	300
Usher, Arthur L.	Box 706, Brantford.	3,200	400
Walker, Byron E.	Toronto.	3,200	400
Young, Miss E. M.	Care of Geo. A. Young, Esq., Hamilton.	20,000	2,500
Young, George A.	Hamilton.	3,600	450
Young, John C.	95 Pitcher St., Detroit, Mich., U.S.A.	400	50
	Totals.	1,000,000	125,000

CONFEDERATION LIFE ASSOCIATION.

LIST OF SHAREHOLDERS—(As at 31st December, 1893).

Name.	Residence.	Amount	Amount
		Subscribed for.	Paid up in Cash.
		\$	\$
Allan, Andrew	Montreal	4,000	400
Adams, John, asst. inspr., in trust	Toronto	8,000	800
Burpee, Hon. I., executors estate late	St. John, N.B.	10,000	1,000
Beaty, James, Q.C.	Toronto	5,000	500
Beaty, Robt., & Co.	do	2,500	250
Boulby, Mrs. S. B.	Halifax.	14,000	1,400
Brodie, J. L., cashier, and Denison, C. A., acct., in trust	Toronto	8,500	850
Burgess, Ralph K.	do	2,000	200
Ball, — executors estate late	do	1,000	100
Ball, Miss Louisa A.	do	5,000	500
Ball, Florence S.	do	5,000	500
Ball, Reginald L.	do	5,000	500
Carpmael, Charles.	do	10,000	1,000
Cameron, Mrs. A. M.	Montreal.	10,000	1,000
Cherrinan, Mrs. Julia.	London, Eng.	62,000	6,200
Catheart, Rev. N.	Guernsey, C. I.	6,000	600
Cox, George A.	Toronto	20,000	2,000
Dixon, B. Homer	do	20,000	2,000
Dunn, James L.	St. John, N. B.	4,000	400
Downey, J., in trust.	Toronto	20,000	2,000
Dick, D. B.	do	10,000	1,000
Elliot, Wm., executors estate late.	do	20,000	2,000
Franklin, Miss Sarah J.	do	40,000	4,000
Gravel, J. O., in trust.	Montreal.	5,000	500
Gibbs, Mrs. Frances.	Toronto	27,400	2,740
Gripton, C. M.	St. Catharines	35,000	3,500
Hooper, Edward.	Toronto	77,800	7,780
Hooper, Edward, in trust for R. S. Baird.	do	5,000	500
Hooper, Charles E.	do	10,000	1,000
Hooper, Charles E., and Kirk, J. F., in trust.	do	76,000	7,600
Hingston, W. H., M. D.	Montreal.	10,000	1,000
Howard, A. McLean.	Toronto	10,000	1,000
Howland, Sir W. P., C. B.	do	10,000	1,000
Home Savings and Loan Co., The, in trust	do	7,000	700
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
Macdonald, J. K., in trust.	do	20,700	2,070
Macdonald, J. K.	do	15,500	1,550
Macdonald, W., in trust.	do	11,000	1,100
Macdonald, Hugh John	Winnipeg.	44,000	4,400
Macdonald, Donald B.	Toronto	2,500	250
Macdonald, Mrs. Charlotte Emily.	do	2,000	200
Macdonald, Mrs. Caroline E.	do	24,000	2,400
Mason, W. T., executors estate of.	do	10,000	1,000
Mason, J. Herbert.	do	40,000	4,000
Mitchell, George.	Halifax.	4,000	400
Meridith, J. S., manager, in trust.	Montreal.	22,000	2,200
McLean, J. S., executors estate of.	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
Russel, 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
Sibbald, Mrs. F.	Toronto	8,000	800
Swan Bros.	do	16,200	1,620
Swan, Henry	do	3,800	380
Sloane, W. P., manager, in trust.	do	2,000	200
Sharpe, Mrs. M.	Southsea, Eng	2,000	200

Department of Finance—Insurance Branch.

CONFEDERATION LIFE ASSOCIATION—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Sims, W. A.....	Toronto	12,500	1,250
Smith, W. H., manager, in trust.....	do	16,000	1,600
Turnbull, W. W.....	St. John, N. B.....	4,000	400
Wadsworth, Mrs. E.....	Weston	8,000	800
Wilmot, E. H.....	Fredericton, N. B.....	8,000	800
Willington, Mrs. H. G.....	Toronto	23,600	2,360
Wyld, Frederick.....	do	10,000	1,000
Young, Hon. James	Galt.....	20,000	2,000
	Totals.....	\$1,000,000	\$100,000

DOMINION BURGLARY GUARANTEE COMPANY.

LIST OF STOCKHOLDERS—(As at 31st December, 1893.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Baxter, Jas.	Montreal	2,500	500
Bickerdike, Robt.	do	5,000	1,000
Brown, Lyman.	New York	10,000	2,000
Drummond, Hon. G. A.	Montreal	5,000	1,000
Drake, W.	do	2,500	500
Evans, F. W.	do	2,500	500
Eveleigh, J.	do	5,000	1,000
Ewing, A. S.	do	10,000	2,000
Fairman, F.	do	5,000	1,000
Finley, Samuel.	do	5,000	1,000
Fortier, J. M.	do	5,000	1,000
Gemmill, J. A.	Ottawa	1,000	200
Good, Brent	New York	10,000	2,000
Graham, Hugh.	Montreal	5,000	1,000
Greenshields, R. A. E.	do	2,500	500
Greenshields, J. N.	do	5,000	1,000
Grose, J. A.	do	20,500	4,100
Grose, W. T.	do	5,000	1,000
Heaton, E. P.	do	5,000	1,000
Henshaw, H. H.	do	2,500	500
Howard, Capt. A. L.	Capelton, Que	5,000	1,000
Jordon, Thos.	Montreal	5,000	1,000
Locker, Geo. R.	do	5,000	1,000
Moseley, E. Frank.	do	5,000	1,000
McRae, J. W.	Ottawa	5,000	1,000
Ogilvie, Hon. A. W.	Montreal	10,000	2,000
Ross, Geo. D.	do	5,000	1,000
Routh, J. H.	do	1,000	200
Sims, A. H.	do	10,000	2,000
Smith, R. Wilson.	do	2,500	500
Strachan, W.	do	5,000	1,000
Tooke, Benj.	do	5,000	1,000
Torrance, John.	do	5,000	1,000
Wait, G. o.	do	2,500	500
Whiting, W. J.	New York	15,000	3,000
		\$119,000	\$40,000

Department of Finance—Insurance Branch.

THE DOMINION LIFE ASSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1893.)

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
Baumann, 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
Brodrecht, H.	New Hamburg	1,000	250
Bricker, Jacob	Waterloo	5,000	1,250
Bricker, Simon B.	do	5,000	1,250
Bruce, Wm. M., L.D.S.	Listowel	2,000	500
Buckborough, Daniel	Waterloo	1,000	250
Beckborough, 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
Froehlich, Conrad	do	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	500	125
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
Schantz, Peter E.	Preston	5,000	1,250
Shuh, John	Waterloo	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 Phœbe	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, 1893.)

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Bulyea, G. H. V	Qt'Appelle, N.W.T.	1	100	2
Chipman, Mrs. H. C.	St. John	5	500	10
Clinch, F. S.	Musquash, N.B.	3	300	6
King, Thos. M.	London, Ont	3	300	6
Lemont, Wm.	Fredericton, N.B.	20	2,000	500
Lamont, W. B.	do	21	2,100	525
McCully, Samuel.	Halifax, N.S	18	1,800	36
McMillan, John	St. John	100	10,000	2,500
Spurr, James de W	do	432	43,200	10,800
Steeves, J. A. E.	Lancaster, N.B.	187	18,700	4,675
Steeves, James T., M.D	do	20	2,000	500
Sterling, A. A.	Fredericton, N.B.	41	4,100	1,025
Temple, Thomas.	do	104	10,400	2,600
Thorne, W. H.	St. John	125	12,500	3,125
Vanwart, Wesley	Fredericton, N.B.	104	10,400	2,600
Wallace, T. C.	New York	3	300	6
Weldon, C. W.	St. John	10	1,000	250
Welton, Rev. Sidney	Sussex, N.B.	3	300	6
	Total.	1,200	\$120,000	\$29,172

DOMINION PLATE GLASS INSURANCE COMPANY.

LIST OF STOCKHOLDERS—(As at 31st December, 1893.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Ramsay, A	Montreal	21,000	8,400
Ramsay, A. F.	do	1,000	400
Denoan, Wm	do	1,000	400
Gilman, E. W.	do	1,000	400
Gilman, Hon. F. E.	do	1,000	400
	Total.	\$25,000	\$10,000

EASTERN ASSURANCE COMPANY OF CANADA.

LIST OF SHAREHOLDERS—(As at 31st December, 1893.)

Name.	Residence.	Amount	Amount
		Subscribed for.	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
Archibald, 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
Bauld, Mrs. E.	Halifax.	2,500	625
Beamish, Mrs. S.	do	500	125
Belcher, Joseph S., estate of.	do	5,000	1,250
Billman, 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.	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
Bill, 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
Cory, Charles D., in trust.	Halifax.	1,000	250
Cameron, Dr. W. M.	do	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

Department of Finance—Insurance Branch.

EASTERN ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount	Amount
		Subscribed for.	Paid up in Cash.
		\$	\$
Corbett, Fred D.	Halifax	5,000	1,250
Cory, Charles D.	do	18,000	4,500
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
Curren, 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
Douglass, D. W.	do	500	125
Dickey, A. R., M.P.	do	1,000	250
DeBlois, Rev. H. D.	Bridgetown	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. Harriet	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
Dibblee, J. T. Allen	Woodstock, N.B.	1,000	250
Edwards, D. C.	Halifax	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
Ewart, Mrs. Mary E.	Toronto.	4,000	1,000
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's, N.B.	500	125
Fleming, A. W.	Truro, N.S.	2,000	500
Fitch, John E.	do	1,000	250
Forsyth, Alex.	Windsor, N.S.	3,000	750
Forsyth, Mrs. Eliza R.	Halifax	5,000	1,250
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.	do	500	125
Gow, Robert.	Dartmouth.	2,500	625
Gentles, Thos., sen.	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
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

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.
		\$	\$
Hogan, John.....	Halifax.....	2,000	500
Hobrecker, Alex.....	do.....	3,000	750
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.....	5,000	1,250
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
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
Johnstone, Frederick, estate of.....	do.....	800	200
James, Thomas C.....	do.....	1,400	350
James, F. G.....	do.....	600	150
Johnstone, A. C.....	Dartmouth.....	1,200	300
Jones, William F.....	Parrsborough, N.S.....	2,000	500
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
Knight, William.....	Amherst.....	500	125
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
Kempton, 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

EASTERN ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Lovitt, Wm. D.	Yarmouth	5,000	1,250
Lowell, Wm. L.	Newton, Mass	2,500	625
Mott, Charles F.	Halifax	5,000	1,250
Morris, Mrs. Lucy	do	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, J. W.	Yarmouth	1,000	250
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	13,100	3,275
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. P., 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
MacGregor, J. D.	do	10,000	2,500
MacGregor, 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

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.
		\$	\$
McKenzie, Geo. I	Pictou, N.S.	2,000	500
McPhail, Edmund Q.	do	2,000	500
McDonald, Miss H.	do	1,200	300
McKenzie, John.	River John	1,000	250
McKenzie, Daniel	do	200	50
McNeally, Murray	Summersville, P. E. I.	600	150
McNeill, 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
McHeffy, W. K.	Windsor, N.S.	600	150
Neville, John A.	Halifax	1,000	250
Newman, W. H.	do	3,000	750
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, Hoh. 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	Windsor	1,000	250
O'Brien, William	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.	5,000	1,250
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, William 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.	Halifax	5,000	1,250
Rent, George	do	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, William	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
Read, W. M.	do	1,000	250

EASTERN ASSURANCE COMPANY OF CANADA—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount paid up in Cash.
		\$	\$
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.	4,000	1,000
Robinson, Mrs. Fanny L.	do	400	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
Symons, Rupert M.	do	2,000	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. C.	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
Sangster, G. R.	Moncton	2,000	500
Stevens, Henry T.	do	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
Stone, J. R.	St. John, N. B.	1,000	250
Spurr, J. DeWolf	do	5,000	1,250
Smith, Geo. F.	do	1,000	250
Starr, R. P., estate of	do	2,000	500
Sedgewick, Rev. T.	Tatamagouche	1,000	250

Department of Finance—Insurance Branch.

EASTERN ASSURANCE COMPANY OF CANADA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount	Amount
		Subscribed for.	Paid up in Cash.
		\$	\$
Shand, Andrew P.	Windsor, N.S.	2,000	500
Shand, Edgar D.	do	2,000	500
Shaw, J. A.	do	3,000	750
Sterling, John.	do	1,200	300
Smith, Joshua H.	do	2,000	500
Smith, 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
Trenaman, 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.	Amherst.	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.	2,000	500
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, John W.	St. John's, Nfld.	1,600	400
Young, B. F.	Parrsborough	1,000	250
Young, Alex.	Summersville	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, 1893.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Aikins, John.....	Brampton.....	10,000	1,300
Aikins, M. H.....	Burnhamthorp.....	10,000	1,300
Austin, W. H.....	Trenton.....	10,000	1,300
Agar, Amos.....	Brampton.....	6,000	780
Athehton, 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
Birke, Wm.....	Ailsa Craig.....	2,000	260
Benedict, H. T.....	Montreal.....	1,000	130
Breden, Wm.....	Kingston.....	5,000	650
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.....	Ingersoll.....	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.....	Hespeler.....	1,000	65
Cobb, Thomas.....	Anherstburg.....	1,000	130
Clement, E., estate of.....	Parkdale.....	3,000	390
Colling, Thomas.....	Plattsville.....	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.....	20,000	2,600
Dexter, David, in trust.....	do.....	12,500	1,625
Delong, A. M.....	Cobden.....	3,000	390
Douglas, George.....	Montreal.....	5,000	175
Dexter, Mrs. I.....	Hamilton.....	5,000	650
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, Wm.....	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.....	Petrolia.....	2,000	260
Griffith, Thomas.....	Toronto.....	2,500	325
Goodwin, James.....	Grimbsy.....	5,000	650
Gibson, J. M.....	Hamilton.....	2,000	260
Hough, James.....	Guelph.....	10,000	1,300
Hamilton Investment Company.....	Hamilton.....	10,000	1,000
Howell, I. R.....	Jerseyville.....	10,000	1,300
Haslett, T. C.....	Hamilton.....	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.....	5,000	650
Hansford, Wm., estate of.....	Toronto.....	10,000	1,300
Hall, W. F.....	Napanee.....	2,500	325

Department of Finance—Insurance Branch.

FEDERAL LIFE ASSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

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
Kerns, Wm.....	Burlington.....	25,000	3,250
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	1,300
Laing, James.....	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.....	Bowmanville.....	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
Patrick, Wm., estate of.....	Brockville.....	10,000	1,300
Pitceathly & Kelso.....	Belleville.....	2,000	260
Raw, Robt., jun.....	Hamilton.....	10,000	1,300
Russ, A. E.....	Brantford.....	17,000	2,210
Russ, Mrs. E. C.....	do.....	3,000	390
Ross, J. S.....	Woodstock.....	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.....	Hamilton.....	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
Senkler, W. S.....	Perth.....	5,000	650
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
Wilnot, Austin.....	Milton.....	10,000	1,300
Willoughby, N. R.....	Toronto.....	10,000	1,300
Woods, G. J.....	do.....	7,700	1,001
Woolverton, A.....	Hamilton.....	5,000	650
Wallace, D. C.....	Brantford.....	10,000	1,300
Watson, W. C.....	Oakland.....	3,000	390
Wakefield, Daniel.....	Washington.....	1,000	130
Wright, Mrs. Mary.....	St. Thomas.....	6,000	780
Warden, R. H.....	Montreal.....	2,500	325
Whiting, Richard.....	Kingston.....	10,000	1,300
Wood, Josiah.....	Sackville.....	2,000	260
Young, Fred.....	Hamilton.....	1,000	25
Young, E. R.....	Toronto.....	1,000	130
Zimmerman, Adam.....	Hamilton.....	3,000	390
Total		\$700,000	\$80,197

THE GREAT WEST LIFE ASSURANCE CO.

LIST OF SHAREHOLDERS—(As at 31st December, 1893.)

Name.	Residence.	No. of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Adams, D. E.	Winnipeg.	4	400	100
Agnew, J. H.	Virden	4	400	100
Alkins, J. A. M., and Culver, W. H.	Winnipeg.	70	7,000	1,750
Alkins, 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
Belyea, A.	Victoria.	10	1,000	250
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	132	13,200	3,300
Brock, W. R.	Toronto	50	5,000	1,250
Burnett, F.	Belmont	10	1,000	250
Butt, R.	Brandon	5	500	125
Cain, J.	Virden	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
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
Cowan, James, M.D.	do	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. & Co.	do	40	4,000	1,000
Dalby & Claxton	Victoria.	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
Douglas, D.	New Westminster.	5	500	125
Drewry, E. L.	Winnipeg.	20	2,000	500
Duffin, S.	do	10	1,000	250
Dunsford, Mrs. J.	Morden	2	200	50
Elliott, H.	New Westminster	25	2,500	625
Ellis, W. H.	Victoria	10	1,000	250
Erb, L. E.	do	10	1,000	250
Ewen, A.	New Westminster	25	2,500	625

Department of Finance—Insurance Branch.

THE GREAT WEST LIFE ASSURANCE CO.—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Ewart, John H.	Toronto	5	500	125
Fairley, W. A.	Carberry	5	500	125
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
Fowler, N. C.	Regina	5	500	125
Frane, J. F.	Virden	20	2,000	500
Fraser, A. C.	Brandon	10	1,000	250
Fraser, J. M.	Pilot Mound	5	500	125
Fraser, Donald	Winnipeg	10	1,000	250
Fullerton, Wm	Manitou	20	2,000	500
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
Gardner, Sarah R.	Belfast, Me., U.S.	20	2,000	500
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
Hall, G. C.	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	10	1,000	250
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	40	4,000	1,000
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
Keddy, John	do	10	1,000	250
Keith, J. C.	Vancouver	20	2,000	500
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

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	40	4,000	1,000
Martin, Robert	Vancouver	20	2,000	500
Marvin, E. B.	Victoria	20	2,000	500
Mason, J. H.	Toronto	100	10,000	2,500
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	40	4,000	1,000
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	4	400	100
Muttlebury, G. A.	do	20	2,000	500
MacArthur, D.	do	10	1,000	250
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	50	5,000	1,250
Macdonald, H. J., Q.C.	do	100	10,000	2,500
Macdonald, W. A.	Brandon	5	500	125
McBride, T. J.	Winnipeg	100	10,000	2,500
McClenaghan, A. V.	do	10	1,000	250
McDiarmid, John, M.D.	Brandon	10	1,000	250
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	6	600	150
Nairn, Stephen	do	20	2,000	500
Nanton, 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
Pearson, T. B.	Victoria	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
Richardson, R. D.	Winnipeg	5	500	125
Riley, R. T.	do	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
Rokey, R. T.	Winnipeg	5	500	125
Rowand, Rev. W. L. H.	Rapid City	6	600	150
Russell, J.	Winnipeg	5	500	125

Department of Finance—Insurance Branch.

THE GREAT WEST LIFE ASSURANCE CO.—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Sayward, N. P.	Victoria	20	2,000	500
Scarth, W. B.	Winnipeg	25	2,500	625
Scarth, W. B.	do	10	1,000	250
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
Tomkins, Mrs. M. M.	Winnipeg	10	1,000	250
Thornton, R. S., M.D.	Deloraine	5	500	125
Tufts, Prof. J. F.	Wolfville, N. S.	20	2,000	500
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.	20	2,000	500
Whyte, William.	Winnipeg.	5	500	125
Wickson, Arthur.	do	30	3,000	750
Williams, A.	Vancouver.	20	2,000	500
Williams, D. E.	Winnipeg.	4	400	100
Wilson, D. H., M.D.	Vancouver.	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
Worlock, F. H.	Victoria	10	1,000	250
Worth, Arthur.	Toronto.	40	4,000	1,000
	Total	4,000	\$400,000	\$100,000

GUARANTEE COMPANY OF NORTH AMERICA.

LIST OF SHAREHOLDERS—(As at 31st December, 1893.)

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
Crombie, A. M., manager, in trust	do	442	22,100	22,100
Cassils, John	do	25	1,250	1,250
Dixon, B. Homer	Toronto	100	5,000	5,000
Griffith, Mrs. C. R.	Quebec	50	2,500	2,500
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
Morrice, D.	Montreal	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 of	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	30	1,500	300
Ramsay, William	Toronto	60	3,000	3,000
Rawlings, Edward	Montreal	4,972	248,600	65,920
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
Stark, John	do	30	1,500	1,500
Stayner, Mrs. H. R.	do	280	14,000	10,800
Strickland, Mrs. C. C.	Lakefield, Ont.	30	1,500	300
Torrance, Mrs. M. W.	Montreal	711	35,550	8,110
Torrance, John	do	20	1,000	200
Thomson, Geo. H.	Quebec	60	3,000	3,000
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	120	6,000	6,000
Wethall, Mrs. E.	do	20	1,000	1,000
Wainwright, Wm.	do	50	2,500	1,500
Arnes, G. R. W.	Philadelphia, Pa.	600	30,000	10,000
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
Connegys, 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

Department of Finance—Insurance Branch.

GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Collins, Alfred M.	Philadelphia, Pa.	50	2,500	2,500
Cooley, Theo	Nashville, Tenn.	50	2,500	2,500
Drum, 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.	10	500	500
Erringer, J. L.	Philadelphia, Pa.	50	2,500	500
Gregerson, Mrs. M. E.	Boston, Mass.	5	250	250
Gibbs, Edwd. N.	Norwich, Con.	40	2,000	2,000
Garrison, A.	Pittsburgh, Pa.	30	1,500	1,500
Gorman, Geo. J.	do	10	500	500
Gregerson, G. W.	Boston, Mass.	10	500	100
Granberry, W. L.	do	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. Russel	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
Messler, Mrs. A. C.	Pittsburg, P.A.	4	200	200
Marks, Albert D.	Nashville, Tenn.	10	500	500
Messler, Thos. D., estate of	Pittsburgh, Pa.	40	2,000	2,000
Messler, Remseva V.	do	10	500	500
Minturn, Mrs. S. S.	New York, N.Y.	200	10,000	10,000
McElevay, A.	Pittsburgh, P.A.	10	500	500
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 Maimie F.	Nashville, Tenn.	10	500	500
Pennsylvania Co., for insurance on lives and granting annuities, &c.—Trustees under will of Jos. W. Drexel, deceased.	Philadelphia, Pa.	200	10,000	10,000
Paton, John	New York, N.Y.	50	2,500	2,500
Pell, Alfred	do	40	2,000	2,000
Pulsford, J. E.	do	120	6,000	6,000
Quarier, Cushman	Louisville, Ky.	10	500	500
Rolph, W. T.	do	10	500	500
Smith, Hon. J. Gregory, estate of	St. Albans, Vt.	100	5,000	5,000
Sabine, Mrs. J. Lee	Philadelphia, Pa.	120	6,000	6,000
Sabine, A. F.	do	60	3,000	600
Stahlman, E. B.	Nashville, Tenn.	20	1,000	1,000
Schoonmaker, Jas. M.	Pittsburgh, Pa.	20	1,000	1,000
Sites, John	Louisville, Ky.	10	500	500
Thaw, Wm., jun.	Pittsburgh, Pa.	10	500	500
Thompson, W. R.	do	20	1,000	1,000
Torrance, Daniel, estate of	New York, N.Y.	100	5,000	1,000
Walton, Jos.	Pittsburgh, Pa.	20	1,000	1,000
Wenslow, Gen. E. T.	New York, N.Y.	100	5,000	1,000
Willock, Jas. H.	Pittsburgh, Pa.	10	500	500
Total		13,372	\$668,600	\$304,600

HOME LIFE ASSOCIATION OF CANADA.

GUARANTEE FUND—(As at 31st December, 1893.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	¢ cts.
Dr. J. S. King.....	Toronto.....	2,000	372 09
F. C. Ireland.....	do.....	2,000	361 00
Mr. John S. King.....	do.....	2,000	425 00
George Dickson.....	do.....	500	145 00
Charles Cluthe.....	do.....	2,000	225 00
John Firstbrook.....	do.....	5,000	1,066 00
J. B. Howorth.....	do.....	7,500	1,541 00
A. J. Pattison.....	do.....	5,000	1,241 00
Albert Ogden.....	do.....	1,000	200 00
J. Tomlinson.....	do.....	2,000	320 00
John Hillock.....	do.....	1,000	201 00
W. H. Harvey.....	do.....	1,000	.....
W. A. Firstbrook.....	do.....	5,000	1,000 00
H. M. Stevenson.....	do.....	2,000	400 00
A. E. Rowland.....	do.....	1,000	160 00
J. R. Roaf.....	do.....	1,000	160 00
H. W. Barber.....	do.....	300	48 00
G. MacLean.....	do.....	1,000	160 00
L. C. Shepard.....	do.....	100	20 00
G. T. Somers.....	Beeton.....	1,000	160 00
Dr. L. Bentley.....	Toronto.....	100	1 00
	Totals.....	\$42,500	\$8,206 09

THE LONDON LIFE INSURANCE COMPANY.

LIST OF STOCKHOLDERS—(As at 31st December, 1893.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Bullen, W. F.....	London.....	14,000	2,100
Bowman, W.....	do.....	14,500	2,175
Blinn, H. W.....	do.....	1,000	150
Elliott Estate.....	do.....	6,000	900
Emery, A. S.....	do.....	16,000	2,400
Green, Thos., estate.....	do.....	1,000	150
Gibbons, Geo. C.....	do.....	11,000	1,650
Greenlees, A., in trust.....	do.....	8,000	1,200
Jeffery, Joseph.....	do.....	60,000	9,000
Jeffery, A. O.....	do.....	51,800	7,770
Jeffery, J. E.....	do.....	1,000	150
Johnson, John.....	do.....	2,000	300
Milne, Jas.....	do.....	1,000	150
Milne, Mrs. E.....	do.....	200	30
Mills, John.....	do.....	2,000	300
Moffat, Col. Jas.....	do.....	1,000	150
Magee, J., in trust.....	do.....	3,500	525
McClary, John.....	do.....	6,000	900
Richter, J. G.....	do.....	5,000	1,650
Smallman, T. H.....	do.....	4,000	600
Taylor, E. A., in trust.....	Toronto.....	1,000	150
Wright & Durand.....	London.....	2,000	300
Webb, Wm.....	do.....	2,000	300
Woodruff, W.....	do.....	5,000	750
	Totals.....	\$225,000	\$33,750

Department of Finance—Insurance Branch.

MANUFACTURERS' GUARANTEE AND ACCIDENT INSURANCE COMPANY.

LIST OF STOCKHOLDERS—(As at 31st December, 1893.)

Name.	Residence.	Amount Subscribed for.	Amount 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	12,000	2,400
Gooderham, Geo., in trust	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
Nicholls, Mary A	Peterborough	1,000	200
Nicholls, W. C	do	1,000	200
Patterson, R. L	Toronto	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, 1893).

