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SESSIONAL PAPERS.

9-99

VOLUME 10.

SECOND SESSION OF THE SIXTH PARLIAMENT

OF THE

DOMINION OF CANADA.

SESSION 1888.



OTTAWA:
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1888.

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Public Accounts of Canada, for the fiscal year ended 30th June, 1887. Presented to the House of Commons, 27th February, 1888, by Sir Charles Tupper. Estimates for the fiscal year ending 30th June, 1889; presented 1st March, 1888. Supplementary Estimates of Canada for the fiscal year ending 30th June, 1888; presented 23rd April, 1888. Supplementary Estimates of Canada for the fiscal year ending 30th June, 1889; presented 14th May, 1888—

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Report of the Auditor-General on Appropriation Accounts, for the year ended 30th June, 1887.
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 Printed for both Distribution and Sessional Papers.

CONTENTS OF VOLUME No. 3.

3. Tables of the Trade and Navigation of the Dominion of Canada, for the fiscal year ended 30th June, 1887. Presented to the House of Commons, 27th February, 1888, by Hon. M. Bowell—

Printed for both Distribution and Sessional Papers.

CONTENTS OF VOLUME No. 4.

4. Report of the Minister of Agriculture for the Dominion of Canada, for the calendar year 1887.

Presented to the House of Commons, 27th March, 1888, by Hon. J. Carling—

Printed for both Distribution and Sessional Papers.

CONTENTS OF VOLUME No. 5.

4a. Report on Canadian Archives, 1887.............Printed for both Distribution and Sessional Papers.

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- 4c. Abstracts of the Returns of Mortuary Statistics for the year 1887-

Printed for both Distribution and Sessional Papers.

CONTENTS OF VOLUME No. 7.

- 5. Twentieth Annual Report of the Department of Marine, for the fiscal year ended 30th June, 1887. Presented to the House of Commons, 13th March, 1888, by Hon. G. E. Foster-
 - Printed for both Distribution and Sessional Papers.
- 5a. Report of the Chairman of the Board of Steamboat Inspection, for calendar year ended 31st December, 1887...... Printed for both Distribution and Sessional Papers.

CONTENTS OF VOLUME No. 8.

6. Annual Report of the Department of Fisheries, Dominion of Canada, for the year 1887-

Printed for both Distribution and Sessional Papers.

- 6a. Report of the Commissioners appointed to enquire into and report upon the Lobster and Oyster Fisheries of Canada. Presented to the House of Commons, 16th March, 1888, by Hon. G. E. Foster...... Printed for both Distribution and Sessional Papers.
- 6b. Special Report of the Fisheries Protection Service of Canada, 1887-

Printed for both Distribution and Sessional Papers.

CONTENTS OF VOLUME No. 9.

- 7. Annual Report of the Minister of Public Works of Canada, for the fiscal year 1886-87 on the Works under his control. Presented to the House of Commons, 27th February, 1888, by Sir
- 7a. Tables showing the extent and progress of Public Works, Distances, &c., on the main routes of navigation; Railways, Telegraph Lines, &c. Inland Navigation of Canada, Ocean Rates thence to Foreign Countries, Canadian Land Routes to the seaboard. Government Railways and Telegraph Lines, &c., &c. Suez Canal and Panama Canal Routes-

Printed for both Distribution and Sessional Papers.

- 8. Annual Report of the Minister of Railways and Canals, for the past fiscal year, from the 1st July, 1886, to the 30th June, 1887, on the works under his control. Presented to the House of Commons, 6th March, 1888, by Hon. J. H. Pope-
- Printed for both Distribution and Sessional Papers. 8a. Report of the Royal Commission on Railways, with Appendices, viz.: 1st. Report of Committee visiting United States. 2nd. Supplementary Report of same. 3rd. Extracts, Hadley, &c. Presented to the House of Commons, 29th February, 1888, by Hon. J. H. Pope-
- Printed for both Distribution and Sessional Papers. 8b. Reports, Railway Statistics of Canada, and Capital, Traffic and Working Expenditure of the
- Railways of the Dominion, 1887. Presented to the House of Commons, 17th May, 1888, by Sir

CONTENTS OF VOLUME No. 10.