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Akers, John	Toronto	50	5,000	1,000
Archer, Robert	Montreal	50	5,000	1,000
Ball, Wm.	Chatham	10	1,000	200
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, John	Belleville	15	1,500	300
Boswell, A. R.	Toronto	2	200	40
Crean, Robert	do	100	10,000	2,000
Christie, Wm.	do	1	100	20
Currier, T. W.	Ottawa	5	500	100
Cowan, Thos.	Galt	10	1,000	200
Dailey, Mary E.	Council Bluffs	1	100	20
Davie, Theodore	Victoria, B.C.	100	10,000	2,000
Dobson, Jno.	Lindsay	1	100	20
Ellis, J. F.	Toronto	50	5,000	1,000
Gault, A. F.	Montreal	50	5,000	1,000
Gurd, Chas.	do	50	5,000	1,000
Godfrey, Hy.	Toronto	1	100	20
Gooderham, Geo.	do	2,186	218,600	46,040
Gooderham, Geo., in trust	do	83	8,300	1,660
Hay, Robert	do	100	10,000	2,000
Hassall, Richard	do	2	200	40
Harris, John, 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, Sam.	Toronto	100	10,000	2,000
Mann, Donald D.	Montreal	100	10,000	2,000
Macdonald, Sir Jno. A., estate of	Ottawa	100	10,000	2,000
Moore, W. H.	Peterborough	20	2,000	400
Matthews, W. E.	do	10	1,000	200
Mills, James	Guelph	100	10,000	2,000
Macpherson, Sir D. L.	Toronto	50	5,000	1,000
McCutcheon, J. K.	do	50	5,000	1,000
McLennan, R. R.	Alexandria	250	25,000	5,000
McBean, A. G.	Montreal	50	5,000	1,000
McBean, D. G.	Winnipeg	50	5,000	1,000
McGaw, Thos.	Toronto	50	5,000	1,000
McKinnon, S. F.	do	332	33,200	6,640
Nicholls, F.	do	100	10,000	2,000
Nichol, Wm., M.D.	Brantford	20	2,000	400
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
Patterson, Hy. A.	Chatham	3	300	60
Rolph, Frank	Toronto	1	100	20
Ross, Jas. F. W.	do	50	5,000	1,000
Roger, G. M.	Peterborough	20	2,000	400
Rowse, O. C.	do	20	2,000	400
Robinson, J. O.	London, Eng.	50	5,000	1,000
Strachan, W.	Montreal	50	5,000	1,000
Storey, W. H.	Acton	50	5,000	1,000
Stevens, Ada J.	Chatham	10	1,000	200
Stratton, W. A. & J. R.	Peterborough	10	1,000	200
Taylor, Thos. H.	Chatham	5	500	100
Tilley, Sir S. L.	Fredericton, N. B.	10	1,000	200
Treble, John M.	Toronto	25	2,500	500
Trees, Sam.	do	100	10,000	2,000
Tupper, Sir Hibbert	Ottawa	20	2,000	400
Warren, Chas. D.	Toronto	100	10,000	2,000

Department of Finance—Insurance Branch.

MANUFACTURERS' LIFE INSURANCE COMPANY—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Warren, Wm. A.....	Toronto.....	30	3,000	600
Warren, Robert C., estate of.....	do.....	5	500	100
Warren, Robert.....	Niagara.....	5	500	100
Warren, Geo. M., M.D.....	do.....	20	2,000	400
Wilkes, Geo. H.....	Brantford.....	50	5,000	1,000
Winnette, Hy.....	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
	Total.....	6,210	\$621,000	\$127,320

MERCANTILE FIRE INSURANCE COMPANY.

LIST OF STOCKHOLDERS—(As at 31st December, 1893.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Bowman, I. E.	Waterloo	12,000	2,400
Snider, J. R.	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
Bowman, I. D.	Berlin	1,000	200
Hilliard, Thos.	Waterloo	1,000	200
Moore, Geo.	do	5,000	1,000
Snyder, Simon.	do	5,000	1,000
Martin, Emily M.	do	3,000	600
Young, Wm.	do	17,600	3,520
Bricker, Jacob.	do	2,000	400
Snider, Wm.	do	2,500	500
Randall, G.	do	1,000	200
Oelschlager, Wm.	Berlin	5,000	1,000
Hendry, Charles	Waterloo	5,500	1,100
Melvin, Robert.	Guelph	7,000	1,400
Innes, Jas.	do	4,000	800
Petrie, A. B.	do	3,000	600
Day, T. J.	do	1,000	200
Wilkes, A. J.	Brantford.	3,000	600
Trow, James.	Stratford	5,000	1,000
Wright, G. W.	Berlin	2,000	400
Lautenschlager, P.	do	2,000	400
Ballantyne, T.	Stratford	1,000	200
Scott, Jno. A.	do	1,000	200
Schneider, Fredk.	Berlin.	1,000	200
Bowlby, D. S.	do	10,000	2,000
Livingston, Jas.	do	2,000	400
Hunter, Wm.	Guelph.	2,000	400
Kumpf, C.	Waterloo.	1,000	200
Stuebing, Wm.	do	500	100
Colquhoun, F.	do	3,500	700
Morton, Wm.	Wellesley.	500	100
Erb, E.	Halifax.	1,000	200
Sawtell, R. W.	Woodstock	1,000	200
Durand, A., and G. D. Cameron, executors	London	500	100
Fink, Paul.	Waterloo	1,000	200
Bowman, J. S.	Listowel.	500	100
Webb, J. H.	Waterloo	7,000	1,400
Scott, J. W.	Listowel	1,000	200
Turner, Geo.	do	1,000	200
Kranz, Hugo.	Berlin	1,000	200
Hay, W. G.	Listowel	1,000	200
Cameron, Wm.	Pt. Elgin.	500	100
Lockie, Jas.	Waterloo	2,500	500
Breithaupt, L.	Berlin	1,200	240
Allenby, F. G.	Galt.	4,000	800
Scoon, Jno.	Guelph.	500	100
Zinkann, Jno. N.	Lisbon	500	100
Caw, Wm.	Parkhill	1,000	200
Hough, Henry.	Toronto	1,000	200
Gibbs, Jno.	Parkhill	2,000	400
Fletcher, Mrs. Ann	Rockwood.	3,200	640
Reiner, J. G.	Wellesley.	2,000	400
Springer, Moses.	Berlin.	1,500	300
Colquhoun, J. Ladellia.	Waterloo.	2,000	400
Stirton, D.	Guelph	3,000	600
Cook, Helen C.	Baltimore, U.S.	1,500	300
Fowke, Mrs. Sarah.	Guelph	1,000	200
Fowke, G. A.	do	500	100
Buchanan, J.	Galt.	3,000	600
Butler, J. W.	London.	2,500	500
Shantz, P. E.	Preston.	5,000	1,000
Grasett, H. J.	Waterloo.	2,500	500

Department of Finance—Insurance Branch.

MERCANTILE FIRE INSURANCE COMPANY—*Concluded.*

LIST OF STOCKHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Halsted, Mrs. Jane.....	Mt. Forest.....	5,000	1,000
Buckberrough, D.....	Waterloo.....	1,000	200
Burt, Katie C.....	Listowel.....	500	100
Winger, Hy.....	Elmira.....	1,000	200
Hill, W. H.....	Peterborough.....	1,000	200
Peine, L.....	New Hamburg.....	3,000	600
McCullough, Hugh, jr.....	Galt.....	1,000	200
Bricker, Simon B.....	Waterloo.....	500	100
Jaffray, R.....	Galt.....	1,000	200
		\$200,000	\$40,000

NORTH AMERICAN LIFE ASSURANCE COMPANY.

LIST OF GUARANTORS—(As at 31st December, 1893.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Allan, Hon. G. W.	Toronto	2,000	400
Belcher, Joseph S., trustee	Halifax, N.S.	2,000	400
Blaikie, J. L.	Toronto	10,000	2,000
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
Campbell, A. H.	Toronto	2,000	400
Carruthers, J.	Kingston	2,000	400
Carruthers, J. B.	do	2,000	400
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
Kerr, J. K., Q.C.	Toronto	18,000	3,600
Lake, J. N.	do	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
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
Wilson, D. D.	Seaforth	2,000	400
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

Department of Finance—Insurance Branch.

QUEBEC FIRE ASSURANCE COMPANY.

LIST OF STOCKHOLDERS—(As at 31st December, 1893.)

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount paid up in Cash.
			\$	\$
Anderson, Mrs. E. G.	Quebec.	12	540	240
Alleyn, Hon. C., estate of J. A. Charlebois and C. W. A. Lindsay, executors of	do	18	810	360
Angers, Mde. L. P.	do	6	270	120
Augers, Hon. A. R.	do	10	450	200
Ahern, Mrs. Amelia V.	do	15	675	300
Andrews, Mrs. F. H., jr.	do	1	45	20
Brodie, E. K.	do	8	360	160
Beaubien, Hon. Louis.	Montreal.	18	810	360
Burke, E. C., estate of.	Quebec.	2	90	40
Brown, W. F., 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 Emilie.	do	6	270	120
Brodie, Jas., in trust	do	7	315	140
Brodie, Arthur D.	do	7	315	140
Brodie, Mrs. Lily.	do	6	270	120
Champion, C. P.	do	4	180	80
Crawford, Mrs. Margaret.	Brampton, Ont.	25	1,125	500
Clapham, Mrs. Leonora	Quebec	34	1,530	680
Campbell, W. N., executor and attorney	do	1	45	20
Casgrain, P. B.	do	52	2,340	1,040
Clapham, J. Greaves, estate of the late.	do	200	9,000	4,000
Carrier, Mme. Henriette (Héritiers).	do	6	270	120
College Ste. Anne	St. Anne de la Pocatière	10	450	200
Cary, Miss Elizabeth Rebecca, (estate of, 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	18	810	360
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 and Cecile.	Quebec	4	180	80
Donohue, Miss Ellen, heirs of	do	36	1,620	720
De Bonne, E. M., heirs of the late.	Beauport, Que.	10	450	200
Dean, A. L.	Quebec.	10	450	200
De Foy, François, executors of the late.	do	14	630	280
Dickson, James, estate of the late.	Montreal.	20	900	400
De Blois, E. J., estate of.	Quebec.	6	270	120
De Blois, P. A. Hon.	do	8	360	160
Davies, W. H. A., executrix of the late.	Montreal.	2	90	40
Douglass, Mrs. Charlotte, heirs of.	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 Lætitia F.	Quebec	10	450	200
Dupont, William, heirs.	do	11	495	220
Dean, A. L., G. & E. M.	do	50	2,250	1,000
Dynes, Joseph.	do	3	135	60
Drum, Isaac, estate of.	do	1	45	20
Drum, Wm., executors of the estate.	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
Dunn, Stuart H.	Quebec	50	2,250	1,000
Dunn, Logie H.	do	40	1,800	800
Dawson, John Thomas.	do	20	900	400

QUEBEC FIRE ASSURANCE COMPANY—*Continued.*LIST OF STOCKHOLDERS—*Continued.*

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount paid up in Cash.
			\$	\$
Drummond, Mde widow Chs. R. T.	Montreal	3	135	60
Dunoulin, P. B.	Quebec	3	135	60
Fabrique, St. Roch.	do	16	720	320
Frémont, Mde. C. P.	do	8	360	160
Frémont, Mde. C. P., executrix.	do	2	90	40
Frémont, Jules Taschereau.	do	2	90	40
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 of, 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 of.	Quebec.	20	900	400
Garneau, Hon. Pierre.	do	32	1,440	640
Gourdeau, Mde. Felix.	do	8	360	160
Gourdeau, Mde. Napoléon.	do	6	270	120
Grenier, J. O.	do	2	90	40
Heigham, Mrs. Grace Charlotte	England	20	900	400
Healey, Miss Annie	Quebec.	3	135	60
Heath, Miss Emilie.	Île Verte.	6	270	120
Hout, Philippe.	Quebec.	38	1,710	760
Hall, H. E.	do	2	90	40
Hossack, G. C.	do	10	450	200
Hunt, James, executors of the late.	do	76	3,420	1,520
Hamel, Théophile, executrix of the late.	do	10	450	200
Hamel, Abraham, estate of.	do	4	180	80
Hardy, A. P.	Ste. Anne de la Pêrade	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.	Quebec	136	6,120	2,720
Hudon, Théophile, heirs of.	do	22	900	440
Herring, William	do	100	4,500	2,000
Hamilton, Robt.	do	16	720	320
Hunt, Arthur, F.	do	21	945	420
Hunt, Mrs. Herbert F.	do	14	630	280
Hunt, Frederick F.	do	16	720	320
Holt, John H.	do	104	4,680	2,080
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
Jourdain, A.	do	30	1,350	600
Jones, Mrs. M. A.	do	42	1,890	840
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
LeMoine, Alexander, heirs.	do	10	450	200
Lacroix, Edouard	do	73	3,285	1,460
Lindsay, Mrs. E. L.	Kingston.	42	1,890	840

Department of Finance—Insurance Branch.

QUEBEC FIRE ASSURANCE COMPANY—Continued.

LIST OF STOCKHOLDERS—Continued.

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
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
Messire le Curé de Notre-Dame de Québec.....	do.....	40	1,800	800
Mailloux, J. A.	do.....	4	180	80
Mathieu, Delle Zoé.....	Grondines.....	10	450	200
Mathieu, Delle 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, Miss 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. and Ronald, 2 shares each; Miss Sarah E. McLimont and 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, Mde. Malvina.....	Quebec.....	6	270	120
Marcotte, Mde. 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 & Crawford, trustees.....	do.....	8	360	160
Molson, Alex., tutor.....	do.....	8	360	80
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.....	1	45	20
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
Olivier, Frederick, heirs.....	Quebec.....	4	180	80
Phillips, Miss M. C.....	do.....	14	630	280
Perreault, Mde. M. S.....	Montreal.....	8	360	160
Pelletier, Hon. C. A. P.....	Quebec.....	18	810	360
Pozer, Miss M. M.....	do.....	10	450	200
Pope, Edwin, in trust.....	do.....	78	3,510	1,560
Poston, William, executors of the late.....	do.....	28	1,260	560
Paquet, Mde. Reine.....	Montreal.....	6	270	120
Paradis, L. L., estate.....	Quebec.....	4	180	80
Pampalon, Thomas.....	do.....	2	90	40
Prévost, Mde. Ve Louis.....	do.....	4	180	80
Quebec Bank.....	do.....	58	2,610	1,160
Rosignol, Dr. D., curateur.....	Fraserville.....	12	540	240
Rousseau, David.....	Quebec.....	8	360	160
Renfrew, George R.....	do.....	144	6,480	2,880
Robitaille, Dr. Olivier.....	do.....	22	990	440
Russell, Mrs. Horatio A.....	do.....	8	360	160
Robertson, Mrs. Charles.....	Hamilton.....	5	225	100
Rinfret, Mrs. Ferd. Rémi.....	Quebec.....	1	45	20

QUEBEC FIRE ASSURANCE COMPANY—*Concluded.*LIST OF STOCKHOLDERS—*Concluded.*

Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Simons, Wm. Thomas	Quebec	5	225	100
Société Ecclésiastique de St. Joseph	do	4	180	80
Stuart, Mrs. M. B., estate	do	130	5,850	2,600
Simons, William	do	60	2,700	1,200
Stevenson, Mrs. A. C., executrix and tutrix	do	4	180	80
Shaw, Samuel J.	do	50	2,250	1,000
St. Michel, Charles	do	6	270	120
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	1	45	20
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
Thomson, Andrew	do	34	1,530	680
Tourangeau, Mde. V. A. J.	do	2	90	40
Turner, R.	do	86	3,870	1,720
Turner, R. Ernest	do	19	855	380
Turner, Miss Effie	do	5	225	100
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
Veit, Mrs. Samuel Alcorn	do	1	45	20
Whitehead, Morley W.	do	2	90	40
Withall, W. J.	Montreal	172	7,740	3,440
Wallace, Mrs. S. A. P.	Quebec	9	405	180
Whitehead, Joseph	do	107	4,815	2,140
Wade, Mrs. Margaret	do	3	135	60
Wilson, Mrs. Florence A.	do	10	450	200
Whitehead, Alfred B.	do	2	90	40
Young, D. D., executors of the late	do	46	2,070	920
Yule, William, executors of the late	Montreal	20	900	400
Young, Herman	Quebec	4	135	60
		5,000	\$225,000	\$99,920

Department of Finance—Insurance Branch.

THE STEAM BOILER AND PLATE GLASS INSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1893.)

Name.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
E. Jones Parke, Q.C.	885	88,500	
T. H. Purdon.....	1,000	100,000	9,850
Hon. David Mills, Q.C.		500	100
Alex. Purdom.....	100	10,000	10,000
F. A. Fitzgerald.....	5	500	50
Jno. Morison.....	5	500	50
Total		\$200,000	\$20,050

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

LIST OF SHAREHOLDERS—(As at 31st December, 1893.)

Name.	Residence.	Amount Subscribed for.	Amount 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 00
Burland, G. B.	do	2,000	250 00
Black, Rev. J. R.	Kingston	3,500	437 50
Blackader, Mrs. R. L.	Montreal	400	50 00
Bryson, Miss F.	do	1,500	187 50
Bryson, Miss M. H.	do	1,500	187 50
Bryson, Fred	do	1,500	187 50
Brockville Loan and Savings Co.	Brockville	5 000	625 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
Cleghorn, 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
Dougall, Mrs. L. H.	do	1,500	187 50
Ewing, S. H.	do	5,000	625 00
Finzel, A. C. F.	do	1,000	125 00
Finzel, A. C. F., in trust for Miss Finzel	do	1,000	125 00
Finzel, A. C. F., in trust for Mrs. Voss	do	3,000	375 00
Filgate, Samuel	do	1,000	125 00
Forster, Rev. Lawson	Chelsea, Eng.	1,300	162 50
Fairbairn, Miss Jane R.	Peterborough	1,500	187 50
Franklin, Miss S. J.	Streetsville, Ont.	2,500	312 50
Gilroy, Thomas	Winnipeg	13,500	1,687 50
Gould, Charles H.	Montreal	2,000	250 00
Greene, E. K.	do	5,000	625 00
Gunter, J. B.	Frederiction	100	12 50
Gault, Mrs. E. J., in trust	Montreal	1,600	200 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
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.	Maple Grove, Q.	1,800	225 00
Ibbotson, Mrs. F. L.	Montreal	400	50 00
Little, James	Belleville	2,000	250 00
Magee, C.	Ottawa	2,000	250 00
Macaulay, R.	Montreal	55,900	6,987 50
Macaulay, T. B.	do	9,100	1,137 50
Macaulay, Mrs. H. M. L.	do	3,300	412 50
Macpherson, Alex.	do	2,500	312 50
Manning, W. H.	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.	Wingham, Ont.	1,400	175 00

Department of Finance—Insurance Branch.

THE SUN LIFE ASSURANCE COMPANY OF CANADA—*Concluded.*

LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount	Amount
		Subscribed for.	Paid up in cash.
		\$	\$ cts.
Miller, Miss E. T.	Montreal	1,800	225 00
Miller, Miss M. L.	do	1,800	225 00
Miller, Miss J. G.	do	1,800	225 00
Miller, Alfred, Estate late	do	1,800	225 00
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	Quebec	3,500	437 50
Smith, R. Wilson	Montreal	2,000	250 00
Strachan, William	do	16,000	2,000 00
Tasker, James	do	15,000	1,875 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.	1,500	187 50
Walker, J., for manager in trust	Montreal	10,000	1,250 00
	Total	\$500,000	\$62,500 00

THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY.

LIST OF GUARANTORS—(As at 31st December, 1893.)

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Annis, Rev. J. W.	Chatham	1,000	600
Armour, John	Perth	2,000	1,200
Ault, Wellington	Barrie	200	120
Ashton, Rev. Robert	Brantford	500	300
Blake, Hon. S. H.	Toronto	4,000	2,400
Bruce, Rev. Geo.	St. John, N. B.	100	60
Bell, John	Belleville	1,000	600
Bowlby, W. H.	Berlin	4,200	2,520
Bowlby, Dr. D. S.	do	1,500	900
Burton, P. H.	Toronto	2,000	1,200
Burton, Wm.	Humber	1,000	600
Bigger, J. Lyons	Belleville	2,000	1,200
Caswell, Thomas	Toronto	2,000	1,200
Cockburn, Rev. E.	Uxbridge	500	300
Campbell, Rev. Isaac	Listowell	500	300
Cox, Fred. Y., in trust	Toronto	3,000	1,800
Cox, Geo. A.	do	1,000	600
Cook, Louisa	do	500	300
Denison, G. T., in trust	do	1,100	660
Dow, James	Stratford	500	300
Eakins, Dr. J. E.	Belleville	500	300
Ewing, Peter	Carleton Place	700	420
Ewing, C. E.	Cobourg	500	300
Farmer, R. D.	Ancaster	1,000	600
Fife, J. A.	Peterborough	2,000	1,200
Fife, E. J.	do	2,000	1,200
Fife, Isaac H.	Lang	500	300
Flett, John	Toronto	6,000	3,600
Hewson, Richard	do	2,000	1,200
Hamilton, Rev. Robert	Motherwell	1,000	600
Harris T. M.	Brantford	500	300
Harris, John, estate of	do	2,500	1,500
Harris, Rev. Elmore	Toronto	2,000	1,200
Harris, Thos. M.	Brantford	2,000	1,200
Henderson, Rev. Andrew	Atwood	1,000	600
Hunter, Rev. W. A.	Toronto	500	300
Inglis, Rev. Wm.	do	500	300
Jones, W. C.	Paris	100	0
Lyman, John	Syracuse, N. Y.	2,000	1,200
Lawrie, Garvin	Woodbridge	1,000	600
McLean, Robert	Toronto	2,000	1,200
McKee, Rev. Thos.	Barrie	100	60
Moss, Delilah H.	Nile	500	300
McGillivray, J. A.	Uxbridge	200	120
Northrop, H. S.	Toronto	2,000	1,200
Nattress, Dr. W.	do	2,000	1,200
Nattress, Thomas	Humber	100	60
Nattress, John	Woodbridge	1,000	600
Neil, A. E.	Stratford	1,500	900
Nichol, Dr. W.	Brantford	1,000	600
Nichol, Adam	London	500	300
O'Hara, Henry	Toronto	2,000	1,200
O'Hara, H. R.	do	1,000	600
Philip, Dr., D. L.	Brantford	500	300
Ross, Hon. George W.	Toronto	2,000	1,200
Robertson, Alex.	Brantford	2,000	1,200
Robertson, J. A.	Stratford	2,000	1,200
Rowell, Joseph	Clinton	1,000	600
Sutherland, H.	Toronto	2,000	1,200
Snyder, Frederick	Berlin	1,000	600
Strathy, H. H.	Barrie	500	300
Strathy, J. A.	do	40	240
Thornton, Isabella	New Richmond, Que.	1,000	600
Taylor, William	Toronto	1,000	600
Trees, Samuel	do	2,000	1,200

Department of Finance—Insurance Branch.

THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY—*Con.*

LIST OF GUARANTORS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Wilkes, George H.	Brantford	2,000	1,200
Wilkes, Alfred J.	do	2,000	1,200
Watterworth, William.	Ingersoll	2,000	1,200
Williams, Dr. J. A.	do	500	300
Williams, Joseph	Goderich	3,000	1,800
Watt, William	Brantford	2,000	1,200
Wolverton, Rev. Newton.	Woodstock	1,000	600
Warnock, Mrs. M.	Goderich	900	540
	Total	\$100,000	\$60,000

WESTERN ASSURANCE COMPANY.

LIST OF SHAREHOLDERS—(As at 31st December, 1893.)

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	St. Stephens, N.B.	2,000	1,000
Adams, John, in trust.	Toronto	22,400	11,200
Arnoldi, Mrs. A.	do	440	220
Armstrong, Thos.	do	2,320	1,660
Agar, Miss F.	do	240	120
Aird, John	do	5,800	2,900
Adamson, Henry	do	1,320	660
Anderson, Mrs. Julia	do	2,000	1,000
Allison, Mrs. Mary	do	800	400
Austin, James, in trust.	do	32,440	16,220
Alexander, Ferguson & Blaikie	do	40	20
Ames, A. E.	do	80	40
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., and G. L. McCaul, trustees.	Port Hope	3,800	1,900
Bilton, Wm., estate of	Toronto	600	300
Blain, Mrs. Elizabeth, estate of.	do	9,000	4,500
Brown, Robt. S.	do	2,000	1,000
Burns, John	do	1,200	600
Browne, Eliza	Maple	2,400	1,200
Brock, W. R.	Toronto	1,280	640
Bassett, Thomas	Bowmanville	2,000	1,000
Boswell, Mrs. Charlotte	Ottawa	8,720	4,360
Bourne, T. Percy	St. John, N.B.	800	400
Brown, Wm.	Owen Sound	8,000	4,000
Bean, Miss M. A.	New York	800	400
Boyd, Mrs. Mary H.	Toronto	1,000	500
Betley, Mrs. Diana E.	do	6,000	3,000
Burns, G. F.	do	1,000	500
Barker, Samuel	Hamilton	6,640	3,320
Baldwin, Robt.	Toronto	520	260
Baines, Mrs. R. J. Ella	do	280	140
Bayley, Ethel Amy	do	360	180
Bassett, Mrs. Annie	Bowmanville	1,600	800
Bassett, Mrs. Mary J. C.	do	400	200
Biggar, C. R. W.	Toronto	5,200	2,600
Bain, John	do	800	400
Bain, Thomas	Dundas	1,200	600
Biddels, Mrs. Clara L.	Toronto	1,600	800
Burgess, Ralph K.	do	4,000	2,000
Bower, Sarah E.	do	800	400
Bate, Thos. B.	St. Catharines	4,000	2,000
Booth, Wm.	Toronto	4,000	2,000
Beddome, Helen	London	800	400
Brodie, J. L., cashier, and Denison, C. A., accountant, in trust, or either of them.	Toronto	39,480	19,740
Brodie, J. L., cashier, and Denison, C. A., accountant, in trust.	do	100,760	50,380
Beaty & Co., R.	do	1,800	900
Baines, C. C.	do	520	260
Craig, Mrs. F. G.	Deseronto	80	40
Caldwell, J. B.	Newmarket	1,000	500
Campbell, D.	Trumansburg, N. Y.	2,800	1,400
Campbell, Jas.	Toronto	2,000	1,000
Carlyle, Mrs. W. D.	do	2,800	1,400
Carrol, Geo.	Erie, Pa.	1,480	740
Chester, Geo.	Scarborough	5,640	2,820
Chester, Albert J.	do	1,600	800
Chipman, Willis	Toronto	2,000	1,000
Clark, Andrew	Bullock's Corners	8,440	4,220
Cockburn, G. R. R.	Toronto	10,000	5,000

Department of Finance—Insurance Branch.

WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount	Amount
		Subscribed for.	Paid up in Cash.
		\$	\$
Cooch, A. C.	Toronto	6,800	3,400
Cox, Geo. A.	do	50,000	25,000
Cox, Mrs. Annie S.	Paris	2,440	1,220
Craig, Rev. R. J., in trust	Deseronto	40	20
Carey, Wm., executors, estate of	Toronto	2,400	1,200
Catto, John	do	4,000	2,000
Cook, Mrs. Mabel	Brantford	6,360	3,180
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, Louise A.	Omeme	640	320
Cawthra, Wm. H.	Toronto	2,600	1,300
Crawford, Mrs. M.	do	11,680	5,840
Cawthra, Eliz. J.	do	1,000	500
Cawthra, Ann Mabel	do	2,200	1,100
Carpenter, E. A.	Collingwood	2,400	1,200
Corlett, Mrs. Margt	Chicago	200	100
Costock, Mrs. Sarah R.	New York	2,400	1,200
Confederation Life Association, in trust.	Toronto	14,600	7,300
Cosens, Miss E. A.	do	160	80
Colville, Neil.	Leskard P. O.	800	400
Colby, Alfred F.	Toronto	1,600	800
Carlyle, James, M.D.	do	2,000	1,000
Crow, John	Guelph	3,000	1,500
Carmichael, Wm.	Woburn	1,000	500
Clerke, Harvey S.	Lucan	640	320
Colville, James	Bowmanville	1,600	800
Carmelite Sisters, The	Baltimore, Md.	720	360
Davidson, Mrs. S. F.	Toronto	1,480	740
Dewar, John F., executors, estate of.	Port Hope	2,480	1,240
Duckett, Charles	Toronto	2,440	1,220
Duff, Mrs. Barbara	do	1,080	540
Dupins, Mrs. Annie	Kingston	800	400
Denny, John	Toronto	4,000	2,000
Dalglish, Miss Grace C.	California	1,040	520
Dunlop, Mary M.	Richmond, Va.	80	40
DeGex, L. M.	Strathroy	1,200	600
Doyle, Laurie A.	Baltimore, Md.	160	80
Ellerby, Thos. S., executors, estate of	Lucan	4,800	2,400
Evans, Ephraim, executors, estate of.	Toronto	3,440	1,720
Ewing, Mrs. Isabella	Collingwood	1,000	500
Evans, Mrs. Mary E.	Toronto	1,280	640
Ewart, John H.	do	3,400	1,700
Ewart, Mrs. C. S.	do	1,200	600
Fitton, Henry W.	Orillia	5,400	2,700
Fitton, Horace W.	do	1,000	500
Fitton, Chas. E.	do	800	400
Fisher, David	Bowmanville	1,200	600
Fitzgerald, Edward G.	Toronto	9,040	4,520
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
Forster, Mrs. Jane M.	St. Thomas	3,280	1,640
French, Mrs. E. C.	Deseronto	160	80
Fitzgerald, E. G.	Toronto	3,640	1,820
Fitton, Mrs. Amelia R.	Orillia	2,000	1,000
Forster, Martha	Toronto	240	120
Fulton, Robt. R.	Woodstock	6,640	3,320
Gordon, Wm.	Toronto	120	60
Gould, Jos., estate of	Uxbridge	4,000	2,000
Gilmor, Robt	Toronto	6,640	3,320
Goad, Chas. E.	Montreal	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	Beavertown	2,880	1,440
Gill, Robt	Ottawa	3,600	1,800
Gilkinson, Robt. M.	Toronto	640	320
Gibson, Rev. John	Norwood	1,000	500
Gray, Wm	New York	800	400
Ganton, Stephen B.	Oakville	9,200	4,600
Gamble, Mrs. Matilda	Toronto	2,280	1,140
Gowan, Hon. Jas. R.	Barrie	6,800	3,400
Garrett, Mrs. Minnie L.	Kingston	1,000	500
Gray, Mrs. M. F.	New York	1,200	600
George, Thos. H.	Toronto	440	220
Gash, Norman B.	do	600	300
Gibson, Mrs. E. M.	Hamilton	4,000	2,000
Greene, R. H.	Toronto	4,000	2,000
Gibson, Wm., M.P.	Beamsville	16,480	8,240
Gearing, Sidney B., in trust	Brighton	800	400
Gosling, F. J., agent, and Cassels, D.S., ac- countant, in trust	Toronto	39,240	19,620
Hague, Geo.	Montreal	1,000	500
Halden, B., estate of	San Francisco	2,000	1,000
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	3,200	1,600
Harris, Mrs. H. S. V.	do	1,240	620
Heather, Richd	Toronto	2,800	1,400
Heron, Andrew, estate of	do	25,240	12,620
Hinde, Geo. J.	England	30,000	15,000
Hindhaugh, Mrs. Annie L.	Oswego	320	160
Hobson, Ed. J.	Toronto	6,000	3,000
Hornby, Mrs. Mary J.	do	1,320	660
Horne, Geo.	Greenbank	3,600	1,800
Howarth, John, estate of	Toronto	24,000	12,000
Hyman, Ely	Churchville	9,200	3,600
Harvey, Edmund	Guelph	400	200
Hobson, J. Henry	Toronto	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
Hornby, James	do	280	140
Hamilton, James	Belleville	4,000	2,000
Hamilton, Mrs. Jane	Toronto	200	100
Howe, Etna D.	do	1,000	500
Hindes, Ralph W.	Springfield on the 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
Hill, Miss H. M.	Toronto	2,000	1,000
Harris, Lloyd	Brantford	6,800	3,400
Hockin, Nehemiah	Toronto	6,000	3,000
Hay, Mrs. Eliz. S.	do	560	280
Hodgins, Harry B.	do	2,000	1,000
Harris, Rev. Elmore	do	2,800	1,400
Howarth, Sarah Alice	do	2,800	1,400
Hine & Co., H. L.	do	400	200
Home Savings & Loan Co., in trust	do	48,280	24,140
Hooper, C. E., and Kirk, J. F., in trust	do	9,560	4,780
Holland, Chas., in trust	do	6,000	3,000
Irwin, John	Scarborough Junction	1,600	800
Ingles, Miss Christina	Toronto	80	40
Jackes, Joseph	do	8,800	4,400
Jackes, Price	do	5,280	2,640
Jones, W. J.	do	1,000	500
Jarvis, S. M., executor, estate of	do	2,880	1,440
Johnston, Miss Sidney M.	do	680	340

Department of Finance—Insurance Branch.

WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Jones, Rev. Wm.	Toronto	17,800	8,900
Jupp, Rev. Wm.	do	1,920	960
Jarvis, Mrs. Diana	do	2,640	1,320
Jarvis, Mrs. Augusta	do	3,640	1,820
Jennings, B., asst. cashier, in trust	do	27,560	13,780
Keefer, Wm. Napier	Galt.	2,200	1,100
Keeler, Miss Maria H.	Brooklyn	1,320	660
Keith, David S.	Toronto	2,600	1,300
Kenny, J. J.	do	2,000	1,000
King, E. F.	Montreal	2,440	1,220
King, James	Quebec	880	440
Kirkpatrick, F. W., executors estate of.	Kingston	1,200	600
Knox, Wm	Toronto	800	400
Knox, Geo.	do	480	240
Kirkland, Thos., M.A.	do	12,640	6,320
Kay, Miss Annie.	do	11,200	5,600
Kennedy, Mrs. Edith L.	Guelph	8,000	4,000
Kerr, Mrs. Margaret.	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
Kerr, John W.	do	1,000	500
Kent, James G.	do	4,000	2,000
Kent, J. C., mngr., and Fitton, H. W., acct., in trust.	do	880	440
Kemp, J. C., mngr., and John Aird, asst. mngr., in trust.	do	5,200	2,600
Lee, W. S., in trust	do	2,000	1,000
Lyan, Mrs. Ann.	Cheltenham	840	420
Lawrence, G. W.	Stratford.	800	400
Laurie, A.	Toronto	9,600	4,800
Laudan, Zebulan	Simcoe	40,000	20,000
Little, Rev. Jas	Richmond, Va.	10,000	5,000
Laidlaw, J. B.	Toronto	640	320
Land, K. E. A.	Hamilton.	2,000	1,000
Logan, Wm.	Toronto	1,200	600
Macpherson, R. D., executor estate late.	Montreal.	14,000	7,000
Maddison, C. E., in trust	Toronto	160	80
Maddison, C. E., in trust	do	160	80
Magrath, Wm., executors late.	do	4,640	2,320
Manning, Alex.	do	16,000	8,000
Masson, Wm.	Whitby	4,880	2,420
Mathieson, Geo	Niagara Falls	80	40
Miller, R. S., estate late	Toronto	320	160
Morrison, Angus, estate late	do	2,000	1,000
Munshaw, Mrs. Sarah Ann.	do	800	400
Murray, Geo.	Churchville.	8,080	4,040
Murray, Mrs. M. J. H.	do	8,840	4,420
Mathew, Mrs. Jessie.	Montreal	2,800	1,400
Milford, Geo.	Toronto	7,200	3,600
Maddison, C. E., in trust.	do	40	20
Maddison, C. E., in trust.	do	40	20
Milne, David Alex.	do	400	200
Myers, Augustus.	do	14,680	7,340
Maddison, C. E., in trust.	do	40	20
Marks, Emelie Price.	do	1,000	500
Myles, Wm. N.	Hamilton.	2,280	1,140
Murray, Rev. J. G.	Grimsby.	800	400
Meredith, Thos., jr.	Toronto	4,000	2,000
Macdonald, Hugh	do	4,000	2,000
Myers, Mrs. Mary.	do	2,000	1,000
Mitchell, W. G., in trust.	do	200	100
Massachusetts Benefit Life Association	Boston.	1,680	840
Magee, Mrs. Elizabeth.	Toronto	920	460
McCarthy, D'Alton, trustee.	do	1,400	700

WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
McDiarmid, Rev. H. J.	Kemptville.	600	300
McGillivray, Geo.	Whitby	1,240	620
McKean, Mrs. Margt. J.	Toronto	1,640	820
McMurrich, Geo.	do	4,400	2,200
McMurrich, Geo., in trust	do	400	200
McMurrich, Prof. J. P.	Cincinnati	4,400	2,200
McMurrich, Mrs. Minnie G	Toronto	400	200
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., in trust.	do	1,240	620
McMurrich, W. B.	do	2,000	1,000
McMurrich, Geo., and Scott, E. G., in trust	do	1,840	920
McGee, David.	do	10,000	5,000
McCuaig, Mrs. Matilda L. B.	Belleville.	5,000	2,500
McCalla, Mrs. W. J., in trust.	St. Catharines	80	40
McMaster, Mrs. Fannie A.	Toronto	60	30
McMurrich, John Dewar.	do	160	80
McNally, Rosa L.	Baltimore.	360	180
McCalla, M. S.	St. Catharines	4,720	2,360
Nevitt, Mrs. E. E.	Toronto	1,000	500
Nordheimer, S.	do	12,000	6,000
Navin, Alex.	do	6,240	3,120
Nevitt, R. B., M.D., in trust	do	5,600	2,800
Nelson, H. W.	do	4,000	2,000
Newton, Hibbert B.	do	3,200	1,600
Nivin, J. K. & Co	do	3,800	1,900
Orr, Mrs. Jennie Elgin, estate of	Teeswater	800	400
Osborne, Jas. Kerr	Toronto	12,000	6,000
Oxnard, Geo. A.	do	1,600	800
Ogden, W. W., in trust.	do	960	480
O'Hara, H. & Co.	do	12,800	6,400
O'Hara, Belle B.	do	3,000	1,500
Osborne, J. W.	do	200	100
Osborne, H. C.	do	200	100
Osborne, J. E. R.	do	200	100
Oliver, Mrs. Elizabeth.	Brantford	3,600	1,800
Oliver, Wm. Thomas.	Winnipeg	2,400	1,200
Osborne, J. K., in trust.	Toronto	16,000	8,000
Osborne, John P.	do	200	100
Paterson, John Henry	do	1,200	600
Paterson, Thomas.	Bowmanville.	4,000	2,000
Paterson, Rev. Thomas W	Toronto	4,080	2,040
Patton, Joseph C.	do	5,840	2,920
Patton, Joseph C., in trust.	do	8,680	4,340
Patton, J. C., in trust.	do	4,440	2,220
Peters, George	Peterborough	800	400
Pipe, executors estate late William	Berlin	1,000	500
Postlethwaite, Colin W.	Toronto	400	200
Pipon, Mrs. Maud M.	do	680	340
Pyper, Mary.	do	2,760	1,380
Perry, Miss Elizabeth	do	1,080	540
Parker, Stephen Johnson.	Owen Sound.	16,000	8,000
Price, Miss Lavinia	Toronto	800	400
Pellatt, Henry.	do	4,000	2,000
Piers, Mrs. Mary E	Montreal	1,600	800
Peniston, C. L.	Toronto	720	360
Paterson, Miss Emily	do	800	400
Pellatt & Pellatt.	do	2,400	1,200
Plummer, A. E., Mgr., in trust.	do	1,480	740
Ramsay, Wm	do	19,000	9,500
Rathbun, Herbert B.	Deseronto	160	80
Rathbun, Mrs. Jean	do	1,600	800
Rathbun, E. W., in trust.	do	480	240

Department of Finance—Insurance Branch.

WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Rathbun, E. W., in trust	Deseronto	480	240
Rathbun, E. W., in trust	do	320	160
Rathbun, E. W., in trust	do	240	120
Rathbun, E. W., in trust	do	240	120
Rathbun, F. S., in trust	do	280	140
Rathbun Company, in trust	do	11,040	5,520
Rathbun, W. C. B.	do	120	60
Rathbun, Bunella	do	4,360	2,180
Reid, James	England	4,000	2,000
Reid, J. Y., and Greig, Rev. Wm., executor	Toronto	4,000	2,000
Ridout, Percival F.	do	2,200	1,100
Robinson, Christopher	do	11,680	5,840
Ross, Elizabeth P	Port Hope	200	100
Ross, William	Port Perry	3,640	1,820
Rothwell, executors estate late John	Kingston	320	160
Rigbye, Mrs. M. L.	Muncy, Pa.	1,600	800
Robertson, A.	Brighton, England	1,800	900
Rutherford, Miss Mary M	Toronto	640	320
Rutherford, Miss Fannie	do	440	220
Rutherford, Miss Amy E.	do	440	220
Rutherford, Mrs. Margaret M., in trust	do	440	220
Routh, J. H.	Montreal	800	400
Roger, Mrs. Helen S.	St. Catharines	2,280	1,140
Roger, Mrs. Walter M.	do	1,640	820
Rennie, Rev. John	Manitowaning	2,200	1,100
Rathbun, F. S., in trust	Deseronto	80	40
Rathbun, F. S., in trust	do	40	20
Rordans, Mrs. Charlotte M.	Toronto	1,600	800
Reardon, Henry F.	Philadelphia	160	80
Scott, Mrs. Jessie	Quebec	320	160
Scott, James, in trust	Toronto	1,280	640
Scott, James	do	13,040	6,520
Scott, John	do	19,600	8,300
Seels, executors estate late John H.	do	1,800	900
Sharp, executors estate late George	do	24,000	12,000
Sherrard, Mrs. Eliza Ann	do	4,480	2,240
Smith, Alex.	do	4,000	2,000
Smith, A. M.	do	42,800	21,400
Smith, Miss Jane	do	2,000	1,000
Smith, Mrs. Mary Ann	do	10,800	5,400
Smith, Goldwin, M. A.	do	4,800	2,400
Smith, Henry Eberts	Owen Sound	12,000	6,000
Smith, Larratt W.	Toronto	5,000	2,500
Sterling, Wm., M.D.	Churchville	4,000	2,000
Sutherland, Mary B.	Vancouver	800	400
Symons, Eliza F.	Toronto	760	380
Spragge, Albert W.	Cobourg	840	420
Smith, A. M., in trust	Toronto	160	80
Sinclair, John, executors, estate of late	do	4,800	2,400
Small, Catherine G.	Sarnia	1,840	920
Sharpe, Odber H.	Fredericton, N.B.	640	320
Sproule, Miss E. J.	Springfield on Credit	3,120	1,560
Shaw, Mrs. Jane R.	Brantford	4,000	2,000
Strachan, Wm.	Montreal	8,000	4,000
Smith, Dr. Andrew	Toronto	2,440	1,220
Smith, Andrew W.	do	1,200	600
Stayner, T. S.	do	8,400	4,200
Shore, Henry W. C.	do	1,000	500
Sharpe, F. S., secretary, in trust	do	4,000	2,000
Scott, Robt. F.	do	680	340
Smith, J. Findlay	Dundas	2,000	1,000
Stanley, Bernard	Lucan	480	240
Stanley, M. Lucretta	do	480	240
Stanley, Charlotte M.	do	520	260
Stanley, Mary E.	do	520	260

WESTERN ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Scott, James	Toronto	680	340
Smith, W. H., manager, in trust	do	43,800	21,900
Sloane, W. P., manager, in trust	do	57,240	28,620
Strathy, H. S., general manager, in trust	do	800	400
Talbot, Marcus, estate of	do	200	100
Thompson, Robt.	do	34,280	17,140
Thorburn, Miss Mary	do	560	280
Thomas, Mrs. Mary M.	Lyster, Que.	3,200	1,600
Thomas, Wm. Stone	do	1,240	620
Todd, Thomas	Toronto	4,000	2,000
Thomson, Malcolm	Montreal	5,200	2,600
Turnbull, Mrs. L.	Hamilton	6,640	3,320
Turner, Frank	Toronto	4,000	2,000
Weatherhead, Geo. H.	Brockville	1,200	600
Webb, Thos., executors, estate of late	Toronto	2,000	1,000
Wilkes, Alfred J.	Brantford	7,800	3,900
Wilkes, Geo. H.	do	6,560	3,280
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, executors, estate of late, in trust	Toronto	2,400	1,200
Wardrop, John, executors, estate of late	do	37,440	13,720
Wadmore, Mrs. Annie	Fredericton, N.B.	2,640	1,320
Woodside, Mrs. Ellen	Toronto	1,640	820
Winthrop, Farbrace	do	3,280	1,640
Webster, A. F., in trust	do	1,240	620
Wood, Peter	Brantford	2,800	1,400
Wood, James	Toronto	200	100
Wilson, C. S.	Picton	10,000	5,000
Young, Mrs. Margaret	Toronto	1,000	500
	Totals	\$2,000,000	\$1,000,000

Department of Finance—Insurance Branch.

INDEX, 1893.

COMPANIES, &C.	ANNUAL STATEMENTS.					ABSTRACT OF STATEMENTS.					List of Stockholders.	
	Fire.	Life.	Marine.	Accident.	Guarantee. Plate Glass, Steam Boiler, &c.	Fire.	Life.	Marine.	Accident, Guar- antee, Plate Glass, &c.	General.		
Albion Page	11					lxx						
Accident				323					cxix	cxx		389
Ætna Fire	5					lxxi		lxxxvi		lxxxiv		
Ætna Life		151						ci				
Agricultural of Watertown	8					lxxi						
Alliance	13					lxx				lxxxvii		
American Surety Co.					341				cxix			
Atlas	17					lxx				lxxxvii		
Boiler Inspection					353				cxx			391
British America	21					lxx		lxxxvi		lxxxiv		392
British and Foreign Marine			27					lxxxvi				
British Empire		157						c				
Caledonian	30					lxx				lxxxvii		
Canada Accident				326					cxix			396
Canada Life		163						c		civ		397
Canada and European Export Credit System					360				cxix			
Citizens'	34	36		36		lxx						
Commercial Travellers'		365					cxv					
Commercial Union	39	172				lxx		c		lxxxvii		
Confederation Life		176						c				400
Connecticut Fire	43					lxxi						
Connecticut Mutual		181						ci				
Covenant Mutual Benefit		374						cxv				
Dominion Burglary					358				cxix			402
Dominion Life		184						c				403
Dominion Plate Glass					347				cxx			405
Dominion Safety Fund		187						c				405
Eastern	46					lxx						406
Edinburgh		190						c				
Employers' Liability	49					lxx				lxxxvii		
Equitable		194						ci				
Federal		199						c				414
Germania		203						ci				
Great West Life		207						e				416
Guarantee				343					cxix	cxx		420
Guardian	52					lxx				lxxxvii		
Hartford	56					lxxi						
Home Life Association		367					cxv					422
Imperial	61					lxx				lxxxvii		
Insurance Co. of N. A.	65					lxxi						
Lancashire	68					lxx				lxxxvii		
Life Association of Scotland		210						c				
Liverpool and London and Globe	72	214				lxx		c		lxxxvii		
Lloyds' Plate Glass					349				cxix			
London and Lancashire Fire	77					lxx				lxxxvii		
London and Lancashire Life		218						c				
London Assurance	80	225				lxx		c lxxxvi		{ lxxxv and lxxxvii }		
London Guarantee and Accident				329	329				cxix			
London Life		226						c				422
London Mutual Fire	84					lxx						
Manchester	87					lxx				lxxxvii		
Manufacturers' Accident				334					cxix			423
Manufacturers' Life		230						c		civ		424
Massachusetts Benefit		378					cxv					
Mercantile Fire	91					lxx						426
Metropolitan Life		233						ci				
Mongenaix, Boivin & Co.					352				cxix			

COMPANIES, &C.	ANNUAL STATEMENTS.					ABSTRACT OF STATEMENTS.					List of Stockholders.	
	Fire.	Life.	Marine.	Accident.	Guarantee.	Plate Glass, Steam Boiler, &c.	Fire.	Life.	Marine.	Accident, Guarantee, Plate Glass, &c.		General.
Mutual Life		237						ci				
Mutual Reserve Fund		382						cxv				
National Life		241						ci				
National of Ireland	94						lxx				lxxxvii	
New York Life		244						ci				
North American		249						c			civ	428
North British	98	254					lxx	c			lxxxvii	
Northern	103						lxx				lxxxvii	
North-Western		258						ci				
Norwich and London Accident				336						cxix		
Norwich Union	107						lxx				lxxxvii	
Ontario Mutual Life		262						c				
Phenix, of Brooklyn	110						lxx					
Phenix, of London	113						lxx				lxxxvii	
Phenix, of Hartford	115						lxx					
Phenix Mutual Life		266						ci				
Provincial Provident		369						cxv				
Provident Savings		268						ci				
Quebec	118						lxx				lxxxiv	429
Queen, of America	121						lxxi					
Reliance		272						c				
Royal	124	274					lxxi	c			lxxxvii	
Scottish Amicable		277						c				
Scottish Provident		280						c				
Scottish Union	128						lxxi				lxxxvii	
Standard		283						ci				
Star		292						ci				
Steam Boiler and Plate Glass					356					cxx		433
Sun Insurance Office	132						lxxi				lxxxvii	
Sun Life		295	339					c		cxix	civ	434
Temperance and General		301						c				436
Travelers		304		328				ci		cxix		
Union Mutual		309						ci				
Union Society	136						lxxi				lxxxvii	
United Fire Insurance	139						lxxi				lxxxvii	
United States		315						ci				
Western	141						lxx		lxxxvi		lxxxiv	438
Woodmen of the World		372						cxv				

SUNDRIES.

PAGE.

SUPERINTENDENT'S REPORT, 24th July, 1894	v to xliii
Manitoba Insurance Act	xxxvii
Insurance Act	xliv
Summary of Fire Premiums, 1869 to 1893	lxxii, lxxiv and lxxx
Summary of Fire Losses, 1869 to 1893	lxxvi, lxxviii and lxxx
Summary of Fire Insurance, 1869 to 1893	lxxxii
Statement of the General Fire Assets and Liabilities of British Companies	lxxxvii
GENERAL TABLES I to V.—Assets, Liabilities, Income and Expenditure	lxxxviii to xc
Ratios and Percentages	xcvi and xcvi
Increase or decrease of Items of Life Insurance	cii and cv
LIFE INSURANCE terminated in 1893	cvi
Assets, Liabilities, Income and Expenditure of Life Companies	cvii to cxiii
Payments to Policy holders	cxiv
LIFE INSURANCE terminated in 1893—Assessment System	cxvi
Assets and Liabilities of Canadian Accident, Guarantee, Plate Glass and Steam Boiler Insurance Companies, 1893	cxvii and cxviii
List of Companies licensed to do business of Insurance, with names of Chief Agents, residence, and amounts of deposit with Receiver General, as at 20th July, 1894	cxvii to cxviii
List of Assessment Companies registered under the Insurance Act	cxvii
Appendix—List of Stockholders of the various Companies	389 to 444
Statement of Assessment made on Companies	445

PRELIMINARY ABSTRACT

OF THE BUSINESS OF

CANADIAN LIFE INSURANCE COMPANIES

FOR THE

YEAR ENDING 31st DECEMBER

1893

ALSO

Preliminary Abstract for the year 1893, of the business of Canadian Life Insurance Companies which do business of Life Insurance on the Assessment Plan.



OTTAWA

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

1894

[No. 4a—1894.] Price 5 cents.

Preliminary Abstract of Insurance.

OFFICE OF THE SUPERINTENDENT OF INSURANCE,

OTTAWA, 18th January, 1894.

Hon. G. E. FOSTER,

Minister of Finance.

SIR,—I have the honour herewith to submit the preliminary statements of the Canadian Life Insurance Companies for the year 1893, provided for by the last clause of subsection 2 of section 19 of the Insurance Act. Two assessment Life Insurance Companies have voluntarily sent preliminary statements and these are published for the information of persons interested.

I have the honour to be, sir,

Your obedient servant,

W. FITZGERALD,

Superintendent of Insurance.

Preliminary Abstract of Insurance.

THE CANADA LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1893.

Premium Income during the Year.

Cash received for premiums.....	\$ 1,627,342 45
Premiums paid by dividends, including reconverted additions.....	172,247 77
Total.....	\$ 1,799,590 22
Deduct premiums paid to other companies for reinsurance	12,054 16
Total premium income.....	\$ 1,787,536 06

Payments for Claims.

*Cash paid for death losses.....	\$ 653,357 19
Premium obligations used in payment of same.....	2,501 08
Total amount paid for death losses (including bonus profits, \$69,731.83).....	\$ 655,858 27
Cash paid for matured endowments.....	\$ 68,481 82
Premium obligations used in payment of same.....	1,546 44
Total net amount paid for matured endowments (including bonus profits, \$10,028.26).....	\$ 70,028 26
Total amount paid for death claims and matured endowments.....	\$ 725,886 53

Miscellaneous.

Number of new policies reported during the year as taken....	2,444
Amount of said policies.....	\$ 5,532,750 00
Number of policies become claims (including matured endowments) during the year	371
Amount of said claims (including matured endowments and profits)	772,463 47
Amount of claims unsettled, not resisted.....	137,280 47
Amount of claims unsettled, resisted.....	11,000 23
Number of policies in force at date.....	29,040
Amount of the said policies.....	\$59,925,850 40
Bonus additions thereon.....	\$2,783,255 57
Total.....	\$ 62,709,105 97
Amount of said policies reinsured in other licensed companies in Canada (including \$9,417.30 bonus additions).....	272,307 98
Net amount in force at 31st December, 1893.....	\$ 62,436,797 99

(Received 16th January, 1894.)

* Of which \$103,383.38 accrued in previous year.

THE CONFEDERATION LIFE ASSOCIATION.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1893.

Premium Income during the Year.

Cash received for premiums	\$	764,654 80
Premiums paid by dividends.....		36,420 02
Cash received for annuities.....		7,883 75
		808,958 57
Total.....	\$	808,958 57
Deduct premiums paid to other companies for reinsurance.....		4,379 08
		804,579 49
Total premium income.....	\$	804,579 49

Payments for Claims.

Cash paid for death claims..	\$	193,144 78
Deduct amount received from other companies for reinsured death claims.....		5,375 00
		187,769 78
Net amount paid for death losses (\$22,648.86 of which accrued in previous year).....	\$	187,769 78
Cash paid for matured endowments.....		62,663 00
		250,432 78
Total paid for death claims and matured endowments..	\$	250,432 78

Miscellaneous.

Number of new policies reported during the year as taken.....		2,298
Amount of said policies.....	\$	3,728,000 00
Number of policies become claims (including 27 matured endowments) during the year.....		150
Amount of said claims (including matured endowments, \$62,663 00)		271,771 00
Amount of above claims reinsured in other licensed companies in Canada..	\$	5,375 00
Amount of claims unsettled, not resisted.....		39,366 85
Amount of claims unsettled, resisted.....		None.
Number of policies in force at date.....		15,892
Amount of said policies.	\$	24,250,705 00
Bonus additions thereon.....		161,534 00
		24,412,239 00
Total.....	\$	24,412,239 00
Amount of said policies reinsured in other licensed companies in Canada, including \$1,137.50 bonus additions.....		142,041 00
		24,270,198 00
Net amount in force at 31st December, 1893.....	\$	24,270,198 00

(Received 16th January, 1894.)

Preliminary Abstract of Insurance.

DOMINION LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1893.

Premium Income during the Year.

Cash received for premiums.....:	\$	38,417 49
Deduct premiums paid to other companies for reinsurance		217 36
		38,200 13
Total premium income.....	\$	38,200 13

Payments for Claims.

Net amount paid for death claims.....	\$	2,000 00
---------------------------------------	----	----------

Miscellaneous.

Number of new policies reported during the year as taken.....		426
Amount of said policies	\$	526,750 00
Number of policies become claims.....		2
Amount of said claims.....		2,000 00
Amount of claims unsettled, not resisted....		None.
Amount of claims unsettled, resisted.....		None.
Number of policies in force at date.....		1,135
Amount of said policies.....	\$	1,481,937 00
Amount of said policies reinsured in other licensed companies in Canada.....		12,000 00
Net amount in force at 31st December, 1893.....	\$	1,469,937 00

(Received 8th January, 1894.)