- 9. Abstract of Statements of Insurance Companies in Canada for year ending 31st December, 1887. Presented to the House of Commons, 4th May, 1888, by Sir Charles Tupper -
 - Printed for both Distribution and Sessional Papers.
- 9α. Report of the Superintendent of Insurance, for the year ended 31st December, 1887— Printed for both Distribution and Sessional Papers.

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- 10. Annual Report of the Department of Militia and Defence of the Dominion of Canada, for the year ended 31st December, 1887. Presented to the House of Commons, 27th February, 1888, by
- 11. Report of the Minister of Justice as to Penitentiaries in Canada, for the year ended 30th June, 1887. Presented to the House of Commons, 27th February, 1888, by Hon. J. S. D. Thompson-
 - Printed for both Distribution and Sessional Papers.
- 12. Report of the Secretary of State of Canada, for the year ended 31st December, 1887. Presented to the House of Commons, 28th February, 1888, by Hon. J. A. Chapleau—

Printed for both Distribution and Sessional Papers.

- 124. Annual Report of the Department of Public Printing and Stationery for the Dominion of Canada, for year ending 30th June, 1887, with partial Report for services during six months ending 31st December, 1887. Presented to the House of Commons, 13th March, 1888, by Hon.
- 126. Report of the Board of Examiners for the Civil Service in Canada, for the year ended 31st
- 12e. (1887.) Report of the Antwerp International Exhibition for 1885-

Printed for both Distribution and Sessional Papers.

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13. Annual Report of the Postmaster General for the year ended 30th June, 1887. Presented to the House of Commons, 28th February, 1888, by Hon. A. W. McLelan-Printed for both Distribution and Sessional Papers.

14. Annual Report of the Department of the Interior for the year ended 31st December, 1887. Presented to the House of Commons, 27th February, 1888, by Hon. Thos. White-Printed for both Distribution and Sessional Papers.

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15. Annual Report of the Department of Indian Affairs for the year ended 31st December, 1887. Presented to the House of Commons, 1st March, 1888, by Hon. Thos. White-

Printed for both Distribution and Sessional Papers.

CONTENTS OF VOLUME No. 14.

- 16. Report, Returns and Statistics of the Inland Revenues of the Dominion of Canada, for the fiscal year ended 30th June, 1887. Presented to the House of Commons, 24th February, 1888, by Hon. J. Costigan Printed for both Distribution and Sessional Papers.
- 16a. Canal Statistics for season of navigation, 1886, being Supplement No. 1 to the Inland Revenue Report, for the year ended 30th June, 1887—Printed for both Distribution and Sessional Papers.
- 16b. Fourteenth Report on Inspection of Weights, Measures and Gas, being Supplement No. 2 to the Report of the Department of Inland Revenue-

Printed for both Distribution and Sessional Papers.

16c. Report on Adulteration of Food, being Supplement No. 3 to the Report of the Department of Inland Revenue Printed for both Distribution and Sessional Papers.

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- 17. List of Shareholders in the Chartered Banks of the Dominion of Canada, as on the 31st December. 1887. Presented to the House of Commons, 14th March, 1888, by the Hon. M. Bowell-Printed for both Distribution and Sessional Papers.
- 18. The Civil Service List of Canada, on the 1st July, 1887, pursuant to section 59 of "The Civil Service Act." Presented to the House of Commons, 15th March, 1888, by Hon. J. A. Chapleau-

Printed for both Distribution and Sessional Papers.

20. Report of the Joint Librarians of Parliament on the state of the Library of Parliament. Presented to the House of Commons, 23rd February, 1888, by Hon. Mr. Speaker-

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CONTENTS OF VOLUME No. 16.

- 21. Correspondence, Reports of the Minister of Justice, and Orders in Council upon the subject of Provincial Legislation, 1884 to 1887............Printed for both Distribution and Sessional Papers.
- 22. Statement of Governor General's Warrants issued since last Session of Parliament, and Expenditure incurred on account of same, in accordance with the Consolidated Revenue and Audit Act, section 32, clause b. Presented to the House of Commons, 27th February, 1888, by Sir

- 23. Statement of Expenditure on account of Miscellaneous Unforeseen Expenses for the fiscal year 1887-88. Presented to the House of Commons, 27th February, 1888, by Sir Charles Tupper—Not printed.

- 236. Supplementary Return under Resolution of the House of Commons, passed on the 20th February, 1882, on all subjects affecting the Canadian Pacific Railway, respecting details as to: 1. The selection of the route. 2. The progress of the work. 3. The selection or reservation of land. 4. The payment of moneys. 5. The laying out of branches. 6. The progress thereon. 7. The rates of tolls for passengers and freight 8. The particulars required by the Consolidated Railway Act and amendments thereto, up to the end of the previous fiscal year. 9. Like particulars up to the latest practicable date before the presentation of the Return. 10. Copies of all Orders in Council and of all correspondence between the Government and the railway company, or any member or officer of either, relating to the affairs of the company. Presented to the House of Commons, 19th March, 1888, by Hon. Thos. White—

CONTENTS OF VOLUME No. 17.

28. Report of the Commissioner of the North-West Mounted Police Force, 1887. Presented to the House of Commons, 3rd April, 1888, by Sir John A. Macdonald.

- 30a. Return to an Address of the House of Commons, to His Excellency the Governor General, dated 5th March, 1888, for a Return of copies of all correspondence between the Government of Canada and the commissioners appointed by the Government to take evidence and acquire information relative to the Trent Valley Canal, and the further progress thereof; of copies of all instructions authorizing the commissioners to act in the premises, and defining their powers and authority and mode of procedure; and of a copy of any and all reports of the engineer or engineers in charge of the works of said canal, made to the Government since the last session of this Parliament. Presented to the House of Commons, 13th April, 1888.—Mr. Barron....... Not printed.

- 32. Return to an Order of the House of Commons, dated 29th February, 1888, for a Statement of the Receipts and Expenditure, in detail, chargeable to the Consolidated Fund, from the 1st day of July, 1887, to the 1st day of March, 1888, and from the 1st day of July, 1886, to the 1st day of March, 1887. Presented to the House of Commons, 5th March, 1888.—Sir Richard Cartwright.—Not printed.

- 34a. Return to an Order of the House of Commons, dated 6th June, 1887, for copies of all surveys, reports and correspondence in connection with the L'Ardoise Breakwater, in the county of Richmond, N.S. Presented to the House of Commons, 13th March, 1888.—Mr. Flynn—

- 34d. Return to an Address of the House of Commons to His Excellency the Governor General, dated 6th June, 1887, for copies of all Orders in Council, or other documents, granting a power to construct any bridge, dam, breakwater, or other obstructions in the Rideau River, from its mouth to its source. Presented to the House of Commons, 14th May, 1888.—Mr. Robillard—

Not printed.

- 286b. Two communications in relation to the Fisheries Question—one, written "personally and unofficially," by the Hon. T. B. Bayard, Secretary of State, Washington, U.S., and dated the 31st May, 1887, and addressed to Sir Charles Tupper; and the other, the reply of Sir Charles to Mr. Bayard, also marked "personal and unofficial," and dated the 6th June, 1887. Presented to the House of Commons, 9th March, 1888, by Sir Charles Tupper—

Printed for both Distribution and Sessional Papers.

36c. Despatches and Documents having reference to the Fisheries Question. Presented to the House of Commons, 12th April, 1888, by Hon. G. E. Foster—

Printed for both Distribution and Sessional Papers.

- 89. Annual Report (new series) of the Geological and Natural History Survey of Canada, Volume II, 1886. Presented to the House of Commons, 23rd March, 1888, by Hon. Thos. White—

Printed for Distribution only.