THE DOMINION SAFETY FUND LIFE ASSOCIATION.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1893.

Premium Income during the Year.

Cash received for premiums.....\$ 32,886 07

Payments for Claims.

Net amount paid for death claims (\$4,033.86 accrued in 1891).....\$ 22,508 86

Miscellaneous.

Number of new policies reported during the year as taken.....	51	
Amount of said policies		\$ 61,000 00
Number of policies become claims.....	19	
Net amount of policies become claims.....		21,000 00
Amount of claims unsettled, not resisted.....		2,000 00
Amount of claims unsettled, resisted.....		2,000 00
Number of policies in force at date.....	1,292	
Amount in force at 31st December, 1893.....		<u>1,549,000 00</u>

(Received 8th January, 1894.)

Preliminary Abstract of Insurance.

THE FEDERAL LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Premium Income during the Year.

Cash received for premiums	\$	217,853 96
Premiums secured by policy loans.....		52,691 98
Premiums paid by dividends.....		27,987 38
Total.....		298,533 32
Deduct premiums paid to other companies for reinsurance.....		12,156 03
Total premium income.....		\$ 286,377 29

Payments for Claims.

Cash paid for death losses (of which \$6,000.00 accrued in previous years)	\$	84,025 01
Cash paid for matured endowments.....		10,200 00
Net amount paid for death claims and matured endowments.....		\$ 94,225 01

Miscellaneous.

Number of new policies reported during the year as taken.....	1,329	
Amount of said policies (including 9 revived for \$47,000)	\$	2,044,633 33
Number of policies become claims.....	59	
Amount of said claims (including \$10,200 matured endowments).....	\$113,291.44	
Deduct amount reinsured in other licensed companies in Canada.....	5,000 00	
Net amount of policies become claims.....		108,291 44
Amount of claims unsettled, not resisted		18,133 34
Amount of claims unsettled, resisted.....		None.
Number of policies in force at date	4,930	
Amount of said policies.....	\$ 10,654,335 11	
Deduct amount reinsured in other licensed companies in Canada	653,500 00	
Net amount in force, 31st December, 1893		\$ 10,000,835 11

(Received 15th January, 1894.)

THE GREAT WEST LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1893.

Premium Income during the Year.

Cash received for premiums.....	\$	52,322	89
Deduct premiums paid to other companies for reinsurance.....		1,900	60
		<hr/>	
Total premium income....	\$	50,422	29
		<hr/> <hr/>	

Payments for Claims during the Year.

Cash paid for claims.....	\$	1,000	00
		<hr/> <hr/>	

Miscellaneous.

Number of new policies reported during the year as taken.....	744		
Amount of said policies.		\$	1,760,800 00
Number of policies become claims.....	1		
Amount of said claim.....			1,000 00
Claims for death losses unsettled.....			None.
Number of policies in force at date.....	943		
Amount of said policies.....		\$	2,268,000 00
Deduct amount reinsured in other licensed companies in			
Canada.....			136,500 00
			<hr/>
Net amount in force, 31st December, 1893.....			2,131,500 00
			<hr/> <hr/>

(Received 18th January, 1894.)

Preliminary Abstract of Insurance.

THE LONDON LIFE INSURANCE COMPANY.

PRELIMINARY STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1893.

Premium Income for the Year.

Cash received for premiums (General, \$37,192.91; Industrial, \$79,419.59) \$	116,612 50
Premiums paid by dividends.....	2,441 31
Total	\$ 119,053 81
Deduct premiums paid to other companies for reinsurance.....	201 60
Total premium income.....	\$ 118,852 21

Payments for Claims.

Cash paid for death losses (General, \$10,628.07; Industrial, \$13,755.01) (\$1,610.50 of which was incurred in previous year)	24,383 08
Cash paid for matured endowments.....	500 00
Total paid for death claims and matured endowments. \$	24,883 08

Miscellaneous.

Number of new policies reported during the year as taken (General, 169; Industrial, 9,239).....	9,408
Amount of said policies (General, \$188,250; Industrial, \$890,550)...	\$ 1,078,800 00
Number of policies become claims, including matured endowments (General, 15; Matured Endowments, 1; Industrial, 224).....	240
Amount of said claims (General, \$14,530.07; Industrial, \$14,107.51)	28,637 58
Amount of claims unsettled, not resisted.....	5,365 00
Amount of claims unsettled, resisted.....	None.
Number of policies in force at date (General, 1,582; Industrial 18,171)	19,753
Amount of said policies—General.....	\$ 1,499,424 35
do Industrial	1,723,064 00
Total	\$ 3,222,488 35
Amount of said policies reinsured in other licensed companies in Canada.....	5,000 00
Net amount in force, 31st December, 1893.....	3,217,488 35

(Received 15th January, 1894.)

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1893.

Premium Income during the Year.

Cash received for premiums.....	\$	262,061 17
Deduct premiums paid to other companies for reinsurance.....		12,971 32
Total premium income.....	\$	249,089 85

Payments for Claims.

Cash paid for death losses (\$10,000 of which accrued in 1892).....	\$	57,458 45
Deduct amount received from other companies for reinsurance.....		15,000 00
Total payments for claims.....	\$	42,458 45

Miscellaneous.

Number of new policies reported during the year as taken.....		1,466
Amount of said policies.....	\$	2,231,469 00
Number of policies become claims during the year.....		25
Amount of said claims.....	\$	52,300
Amount of above claims reinsured in other licensed companies in Canada.....	\$	10,000
Net amount of policies become claims.....		42,300 00
Amount of claims unsettled, not resisted.....		8,000 00
Amount of claims unsettled, resisted.....		2,000 00
Number of policies in force at date.....		5,525
Amount of said policies.....	\$	8,938,215 00
Bonus additions thereon.....		619 00
Total.....	\$	8,938,834 00
Amount of said policies reinsured in other licensed companies in Canada (including \$1,312.50 bonus additions).....		716,312 50
Net amount in force at 31st December, 1893.....		8,222,521 50

(Received 16th January, 1894.)

Preliminary Abstract of Insurance.

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1893.

Premium Income during the Year.

Cash received for premiums.....	\$	394,855 07
Cash received for annuities.....		12,707 07
Total.....		\$ 407,562 14
Deduct premiums paid to other companies for reinsurance		9,182 66
Total premium income.....		\$ 398,379 48

Payments for Claims.

Cash paid for death losses (Industrial, \$780.00).	\$	54,862 93
(Of which \$3,912 accrued in previous years).		
Cash paid for matured endowments.....		9,706 61
Total paid for death claims and matured endowments..\$		64,569 54

Miscellaneous.

Number of new policies reported during the year as taken.....		1,864
Amount of said policies.....	\$	2,543,362 00
Number of policies become claims (including matured endowments) during the year.....		46
Amount of said claims		67,407 54
Amount of claims unsettled, not resisted.....		6,750 00
*Amount of claims unsettled, resisted.....		1,000 00
Number of policies in force at date.....		8,532
Amount of said policies.....	\$13,215,654 00	
Bonus additions thereon		4,538 00
Total		\$13,220,192 00
Amount of said policies reinsured in other licensed companies in Canada.....		439,941 00
Net amount in force at 31st December, 1893.....		12,780,251 00

(Received 2nd January, 1894.)

* Accrued in previous years (McGeachie case).

THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1893.

Premium Income during the Year.

Cash received for premiums.....	\$	454,013	93
Premium obligations taken in part payment of premiums.....		5,053	98
Premiums paid by dividends.....		54,613	65
Total	\$	513,681	56
Deduct premiums paid to other companies for reinsurance.....		1,163	76
Total premium income.....	\$	512,517	80

Payments for Claims.

Cash paid for death losses.....		84,062	66
Premium obligations used in payment of same.....		270	67
Net amount paid for death claims.....	\$	84,333	33
(Of this 3 policies for \$4,000 accrued in previous years.)			
Cash paid for matured endowments.....	\$	23,886	90
Premium obligations used in payment of same.....		3	10
Net amount paid for endowment claims.....	\$	23,890	00
Total paid for death claims and matured endowments..	\$	108,223	33

Miscellaneous.

Number of new policies reported during the year as taken	1,941		
Amount of said policies.....		\$	2,780,250 00
Number of policies become claims (including matured endowments) during the year.....	105		:
Amount of said claims (including matured endowments).....			125,882 00
*Amount of claims unsettled, not resisted.....			21,983 67
Amount of claims unsettled, resisted.....			None.
Number of policies in force at date.....	13,496		
Amount of said policies.....	\$	17,751,107	38
Amount of said policies reinsured in other licensed companies in Canada, including \$1,078.75 bonus additions.....		68,078	75
Net amount in force at 31st December, 1893.....			17,683,028 63

(Received 17th January, 1894.)

* Of this amount, a balance of claim, amounting to \$325, is included, which accrued in 1888.

Preliminary Abstract of Insurance.

THE SUN LIFE ASSURANCE COMPANY

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1893.

Premium Income during the Year.

Cash received for premiums	\$ 1,043,591 43
Premium obligations taken in part payment of premiums.....	97 60
Premiums paid by dividends, including reconverted additions.....	16,438 49
Cash received for annuities.....	17,930 00
Total	\$ 1,078,057 52
Deduct premiums paid to other companies for reinsurance.....	1,405 37
Total premium income.....	\$ 1,076,652 15

Payments for Claims.

Net amount paid for death claims (\$25,188.60 of which accrued in previous years).....	\$ 236,507 59
Cash paid for matured endowments (\$3,524 of which accrued in previous years).....	29,629 94
Total paid for death claims and matured endowments...\$	266,137 53

Miscellaneous.

Number of new policies reported during the year as taken.....	4,180
Amount of said policies.....	\$ 7,060,324 03
Number of policies become claims (including 22 matured endowments).....	159
Amount of said claims (including \$26,305.94 matured endowments).....	289,473 86
Amount of claims unsettled, not resisted (including \$200.00 matured endowments)	49,132 92
Amount of claims unsettled, resisted.....	1,000 60
Number of policies in force at date.....	17,132
Amount of said policies.....	\$ 27,440,901 12
Bonus additions thereon.....	358,319 39
Total	\$ 27,799,220 51
Amount of said policies reinsured in other licensed companies in Canada.....	26,550 00
Net amount in force at 31st December, 1893.....	27,772,670 51

(Received 16th January, 1894.)

THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1893.

Premium Income during the Year.

Cash received for premiums.....	\$	117,690 33
Deduct premiums paid to other companies for reinsurance.....		1,196 69
Total premium income.....	\$	<u>116,493 64</u>

Payments for Claims.

Cash paid for death losses.....	\$	17,917 55
* Net amount paid for death claims.....	\$	<u>17,917 55</u>

Miscellaneous..

Number of new policies reported during the year as taken	1,499	
Amount of said policies.....	\$	1,755,000 00
Number of policies become claims.....	14	
Amount of said claims.....		20,000 00
Claims unsettled, not resisted.....		3,000 00
Claims unsettled, resisted.....		None
Number of policies in force at date.....	4,148	
Amount of said policies.....	\$	5,269,620 01
Amount of said policies reinsured in other licensed companies in Canada.....		73,000 00
Net amount in force 31st December, 1893		<u>5,196,620 01</u>

(Received 2nd January, 1894.)

*Of this amount \$1,000 accrued in 1892.

Preliminary Abstract of Insurance.

* PRELIMINARY Abstract of Canadian Life Insurance Companies, for Year 1893.

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.	Number of Policies become Claims.	‡ Net Amount of Policies become Claims.	‡ Death Claims Paid.	‡ Endowment Claims Paid.	‡ Claims Unsettled.	
										Not Restituted.	Restituted.
Canada Life	\$ 1,787,536	2,444	5,582,750	29,040	62,436,798	371	772,463	\$ 655,858	\$ 70,028	\$ 137,280	\$ 11,000
Confederation	804,579	2,298	3,728,000	15,892	24,270,198	150	266,396	187,770	62,663	39,367	None.
Dominion Life	38,200	426	526,750	1,135	1,469,937	2	2,000	2,000	None.	None.	None.
Dominion Safety Fund	32,886	51	61,000	1,292	1,549,000	19	21,000	22,509	None.	2,000	2,000
Federal	286,377	1,320	1,997,633	4,980	10,000,835	59	108,291	84,025	10,200	18,133	None.
Great West	50,422	744	1,790,800	943	2,131,500	1	1,000	1,000	None.	None.	None.
London Life	39,432	169	188,250	1,582	1,494,424	16	14,530	10,628	500	5,365	None.
Manufacturers' Life	79,420	9,239	890,550	18,171	1,723,064	224	14,108	13,755	None.	8,000	2,000
North American	249,090	1,466	2,231,469	5,525	8,222,522	25	42,300	42,458	None.	6,500	1,000
Ontario Mutual	398,379	1,864	2,543,362	8,421	12,765,463	41	66,378	54,083	9,707	250	None.
Sun	512,518	1,941	2,780,250	13,496	17,683,029	105	125,882	84,333	23,890	21,984	None.
Temperance and General	1,076,652	4,180	7,060,324	17,132	27,772,671	159	289,474	236,508	20,630	49,133	1,000
Totals for 1893	116,494	1,499	1,755,000	4,148	5,196,620	14	20,000	17,918	None.	3,000	None.
Totals for 1892	5,471,985	27,641	31,056,138	121,818	176,730,849	1,191	1,744,852	1,413,625	206,618	291,012	17,000
Totals for 1892	4,977,608	25,206	28,245,401	110,117	161,551,528	1,072	1,697,293	1,460,887	166,217	186,069	14,000

‡ These amounts are net, reinsurance having been deducted.

* Including business outside of Canada.

ASSESSMENT SYSTEM.

THE PROVINCIAL PROVIDENT INSTITUTION.

PRELIMINARY STATEMENT FOR YEAR ENDING 31st DECEMBER, 1893.

Income during the Year.

Entrance fees.....	\$	14,146	50
Semi-annual dues.....		22,892	70
Emergency fund.....		3,133	46
Reserve fund.....		3,058	31
Medical examiner's fees (estimated).....		4,398	00
Assessments (\$12,184.40 to be transferred to Reserve Fund).....		121,844	08
Reinstatement fees.....		266	00
Total received from members.....	\$	169,739	05
Interest (\$1,746.22 of which belongs to Reserve Fund).....		2,665	71
Rent.....		380	00
All other income.....		75	50
Total.....	\$	172,860	26

Payments for Claims.

Cash paid for death losses and disability claims.....	\$	98,637	43
---	----	--------	----

Miscellaneous.

Number of new policies reported during the year as taken.....	1,844		
Amount of said policies.....	\$	2,735,000	00
Number of policies become claims.....	62		
Amount of said claims.....		109,550	00
Claims unsettled, not resisted.....		25,000	00
Claims unsettled, resisted (disability).....		1,500	00
Number of policies in force at 31st December, 1893.....	7,252		
Amount of said policies.....		11,907,000	00

(Received 13th January, 1894.)

Preliminary Abstract of Insurance.

ASSESSMENT SYSTEM.

THE HOME LIFE ASSOCIATION OF CANADA.

PRELIMINARY STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1893.

Premium Income during the Year.

Cash received for assessments \$ 4,214 75

Payments for Claims.

Cash paid for losses None.

Miscellaneous.

Number of new policies reported during the year as taken.....	324	
Amount of said policies.....		\$ 411,000 00
Number of policies become claims.....	1	
Amount of said claim.....		3,000 00
Amount of claims unsettled, but not resisted.....		3,000 00
Amount of claims resisted		None.
Number of policies in force at date.....	441	
Amount of policies in force, 31st December, 1893.....		<u>523,000 00</u>

(Received 19th January, 1894.)

PRELIMINARY Abstract of Canadian Life Insurance Companies (Assessment Plan) for Year 1893.

Companies.	Cash Received from Members.	Number of Policies new and taken up.	Amount of Policies new and taken up.	Number of Policies in force at date.	Net Amount in force.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Death and Disability Claims Paid.	Claims Unsettled.	
									Not Registered.	Registered.
* Commercial Travellers' Mutual Benefit Society	\$ 4,215	324	411,000	441	523,000	1	3,000	None.	\$ 3,000	None.
Home Life Association of Canada	169,739	1,844	2,735,000	7,252	11,907,000	62	109,550	98,637	25,000	1,500
* Woodmen of the World										

* No return.

57 Victoria.

Sessional Papers (No. 4B.)

A. 1894

ABSTRACT OF STATEMENTS

OF

INSURANCE COMPANIES IN CANADA

FOR

YEAR ENDING 31st DECEMBER

1893

(SUBJECT TO CORRECTION)

PRINTED BY ORDER OF PARLIAMENT



OTTAWA

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

1894

[No. 4b.—1894.] *Price 5 cents.*

Finance—Insurance Branch.

OFFICE OF THE SUPERINTENDENT OF INSURANCE,

OTTAWA, 10th March, 1894.

SIR,—I have the honour to inclose herewith an Abstract of the business of Insurance in Canada for the year 1893.

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.

Finance—Insurance Branch.

TABLE OF CONTENTS, 1893.

FIRE AND MARINE.

	PAGE.
Abstract of Fire Insurance in Canada for 1893.....	8
Premiums received for Fire Insurance in Canada for years 1869 to 1893.....	10
Losses paid for Fire Insurance in Canada for years 1869 to 1893.....	11
Summary of Fire Insurance in Canada for years 1869 to 1893.....	12
Abstract of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Inland Marine and Ocean business done by companies combining these branches, for 1893.....	14
Inland Marine business in Canada for 1893.....	16
Fire Insurance done in Canada in 1893.....	17
TABLE I.—Assets of Canadian Companies doing business of Fire or Inland Marine Insurance for 1893.....	18
TABLE II.—Liabilities of Canadian Companies doing Fire or Inland Marine Insurance.....	19
TABLE III.—Assets in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada.....	20
TABLE IV.—Liabilities in Canada of British and American Companies.....	22
TABLE V.—Income and Expenditure of Companies doing Fire or Inland Marine Insurance.....	24
TABLE VI.—Rates of Losses paid, General Expenses and Stockholders' Dividends, per cent of Premiums received, Rates of Premiums charged, per cent of Amounts Insured, &c., of Canadian Fire or Marine Companies.....	26
TABLE VII.—Rates of Losses paid and General Expenses in Canada, per cent of Premiums received and Rates of Premiums charged, per cent of Amounts Insured for British and American Companies doing Fire or Inland Marine Insurance in Canada.....	27

L I F E.

Abstract of Life Insurance in Canada for year 1893.....	30
Increase or decrease of items of life insurance in Canada among active companies for 1893, compared with 1892.....	32
Abstract of Life Insurance done by Canadian Companies which do business outside of the Dominion, for 1893.....	34
Increase or decrease of items of life insurance done by Canadian Companies which do business outside of the Dominion for 1893, compared with 1892.....	35
Canadian Life Companies, Assets 1893.....	36
Canadian Life Companies, Liabilities, &c., 1893.....	37
Assets in Canada of British Life Companies, 1893.....	38
Assets in Canada of American Life Companies, 1893.....	39
Liabilities, &c., in Canada of British and American Life Companies, 1893.....	40
Income of Companies doing Life Insurance, 1893.....	41
Expenditure of Companies doing Life Insurance, 1893.....	42
Payments to Policy-holders, 1893.....	43
Life Policies terminated during the year 1893.....	44
Summary of Life Insurance in Canada for the years 1875 to 1893.....	45
Abstract of Assessment Life Insurance in Canada for 1893.....	47
Policies terminated among Companies which do Life Insurance upon the Assessment Plan.....	48
Assessment Companies, Assets and Liabilities.....	49
Assessment Companies, Income and Expenditure.....	50

ACCIDENT, GUARANTEE, ETC.

Assets of Canadian Accident, Guarantee, Plate Glass and Steam Boiler Companies, 1893.....	51
Liabilities of Canadian Accident, Guarantee, Plate Glass and Steam Boiler Companies, 1893.....	52
Abstract of Guarantee Business in Canada for year 1893.....	53
Abstract of Accident Insurance in Canada for year 1893.....	53
Abstract of Burglary Guarantee Business in Canada for 1893.....	53
Abstract of Credit Indemnity Business in Canada for 1893.....	53
Abstract of Accident and Guarantee Business done by Canadian Companies which do business outside of the Dominion for 1893.....	54
Abstract of Plate Glass Insurance in Canada for the year 1893.....	54
Abstract of Steam Boiler Insurance in Canada for the year 1893.....	54

Finance—Insurance Branch.

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS
OF FIRE OR INLAND MARINE INSURANCE IN CANADA,
FOR THE YEAR 1893, 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 1893.

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.	Unsettled Claims.		
							Not Registered.	Registered.	
	\$	\$	\$	\$	\$	\$	\$	\$	
British America	202,076	68,122	270,198	22,313,539	27,188,465	138,112	144,298	6,849	600
Eastern	264,511	73,288	337,799	26,675,063	19,831,172	192,334	188,314	24,949	1,300
London Mutual	122,772	1,340	124,112	15,563,045	43,191,301	112,057	99,088	27,570	500
Mercantile	129,379	26,138	155,517	12,947,680	14,214,778	86,431	81,686	5,360	2,000
Quebec	94,688	23,627	124,315	9,626,026	8,584,725	72,395	71,592	6,834	1,333
Western	328,428	125,933	454,361	36,669,280	41,603,839	224,355	211,469	24,261	5,500
Totals for 1893	1,141,854	324,448	1,466,302	123,785,683	154,614,280	825,684	796,437	101,413	11,233
Totals for 1892	1,052,041	341,287	1,393,328	112,566,165	148,557,131	771,465	792,219	78,602	11,785

BRITISH COMPANIES.

* Albion	119,683	13,948	133,641	11,868,462	15,227,258	79,159	82,427	6,275	250
Alliance	263,641	35,849	299,490	21,708,271	24,195,018	184,543	177,903	15,432	None.
Atlas	100,301	113,138	213,439	8,634,952	8,690,795	78,846	76,220	4,566	None.
Caledonian	133,021	17,537	150,558	14,100,394	15,791,369	107,681	97,590	9,437	3,600
Commercial Union	364,276	67,502	431,778	34,947,757	40,910,737	289,305	253,659	36,188	10,567
Employers Liability	9,128	5,696	14,824	416,369	87,499	43,810	53,423	2,604	None.
Guardian	294,310	52,961	347,271	28,944,434	37,400,004	173,374	172,147	4,560	5,571
Imperial	190,792	37,012	227,804	18,790,310	23,052,140	155,354	161,072	4,861	2,438
Lancashire	259,563	30,466	354,338	33,707,054	49,021,658	283,909	281,337	15,885	5,545
Liverpool and London and Globe	323,872	24,704	218,757	18,040,428	20,915,650	94,477	95,406	2,655	2,229
London and Lancashire	194,053	18,792	212,845	13,502,999	14,915,200	74,125	75,476	338	2,100
London Assurance	107,918	37,181	145,099	11,630,946	11,630,946	119,271	109,692	12,866	2,500
Manchester Fire	118,940	12,836	131,776	12,592,339	8,690,795	79,496	77,817	12,866	None.
National of Ireland	100,301	20,881	404,544	40,474,585	52,626,021	334,930	339,652	12,398	10,118
North British	383,663	33,165	416,828	17,868,332	21,369,262	135,196	121,612	13,259	1,913
Norwich	172,826	33,165	204,791	14,171,905	16,917,826	99,031	89,495	12,463	4,519
Norwich Union	128,689	41,258	301,834	26,556,588	31,300,510	161,529	165,067	12,463	1,333
Phoenix of London	260,576	41,258	301,834	26,556,588	31,300,510	161,529	165,067	4,748	1,333

Finance—Insurance Branch.

Royal.....	594,631	56,390	651,021	58,439,891	84,076,506	455,133	446,332	14,367	14,764
Scottish Union and National.....	134,593	33,840	168,433	16,474,713	16,418,153	100,326	103,741	6,695	None.
Sun Fire Office.....	93,809	13,634	107,443	9,000,913	8,480,508	59,761	58,177	620	3,000
Union Society.....	135,047	25,882	160,929	11,050,019	10,084,456	98,761	91,849	10,177	7,408
United Fire.....	187,084	31,014	218,108	14,810,275	17,268,984	170,023	166,277	24,333	1,333
Totals for 1893.....	4,610,737	683,302	5,294,039	458,203,814	561,840,939	3,569,232	3,497,689	227,381	81,209
Totals for 1892.....	4,455,474	710,603	5,166,077	466,900,791	549,223,123	2,456,603	2,873,149	190,738	97,835

AMERICAN COMPANIES.

Etna Fire.....	143,836	40,620	184,456	16,057,637	15,797,891	88,518	91,254	14,319	None.
Agricultural of Watertown.....	51,585	11,365	62,950	7,768,052	19,234,529	50,274	43,037	9,698	1,150
Connecticut Fire.....	32,509	4,648	37,157	3,200,000	3,780,000	23,424	20,198	3,290	None.
Hartford.....	138,504	16,314	154,818	13,462,625	15,364,816	97,744	97,167	8,316	None.
Insurance Co. of North America.....	66,321	26,500	92,821	8,277,549	6,156,290	40,899	43,132	1,100	None.
Phenix of Brooklyn.....	89,314	30,453	119,767	11,204,431	12,483,629	69,108	63,214	7,825	None.
Phenix of Hartford.....	236,139	50,443	286,582	23,550,383	19,229,638	178,652	186,356	8,112	7,255
Queen of America.....	272,214	34,585	306,799	25,043,515	28,591,282	170,370	171,608	12,525	3,233
Totals for 1893.....	1,030,422	214,928	1,245,350	105,564,192	120,638,075	718,989	715,966	65,185	11,638
Totals for 1892.....	1,004,812	210,175	1,214,987	107,708,732	123,629,818	742,170	706,902	67,098	13,116

RECAPITULATION.

Canadian Companies.....	1,141,854	324,448	1,466,302	123,785,683	154,614,280	825,684	796,437	101,413	11,233
British Companies.....	4,610,737	683,302	5,294,039	458,203,814	561,840,939	3,569,232	3,497,689	227,381	81,209
American Companies.....	1,030,422	214,928	1,245,350	105,564,192	120,638,075	718,989	715,966	65,185	11,638
Totals for 1893.....	6,783,013	1,222,678	8,005,691	687,553,689	837,093,294	5,113,905	5,010,092	393,952	104,080
Totals for 1892.....	6,512,327	1,262,065	7,774,392	687,175,688	821,410,072	4,470,238	4,377,270	336,458	122,736

* Formerly the Fire Insurance Association.

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the years 1869 to 1893, inclusive.