- 40a. Return to an Order of the House of Commons, dated 28th March, 1888, for a Return showing the total amount of money disbursed by the Government in consequence of the North-West Rebellion. Presented to the House of Commons, 25th April, 1888.—Mr. Mulock.....Not printed.
- 40c. Return to an Order of the House of Commons, dated 5th March, 1888, for a Return showing the names and residences of each homestead inspector in Manitoba and the North-West; the number of inspections and reports made by each, in each month of the years 1882 '83, '84, '85, '86 and '87. 2. The name of each colonization inspector, his residence, the number of inspections and reports made by each, in each month of the years 1882, '83, '84, '85, '86 and '87, and copies of said reports. Presented to the House of Commons, 19th May, 1888.—Mr. Watson—

Not printed.

- Return to an Order of the House of Commons, dated 28th March, 1888, for a Return giving:
 The names of all leaseholders in the district of Alberta, North-West Territories. The number of cattle each have on their lease. The date of each latest return, showing the number.
 Showing whether any are in arrears for rent.
 Whether the land under lease is good agricultural land.
 What, if any, return has been made of the loss and suffering of cattle during the winter of 1886-87 in this district. Presented to the House of Commons, 19th May, 1888 —Sir Richard Cartwright.

 Not printed.

- 42. Return to an Order of the House of Commons, dated 6th June, 1887, for a copy of the contract with D. A. Duffy for the erection of the new wing of the penitentiary at Dorchester; also any claims or applications made for extras, and also any recommendations for allowance of such claims or any of them, and also all correspondence between the contractor and the Department of Public Works. Presented to the House of Commons, 8th March, 1888.—Mr. Weldon (St. John)—

 Not reinted.
- 43a. Return to an Order of the House of Commons, dated 6th June, 1887, for copies of all correspondence in connection with the purchase of a site for the erection of a post office and custom house in the town of Arichat. Presented to the House of Commons, 8th March, 1888.—Mr. Flynn—Not wrinted.

- 48. Statement of the affairs of the British Canadian Loan and Investment Company, on 31st December, 1886. Presented to the House of Commons, 19th May, 1888, by Hon. Mr. Speaker—
- 49. Return to an Address of the Senate to His Excellency the Governor General, dated 1st March, 1888, praying for a copy of letters signed Jos. H. Bellerose, addressed to the Minister of Justice on the 27th and 28th November, 1887, with the replies thereto in connection with the destruction by fire of the property of Mr. Louis Guimond, of St. Vincent de Paul; also a copy of the

- 49a. Return to an Address of the Senate to His Excellency the Governor General, dated 18th April, 1888, for copy of a letter of the 31st March last from the Honorable Joseph Bellerose, in re the burning of Mr. Louis Guimond's property at St. Vincent de Paul; also copy of a letter of James Devlin, Engineer, on the same subject; also copy of the different solemn declarations accompanying the above mentioned letters, and all other documents in correspondence relating to the same subject. Presented to the Senate, 21st May, 1888.—Hon. Mr. Bellerose...Not printed.

- 52. Return to an Address of the House of Commons, to His Excellency the Governor General, dated 1st March, 1888, for copies of regulations made by the Governor in Council respecting the registry of trade unions. Presented to the House of Commons, 28th March, 1888.—Mr. Amyot—Not printed.
- 53. Copies of despatches from Sir L. West to Lord Lansdowne; and from Sir L. West to Lord Salisbury; and also a certified copy of a Report of a Committee of the Honorable the Privy Council, approved by His Excellency the Governor General in Council, relative to the admission of certain articles free of duty when it appears to the satisfaction of the Governor in Council that similar articles from Canada may be imported into the United States free of duty. Presented to the House of Commons, 6th April, 1888, by Sir Charles Tupper.... Printed for Sessional Papers only.
- 54. Return to an Order of the House of Commons, dated 28th March, 1888, for a copy of Mr. Parmelee's report to the Honorable Minister of Customs regarding the desirability of making Kamloops an outport of entry. Presented to the House of Commons, 9th April, 1888.—Mr. Mara .. Not printed.
- 55. Return to an Order of the House of Commons, dated 2nd March, 1888, for a Return showing the date the steamer Northern Light commenced running between Prince Edward Island and Picton, Nova Scotia; the number of trips made; the number of passengers crossed, and the date of last trip made up to date. Presented to the House of Commons, 10th April, 1888.—Mr. Perry—
 Not printed.
- 555. Supplementary Return to an Order of the House of Commons, dated 29th February, 1888, for a Return giving the names and number of men employed in or about the Northern Light during last summer, from the time she ceased running in the spring of 1887, until she again resumed in the autumn of same year. Presented to the House of Commons, 9th May, 1888.—Mr. Welsh.—