	Totals for 1869 to 1891.	Premiums received, 1892.	Premiums received, 1893.	Totals for 1869 to 1893.
	\$	\$	\$	\$
<i>Canadian Companies.</i>				
British America.....	3,924,105	172,414	202,076	4,298,595
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	702,253
*London Mutual Fire.....	2,277,728	128,513	122,772	2,529,013
Mercantile.....		98,585	129,379	227,964
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	94,688	1,981,794
Royal Canadian.....	3,533,410	4,613		3,538,023
†Sovereign.....	1,055,404			1,055,405
Stadacona.....	490,488			490,488
Western.....	6,510,540	323,340	328,428	7,162,308
	26,088,616	1,052,041	1,141,854	28,282,511
<i>British Companies.</i>				
§Albion Fire Insurance Association.....	1,243,401	105,216	119,693	1,468,310
Alliance.....		172,368	203,641	376,009
Atlas.....	256,672	92,890	100,301	449,863
Caledonian.....	867,761	112,084	133,021	1,112,866
City of London.....	1,531,430	56,824		1,588,254
Commercial Union.....	4,823,347	357,747	364,276	5,545,370
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	2,602,132
Imperial.....	3,636,871	201,177	190,792	4,028,840
Lancashire.....	3,466,890	285,920	259,563	4,012,373
Liverpool, London and Globe.....	4,868,807	312,472	323,872	5,505,151
London and Lancashire.....	1,236,107	190,308	194,053	1,620,468
London Assurance.....	1,510,394	104,206	107,918	1,722,518
Manchester.....	149,376	121,229	118,940	389,545
National of Ireland.....	577,571	90,476	100,301	768,348
North British.....	6,377,004	380,393	383,663	7,141,060
Northern.....	2,489,608	170,128	172,826	2,832,562
Norwich Union.....	968,766	118,399	128,689	1,215,854
Phoenix, of London.....	3,972,211	250,285	260,576	4,483,072
Queen.....	4,354,694			4,354,694
Royal.....	9,889,602	567,387	594,631	11,051,620
Scottish Commercial.....	343,421			343,421
Scottish Imperial.....	672,855			672,855
Scottish Union and National.....	867,919	137,817	134,593	1,140,329
Sun Fire Office.....		37,131	93,809	130,940
Union Society.....	82,658	104,398	135,047	322,103
United Fire.....	183,862	173,044	187,094	544,000
	58,340,768	4,455,474	4,610,737	67,406,979
<i>American Companies.</i>				
Ætna.....	2,928,268	139,084	143,836	3,211,188
Agricultural of Watertown.....	1,079,187	61,923	51,585	1,192,695
Andes.....	31,431			31,431
Connecticut.....	215,561	33,054	32,509	281,124
Hartford.....	2,351,998	144,483	138,504	2,634,985
Home.....				
Insurance Company of North America.....	75,827	54,885	66,321	197,033
Phoenix, of Brooklyn.....	676,481	88,426	89,314	854,221
Phoenix, of Hartford.....	175,850	211,876	236,139	623,865
Queen, of America.....	42,800	271,081	272,214	586,095
	7,577,403	1,004,812	1,030,422	9,612,637
RECAPITULATION.				
Canadian Companies.....	26,088,616	1,052,041	1,141,854	28,282,511
British do.....	58,340,768	4,455,474	4,610,737	67,406,979
American do.....	7,577,403	1,004,812	1,030,422	9,612,637
Grand totals.....	92,006,787	6,512,327	6,783,013	105,302,126

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

Finance—Insurance Branch.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the years 1869 to 1893, inclusive.

	Totals for 1869 to 1891.	Losses paid, 1892.	Losses paid, 1893.	Totals for 1869 to 1893.
<i>Canadian Companies.</i>				
	\$	\$	\$	\$
British America.....	2,408,145	148,511	144,298	2,700,954
Canada Agricultural.....	290,101			290,101
Canada Fire.....	698,133			698,133
Citizens'.....	2,258,637	28,521		2,287,158
Dominion.....	148,255			148,255
Eastern.....	108,659	119,835	188,314	416,808
*London Mutual Fire.....	1,660,284	96,262	99,088	1,855,634
Mercantile.....		82,370	81,686	164,056
National Fire.....	287,732			287,732
Ottawa Agricultural.....	108,164			108,164
Provincial.....	957,146			957,146
Quebec.....	1,531,137	81,974	71,592	1,684,703
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	4,180,556
	18,689,605	792,219	796,437	20,278,261
<i>British Companies.</i>				
‡Albion Fire Insurance Association.....	843,615	90,724	82,427	1,016,766
Alliance.....		115,399	177,903	293,302
Atlas.....	166,134	53,611	76,220	295,965
Caledonian.....	578,162	59,888	97,590	735,640
City of London.....	934,518	42,937		977,455
Commercial Union.....	3,404,249	289,795	253,659	3,947,703
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	2,092,521
Imperial.....	2,538,997	93,039	161,072	2,793,108
Lancashire.....	2,453,651	173,592	196,318	2,823,561
Liverpool and London and Globe.....	3,647,533	202,829	281,337	4,131,779
London and Lancashire.....	606,200	106,277	95,406	807,883
London Assurance.....	911,475	47,823	75,476	1,034,774
Manchester.....	54,225	79,519	109,692	243,436
National of Ireland.....	391,228	61,713	77,817	530,758
North British.....	4,656,555	240,402	339,652	5,236,609
Northern.....	2,078,967	101,738	121,612	2,302,317
Norwich Union.....	521,276	74,582	89,495	685,353
Phoenix, of London.....	2,302,618	135,335	165,067	2,603,020
Queen.....	3,325,321			3,325,321
Royal.....	6,495,567	361,616	446,332	7,303,515
Scottish Commercial.....	177,329			177,329
Scottish Imperial.....	483,408			483,408
Scottish Union and National.....	352,265	94,038	109,741	456,044
Sun Fire Office.....		7,717	58,177	65,894
Union Society.....	34,400	47,227	91,849	173,476
United Fire.....	79,965	153,670	165,277	398,912
	40,083,277	2,878,149	3,497,689	46,459,115
<i>American Companies.</i>				
Ætna.....	2,184,433	105,379	91,254	2,381,066
Agricultural of Watertown.....	629,558	47,990	43,037	720,585
Andes.....	5,668			5,668
Connecticut Fire.....	91,889	15,990	20,198	128,077
Hartford.....	1,493,279	72,716	97,167	1,663,162
Home.....	60,691			60,691
Insurance Company of North America.....	32,970	31,075	43,132	107,177
Phoenix, of Brooklyn.....	420,932	73,286	63,214	557,432
Phoenix, of Hartford.....	82,820	169,316	186,356	438,492
Queen, of America.....	7,994	191,150	171,608	370,572
	5,010,234	706,902	715,966	6,433,102
RECAPITULATION.				
Canadian Companies.....	18,689,605	792,219	796,437	20,278,261
British do.....	40,083,277	2,878,149	3,497,689	46,459,115
American do.....	5,010,234	706,902	715,966	6,433,102
Grand Totals.....	63,783,116	4,377,270	5,010,092	73,170,478

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

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1893, 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.....	1,249,384	135,145,294	178,691,762	736,095
1891.....	1,278,736	135,943,674	177,783,359	940,734
1892.....	1,052,641	112,566,165	148,557,131	792,219
1893.....	1,141,854	123,785,683	154,614,280	796,437
Totals.....	28,282,511	2,949,859,415	.....	20,278,261
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	313,127,414	202,702,743	880,371
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	1,069,405
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.....	4,610,737	458,203,814	561,840,939	3,497,689
Totals.....	67,406,979	7,029,915,500	.....	46,459,115
AMERICAN COMPANIES.				
1869.....	165,166*	9,702,356*	13,796,890*	172,188
1870.....	194,781	12,893,827*	11,167,928*	147,061
Carried forward.....	359,947	22,596,183	.....	319,249

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.
	\$	\$	\$	\$
Brought forward.....	359,947	22,596,183		319,249
<i>AMERICAN COMPANIES—Concluded.</i>				
1871.	314,452	27,367,712*	27,256,629*	212,460
1872.	332,243	26,526,334*	33,818,670	263,339
1873.	352,255	26,788,850	40,120,629	227,219
1874.	259,049	25,243,769	25,050,427	143,583
1875.	264,395	17,357,605	19,300,555	181,713
1876.	228,955	23,914,181	18,888,750	99,389
1877.	213,830	21,013,457	18,293,315	586,452
1878.	211,594	19,432,178	35,766,238	114,034
1879.	225,512	22,920,397	40,267,995	182,305
1880.	241,140	25,434,766	27,414,113	109,516
1881.	267,388	30,040,366	31,053,261	163,661
1882.	287,815	52,454,518	34,772,345	162,699
1883.	354,090	40,284,814	41,720,296	167,127
1884.	367,581	40,777,215	44,097,648	191,998
1885.	368,180	37,623,116	46,830,075	186,923
1886.	395,613	42,099,984	50,921,537	223,860
1887.	429,075	45,859,509	56,287,171	304,159
1888.	445,990	44,881,343	56,722,420	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	706,992
1893.	1,030,422	105,564,192	120,638,075	715,966
Totals.....	9,612,637	965,751,336		6,433,102

TOTALS FOR ALL THE YEARS FROM 1869 TO 1893, INCLUSIVE.

Canadian Companies.....	28,282,511	2,949,859,415		20,278,261
British Companies.....	67,406,979	7,029,915,500		46,459,115
American Companies.....	9,612,637	965,781,336		6,433,102
Grand totals.....	105,302,126	10,945,556,241		73,170,478

* 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 1893.

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 Re-listed.	Re-listed.		
Fire Insurance.....	\$ 1,043,128	\$ 106,382,317	\$ 104,114,686	\$ 651,091	\$ 169,571	\$ 6,325	\$ 696,643	(In all countries, 31st December, 1893.
Inland Marine.....	124,542	19,727,723	2,826,335	104,688	23,430	1,695	123,590	
Ocean Marine.....	25,094	3,534,322	228,396	11,417	1,007	None.	12,424	
	1,192,764	129,644,362	107,169,417	767,196	134,008	8,010	832,657	

WESTERN ASSURANCE COMPANY.

Fire Insurance.....	1,770,578	189,178,037	158,317,984	1,212,658	188,365	23,805	1,295,007	(In all countries, 31st December, 1893.
Inland Marine.....	307,140	73,601,523	5,439,967	274,642	39,989	None.	269,198	
Ocean Marine.....	192,339	23,213,810	1,376,759	151,135	17,109	None.	146,059	
	2,270,057	285,993,370	165,134,710	1,638,435	245,463	23,805	1,730,239	

QUEBEC FIRE ASSURANCE COMPANY.

Fire Insurance.....	167,897	16,082,463	13,880,049	124,191	13,387	1,333	125,233	(In all countries, 31st December, 1893.
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ÆTNA INSURANCE COMPANY.

Fire Insurance.....	143,836	16,057,637	15,797,891	91,254	14,319	None.	83,518	(In Canada, 31st December, 1893.
Inland Marine.....	12,112	2,136,387	None.	None.	None.	None.	None.	
	155,948	18,194,024	15,797,891	91,254	14,319	None.	88,518	

Finance—Insurance Branch.

LONDON ASSURANCE COMPANY.

Fire Insurance	107,918	13,502,999	14,915,200	75,476	338	2,100	74,125	In Canada, 31st December, 1893.
Inland Marine	1,386	519,365	None.	None.	None.	None.	None.	
	109,254	14,022,364	14,915,200	75,476	338	2,100	74,125	

INLAND Marine Insurance Business in Canada, 1893.

	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	14,284	5,646,766	None.	10,792	899	None.	11,346
Western	14,956	6,901,056	None.	19,345	245	None.	19,548
Totals	29,220	12,547,822	None.	30,137	1,144	None.	30,894
BRITISH COMPANIES.							
British and Foreign Marine	16,001	3,254,614	38,000	14,626	None.	None.	9,902
London Assurance	1,386	519,365	None.	None.	None.	None.	None.
Totals	17,387	3,773,979	38,000	14,626	None.	None.	9,902
AMERICAN COMPANIES.							
Aetna	12,112	2,136,387	None.	None.	None.	None.	None.
RECAPITULATION.							
Canadian Companies	29,220	12,547,822	None.	30,137	1,144	None.	30,894
British Companies	17,387	3,773,979	38,000	14,626	None.	None.	9,902
American Companies	12,112	2,136,387	None.	None.	None.	None.	None.
Totals for 1893	58,669	18,458,188	38,000	44,763	1,144	None.	40,796
Totals for 1892	33,294	15,168,597	None.	31,221	3,571	None.	26,738

Finance—Insurance Branch.

FIRE Insurance done in Canada, in 1893.

	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	The same for 1892.	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 1892.
	\$ cts.	\$ cts.			\$ cts.	\$ cts.		
<i>Canadian Companies.</i>								
British America	22,313,539	274,949 02	1 23	1 20	144,297 71	202,075 62	71 41	86 14
Citizens'								127 70
Eastern	26,676,063	336,193 46	1 26	1 16	188,314 48	264,511 21	71 19	62 85
London Mutual	15,553,095	190,013 01	1 22	1 23	99,087 67	122,772 09	80 71	74 90
Mercantile	12,947,680	160,726 04	1 24	1 23	81,686 16	129,379 48	63 14	83 75
Quebec	9,626,286	126,379 17	1 31	1 31	71,591 55	94,687 56	75 61	73 47
Western	36,669,280	459,530 70	1 25	1 30	211,458 86	328,427 64	64 39	70 03
Total	123,785,683	1,547,791 40	1 25	1 24	796,436 43	1,141,853 60	69 75	75 30
<i>British Companies.</i>								
Albion	11,868,962	133,684 26	1 13	1 12	82,427 36	119,692 93	68 87	86 23
Alliance	21,768,271	239,136 62	1 10	1 15	177,903 34	203,641 49	87 36	40 04
Atlas	8,634,952	112,951 30	1 31	1 24	76,219 61	100,300 60	75 99	57 71
Caledonian	14,100,394	153,390 98	1 09	1 11	97,590 02	133,021 03	73 36	52 76
Commercial Union	34,947,757	437,281 56	1 25	1 25	253,638 51	364,276 06	69 63	81 01
Employers' Liability	416,399	5,558 18	1 33	1 34	53,422 79	9,128 39	585 24	67 11
Guardian	28,944,434	335,887 15	1 16	1 12	172,147 39	294,310 49	58 49	51 96
Imperial	18,700,310	219,931 14	1 18	1 18	161,072 03	190,791 88	84 42	46 25
Lancashire	23,507,342	296,287 79	1 26	1 26	196,317 63	259,562 67	75 63	60 71
Liverpool, London and Globe	33,707,054	359,871 24	1 07	1 05	281,336 85	323,871 83	86 87	64 91
London and Lancashire	18,040,428	211,712 27	1 17	1 18	95,405 95	194,052 77	49 16	35 84
London Assurance	13,553,549	130,010 17	0 97	0 94	75,476 10	107,917 50	69 94	45 87
Manchester	12,592,339	154,194 50	1 22	1 25	109,691 69	118,939 83	92 22	65 59
National of Ireland	8,634,952	112,951 30	1 31	1 26	77,817 08	100,300 61	77 58	63 21
North British	40,474,585	443,131 33	1 09	1 09	339,651 58	383,663 00	88 53	63 20
Northern	17,858,332	205,733 66	1 15	1 16	121,612 01	172,826 09	70 37	59 80
Norwich Union	14,171,905	161,854 09	1 14	1 14	89,495 49	128,689 29	69 54	62 99
Phoenix of London	26,556,588	298,830 86	1 13	1 11	165,066 78	260,575 97	63 35	54 07
Royal	58,439,891	651,021 28	1 11	1 10	446,331 86	594,631 06	75 06	65 73
Scottish Union and Na- tional	16,474,713	168,433 45	1 02	1 00	109,740 96	134,593 29	81 54	68 23
Sun Fire	9,000,913	114,155 00	1 27	1 24	58,177 11	93,809 27	62 02	20 78
Union Society	11,050,019	162,542 86	1 47	1 38	91,849 15	135,047 24	68 01	45 24
United Fire	14,810,275	215,453 98	1 45	1 39	165,277 14	187,093 83	88 34	88 80
Total	458,203,814	5,244,003 97	1 14	1 16	3,497,688 43	4,610,737 12	75 86	61 16
<i>American Companies.</i>								
Ætna Fire	16,057,637	184,456 43	1 15	1 09	91,253 59	143,836 27	63 44	75 77
Agricultural of Water- town	7,768,052	70,506 56	0 91	0 90	43,036 85	51,585 36	83 43	77 50
Connecticut Fire	3,200,000	37,157 00	1 16	1 09	20,198 14	32,509 10	62 13	48 38
Hartford Fire	13,462,625	154,818 57	1 15	1 10	97,166 92	138,504 59	70 15	50 33
Insurance Co. of N. A.	8,277,549	92,821 17	1 12	1 11	43,132 17	66,321 28	65 04	56 62
Phenix of Brooklyn	11,204,431	119,767 78	1 07	1 14	63,213 92	89,314 31	70 78	82 88
Phenix of Hartford	20,550,383	277,471 30	1 35	1 33	186,355 94	236,138 80	78 92	19 91
Queen of America	25,043,515	306,799 20	1 23	1 22	171,608 12	272,213 58	63 04	70 51
Total	105,564,192	1,243,798 01	1 18	1 16	715,965 65	1,030,423 29	69 48	70 35
Grand Total	687,553,689	8,035,593 38	1 17	1 18	5,010,090 51	6,783,014 01	73 86	64 72

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

CANADIAN COMPANIES—ASSETS—1893.

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	60,000 00	886,435 00	None.	213,524 47	39,403 52	6,659 68	42,554 57	1,399,046 16	Fire and Inland Marine.
Eastern.	None.	39,500 00	240,000 00	None.	19,244 47	24,645 46	3,859 48	6,500 00	338,749 41	Fire.
London Mutual Fire.	14,010 81	None.	59,330 40	None.	276,712 55	3,764 82	505 05	1,786 01	356,109 64	Fire.
CoMercantile.....	None.	58,960 00	65,687 46	None.	17,442 04	6,201 54	3,227 61	1,354 20	152,872 85	Fire.
Quebec	32,700 00	None.	156,264 26	None.	24,942 76	22,563 34	2,677 67	2,848 24	242,056 27	Fire.
Western.	65,000 00	67,634 88	1,451,967 76	None.	409,364 80	342,067 39	8,939 36	100,305 48	2,445,279 67	Fire, Inland and Ocean.
Totals.....	262,239 73	226,094 88	2,859,684 88	None.	961,281 09	488,646 07	25,868 85	155,348 50	4,929,114 00	

TABLE II.—Showing the Total Liabilities of Canadian Companies doing business of Fire or Inland Marine Insurance.
CANADIAN COMPANIES—LIABILITIES—1893.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities, excluding Capital Stock.	Capital Stock paid up or in course of Collection.	^c Surplus of Assets Over Liabilities and Capital Stock. — ^d Impairment of Capital.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
British America.....	142,028 55	687,597 93	9,810 23	839,426 71	559,619 45	750,000 00	190,380 55	Fire and Inland Marine.
Eastern	31,249 30	136,265 90	None.	167,515 20	166,234 21	250,000 00	83,765 79	Fire.
London Mutual Fire.....	28,070 44	272,707 75	13,232 10	314,010 29	42,049 35	None.	42,049 35	Fire.
Mercantile.....	7,949 95	85,693 96	2,000 00	95,643 91	57,228 94	40,000 00	17,228 94	Fire.
Quebec.....	14,720 00	93,820 82	928 00	109,468 82	132,587 45	99,920 00	32,667 45	Fire.
Western.....	269,267 84	1,123,308 13	41,218 48	1,433,794 45	1,011,485 22	1,000,000 00	11,485 22	Fire, Inland and Ocean.
Total.....	493,286 08	2,399,384 49	67,188 81	2,959,859 38	1,969,254 62	2,139,920 00	170,665 38	

TABLE III.—Showing the Assets in Canada of British and American Companies
BRITISH COMPANIES

Companies.	Commenced Business in Canada.	Real Estate.		Loans on Real Estate.		Stocks, Bonds and Debentures.	
		\$	cts.	\$	cts.	\$	cts.
Albion.....	December, 1880.....	None.		None.		106,000	00
Alliance.....	1st March, 1892.....	None.		None.		311,142	00
Atlas.....	7th March, 1887.....	None.		None.		108,575	38
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.		293,139	13
Employers' Liability.....	11th June, 1886.....	None.		None.		105,071	33
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.		202,218	66
Liverpool and London and Globe.....	4th June, 1851.....	88,000	00	886,600	00	363,713	00
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.		105,266	00
National of Ireland.....	2nd April, 1883.....	None.		None.		106,170	66
North British.....	1862.....	90,000	00	929,566	66	2,304,336	22
Northern.....	1867.....	None.		None.		211,700	00
Norwich Union.....	1st April, 1880.....	None.		None.		105,000	00
Phoenix, of London.....	1804.....	None.		None.		201,020	93
Royal.....	1851.....	245,000	00	None.		700,245	34
Scottish Union and National.....	February, 1882.....	None.		None.		113,659	15
Sun Fire.....	3rd June, 1892.....	None.		None.		308,936	00
Union Society.....	November, 1890.....	None.		None.		100,000	00
United Fire.....	30th December, 1890.....	None.		None.		187,128	54
Totals.....		900,178	17	1,816,166	66	6,912,578	96

AMERICAN

Ætna Fire.....	1821.....	None.		None.		123,180	00
Agricultural, of Watertown.....	1st October, 1878.....	2,800	00	None.		152,928	00
Connecticut Fire.....	1886.....	None.		None.		105,000	00
Hartford.....	1836.....	None.		None.		116,129	00
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.		234,627	50
Queen, of America.....	2nd November, 1891.....	None.		None.		281,700	00
Totals.....		2,800	00	None.		1,239,064	50

Finance—Insurance Branch.

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

ASSETS IN CANADA—1893.

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.	10,346 32	8,654 90	None.	2,900 00	127,901 22	Fire.
None.	25,195 34	1,121 84	None.	None.	337,459 18	do
None.	9,766 42	6,725 75	None.	2,882 14	127,949 69	do
None.	97 00	None.	None.	None.	112,097 00	Inland Marine.
None.	13,373 38	10,375 35	None.	4,400 00	145,950 69	Fire.
2,000 00	42,529 70	20,117 93	None.	5,000 00	362,786 76	do
None.	None.	200 00	None.	400 00	105,671 33	do Re-assurance.
None.	26,605 77	4,995 89	291 51	5,511 38	387,678 53	do
None.	17,917 44	9,436 27	None.	6,620 02	608,592 57	do
None.	17,746 61	14,306 75	1,300 00	5,000 00	240,572 02	do
5,656 72	27,363 54	59,350 50	10,804 99	2,500 00	1,443,948 75	do and Life.
None.	7,748 93	4,255 19	None.	70,000 00	213,404 12	do
None.	9,705 32	4,012 61	None.	None.	184,057 93	do and Life.
None.	3,461 98	14,596 50	None.	3,500 00	126,824 48	do
None.	12,275 53	4,294 35	None.	3,067 10	125,807 64	do
146,000 00	49,423 02	67,365 28	54,114 98	2,500 00	3,643,306 16	do and Life.
None.	14,713 71	6,635 17	None.	5,000 00	238,048 88	do
None.	7,070 78	53,202 64	None.	1,250 00	166,523 42	do
None.	None.	None.	1,543 95	None.	202,564 88	do
30,883 67	45,980 36	3,510 82	491 97	8,448 97	3,034,561 13	do and Life.
None.	8,883 31	None.	None.	None.	122,542 46	do
None.	16,008 59	13,133 05	None.	6,165 21	344,242 85	do
None.	9,358 38	6,666 71	None.	2,806 14	118,831 23	do
None.	15,821 75	8,737 38	None.	3,000 00	214,687 67	do
184,520 39	391,393 18	321,674 88	68,547 40	140,950 96	10,736,010 59	

COMPANIES.

None.	13,434 23	None.	None.	None.	136,614 23	Fire and Inland Marine.
None.	16,086 64	952 51	None.	None.	172,767 15	do
None.	4,017 78	None.	None.	None.	109,017 78	do
None.	11,304 79	None.	None.	None.	127,433 79	do
None.	2,266 54	25,338 80	None.	None.	138,605 34	do
None.	21,798 10	None.	None.	None.	136,298 10	do
None.	45,305 61	21,406 90	None.	8,710 42	310,050 43	do
None.	25,264 84	7,066 95	None.	5,739 28	319,771 07	do
None.	139,478 53	54,765 16	None.	14,449 70	1,450,557 89	

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 1893.

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.		
Albion	6,525	00	86,043	69			None.	92,568	69	c	35,332	53		
Alliance	15,431	55	143,074	04			687	64	159,193	23	c	178,265	95	Fire.
Atlas	4,566	49	57,114	26			None.	61,680	75	c	66,268	94	Fire.	
British and Foreign Marine	None.		716	25			None.	716	25	c	111,380	75	Inland Marine.	
Caledonian	13,037	28	91,803	90			2,006	00	106,847	18	c	39,103	51	Fire.
Commercial Union	46,755	24	263,487	61			6,017	03	311,143	45	c	51,643	31	Fire.
Employers' Liability	2,604	14	25	85			42	43	219,120	96	c	168,557	57	Fire.
ES Guardian	7,298	70	139,061	62			363	53	146,723	85	c	461,868	72	Fire.
Imperial	10,131	17	208,947	36			None.	201,196	97	c	39,375	05	Fire.	
Lancashire	10,088	07	191,108	90			500	00	389,692	43	c	1,054,256	32	Fire and Life.
Liverpool and London and Globe	21,451	00	362,741	43		105,000	00	134,136	39	c	79,267	73	Fire.	
London and Lancashire	4,884	05	129,252	34			None.	86,465	90	c	97,532	03	Fire and Life.	
London Assurance	2,438	00	75,108	44		8,919	46	95,314	91	c	33,509	57	Fire.	
Manchester	15,365	74	76,621	68			1,327	49	61,680	75	c	64,126	89	Fire.
National of Ireland	4,566	49	57,114	26			None.	61,680	75	c	2,699,847	90	Fire and Life.	
North British	22,515	84	202,284	15		620,000	00	8,658	27	c	100,070	22	Fire.	
Northern	15,171	97	122,806	69			None.	137,978	66	c	55,682	38	Fire.	
Norwich Union	16,981	92	93,859	12			None.	110,841	04	c	17,772	68	Fire.	
Phoenix, of London	6,081	46	178,710	74			None.	184,792	20	c	140,933	66	Fire and Life.	
Royal	20,131	00	469,615	05		394,881	42	None.	893,627	47	c	37,341	22	Fire and Life.
Scottish Union and National	6,694	53	78,506	71			None.	85,201	24	c	281,748	81	Fire.	
Sun Fire	3,620	27	58,727	94			145	83	62,494	04	c	23,590	82	Fire.
Union Society	17,585	33	77,655	08			None.	95,240	41	c	69,610	66	Fire.	
United Fire	25,666	16	119,410	85			None.	145,077	01	c	6,003,171	53	Fire.	
Totals	308,591	40	3,273,797	96		1,128,800	88	20,648	82		4,732,839	06		

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 1893—*Concluded.*

AMERICAN COMPANIES.

	Unsettled	Reserve	Liability	Sundry.	Total	Excess	Nature of Business.
	Losses (F., I. and O.)	of Unearned Premiums (F., I. and O.)	under Life Branch.		Liabilities in Canada.	of Assets over Liabilities. The Reverse.	
	\$	\$	\$	\$	\$	\$	
	cts.	cts.	cts.	cts.	cts.	cts.	
Etna Fire	14,319 23	90,640 59	.....	None.	104,959 82	c 31,654 41	Fire and Inland Marine.
Agricultural of Watertown	10,848 40	80,074 23	.....	None.	90,922 63	c 81,844 52	Fire.
Connecticut Fire	3,290 00	21,150 00	.....	None.	24,440 00	c 84,577 78	Fire.
Hartford	8,315 57	81,824 08	.....	None.	90,139 65	c 37,294 14	Fire.
Insurance Company of North America	1,100 00	38,517 95	.....	None.	39,617 95	c 98,987 39	Fire.
Phoenix, of Brooklyn	7,825 00	64,530 73	.....	None.	72,355 73	c 63,942 37	Fire.
Phoenix, of Hartford	15,366 76	130,750 81	.....	None.	146,117 57	c 163,932 86	Fire.
Queen, of America	15,758 68	179,134 32	.....	1,275 15	196,168 15	c 123,602 92	Fire.
Totals	76,823 64	686,622 71	.....	1,275 15	764,721 50	c 685,836 39	

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	1,192,763 89	36,718 39	42,321 65	1,271,803 92	250,000 00
Eastern	264,511 21	12,647 57	None.	277,158 78	None.
London Mutual	122,772 09	2,928 21	1,360 13	127,060 43	None.
Mercantile	129,379 48	6,371 06	None.	135,750 54	None.
Quebec	167,896 94	9,125 23	1,610 00	178,632 17	None.
Western	2,270,056 65	69,301 53	160,000 00	2,499,358 18	400,000 00
Total	4,147,380 26	137,091 99	205,291 78	4,489,764 03	650,000 00

BRITISH

Albion ..	119,692 93	4,000 00	None.	123,692 93	
Alliance	203,641 49	9,334 26	None.	212,975 75	
Atlas	100,300 60	3,818 26	None.	104,118 86	
British and Foreign Marine	16,000 96	4,480 00	None.	20,480 96	
Caledonian	133,021 03	5,561 32	None.	138,582 35	
Commercial Union	364,276 06	10,748 27	None.	375,024 33	
Employers' Liability	9,128 39	None.	None.	9,128 39	
Guardian	294,310 49	8,349 99	4,560 63	307,221 11	
Imperial	190,791 88	7,047 11	8,506 87	206,345 86	
Lancashire	259,562 67	7,760 27	None.	267,322 94	
Liverpool and London and Globe	323,871 83	59,284 79	2,645 95	385,802 57	
London and Lancashire	194,052 77	7,910 34	None.	201,963 11	
London Assurance	109,253 23	6,680 00	None.	115,933 23	
Manchester	118,939 83	3,643 75	None.	122,583 58	
National of Ireland	100,300 61	4,077 37	None.	104,377 98	
North British	383,663 00	125,957 49	2,904 60	512,525 09	
Northern	172,826 09	12,580 33	None.	185,406 42	
Norwich Union	128,689 29	5,208 46	None.	133,897 75	
Phoenix of London	260,575 97	8,104 23	None.	268,680 20	
Royal	594,631 06	23,933 62	2,252 99	620,817 67	
Scottish Union and National	134,593 29	12,140 12	None.	146,733 41	
Sun Fire	93,809 27	91 55	73 32	93,974 14	
Union Society	135,047 24	3,068 97	None.	138,116 21	
United Fire	187,093 83	6,657 10	124 25	193,875 18	
Total	4,628,073 81	340,437 60	21,068 61	4,989,580 02	

AMERICAN

Ætna Fire	155,948 56	6,180 00	None.	162,128 56	
Agricultural of Watertown	51,585 36	6,477 75	None.	58,063 11	
Connecticut Fire	32,509 10	4,000 00	None.	36,509 10	
Hartford	138,504 59	8,306 18	None.	146,810 77	
Insurance Co. of North America	66,321 28	4,440 00	None.	70,761 28	
Phoenix, of Brooklyn	89,314 31	None.	None.	89,314 31	
Phoenix, of Hartford	236,138 80	8,375 60	None.	244,514 40	
Queen, of America	272,213 58	188 21	629 00	273,030 79	
Total	1,042,535 58	37,967 74	629 00	1,081,132 32	

Finance—Insurance Branch.

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

AND EXPENDITURE, 1893.

EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stockholders.	Total Cash Expenditure.	<i>e</i> Excess of Premiums over Losses Paid. <i>d</i> The Reverse.	<i>e</i> Excess of Income over Expenditure. <i>d</i> The Reverse.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
767,196 18	440,755 58	38,429 32	1,246,381 08	<i>e</i> 425,567 71	<i>e</i> 25,422 85	Fire and Inland Marine.
188,314 48	72,880 79	None.	261,195 27	<i>e</i> 76,196 73	<i>e</i> 15,963 51	
99,087 67	40,689 34	None.	139,777 01	<i>e</i> 23,684 42	<i>d</i> 12,716 58	
81,686 16	42,747 89	4,000 00	128,434 05	<i>e</i> 47,693 32	<i>e</i> 7,316 49	
124,191 41	52,302 12	2,474 00	178,967 53	<i>e</i> 43,705 53	<i>d</i> 335 36	
1,638,434 28	735,783 43	67,260 11	2,441,477 82	<i>e</i> 631,622 37	<i>e</i> 57,880 36	
2,898,910 18	1,385,159 15	112,163 43	4,396,232 76	<i>e</i> 1,248,470 08	<i>e</i> 93,531 27	

COMPANIES.

82,427 36	36,710 31	.....	119,137 67	<i>e</i> 37,265 57	<i>e</i> 4,555 26	Fire.
177,903 34	55,967 00	.....	233,870 34	<i>e</i> 25,738 13	<i>d</i> 20,894 59	do
76,219 61	29,390 79	.....	105,610 40	<i>e</i> 24,080 99	<i>d</i> 1,491 54	do
14,626 29	3,801 78	.....	18,428 07	<i>e</i> 1,374 67	<i>e</i> 2,052 89	Inland Marine.
97,590 02	37,225 34	.....	134,815 36	<i>e</i> 35,431 01	<i>e</i> 3,766 99	Fire.
253,658 51	101,108 24	.....	354,766 75	<i>e</i> 110,617 55	<i>e</i> 20,257 58	do
53,422 79	5,227 87	.....	58,650 66	<i>d</i> 44,294 40	<i>d</i> 49,522 27	do
172,147 39	98,285 98	.....	270,433 37	<i>e</i> 122,163 10	<i>e</i> 36,787 74	do
161,072 03	61,711 38	.....	222,783 41	<i>e</i> 29,719 85	<i>d</i> 16,437 55	do
196,317 63	69,073 04	.....	265,390 67	<i>e</i> 63,245 04	<i>e</i> 1,932 27	do
281,336 85	96,579 93	.....	377,916 78	<i>e</i> 42,534 98	<i>e</i> 7,885 79	do
95,405 95	51,230 59	.....	146,636 54	<i>e</i> 98,646 82	<i>e</i> 55,326 57	do
75,476 10	35,740 02	.....	111,216 12	<i>e</i> 33,777 13	<i>e</i> 4,717 11	do and Inl Marine
109,691 69	41,399 11	.....	151,090 80	<i>e</i> 9,248 14	<i>d</i> 28,507 22	do
77,817 08	29,390 79	.....	107,207 87	<i>e</i> 22,483 53	<i>d</i> 2,829 87	do
339,651 58	108,826 60	.....	448,478 18	<i>e</i> 44,011 42	<i>e</i> 64,046 91	do
121,612 01	45,133 07	.....	166,745 08	<i>e</i> 51,214 08	<i>e</i> 18,661 34	do
89,495 49	35,238 18	.....	124,733 67	<i>e</i> 39,193 80	<i>e</i> 9,164 08	do
165,066 78	68,043 27	.....	233,110 05	<i>e</i> 95,509 19	<i>e</i> 35,570 15	do
446,331 86	154,063 26	.....	600,395 12	<i>e</i> 148,299 20	<i>e</i> 20,422 55	do
109,740 96	28,848 15	.....	138,589 11	<i>e</i> 24,852 33	<i>e</i> 8,144 30	do
58,177 11	37,622 33	.....	95,799 44	<i>e</i> 35,632 16	<i>d</i> 1,825 30	do
91,849 15	38,326 55	.....	130,175 70	<i>e</i> 43,198 09	<i>e</i> 7,940 51	do
165,277 14	53,936 27	.....	219,213 41	<i>e</i> 21,816 69	<i>d</i> 25,338 23	do
3,512,314 72	1,322,879 85	.....	4,835,194 57	<i>e</i> 1,115,759 09	<i>e</i> 154,385 45	

COMPANIES.

91,253 59	38,851 25	.....	130,104 84	<i>e</i> 64,694 97	<i>e</i> 32,023 72	Fire and Inland Marine.
43,036 85	26,320 20	.....	69,357 05	<i>e</i> 8,548 51	<i>d</i> 11,293 94	Fire.
20,198 14	8,498 38	.....	28,696 52	<i>e</i> 12,310 96	<i>e</i> 7,812 58	do
97,166 92	31,021 37	.....	128,188 29	<i>e</i> 41,337 67	<i>e</i> 18,622 48	do
43,132 17	22,239 19	.....	65,471 36	<i>e</i> 23,189 11	<i>e</i> 5,289 92	do
63,213 92	26,080 48	.....	89,294 40	<i>e</i> 26,100 39	<i>e</i> 19 91	do
186,355 94	94,183 67	.....	280,539 61	<i>e</i> 49,782 86	<i>d</i> 36,025 21	do
171,608 12	77,970 56	.....	249,578 68	<i>e</i> 100,605 46	<i>e</i> 23,452 11	do
715,965 65	325,265 10	.....	1,041,230 75	<i>e</i> 326,569 93	<i>e</i> 39,901 57	

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 1893; 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.	64.32	36.95	3.22	98.00	129,644,362	1,596,456.46	1.23	107,169,417	1,399,046.16	1.31
Eastern.	Fire	71.19	27.55	.....	94.24	26,676,063	338,193.46	1.26	19,831,172	333,749.41	1.68
London Mutual Fire.	do	80.71	33.14	.....	110.01	15,553,095	190,013.01	1.22	43,191,301	356,109.64	.82
Mercantile.	do	63.14	33.04	3.09	94.61	12,947,680	160,726.04	1.24	14,214,778	152,872.85	1.08
Quebec.	do	73.97	31.15	1.47	100.19	16,082,463	207,613.69	1.29	13,880,049	242,056.27	1.74
Western.	Fire, Inland and Ocean.	72.18	32.41	2.96	99.68	285,993,370	3,199,317.98	1.12	165,134,710	2,445,279.67	1.48

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 1893; 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>							
Albion.....	Fire.....	68.87	30.67	99.54	\$ 11,868,962	\$ 133,684.26	1.13
Alliance.....	do.....	87.36	27.48	114.84	21,768,271	239,136.62	1.10
Atlas.....	do.....	75.90	29.30	105.29	8,634,952	112,951.30	1.31
British and Foreign Marine.....	Inland Marine.....	91.41	23.76	115.17	3,254,614	16,046.11	.49
Caledonian.....	Fire.....	73.36	27.98	101.35	14,100,394	133,309.98	1.09
Commercial Union.....	do.....	69.63	27.36	97.39	34,947,757	437,281.96	1.25
Employers' Liability.....	do Re-assurance.....	585.24	57.27	642.51	416,399	5,558.18	1.33
Guarant.....	do.....	58.49	33.40	91.89	28,944,434	335,887.15	1.16
Imperial.....	do.....	84.42	32.34	116.77	18,700,310	219,931.14	1.18
Lancashire.....	do.....	73.63	26.61	102.25	23,507,342	296,287.70	1.26
Liverpool and London and Globe.....	do.....	86.87	29.82	116.69	33,707,054	359,871.24	1.07
Liverpool and Lancashire.....	do.....	49.16	26.40	75.57	18,040,428	211,712.27	1.17
London and Lancashire.....	do.....	69.08	32.71	101.80	14,072,914	131,345.90	.93
London Assurance.....	do and Inland Marine.....	92.22	34.81	127.03	12,592,339	154,194.50	1.22
Manchester.....	do.....	77.58	29.30	106.89	8,634,952	112,951.30	1.30
National of Ireland.....	do.....	88.53	28.37	116.89	40,474,585	443,131.33	1.09
North British.....	do.....	70.37	26.11	96.48	17,858,332	205,733.66	1.15
Northern Union.....	do.....	69.54	27.38	96.93	14,171,905	161,854.09	1.14
Phenix, of London.....	do.....	63.35	26.11	89.46	26,556,588	268,830.86	1.13
Royal.....	do.....	73.09	25.91	100.97	58,430,891	651,021.28	1.11
Scottish Union and National.....	do.....	81.54	21.43	102.97	16,474,713	168,433.45	1.02
Sun Fire.....	do.....	62.02	40.10	102.12	9,000,913	114,155.00	1.27
Union Society.....	do.....	68.01	28.38	96.39	11,050,019	162,542.96	1.47
United Fire.....	do.....	88.34	28.83	117.17	14,810,275	215,453.95	1.45
<i>American Companies.</i>							
Total.....		75.89	28.58	104.48	462,028,343	5,341,386.81	1.16
<i>Fire and Inland Marine.</i>							
Etna Fire.....	do.....	58.52	24.91	83.43	18,194,024	196,568.72	1.08
Agricultural, of Watertown.....	do.....	83.43	51.02	134.45	7,768,052	70,506.56	.91
Connecticut Fire.....	do.....	62.13	26.14	88.27	3,200,000	37,157.00	1.16
Hartford Fire.....	do.....	70.15	22.40	92.55	13,462,625	134,818.57	1.15
Insurance Co. of North America.....	do.....	65.04	33.68	98.72	8,277,549	92,821.17	1.12
Phenix, of North America.....	do.....	70.78	29.20	99.98	11,204,431	119,767.78	1.07
Phenix, of Brooklyn.....	do.....	78.92	30.88	118.80	20,550,383	277,471.30	1.35
Queen, of America.....	do.....	63.04	28.64	91.68	25,043,515	306,799.20	1.23
Total.....		68.68	31.20	99.87	107,700,579	1,255,910.80	1.17

Finance—Insurance Branch.

ABSTRACT OF STATEMENTS

OF

LIFE, ACCIDENT, GUARANTEE, PLATE GLASS

AND

STEAM BOILER INSURANCE COMPANIES

IN

CANADA

FOR THE YEAR 1893

ABSTRACT OF LIFE INSURANCE IN CANADA FOR YEAR 1893.

	+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 (Canadian business).	1,694,356	2,011	4,044,200	27,938	59,085,415	342	730,480	700,434	104,612	11,000	31st Dec., 1893.
Confederation	796,505	2,297	3,768,823	15,872	24,238,690	150	271,771	256,698	33,062	None.	30th do
Dominion Life	38,296	427	532,250	1,136	1,473,937	2	2,000	2,000	None.	None.	31st do
Dominion Safety Fund.	32,886	51	61,000	1,292	1,549,000	19	21,000	22,509	2,000	2,000	30th do
Federal	286,377	1,320	1,997,633	4,929	9,995,835	60	108,291	94,283	23,133	None.	31st do
Great West.	50,422	744	1,760,800	945	2,131,500	1	1,000	1,000	None.	None.	31st do
London Life.	39,433	1,077	186,250	1,582	1,494,069	16	14,530	11,128	5,164	None.	31st do
Manufacturers (Canadian business)	79,419	9,239	890,550	18,171	1,723,064	224	14,108	13,755	None.	None.	31st do
North American (do) (Industrial	247,698	1,416	2,133,969	5,474	8,124,022	26	42,300	42,458	8,000	2,000	31st do
Ontario Mutual.	390,439	(None.)	2,526,362	8,321	12,640,713	41	66,378	65,948	6,500	1,000	30th do
Sun (Canadian business).	512,518	1,941	2,780,250	13,496	17,683,029	5	1,030	780	250	None.	30th do
Temperance and General	871,165	3,419	5,493,109	14,673	22,182,850	105	125,882	108,223	21,984	None.	31st do
Totals for 1893	116,494	1,499	1,755,000	4,148	5,196,620	14	20,000	199,935	37,812	1,000	30th do
Totals for 1892	5,156,008	26,386	27,930,196	118,088	167,483,872	1,138	1,645,607	1,537,069	245,517	17,000	31st do
Increase, i; decrease, d.	4,729,940	24,514	25,585,534	107,409	154,709,977	1,046	1,650,021	1,580,727	163,132	14,000	31st do
	i 426,068	i 1,872	i 2,344,662	i 10,679	i 12,774,795	i 92	d 4,414	d 43,658	i 82,385	i 3,000	31st Dec., 1893.
<i>British Companies.</i>											
British Empire.	215,572	347	654,433	3,015	5,896,858	26	50,237	62,737	41,000	None.	31st Dec., 1893.
Commercial Union.	18,537	5	21,000	301	393,564	4	10,968	10,327	641	None.	31st do
*Edinburgh	8,518	None.	None.	126	353,935	8	42,773	53,648	None.	None.	31st March, 1893.
*Life Association of Scotland	45,552	None.	None.	1,039	1,816,643	23	41,422	73,701	15,739	None.	5th April, 1893.
Liverpool and London and Globe.	8,177	2	4,000	154	263,293	4	9,193	9,193	None.	None.	31st Dec., 1893.
London and Lancashire.	213,108	497	823,000	4,117	6,821,401	74	136,310	113,085	42,558	None.	31st do
*London Assurance.	564	None.	None.	5	21,769	None.	None.	None.	None.	None.	31st do
North British	36,291	2	4,621	574	1,414,744	31	76,254	67,255	13,972	None.	30th Nov., 1893.
*Relliance	8,346	None.	None.	209	265,847	4	4,673	4,673	None.	None.	31st Dec., 1893.
Royal.	22,772	None.	None.	362	934,947	10	23,278	23,516	3,973	None.	31st do
*Scottish Amicable.	6,618	None.	None.	123	306,420	1	864	487	864	None.	31st do
*Scottish Provident	2,411	None.	None.	63	163,664	3	16,466	7,874	13,205	None.	31st do

Finance—Insurance Branch.

Standard Star	439,285 15,677	759 1	1,459,000 1,801	6,447 248	14,064,048 655,566	73 4	216,362 8,247	187,990 8,247	44,872 None.	15th Nov., 1893. 31st Dec., 1893.
Totals for 1893.	1,041,428	1,613	2,967,855	16,783	33,572,699	265	637,047	630,733	176,824	None.
Totals for 1892.	1,088,816	1,739	3,625,213	16,469	33,692,706	288	667,071	597,700	131,367	None.
Increase, <i>i</i> ; decrease, <i>d</i>	<i>d</i> 47,388	<i>d</i> 126	<i>d</i> 657,358	<i>i</i> 314	<i>d</i> 120,007	<i>d</i> 23	<i>d</i> 30,024	<i>i</i> 33,033	<i>i</i> 45,457	None.
<i>American Companies.</i>										
Ætna Life	608,576	382	623,513	12,813	16,608,155	462	539,304	531,530	21,968	10,000
*Connecticut Mutual	46,006	None.	None.	1,061	2,028,163	44	67,531	67,531	None.	do
Equitable	750,818	1,177	2,972,025	9,371	20,947,848	165	246,923	258,111	21,556	do
Germania	29,946	47	87,800	244	616,995	None.	None.	2,000	None.	do
Metropolitan	68,980	(5,143	6,624	78	144,265	1	1,000	1,000	None.	do
Mutual Life	697,841	1,091	694,187	14,058	1,648,933	317	26,083	26,083	209	do
*National Life	2,296	None.	None.	133	15,692,254	62	239,952	235,952	30,000	do
New York	780,264	3,226	5,051,500	10,285	20,720,765	92	242,543	212,522	4,758	do
*North-Western	17,823	None.	None.	897	545,744	30	4,903	4,758	429	do
*Phoenix Mutual Life	25,400	None.	None.	989	1,083,693	74	53,441	34,083	1,474	do
Provident Savings	78,090	436	845,000	1,168	2,687,000	7	20,979	32,979	2,201	do
Travelers'	127,189	271	755,300	2,492	5,022,940	71	85,574	73,140	None.	do
Union Mutual	122,222	279	448,900	2,836	4,796,194	58	86,153	80,280	16,965	do
United States	52,779	218	497,370	940	1,928,195	8	9,110	19,110	1,000	do
Totals for 1893.	3,408,280	12,247	14,145,555	63,879	94,602,966	1,339	1,652,356	1,634,439	162,990	12,112
Totals for 1892.	3,251,598	12,801	15,469,266	60,370	90,708,482	1,270	1,767,858	1,847,155	105,279	2,396
Increase, <i>i</i> ; decrease, <i>d</i>	<i>i</i> 151,682	<i>d</i> 554	<i>d</i> 1,263,711	<i>i</i> 3,309	<i>i</i> 3,894,484	<i>i</i> 69	<i>d</i> 115,502	<i>d</i> 212,716	<i>i</i> 57,711	<i>i</i> 9,716

RECAPITULATION.

Canadian Companies	5,156,008	26,386	27,980,196	118,088	167,483,872	1,138	1,645,607	1,537,069	245,517	17,000
British	1,041,428	1,613	2,967,855	16,783	33,572,699	265	637,047	630,733	176,824	None.
American	3,403,280	12,247	14,145,555	63,879	94,602,966	1,339	1,652,356	1,634,439	162,990	12,112
Grand totals for 1893.	9,600,666	40,216	45,043,606	198,750	295,659,537	2,742	3,935,010	3,802,241	585,331	29,112
Grand totals for 1892.	9,070,354	39,654	44,620,013	184,448	279,110,265	2,604	4,084,950	4,025,582	399,778	16,396
Increase, <i>i</i> ; decrease, <i>d</i>	<i>i</i> 530,312	<i>i</i> 1,192	<i>i</i> 423,593	<i>i</i> 14,497	<i>i</i> 16,549,272	<i>i</i> 138	<i>d</i> 149,940	<i>d</i> 223,341	<i>i</i> 185,553	<i>i</i> 12,716

* These companies have ceased doing business in Canada.
+ The *e* amounts are net, reinsurances having been deducted.

INCREASE OR DECREASE OF ITEMS OF LIFE INSURANCE IN CANADA, among the Active Companies, for 1893 compared with 1892.

CANADIAN COMPANIES.

Increase (i)—Decrease (d).	Premiums of the Year.	Number of Policies, new and taken up.	Amount of Policies, new and taken up.	Number of Policies in force at Date.	Amount in force.	Number of Policies become Claims.	Amount of Policies become Claims.	Claims Paid.
	\$		\$		\$		\$	\$
	58,294	115	580,350	940	2,067,209		94,480	69,856
Confederation	79,526	115	239,650	1,198	1,859,779	28	80,283	69,981
Dominion Life	8,105	10	15,250	296	338,041	2	2,000	3,000
Dominion Safety Fund	1,882	19	3,000	163	188,000	6	3,468	1,959
Federal	44,581	173	115,633	384	140,442	21	1,021	86,552
Great West	35,089	390	879,600	600	1,269,300	1	1,000	1,000
London Life	13,383	8	4,250	6	28,275	5	3,556	8,360
Manufacturers' Life	35,456	419	27,808	2,385	224,393	31	1,159	602
North American	28,073	345	126,719	482	617,346	2	18,700	9,174
Ontario Mutual	9,129	50	129,250	1,018	1,184,157	18	33,752	32,682
Sun	108,691	942	1,051,606	9	1,545	2	380	130
Temperance and General	8,273	154	191,800	1,051	1,624,912	12	13,632	8,227
				1,829	2,921,992	22	67,067	48,487
				674	724,444	4	13,000	16,048
Total Increase or Decrease	426,048	1,872	2,344,662	10,679	12,774,795	92	4,414	43,658

BRITISH COMPANIES.

British Empire	7,778	156	195,567	8	32,747	1	2,869	21,369
Commercial Union	1,808	3	13,000	8	81,629	5	36,153	39,228
Liverpool and London and Globe	130	2	4,000	5	10,701	4	5,917	5,917
London and Lancashire	2,082	120	346,700	37	153,042	2	17,440	2,674
North British	1,664	3	53,379	32	75,248	8	3,216	7,330
Royal	2,369			21	44,180		3,109	10,527
Standard	35,698	169	47,517	394	384,368	1	8,518	864
Star	601	6	31,195	6	15,417		4,637	4,637
Total Increase or Decrease	47,706	126	657,358	367	36,898	1	5,939	11,572

AMERICAN COMPANIES

Ætna Life	d	24,959	d	118	d	130,345	d	358	d	447,194	d	13	d	55,596	d	68,869
Equitable	i	47,281	i	16	i	496,634	i	633	i	1,618,776	i	3	i	10,333	i	5,885
Germania	d	1,662	d	89	d	294,709	d	52	d	176,333	d	2	d	3,200	d	800
(General)	i	4,219	i	7	i	6,624	i	20	i	37,915	i	1	i	9,904	i	904
Metropolitan	i		i	12	i	133,633	i	1,487	i	442,819	i	57	i	6,357	i	6,357
Mutual Life	i	67,470	i	19	i	33,679	i	414	i	798,562	i	10	i	81,309	i	78,392
New York	i	71,054	i	142	i	125,950	i	1,040	i	1,584,049	i	14	i	21,342	i	202,774
Provident Savings	i	10,187	i	43	i	38,000	i	211	i	342,000	i	3	i	3,021	i	20,979
Travelers'	d	5,034	d	49	d	38,808	d	19	d	199,762	d	10	d	28,960	d	46,788
Union Mutual	d	2,920	d	.....	d	124,740	d	64	d	126,033	d	11	d	29,611	d	1,243
United States	d	8,232	d	353	d	1,357,280	d	81	d	363,740	d	4	d	4,110	d	14,110
Total Increase or Decrease	i	157,404	i	655	i	1,263,711	i	2,491	i	4,080,819	i	42	i	1,369	i	202,739

RECAPITULATION.

Canadian Companies	i	426,068	i	1,872	i	2,344,662	i	10,679	i	12,774,795	i	92	i	4,414	i	43,658
British	d	47,706	d	126	d	637,358	d	367	d	36,898	d	1	d	5,939	d	11,572
American	i	157,404	i	655	i	1,263,711	i	2,491	i	4,080,819	i	42	i	1,369	i	202,739
Total Increase or Decrease	i	535,766	i	1,091	i	4,23,593	i	13,537	i	16,892,512	i	135	i	11,722	i	257,969

ABSTRACT of Life Insurance done by Canadian Companies which do business outside of the Dominion, for 1893.

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 for date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims paid.	Unsettled Claims.		Date of Return.
									Not Resisted.	Resisted.	
	\$		\$		\$		\$	\$	\$		
In Canada	1,694,356	2,011	4,044,200	27,938	59,085,415	342	730,470	700,434	104,612	11,000	31st Dec., 1893.
In other Countries	105,234	433	1,488,550	1,102	3,345,523	29	41,983	25,453	16,500	None.	
Total	1,799,590	2,444	5,532,750	29,040	62,430,938	371	772,453	725,887	121,112	11,000	

SUN LIFE ASSURANCE COMPANY.

In Canada	871,165	3,419	5,493,109	14,073	22,182,850	133	226,537	199,935	37,812	1,000	30th Dec., 1893.
In other Countries	205,487	761	1,567,215	2,459	5,350,357	26	62,637	66,203	11,321	None.	
Total	1,076,652	4,180	7,060,324	17,132	27,773,297	159	289,474	266,138	49,133	1,000	

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada	390,439	1,855	2,526,362	8,432	12,555,501	46	67,408	66,728	6,750	1,000	30th Dec., 1893.
In other Countries	7,940	9	17,000	100	224,750	None.	None.	None.	None.	None.	
Total	398,379	1,864	2,543,362	8,532	12,780,251	46	67,408	66,728	6,750	1,000	

MANUFACTURERS' LIFE INSURANCE COMPANY.

In Canada	247,698	1,416	2,133,969	5,474	8,124,022	26	42,300	42,458	8,000	2,000	31st Dec., 1893.
In other Countries	1,389	50	97,500	50	97,500	None.	None.	None.	None.	None.	
Total	249,087	1,466	2,231,469	5,524	8,221,522	26	42,300	42,458	8,000	2,000	

INCREASE or Decrease of Items of Life Insurance done by Canadian Companies which do business outside of the Dominion for 1893, compared with 1892.

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 58,294	i 115	d 580,350	i 940	i 2,047,209		d 94,480	d 69,856
In other countries.....	i 32,298	i 210	i 688,100	i 328	i 1,309,450	i 23	i 29,483	i 12,953
Total.....	i 90,592	i 325	i 57,750	i 1,268	i 3,376,659	i 23	d 64,997	d 56,903

SUN LIFE ASSURANCE COMPANY.

In Canada.....	i 108,091	i 942	i 1,051,696	i 1,829	i 2,921,992	i 22	i 57,067	i 48,487
In other countries.....	i 8,141	i 211	d 364,932	i 585	i 975,718	i 7	i 29,865	i 34,325
Total.....	i 116,232	i 1,153	i 686,674	i 2,414	i 3,898,710	i 29	i 90,932	i 82,812

NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada.....	i 28,073	i 345	i 184,562	i 1,009	i 1,182,612	d 16	d 33,372	d 32,552
In other countries.....	i 1,444	i 2	d 1,500	i 4	i 6,000	d 1	d 2,000	d 2,000
Total.....	i 29,517	i 347	i 183,062	i 1,013	i 1,188,612	d 17	d 35,372	d 34,552

MANUFACTURERS' LIFE INSURANCE COMPANY.

In Canada.....	i 35,456	i 86	i 126,719	i 482	i 617,346	d 2	d 18,700	d 9,174
In other countries.....	i 1,389	i 50	i 97,500	i 50	i 97,500			
Total.....	i 36,845	i 136	i 224,219	i 532	i 714,846	d 2	d 18,700	d 9,174

CANADIAN Life Companies—Assets, 1893.

Companies.	Real Estate.		Loans on Real Estate.		Loans on Collaterals.		Cash Loans and Premium Obligations on Policies in Force.		Stocks, Bonds and Debentures.		Cash on hand and in Banks.		Agents' Balances and Bills Receivable.		Interest Rents Due and Accrued.		Out standing and Deferred Premiums.		Other Assets.		Total Assets.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Canada Life.....	1,043,981	49	3,906,366	38	2,545,480	41	1,473,723	39	4,672,512	03	687	18	None.	289,297	10	372,203	38	9,392	10	14,313,643	46	
Confederation.....	987,156	82	2,166,298	86	124,754	13	405,253	72	459,198	31	87,933	29	3,508	46	103,733	90	157,849	66	14,446	09	4,520,133	94
Dominion Life.....	None.		53,150	00	None.		265	00	71,347	81	909	25	1,229	42	2,458	24	9,623	60	500	00	139,483	32
Dominion Safety Fund.....	None.		None.		4,750	00	None.		65,336	75	4,750	00	1,831	70	1,001	46	None.		400	00	79,116	54
Co-Federal.....	20,000	00	62,050	00	1,250	00	82,339	14	78,449	51	37,284	36	13,137	93	4,840	22	78,272	29	1,474	85	379,098	30
Great West.....	None.		47,700	00	None.		None.		58,520	00	4,484	39	5,033	58	691	66	18,214	43	2,630	40	137,174	46
London Life.....	None.		192,055	18	18,897	23	21,081	50	147,195	07	3,513	24	None.		10,125	65	9,795	05	None.		402,662	85
Manufacturers' Life.....	None.		393,664	46	None.		8,708	22	114,736	26	58,908	28	11,351	56	9,465	20	65,504	00	11,400	61	673,738	59
North American.....	105,833	65	936,787	93	320,666	69	57,181	31	90,054	21	36,987	90	122	30	26,804	66	84,717	49	31,540	19	1,690,696	33
Ontario Mutual.....	7,500	00	1,410,448	21	None.		367,035	69	572,499	79	14,022	04	1,082	20	89,005	33	108,327	59	None.		2,570,820	85
Sun.....	255,023	67	2,517,638	12	61,700	00	227,785	17	589,630	72	21,232	04	6,286	97	97,627	71	222,236	33	1,576	17	4,001,776	90
Temperance and General.....	None.		45,382	00	None.		8,505	96	184,816	73	12,570	18	4,105	38	3,974	35	38,112	73	955	00	298,422	33
Total.....	2,430,495	63	11,731,511	14	3,077,498	46	2,652,779	10	7,104,297	12	284,328	78	47,669	50	639,025	48	1,164,916	35	74,215	41	29,206,766	97

Finance—Insurance Branch.

CANADIAN Life Companies—Liabilities, &c., 1898.

Companies.	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, in- cluding 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.....	132,112 00	11,805,596 69	66,069 74	12,003,769 43	2,309,874 03	125,000 00	2,184,874 03
Confederation	33,061 85	4,001,198 00	91,403 87	4,125,663 72	394,469 32	100,000 00	294,469 32
Dominion Life.....	None.	69,817 81	690 00	70,417 81	691,065 51	64,400 00	4,665 51
Dominion Safety Fund.....	4,000 00	*10,855 62	662 26	15,517 88	63,598 66	29,172 00	34,426 66
Federal	23,133 34	270,626 70	1,000 00	294,760 04	84,338 26	80,197 00	4,141 26
Great West	None.	54,720 00	None.	54,720 00	82,454 46	100,000 00	.....
London Life.....	5,164 16	337,552 04	4,841 90	347,558 10	55,104 75	33,750 00	21,354 75
Manufacturers' Life.....	10,000 00	493,090 12	6,610 94	509,701 06	164,037 53	127,320 00	36,717 53
North American	7,750 00	1,319,510 00	6,374 07	1,333,634 07	357,062 26	60,000 00	297,062 26
Ontario Mutual.....	21,983 67	2,330,981 83	2,302 47	2,355,267 97	215,552 88	None.	215,552 88
Sun	50,132 92	2,533,264 57	67,283 76	3,650,681 25	351,045 65	62,500 00	288,545 65
Temperance and General.....	3,000 00	232,317 04	2,042 92	237,359 96	61,062 37	60,000 00	1,062 37
Total	290,337 94	24,459,530 42	249,182 93	24,999,051 29	4,207,715 68	842,339 00	3,365,376 68

* Including \$6,554.41 of Safety Fund.

TABLE showing the Assets in Canada of British Companies doing business of Life Insurance in Canada, for the Year 1893.

Companies.	Commenced business in Canada.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks or deposited with Government.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>												
British Empire	Feb. 7, '83	140,000 00	1,434,387 65	None.	38,627 80	121,666 57	52,805 55	8,087 83	34,870 66	29,911 11	None.	1,880,357 27
Commercial Union	Sept. 11, '63	None.	60,833 33	None.	18,015 47	146,584 36	3,590 54	None.	453 33	5,873 62	None.	235,350 65
Edinburgh Life	1857	None.	None.	None.	14,497 81	161,666 57	2,926 02	None.	406 21	884 81	None.	180,381 52
Life Association of Scotland	Sept. —, '57	None.	224,984 37	None.	102,843 47	154,760 00	15,628 42	None.	7,286 83	19,707 03	None.	525,210 12
*Liverpool, London and Globe	June 4, '51											
London & Lancashire	1863	None.	361,089 56	None.	63,432 05	961,773 61	34,616 29	414 50	13,801 64	69,924 59	526 30	1,511,578 54
*London Assurance	Mar. 1, '62											
*North British	1862											
Reliance	Aug. 1, '68	None.	None.	None.	1,100 00	110,277 00	7,836 92	None.	None.	None.	None.	119,233 92
*Royal	1851	None.										
Scottish Amicable	1846	None.	None.	None.	18,614 23	175,336 12	None.	None.	267 57	70 83	None.	194,288 85
Scottish Provident		None.	None.	None.	10,128 63	2,137,550 59	None.	None.	32,397 56	318 57	None.	2,180,395 35
Standard	1847	355,000 00	2,232,295 60	None.	287,002 55	5,531,233 51	142,980 57	None.	None.	88,508 36	None.	8,637,020 59
Star	Nov. 6, '68	None.	1,433,964 90	None.	14,578 08	146,000 00	32,991 26	2,903 81	21,889 83	None.	None.	1,657,327 88
Totals		495,000 00	5,752,555 41	None.	588,840 09	9,646,848 53	293,395 57	11,406 14	117,373 73	215,198 92	526 30	17,121,144 69

*These companies also do Fire business. For their Assets and total Liabilities in Canada, see pages 20 and 22.

Finance—Insurance Branch.

TABLE showing the Assets in Canada of American Companies doing business of Life Insurance in Canada for 1893.

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>												
Aetna Life.....	1850.....	None.	None.	None.	206,945 80	3,712,460 27	None.	None.	None.	33,638 56	None.	3,953,044 63
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.	3,329,519 00	None.	None.	None.	72,900 00	None.	3,402,419 00
Germania	Nov. —, '87	None.	None.	None.	None.	76,000 00	None.	None.	None.	4,857 27	None.	80,857 27
Metropolitan.....	do —, '72	None.	None.	None.	2,877 30	123,600 00	None.	None.	None.	351 65	None.	126,828 95
Mutual Life.....	Sept. 1, '85	None.	None.	None.	None.	2,134,101 13	None.	None.	None.	71,915 16	None.	2,206,016 29
National Life.....	June 11, '76	None.	None.	None.	None.	None.	110,000 00	None.	None.	201 49	None.	110,201 49
New York.....	About 1868..	503,540 52	575,000 00	None.	68,083 26	1,885,323 85	148,016 36	None.	26,806 09	137,890 19	None.	3,844,660 27
North-western . . .	Nov. —, '71	None.	None.	None.	None.	112,829 00	None.	None.	None.	957 73	None.	113,786 73
Phoenix Mutual . . .	Oct. —, '66	None.	None.	None.	None.	135,547 00	None.	None.	None.	1,699 53	None.	137,246 53
Provident Savings.....	Mar. —, '89	None.	None.	None.	None.	58,342 50	None.	None.	None.	8,633 06	None.	66,975 56
Travelers'	July 1, '65	2,400 00	None.	4,000 00	82,085 00	846,072 84	None.	None.	None.	34,324 78	None.	968,832 62
Union Mutual.....	do 17, '48	None.	None.	None.	13,063 21	529,996 32	15,934 84	1,370 53	2,325 91	25,270 00	565 80	579,556 61
United States.....	.....	None.	None.	None.	None.	131,688 00	None.	None.	None.	15,518 87	None.	147,206 87
Totals.....	.....	505,940 52	575,000 00	4,000 00	373,034 57	13,166,479 91	273,951 20	1,370 53	29,132 00	408,158 29	565 80	15,337,632 82

TABLE showing the Liabilities in Canada of British and American Companies doing business of Life Insurance in Canada for the Year 1893.

	Unsettled Claims.	Net Re-insurance 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.....	41,000 00	800,000 00	None.	841,000 00	c 1,039,357 27
Commercial Union.....	640 70	210,000 00	None.	210,640 70	c 24,709 95
Edinburgh.....	None.	182,806 72	None.	182,806 72	d 2,425 20
Life Association of Scotland... *Liverpool and London and Globe.....	15,739 20 None.	1,078,761 65 105,000 00	None. None.	1,094,500 85 105,000 00	d 569,290 73
London and Lancashire.....	42,558 33	1,195,000 00	2,329 16	1,239,887 49	c 271,691 05
*London Assurance.....	None.	8,919 46	None.	8,919 46	
*North British.....	13,971 62	604,595 06	1,433 32	620,000 00	
Reliance.....	None.	100,000 00	None.	100,000 00	e 19,233 92
*Royal.....	3,972 66	390,908 76	None.	394,881 42	
Scottish Amicable.....	864 44	119,720 00	None.	120,584 44	e 73,704 41
Scottish Provident.....	13,206 67	84,585 95	None.	97,792 62	c 2,082,602 73
Standard.....	44,872 00	3,386,123 00	None.	3,430,995 00	c 5,206,025 59
Star.....	None.	155,000 00	None.	155,000 00	c 1,502,327 88
Totals.....	176,825 62	8,421,420 60	3,762 48	8,602,008 70	
<i>American Companies.</i>					
Etna Life.....	31,968 00	4,966,628 40	6,841 88	5,005,438 28	d 1,052,393 65
Connecticut Mutual.....	None.	900,000 00	None.	900,000 00	d 800,000 00
Equitable.....	21,556 00	3,010,000 00	2,050 00	3,033,606 00	c 368,813 00
Germania.....	None.	80,946 00	None.	80,946 00	d 88 73
Metropolitan.....	321 25	88,779 00	2,286 95	91,387 20	c 35,441 75
Mutual Life.....	30,000 00	2,250,685 00	None.	2,280,685 00	d 74,668 71
National Life.....	429 00	74,080 26	None.	74,509 26	c 35,692 23
New York.....	54,747 71	2,997,937 00	None.	3,052,684 71	e 291,975 56
North-western.....	1,474 00	122,838 00	None.	124,312 00	d 10,525 27
Phoenix Mutual Life.....	2,201 00	400,000 00	None.	402,201 00	d 264,954 47
Provident Savings.....	None.	20,000 00	None.	20,000 00	e 46,975 56
Travelers'.....	12,500 00	1,143,122 00	None.	1,155,622 00	d 186,789 38
Union Mutual.....	18,904 81	781,223 00	405 76	800,533 57	d 220,976 96
United States.....	1,000 00	125,249 00	None.	126,249 00	e 20,957 87
Totals.....	175,101 77	16,961,487 66	11,584 59	17,148,174 02	d 1,810,541 20

*These Companies also do fire business; for their total Assets and Liabilities in Canada, see pages 20 and 22.

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) 1893.

	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	1,799,590 22	None.	643,453 16	19,540 76	2,462,584 14
Confederation	788,621 29	7,883 75	174,976 17	10,918 69	982,399 90
Dominion Life	38,295 82	None.	5,348 54	2 35	43,646 71
Dominion Safety Fund	32,886 07	None.	3,115 77	None.	36,001 84
Federal	286,377 29	None.	14,723 04	None.	301,100 33
Great West	50,422 29	None.	5,628 81	None.	56,051 10
London Life	118,852 21	None.	18,391 06	None.	137,243 27
Manufacturers' Life	249,086 90	None.	25,281 97	None.	274,368 87
North American	385,672 41	12,707 07	71,543 31	None.	469,922 79
Ontario Mutual	512,517 80	None.	113,690 87	None.	626,208 67
Sun	1,058,722 15	17,930 00	152,511 66	8,399 98	1,237,563 79
Temperance and General	116,493 64	None.	10,160 58	None.	126,654 22
Totals	5,437,538 09	38,520 82	1,238,824 94	38,861 78	6,753,745 63
<i>British Companies.</i>					
British Empire	215,372 30	None.	75,423 87	3,299 16	294,295 33
Commercial Union	18,537 17	None.	3,757 95	None.	22,295 12
Edinburgh	8,517 91	None.	715 06	None.	9,232 97
Life Association of Scotland	45,552 41	None.	15,606 28	None.	61,158 69
Liverpool & London & Globe	8,176 89	None.	None.	None.	8,176 89
London and Lancashire	213,108 01	None.	67,516 64	123 16	280,747 81
London Assurance	564 40	None.	None.	None.	564 40
North British	36,291 36	None.	None.	None.	36,291 36
Reliance	8,345 71	None.	209 02	None.	8,554 73
Royal	22,772 88	None.	1,503 57	None.	24,276 45
Scottish Amicable	6,618 42	None.	806 59	None.	7,425 01
Scottish Provident	2,411 07	None.	91,371 12	None.	93,782 19
Standard	434,284 82	5,000 00	370,316 81	12,970 25	822,571 88
Star	15,676 65	None.	None.	None.	15,676 65
Totals	1,036,430 00	5,000 00	627,226 91	16,392 57	1,685,049 48
<i>American Companies.</i>					
Ætna Life	608,576 18	None.	7,127 44	None.	615,703 62
Connecticut Mutual	46,006 13	None.	None.	None.	46,006 13
Equitable	750,817 91	None.	102,155 00	None.	852,972 91
Germania	29,945 99	None.	2,500 00	None.	32,445 99
Metropolitan	63,980 02	None.	4,059 30	None.	68,039 32
Mutual Life	683,341 08	14,500 00	82,015 43	None.	779,856 51
National Life	2,295 76	None.	None.	None.	2,295 76
New York	780,263 87	None.	107,486 13	31,417 07	919,167 07
North Western	17,823 45	None.	None.	None.	17,823 45
Phoenix Mutual Life	25,400 11	None.	5,307 97	None.	30,708 08
Provident Savings	78,090 32	None.	2,315 00	None.	80,405 32
Travelers'	127,189 40	None.	41,665 28	125 00	168,979 68
Union Mutual	122,222 18	None.	31,292 09	None.	153,514 27
United States	52,779 24	None.	None.	None.	52,779 24
Totals	3,388,731 64	14,500 00	385,923 64	31,542 07	3,820,697 35

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

EXPENDITURE (CASH) 1893.

	Payments to Policy- holders.	General Expenses.	Dividends to Stock- holders.	Total Expenditure.	^e Excess of Income over Expenditure. _d The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Canada Life	998,930 73	329,975 22	25,000 00	1,353,905 95	^e 1,108,678 19
Confederation	380,715 78	187,986 77	15,256 82	583,959 37	^e 398,440 53
Dominion Life	2,000 00	15,462 47	None.	17,462 47	^e 26,184 24
Dominion Safety Fund	23,089 46	4,493 98	None.	27,583 44	^e 8,418 40
Federal	125,749 15	88,081 55	None.	213,830 70	^e 87,269 63
Great West	1,041 66	42,824 69	None.	43,866 35	^e 12,184 75
London Life	31,264 88	44,327 03	2,362 50	77,954 41	^e 59,288 86
Manufacturers' Life	47,820 88	95,954 59	None.	143,775 47	^e 130,593 40
North American	80,665 53	120,944 26	6,000 00	207,609 79	^e 262,313 00
Ontario Mutual	212,828 37	117,760 53	None.	330,608 90	^e 295,599 77
Sun	334,986 86	336,076 83	9,375 00	680,438 69	^e 557,125 10
Temperance and General	26,609 41	48,235 67	None.	74,845 08	^e 51,809 14
Totals	2,265,702 71	1,432,143 59	57,994 32	3,755,840 62	^e 2,997,905 01
<i>British Companies.</i>					
British Empire	73,367 65	42,499 16	.....	115,866 81	^e 178,428 52
Commercial Union	20,612 65	2,004 37	.....	22,617 02	^d 321 90
Edinburgh Life	63,877 88	876 12	.....	64,754 00	^d 55,521 03
Life Association of Scotland	92,137 63	3,306 28	.....	95,443 91	^d 34,285 22
Liverpool & London & Globe	13,227 65	283 86	.....	13,511 51	^d 5,334 62
London and Lancashire	122,691 07	51,133 11	.....	173,824 18	^e 106,923 63
London Assurance	None.	3 23	.....	3 23	^e 561 17
North British	68,741 67	4,377 38	.....	73,119 05	^d 36,827 69
Reliance	5,103 25	439 87	.....	5,543 12	^e 3,011 61
Royal	33,692 30	1,444 03	.....	35,136 33	^d 10,859 88
Scottish Amicable	486 67	115 80	.....	602 47	^e 6,822 54
Scottish Provident	8,481 63	None.	.....	8,481 63	^e 85,300 56
Standard	211,527 01	100,755 63	.....	312,282 64	^e 510,289 24
Star	11,180 65	2,714 66	.....	13,895 31	^e 1,781 34
Totals	725,127 71	209,953 50	.....	935,081 21	^e 749,968 27
<i>American Companies.</i>					
Ætna Life	687,770 87	60,119 11	.....	747,889 98	^d 132,186 36
Connecticut Mutual	86,032 18	None.	.....	86,032 18	^d 40,026 05
Equitable	397,157 68	98,543 36	.....	495,701 04	^e 357,271 87
Germania	4,695 32	7,545 34	.....	12,240 66	^e 20,265 33
Metropolitan	40,894 10	22,550 34	.....	63,444 44	^e 4,594 88
Mutual Life	256,322 51	124,171 96	.....	380,494 47	^e 399,362 04
National Life	5,275 00	16 21	.....	5,289 21	^d 2,993 45
New York	294,852 37	200,157 65	.....	495,010 52	^e 424,156 55
North Western	42,326 99	19 50	.....	42,346 49	^d 24,523 04
Phoenix Mutual Life	64,405 11	None.	.....	64,405 11	^d 33,697 03
Provident Savings	39,472 08	23,641 32	.....	63,113 40	^e 17,291 92
Travelers	113,876 91	21,708 81	.....	135,585 72	^e 33,393 96
Union Mutual	88,891 97	21,048 44	.....	109,940 41	^e 43,573 86
United States	19,551 82	18,285 87	.....	37,837 69	^e 14,941 55
Totals	2,141,523 41	597,807 91	.....	2,739,331 32	^e 1,081,366 03

Finance—Insurance Branch.

PAYMENTS TO POLICY-HOLDERS, 1893.

Companies.	Death Claims.	Matured Endowments.	Paid to Annuitants.	Paid for Surrendered Policies.	Dividends paid Policy-holders.	Total paid to Policy-holders.	Net Premium Income (including consideration for Annuities.)
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>							
Canada Life.....	655,858 27	70,028 26	400 00	76,829 71	195,814 40	998,930 73	1,799,590 22
Confederation.....	194,034 78	62,663 00	30541 75	29,616 74	63,859 51	380,715 78	796,505 04
Dominion Life.....	2,000 00	None.	None.	None.	None.	2,000 00	38,295 82
Dominion Safety Fund.	22,508 86	None.	None.	None.	580 60	23,089 46	32,886 07
Federal.....	84,025 01	10,258 11	None.	2,826 71	28,639 32	125,749 15	286,377 29
Great West.....	1,000 00	None.	None.	41 66	None.	1,041 66	50,422 29
London Life.....	24,383 08	500 00	None.	3,940 49	2,441 31	31,264 88	118,852 21
Manufacturers' Life....	42,458 45	None.	None.	5,362 43	None.	47,820 88	249,086 90
North American.....	54,862 93	11,864 76	2,196 74	8,816 20	2,924 90	80,665 53	398,379 48
Ontario Mutual.....	84,333 33	23,890 00	None.	40,704 05	63,900 99	212,828 37	512,517 80
Sun.....	236,507 59	29,629 94	2,185 28	50,110 66	16,553 39	334,986 86	1,076,652 15
Temperance and General	17,917 55	None.	None.	8,691 86	None.	26,609 41	116,493 64
Totals.....	1,419,889 85	208,834 07	35323 77	226,940 51	374,714 51	2,265,702 71	5,476,058 91
<i>British Companies.</i>							
British Empire.....	55,281 00	7,455 50	None.	10,579 65	51 50	73,367 65	215,572 30
Commercial Union.....	10,327 05	None.	None.	103 90	10,181 70	20,612 65	18,537 17
Edinburgh.....	55,648 18	None.	None.	8,229 70	None.	63,877 88	8,517 91
Life Association of Scotland	68,590 79	5,110 64	None.	11,032 13	7,404 07	92,137 63	45,552 41
Liverpool and London and Globe	9,193 35	None.	1,495 00	2,539 30	None.	13,227 65	8,176 89
London and Lancashire	91,684 92	21,400 00	None.	8,452 84	1,153 31	122,691 07	213,108 01
London Assurance.....	None.	None.	None.	None.	None.	None.	564 40
North British.....	67,254 59	None.	None.	1,225 77	261 31	68,741 67	36,291 36
Reliance.....	4,673 25	None.	None.	430 00	None.	5,103 25	8,345 71
Royal.....	29,516 34	None.	51 18	4,124 78	None.	33,692 30	22,772 88
Scottish Amicable.....	486 67	None.	None.	None.	None.	486 67	6,618 42
Scottish Provident.....	7,873 78	None.	None.	607 85	None.	8,481 63	2,411 07
Standard.....	185,616 81	2,373 33	3,428 99	17,986 20	2,121 68	211,527 01	439,284 32
Star.....	8,246 50	None.	123 41	2,810 74	None.	11,180 65	15,676 65
Totals.....	594,393 23	36,339 47	5,098 58	68,122 86	21,173 57	725,127 71	1,041,430 00
<i>American Companies.</i>							
Ætna Life.....	214,528 33	317,001 24	None.	32,844 64	123,396 66	687,770 87	608,576 18
Connecticut Mutual	54,927 00	12,604 00	None.	None.	18,501 18	86,032 18	46,006 13
Equitable.....	215,892 00	42,218 98	2,780 54	118,874 11	17,392 05	397,157 68	750,817 91
Germania.....	2,000 00	None.	None.	2,578 32	117 00	4,695 32	29,945 99
Metropolitan.....	27,082 86	None.	None.	10,995 68	2,815 56	40,894 10	63,980 02
Mutual Life.....	219,727 00	16,224 98	2,936 39	11,994 00	5,440 14	256,322 51	697,841 08
National Life.....	3,252 00	1,506 00	None.	515 00	None.	5,273 00	2,295 76
New York.....	201,886 32	10,635 59	9,043 04	46,947 44	26,340 48	294,852 87	780,263 87
North Western.....	16,568 00	17,515 00	None.	1,816 75	6,427 24	42,326 99	17,823 45
Phoenix Mutual Life....	19,953 00	35,397 00	None.	2,992 00	6,063 11	64,405 11	25,400 11
Provident Savings.....	32,978 80	None.	None.	None.	6,493 28	39,472 08	78,090 32
Travelers'.....	44,490 00	28,823 91	None.	40,563 00	None.	113,876 91	127,189 40
Union Mutual.....	52,911 75	27,378 48	None.	6,865 98	1,735 76	88,891 97	122,222 18
United States.....	19,000 00	110 00	None.	441 82	None.	19,551 82	52,779 24
Totals.....	1,125,197 06	509,413 18	14,759 97	277,482 74	214,722 46	2,141,523 41	3,403,231 64

AMOUNTS of Life Insurance terminated in Canada in Natural Course or by
Surrender and Lapse, during the Year 1893.

	Amount Terminated by				Total Surrender and Lapse.
	Death.	Maturity and Expiry.	Surrender.	Lapse.	
	\$	\$ ¹	\$	\$	\$
<i>Canadian Companies.</i>					
Canada Life (Canadian business).....	649,189	107,063	666,891	1,299,536	1,966,427
Confederation.....	209,108	112,663	394,536	1,072,700	1,467,236
Dominion Life.....	2,000	None.	4,109	161,100	165,209
Dominion Safety Found.....	21,000	None.	None.	228,000	228,000
Federal.....	108,033	376,258	25,900	1,450,000	1,475,900
Great West.....	1,000	None.	8,000	115,000	123,000
London Life.....	14,030	2,500	49,638	128,725	178,363
General.....	14,108	None.	None.	673,081	673,081
Industrial.....	52,300	None.	151,066	1,176,930	1,327,966
Manufacturers' Life.....	56,671	9,707	175,505	858,200	1,033,705
North American (Canadian business).....	1,030	None.	390	125	515
General.....	101,992	43,390	255,919	899,150	1,155,069
Industrial.....	200,531	72,938	380,715	1,408,605	1,789,320
Sun (Canadian business).....	20,000	None.	120,180	900,450	1,020,630
Temperance and General.....					
Totals for 1893.....	1,450,992	724,519	2,232,849	10,371,572	12,604,421
Totals for 1892.....	1,485,740	1,012,301	2,226,951	9,804,419	12,031,370
Increase, <i>i</i> —Decrease, <i>d</i>	<i>d</i> 34,748	<i>d</i> 287,782	<i>i</i> 5,898	<i>i</i> 567,153	<i>i</i> 573,051
<i>British Companies.</i>					
British Empire.....	97,086	7,856	193,400	246,255	439,655
Commercial Union.....	10,968	None.	3,283	18,000	21,283
Edinburgh.....	42,773	None.	6,642	None.	6,642
Life Association of Scotland.....	35,485	5,937	26,730	1,947	28,677
Liverpool and London and Globe.....	9,193	None.	6,460	None.	6,460
London and Lancashire.....	127,960	16,100	193,151	687,887	881,038
London Assurance.....	None.	4,867	None.	None.	None.
North British.....	73,526	None.	3,452	3,910	7,362
Reliance.....	4,673	None.	1,060	2,000	3,060
Royal.....	23,278	None.	16,902	4,000	20,902
Scottish Amicable.....	864	None.	None.	None.	None.
Scottish Provident.....	16,466	None.	1,815	None.	1,815
Standard.....	213,989	119,373	157,538	623,471	781,009
Star.....	8,247	None.	8,970	None.	8,970
Totals for 1893.....	664,508	154,133	619,403	1,587,470	2,206,873
Totals for 1892.....	604,939	108,700	601,926	1,136,894	1,738,820
Increase, <i>i</i> —Decrease, <i>d</i>	<i>i</i> 59,569	<i>i</i> 45,433	<i>i</i> 17,477	<i>i</i> 450,576	<i>i</i> 468,053
<i>American Companies.</i>					
Ætna.....	221,720	497,334	182,596	333,802	516,398
Connecticut.....	54,927	12,604	11,126	None.	11,126
Equitable.....	213,848	47,219	624,627	503,955	1,128,582
Germania.....	None.	None.	23,704	240,500	264,204
Metropolitan.....	27,083	None.	38,500	230,324	268,824
Mutual Life.....	248,644	241	291,114	1,185,715	1,476,829
National Life.....	3,397	1,566	1,899	None.	1,899
New York.....	231,907	14,636	548,015	2,145,775	2,693,790
North Western.....	12,400	17,828	8,657	None.	8,657
Phoenix Mutual Life.....	18,044	35,397	7,979	5,325	13,304
Provident Savings.....	21,000	None.	None.	482,000	482,000
Travelers'.....	56,924	39,150	125,148	281,600	406,748
Union Mutual.....	58,828	146,304	39,190	250,000	289,190
United States.....	19,000	110	9,500	996,000	1,005,500
Totals for 1893.....	1,187,722	812,829	1,912,055	6,654,996	8,567,051
Totals for 1892.....	1,185,867	934,436	1,626,119	7,202,685	8,828,804
Increase, <i>i</i> —Decrease, <i>d</i>	<i>i</i> 1,855	<i>d</i> 121,607	<i>i</i> 285,936	<i>d</i> 547,689	<i>d</i> 261,753

Finance—Insurance Branch.

PREMIUM-INCOME DURING THE RESPECTIVE YEARS, 1875-1893.

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	1,041,428	3,403,230	9,600,666
Totals.....	44,396,488	14,882,874	37,235,334	96,514,696

* Including 20 months' business of Canada Life.

AMOUNTS of Insurance effected during the respective Years, 1875-1893.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	5,077,601	1,689,833	8,306,824	15,074,258
1876.....	5,465,966	1,683,357	6,740,804	13,890,127
1877.....	5,724,648	2,142,702	5,667,317	13,534,667
1878.....	5,508,556	2,789,201	3,871,998	12,169,755
1879.....	6,112,706	1,877,918	3,363,600	11,354,224
1880.....	7,547,876	2,302,011	4,057,000	13,906,887
1881.....	11,158,479	2,536,120	3,923,412	17,618,011
1882.....	11,855,545	2,833,250	5,423,960	20,112,755
1883.....	11,883,317	3,278,008	6,411,635	21,572,960
1884.....	12,926,265	3,167,910	7,323,737	23,417,912
1885.....	14,881,695	3,950,647	8,332,646	27,164,988
1886.....	19,289,694	4,054,279	11,827,375	35,171,348
1887.....	23,505,549	3,067,040	11,435,721	38,008,310
1888.....	24,876,259	3,985,787	12,364,483	41,226,529
1889.....	*26,438,358	3,399,313	14,719,266	44,556,937
1890.....	23,541,404	3,390,972	13,591,080	40,523,456
1891.....	21,904,302	2,947,246	13,014,739	37,866,287
1892.....	25,585,534	3,625,213	15,409,266	44,620,013
1893.....	27,930,196	2,967,855	14,145,555	45,043,606
Totals.....	291,213,950	55,702,288	169,930,418	516,833,030

* Including 20 months' business of Canada Life.

AMOUNTS of Insurance in Force, 1875-1893.

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.....	167,483,872	33,572,699	94,602,966	295,659,537

ASSESSMENT SYSTEM.
ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1893.

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 Resisted.	Resisted.	
	\$		\$		\$		\$	\$	\$		
CANADIAN COMPANIES.											
Commercial Travellers' Mutual Benefit Society	21,357	198	198,000	1,995	1,995,000	11	11,000	12,000	4,000	None.	31st Dec., 1893.
Home Life Association	5,122	324	411,000	442	526,000	None.	None.	None.	None.	None.	do do
Provincial Provident Institution	169,815	1,844	2,735,000	7,252	11,906,450	62	109,550	98,637	25,000	1,500	do do
Woodmen of the World	4,215	694	1,223,500	691	1,218,500	None.	None.	None.	None.	None.	do do
Totals for 1893	200,509	3,060	4,567,500	10,380	15,645,950	73	120,550	110,637	29,000	1,500	
Totals for 1892	244,717	3,187	4,565,000	8,533	12,980,000	99	151,785	209,352	20,060	4,500	
AMERICAN COMPANIES.											
Covenant Mutual	63,322	1,371	1,783,025	2,361	4,655,125	18	43,500	28,250	18,250	None.	31st Dec., 1893.
Mutual Reserve Fund	268,180	2,052	5,398,600	7,485	18,737,025	57	154,775	160,905	41,800	9,720	do do
Massachusetts Benefit Life Association	124,136	1,391	1,882,000	5,281	9,056,525	86	148,600	100,178	85,290	2,100	do do
Totals for 1893	455,638	4,814	9,064,225	15,127	32,448,675	161	346,875	289,333	145,250	11,820	
Totals for 1892	388,087	3,145	6,175,475	14,212	30,925,575	111	270,575	204,150	99,495	11,273	

RECAPITULATION.

Canadian Companies	200,509	3,060	4,567,500	10,380	15,645,950	73	120,550	110,637	29,000	4,500
American	455,638	4,814	9,064,225	15,127	32,448,675	161	346,875	289,333	145,250	11,820
Totals for 1893	656,147	7,874	13,631,725	25,507	48,094,625	234	467,425	399,970	174,250	16,320
Totals for 1892	582,804	6,332	10,740,475	22,745	43,905,575	210	422,360	413,502	119,555	15,773

ASSESSMENT SYSTEM.

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada, during the Year 1893.

Companies.	Amount terminated by		Total Terminated.
	Death.	Surrender, Expiry or Lapse.	
<i>Canadian Companies.</i>			
	\$	\$	\$
Commercial Travellers' Mutual Benefit Society	11,000	76,000	87,000
Home Life Assurance	None.	82,000	82,000
Provincial Provident Institution	114,550	1,619,000	1,733,550
Woodmen of the World	None.	5,000	5,000
Totals for 1893	125,550	1,782,000	1,907,550
Totals for 1892	140,260	4,931,268	5,071,528
<i>American Companies.</i>			
Covenant Mutual	43,500	1,671,000	1,714,500
Mutual Reserve Fund	154,775	2,297,000	2,451,775
Massachusetts Benefit Life Association	148,600	1,757,075	1,905,675
Totals for 1893	346,875	5,725,075	6,071,950
Totals for 1892	270,575	4,369,475	4,640,050

RECAPITULATION.

Canadian Companies	125,550	1,782,000	1,907,550
American Companies	346,875	5,725,075	6,071,950
Total for 1893	472,425	7,507,075	7,979,500
Total for 1892	410,835	9,360,743	9,771,578

Finance—Insurance Branch.

ASSESSMENT LIFE COMPANIES.

CANADIAN COMPANIES—ASSETS—1893.

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.
Commercial Travellers' Mutual Benefit Society.	None.	5,000 00	10,018 77	None.	None.	10,889 90	25,908 67
Home	None.	None.	4,751 49	None.	89 04	100 45	4,940 98
Provincial Provident Institution	7,903 05	16,750 00	72,959 99	1,127 71	14,492 95	4,464 29	117,697 99
Woodmen of the World..	None.	None.	2,615 58	None.	1,488 25	522 01	4,625 84
Totals.....	7,903 05	21,750 00	90,345 83	1,127 71	16,070 24	15,976 65	153,173 48

CANADIAN COMPANIES—LIABILITIES—1893.

Companies.	Claims Unsettled.	Due on Account of General Expenses.	Other Liabilities.	Total Liability (not including reserve).	Surplus of Assets over Liabilities.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Commercial Travellers' Mutual Benefit Society	4,000 00	None.	None.	4,000 00	21,908 67
Home	None.	44 00	982 28	1,026 28	3,914 70
Provincial Provident Institution.....	26,500 00	257 66	140 93	26,898 59	90,799 40
Woodmen of the World.....	None.	352 64	500 00	852 64	3,773 20
Totals.....	30,500 00	654 30	1,623 21	32,777 51	120,395 97

ASSESSMENT LIFE COMPANIES—Continued.

INCOME—1893.

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.
Commercial Travellers' Mutual Bene- fit Society.....	380 00	3,340 00	290 00	17,347 15	921 90	22,279 05
Home.....	907 04	None.	None.	4,214 75	113 28	5,235 07
Provincial Provident Institution.....	14,146 50	22,892 70	4,398 00	128,377 35	3,045 71	172,860 26
Woodmen of the World.....	858 00	533 15	234 00	2,590 20	92 73	4,308 08
Totals.....	16,291 54	26,765 86	4,922 00	152,529 45	4,173 62	204,682 46
<i>American.</i>						
Covenant Mutual.....	12,080 00	None.	None.	51,242 28	1,739 98	65,062 26
Mutual Reserve Fund.....	33,927 15	45,343 60	6,156 00	182,753 46	4,054 46	272,234 67
Massachusetts Benefit Life Associati'n	None.	10,616 53	None.	113,519 17	2,743 93	126,879 63
Totals.....	46,007 15	55,960 13	6,156 00	347,514 91	8,538 37	464,176 56

EXPENDITURE—1893.

Companies.	Paid for Death Losses and Disability Claims.	General Expenses.	Total Expenditure	<i>c</i> Excess of Income over Expenditure. <i>d</i> The Reverse.
<i>Canadian.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Commercial Travellers' Mutual Benefit Society....	12,000 00	3,855 01	15,855 01	<i>e</i> 6,424 04
Home.....	None.	5,768 46	5,768 46	<i>d</i> 533 39
Provincial Provident Institution.....	98,637 43	44,862 78	143,500 21	<i>e</i> 29,360 05
Woodmen of the World.....	None.	2,194 46	2,194 46	<i>e</i> 2,113 62
Totals.....	110,637 43	56,680 71	167,318 14	<i>e</i> 37,364 32
<i>American.</i>				
Covenant Mutual.....	28,250 00	24,285 11	52,535 11	<i>e</i> 12,527 15
Mutual Reserve Fund.....	160,904 60	75,371 94	236,276 54	<i>e</i> 35,958 13
Massachusetts Benefit Life Association.....	100,177 90	12,474 94	112,652 37	<i>e</i> 14,227 26
Totals.....	289,332 50	112,131 52	401,464 02	<i>e</i> 62,712 54

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—1893.

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.	
Accident	2,500 00	None.	136,985 66	None.	1,429 00	1,134 48	2,197 01	350 00	144,596 15	Accident.
Boiler Inspection	None.	None.	81,649 74	3,000 00	3,094 98	7,932 71	1,449 69	505 00	97,452 12	Steam boiler, &c.
Canada Accident	None.	None.	66,604 60	None.	20,788 60	4,627 65	None.	828 04	92,848 80	Accident.
Dominion Burglary Guarantee Co.	None.	None.	33,237 50	5,600 70	893 93	25 28	758 80	900 06	41,506 27	Burglary guarantee.
Dominion Plate Glass	None.	None.	16,347 00	None.	1,354 97	4,446 43	None.	400 00	22,548 40	Plate glass.
Guarantee	34,736 33	20,530 00	588,313 91	32,600 00	19,775 70	75,350 30	7,673 09	5,659 10	784,638 52	Guarantee.
Manufacturers' G'tee & Accident	None.	13,867 70	20,900 00	None.	8,152 84	3,594 51	655 12	523 27	47,692 94	Accident.
Steam Boiler and Plate Glass	None.	None.	20,000 00	None.	676 48	505 68	None.	714 54	21,896 70	Steam boiler and plate glass.
Totals	37,236 33	34,397 70	963,858 41	41,200 70	56,166 00	97,617 13	12,733 71	9,970 01	1,253,179 99	

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

CANADIAN COMPANIES—LIABILITIES, 1893.

Companies.	Unsettled Leases.	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 <i>d</i> Impairment of Capital.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Accident.....	14,500 00	5,924 98	33,330 59	53,755 57	90,840 58	181,940 00	d 91,099 42	Accident.
Boiler Inspection.....	None.	20,174 84	200 00	20,374 84	77,077 28	45,045 00	e 32,032 28	Steam Boiler, &c.
Canada Accident.....	12,702 41	40,025 73	1,959 62	54,687 76	38,161 13	32,490 00	e 5,671 13	Accident.
Dominion Burglary Guarantee Co.....	100 00	6,054 05	1,066 13	7,250 18	34,256 09	40,000 00	d 5,743 91	Burglary Guarantee.
Dominion Plate Glass.....	None.	12,973 90	None.	12,973 90	9,574 50	10,000 00	d 425 50	Plate Glass.
Guarantee	60,399 49	104,743 66	12,778 23	177,921 38	606,717 14	304,600 00	e 302,117 14	Guarantee.
Manufacturers' Guarantee & Accident	4,099 00	31,114 72	539 17	35,752 89	11,940 05	23,740 00	d 11,799 95	Accident.
Steam Boiler and Plate Glass.....	None.	1,428 12	1,842 28	3,270 40	18,626 30	20,050 00	d 1,423 70	Steam Boiler & Plate Glass.
Totals.....	91,800 90	223,440 00	51,746 02	365,986 92	887,193 07	657,865 00	229,328 07	

Finance—Insurance Branch.

ABSTRACT of Guarantee Business in Canada for the Year 1893.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted	Resisted
	\$		\$		\$	\$	\$	\$	\$
American Surety	3,195	502	615,250	502	615,250	1,191	1,191	None.	None.
Guarantee	33,787		6,424,443		5,959,218	16,290	18,220	5,214	5,000
London Guarantee and Accident	34,722	5,384	5,907,457	4,853	4,918,854	13,780	30,084	2,097	None.
Totals	71,704		12,947,150		11,493,322	31,261	49,504	7,311	5,000

ABSTRACT of Accident Business in Canada for the Year 1893.

	Premiums of the Year.	Number of Policies, New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	Unsettled Claims.	
								Not Resisted	Resisted
	\$		\$		\$	\$	\$	\$	\$
Accident	17,195	1,155	3,030,000	1,030	2,405,000	8,406	7,145	720	10,780
Canada Accident	56,671	4,898	17,751,296	3,846	13,212,441	35,868	33,525	11,896	806
London Guarantee and Accident	73,242	9,492	23,995,407	6,799	18,934,441	35,331	39,169	5,979	1,000
Manufacturers' Accident.	75,938	3,329	6,744,000	4,083	8,050,834	41,382	42,779	4,099	None.
Norwich and London	2,946	310	877,000	222	580,000	785	773	70	None.
Sun	377	None.	None.	75	32,000	1,926	8,426	None.	None.
Travellers'	99,630	6,451	13,964,625	4,580	11,730,235	43,251	44,664	5,300	2,000
Totals	325,999	25,635	66,362,328	20,635	54,945,001	166,949	176,481	28,064	14,586

ABSTRACT of Burglary Guarantee Business in Canada for the Year 1893.

Dominion Burglary Guarantee Company	11,288	1,113	1,711,850	1,058	1,586,500	1,439	1,339	100	None.
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ABSTRACT of Credit Indemnity Business in Canada for the Year 1893.

Canadian and European Export Credit System Company	25,066		748,500		638,500	None.	None.	None.	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 1893.

THE ACCIDENT INSURANCE COMPANY OF CANADA.

	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.....	17,195	1,155	3,030,000	1,030	2,405,000	8,406	7,145	720	10,780
In other countries....	None.	None.	None.	None.	None.	None.	None.	None.	3,000
Totals.....	17,195	1,155	3,030,000	1,030	2,405,000	8,406	7,145	720	13,780

THE GUARANTEE COMPANY OF NORTH AMERICA.

In Canada.....	33,787	.....	6,424,443	.....	5,959,218	16,290	18,229	5,214	5,000
In other countries....	185,988	.....	47,033,550	.....	36,503,889	93,071	79,603	14,650	35,536
Totals.....	219,775	.....	53,457,993	.....	42,463,107	109,361	97,832	19,864	40,536

ABSTRACT of Plate Glass Insurance in Canada, for the Year 1893.

Canada Accident.....	6,068	756	.....	1,295	.....	2,921	2,921	None.	None.
Dominion Plate Glass.	8,647	771	.....	1,887	.....	4,395	4,395	None.	None.
Lloyds' Plate Glass...	9,685	.....	.....	.....	.....	3,519	3,782	92	None.
Mongenais, Boivin & Co	13,860	1,343	.....	2,409	.....	6,118	6,118	None.	None.
Steam Boiler and Plate Glass.....	882	90	.....	90	.....	None.	None.	None.	None.
Totals.....	39,142	2,960	.....	5,681	.....	16,953	17,216	92	None.

ABSTRACT of Steam Boiler Insurance in Canada, for the Year 1893.

Boiler Inspection and Insurance Co.....	20,577	583	1,790,437	726	2,361,779	369	369	None.	None.
Steam Boiler and Plate Glass Insurance Co.	741	50	84,000	50	84,000	None.	None.	None.	None.
Totals.....	21,318	633	1,874,437	776	2,445,779	369	369	None.	None.

Finance—Insurance Branch.

List of Insurance Companies Licensed to do Business in Canada, under the Insurance Act, as at 10th March, 1894.

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 Aetna Insurance Co. of Hartford, Connecticut	F. W. Evans, General Agent, Montreal	112,000	100,800	Fire and Inland Marine.
The Aetna Life Insurance Co. of Hartford, Connecticut	Wm. H. Orr, Manager, Toronto	3,541,617	3,262,169	Life.
The Agricultural Insurance Co. of Watertown, N. Y.	Joseph Flynn, Chief Agent, Toronto	141,600	126,000	Fire.
The Albion Fire Insur. Association (Limited), London, Eng. ...	John Kennedy, Chief Agent, Montreal	100,000	100,000	Fire.
The Alliance Assurance Company	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	Matthew C. Hinchshaw, Montreal	107,067	104,779	Fire.
The Boiler Inspection and Insurance Company of Canada	W. B. McMurrich, Agent, Toronto	54,724	49,252	Steam Boilers, &c.
The British Empire Mutual Life Ass. Co., London, Eng.	Fred. Stancliffe, Chief Agent, Montreal	123,857	113,977	Life.
The British America Assurance Company, Toronto	P. H. Sims, Secretary, Toronto	61,540	54,900	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	Lausing Lewis, Manager, Montreal	115,199	104,555	Fire.
The Canada Accident Assurance Company	Lynn, F. Lee, Chief Agent, Montreal	27,302	25,072	Accident and Plate Glass.
The Canada Life Assurance Company, Hamilton	A. G. Ramsay, Manager, Hamilton	61,000	54,900	Life.
The Canadian and European Export Credit System Co.	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	423,913	417,073	Fire, Inland Marine and Life.
The Confederation Life Association of Canada	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.
The Covenant Mutual Benefit Association	A. H. Hoover, Chief Agent, Toronto	53,533	53,533	Life, on the Assessment Plan.
The Dominion Burglary Guarantee Co. (Limited)	John A. Grose, Chief Agent, Montreal	28,000	25,200	Burglary Guarantee.
The Dominion Life Assurance Company	Thos. Hilliard, Managing Director, Waterloo, Ont.	56,303	50,195	Life.
The Dominion Plate Glass Insurance Company	Alexander Ramsay, Chief Agent, Montreal	16,000	14,900	Plate Glass.
The Dominion Safety Fund Life Association	J. De Wolfe Spurr, St. John, N. B.	50,000	50,000	Life.
The Eastern Assurance Company	Chas. D. Cory, Chief Agent, Halifax, N. S.	56,000	50,400	Fire.
The Employers' Liability Assurance Corporation (Limited) ..	Fred. Stancliffe, General Manager, Montreal	105,071	105,071	Fire Re-assurance.
The Equitable Life Assurance Society of the United States ..	Seargent F. Stearns, Manager, Montreal	1,207,000	1,111,300	Life.
The Federal Life Assurance Company of Ontario	David Dexter, Managing Director, Hamilton	75,000	72,500	Life.
The Germania Life Insurance Company	Jeffers & Rönne, Chief Agents, Toronto	56,000	50,400	Life.
The Great West Life Assurance Company	J. H. Brock, Managing Director, Winnipeg M.	58,400	53,800	Guarantee.
The Guarantee Company of North America	Edward Rawlings, Manager, Montreal	216,567	216,567	Fire.
The Guardian Fire and Life Ass. Co. (Limited), London, E. ...	E. P. Heaton, Chief Agent, Montreal	87,920	100,000	Fire.
The Hartford Fire Insurance Company, Hartford, Conn.	Peter A. McCallum, Chief Agent, Toronto	192,720	184,021	Fire.
The Imperial Insurance Company of London, Eng.	E. D. Lacy, Agent, Montreal	111,000	100,000	Fire and Inland Marine.
The Insurance Company of North America	Robert Hampson, Chief Agent, Montreal	192,333	192,333	Fire and Inland Marine.
The Lancashire Insurance Company	J. G. Thompson, Chief Agent, Toronto	323,133	320,533	Fire and Life.
The Liverpool and London and Globe Insurance Company	G. F. C. Smith, Chief Agent, Montreal			

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

Name of Company.	Chief Agent to Receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Lloyds' Plate-Glass Insurance Company of New York.	Eastmure & Lightbourne, Chief Agents, Toronto.	\$ 10,000	\$ 10,000	Plate-glass.
The London Assurance Corporation, Eng.	E. A. Lilly, Chief Agent, Montreal.	167,000	150,300	Fire, Life and Inland Marine.
The London Guarantee and Accident Co. (Limited).	C. D. Richardson, Chief Agent, Toronto.	53,533	53,533	Guarantee and Accident.
The London and Lancashire Fire Ins. Co., Liverpool.	Alfred Wright, Chief Agent, Toronto.	136,267	136,267	Fire.
The London and Lancashire Life Assurance Co.	H. H. Brown, Manager, Montreal.	122,180	113,412	Life.
The London Mutual Fire Ins. Co. of Canada, London, Ont.	D. C. McDonald, Secretary, London, Ont.	55,620	50,088	Fire.
The London Life Insurance Co.	J. G. Richter, Manager, London, Ont.	60,000	54,000	Life.
The Manchester Fire Assurance Co.	James Boomer, Manager, Toronto.	102,200	102,200	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.	Albert Goldthorpe, General Agent, Toronto.	116,800	101,178	Life, on the Assessment Plan.
The Metropolitan Life Insurance Co. of New York.	James Lockie, Secretary, Waterloo, Ont.	55,916	50,057	Life.
The Mercantile Fire Insurance Company.	Samuel H. Ewing, Attorney, Montreal.	2,084,333	1,965,300	Life.
The Mutual Life Insurance Co. of New York.	John S. Hall, Chief Agent, Montreal.	103,533	100,887	Life, on the Assessment Plan.
The Mutual Reserve Fund Life Association of New York.	L. I. Boivin, Agent, Montreal.	13,567	12,711	Plate-glass.
Mongenaix, Boivin & Co.	Matthew C. Hinshaw, Montreal.	104,161	100,161	Life.
The National Assurance Co. of Ireland.	F. W. Campbell, M.D., Attorney, Montreal.	1,273,000	1,163,700	Life.
**The New York Life Insurance Co.	Wm. McCabe, Managing Director, Toronto.	60,164	53,775	Life.
The North American Life Assurance Co.	Thos. Davidson, Managing Director, Montreal.	772,093	713,993	Fire and Life.
The North British and Mercantile Insurance Co.	Robt. W. Tyre, Manager, Montreal.	211,700	200,555	Fire.
The Northern Assurance Co. of Aberdeen and London.	Scott & Walmsley, General Agents, Toronto.	58,400	58,400	Accident.
The Norwich and London Accident Insurance Association.	Alex. Dixon, Manager, Toronto.	100,000	100,000	Fire.
The Norwich Union Fire Insurance Society, Norwich, Eng.	Wm. Hendry, Manager, Waterloo.	104,852	92,693	Life.
The Ontario Mutual Life Assurance Co.	L. C. Camp, Chief Agent, Toronto.	100,000	100,000	Fire and Inland Marine.
The Phenix Insurance Co. of Brooklyn.	Smith & Tatley, Chief Agents, Montreal.	193,000	173,200	Fire.
The Phoenix Insurance Co. of Hartford, Conn.	Paterson & Son, General Agents, Montreal.	192,793	187,043	Life.
The Phoenix Fire Assurance Co., London, Eng.	R. H. Matson, Chief Agent, Toronto.	54,500	50,460	Life.
The Provident Savings Life Assurance Society.	Edwin Jones, President, Quebec.	59,500	56,200	Fire.
The Quebec Fire Assurance Co.	H. J. Mudge, Chief Agent, Montreal.	262,200	256,200	Fire.
The Queen Insurance Co. of America.	J. Caesie Hutton, Attorney, Montreal.	110,277	110,277	Life.
The Reliance Mutual Life Assurance Society, London, Eng.	Wm. Tatley, Chief Agent, Montreal.	689,533	689,533	Fire and Life.
The Royal Insurance Co.	Walter Kavanagh, Agent, Montreal.	100,833	100,433	Fire.
The Scottish Union and National Insurance Co.	W. M. Ramsay, Manager, Montreal.	2,504,042	2,242,236	Life.
The Standard Life Assurance Co., Scotland.	Edwin Hanson, Chief Agent, Montreal.	146,000	146,000	Life.
The Star Life Assurance Society of England.	James Laut, Chief Agent, London, Ont.	20,000	18,000	Steam Boiler and Plate-glass.
The Steam Boiler and Plate-Glass Insurance Co.	H. M. Blackburn, Chief Agent, Toronto.	307,087	292,000	Fire.
The Sun Insurance Office, London, Eng.	R. Macaulay, Managing Director, Montreal.	63,900	57,510	Life.
The Sun Life Insurance Co. of Canada.	Henry Sutherland, Chief Agent, Toronto.	81,534	50,000	Life.
The Temperance and General Life Assurance Co. of N. A.	Frank L. Parkins, Chief Agent, Toronto.	744,562	677,600	Life and Accident.
The Travelers' Insurance Co. of Hartford, Conn.				

Finance—Insurance Branch.

The Union Mutual Life Insurance Co., Maine.....	520,992	517,992 Life.
The Union Society, London, Eng.	107,067	100,000 Fire.
The United Fire Insurance Co. (Limited)	176,516	175,816 Fire.
The United States Life Insurance Co.	120,000	120,000 Life.
The Western Assurance Co., Toronto	57,700	51,930 Fire and Inland Marine.
Wm. Mulock, Attorney, Toronto		
T. L. Morrissey, Chief Agent, Montreal.		
T. H. Hudson, Chief Agent, Montreal.		
Thos. A. Temple, Attorney, St. John, N. B.		
J. J. Kenny, Managing Director, Toronto.		

* 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 \$938,197 vested in Canadian Trustees under the Insurance Act. ** This Company has also \$1,050,000 vested in Canadian Trustees under the Insurance Act. § Formerly the Fire Insurance Association, Limited.

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 of Hartford, Conn.	F. W. Evans, General Agent, Montreal	\$ 100,000	\$ 100,000	Life.
The Edinburgh Life Assurance Company	David Higgins, Chief Agent, Toronto	161,667	150,367	Life.
The Life Association of Scotland	Archibald Inglis, Chief Agent, Montreal	154,760	149,893	Life.
The National Life Insurance Company of the U. S. of America	Charles Powis, Chief Agent, Hamilton	110,000	110,000	Life.
The North-western Mutual Life Insurance Company of Milwaukee	William Angus, Attorney, Montreal	100,000	100,000	Life.
The Phoenix Mutual Life Insurance Company, Hartford, Conn	H. D. Simpson, General Agent, Montreal	128,280	128,280	Life.
The Scottish Amicable Life Assurance Society	William W. Robertson, Attorney, Montreal	177,956	167,956	Life.
The Scottish Provident Institution	John Dunlop, Attorney, Montreal	100,000	90,000	Life.

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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	William Fuller, Chief Agent, London, Ont.
The Commercial Travellers' Mutual Benefit Society	W. G. H. Lowe, Secretary, Toronto.
The Home Life Association of Canada	A. J. Pattison, Chief Agent, Toronto.
The Provincial Provident Institution	E. S. Miller, Secretary, St. Thomas, Ont.

NOTE.—The certificate of registration of the Canadian Mutual Life Association and of the Mutual Relief Society of Nova Scotia have expired and have not been renewed.