 Not printed.
- 57. Return to an Order of the House of Commons, dated 6th June, 1887, for a statement showing the amount of the sums expended since 1867, for repairs and improvements on the wharf at St. Jérôme de Matane. Presented to the House of Commons, 10th April, 1888.—Mr. Fiset..... Not printed.

- 58. Return to an Order of the House of Commons, dated 2nd March, 1888, for a Return of the railway accidents which were reported to the Government during 1886, and in respect of which actions are not now pending. Presented to the House of Commons, 12th April, 1888.—Mr. Denison.—

 Not printed.

- 58i. Return to an Order of the House of Commons, dated 16th April, 1888, for all correspondence between Mr. Albert Bryanton and the Railway Department and any of its officers, and anyone on his behalf; also all reports and instructions between said Department and its officers in reference to the placing of a switch and platform at said Bryanton's, on the Derby Branch; Railway, in the

- 58j. Papers, correspondence, &c, respecting subsidies to certain railway companies, and towards the construction of certain railways as follow: Quebec Central Railway; Quebec and Lake St. John Railway; Pontiac and Pacific Junction Railway; Montreal and Champlain Junction Railway; Port Arthur, Duluth and Western Railway; and Témiscouata Railway Company. Presented to the House of Commons, 18th May, 1883, by Sir Charles Tupper Not printed.

- 580. Return to an Order of the House of Commons, dated 16th April, 1888, for all correspondence between Mr. Samuel Russell and the Government of the Dominion, or of any of its officers, with all communications and reports from such officer or officers, in reference to a claim for damages to his property in connection with the Derby Branch Railway, in the county of Northumberland, N.B. Presented to the House of Commons, 22nd May, 1888.—Mr. Jones (Halifax)... Not printed.
- 58p. Return to an Order of the House of Commons, dated 16th April, 1888, for copies of all correspondence, reports, &c., between Mr. Patrick Clancy and the Government or any of its officers; also with the Railway Department and any of its officers, in relation to damages sustained by him in connection with the Derby Branch Railway, in the county of Northumberland, New Brunswick. Presented to the House of Commons, 22nd May, 1888.—Mr. Jones (Halifax)..............Not printed.

- 59b. Return to an Order of the House of Commons, dated 28th March, 1888, for a Return of the proceedings of the inquest held at Ste. Flavie, on 23rd September, 1887, on the body of William L. Duncan, killed on the Intercolonial Railway on the previous day, with the evidence taken at such inquest; also any report of any investigation of the accident made by the railway authorities, or any report in connection with such accident made to the Department of Railways and Canals; and also any correspondence had with said Department relating to this matter. Presented to the House of Commons, 18th April, 1888.—Mr. Weldon (St. John).............Not printed.

- 61. Return to an Address of the Senate, to His Excellency the Governor General, dated 4th April, 1888, for a statement showing total cost of construction of various works for the descent of timber and sawlogs on the Ottawa River and its tributaries, up to the 30th June last; also statement showing the yearly expenditure for the maintenance of the said works for five years preceding the 30th June last, under the different heads of reconstruction, repairs and cost of management, at each of the stations, with the names of river or tributary where the same was expended; likewise copies of any or all applications, whether from individuals or chartered companies, to acquire by purchase or otherwise all or any portion of said works and improvements on the said Ottawa River and tributaries thereof. Presented to the Senate, 18th April, 1888.—Hon. Mr. Clemow.—Not variated.
- 61a. Return to an Order of the House of Commons, dated 16th April, 1888, for a statement showing total cost of construction of various works for the descent of timber and saw-logs on the Ottawa River and its tributaries, up to the 30th June last; also statement showing the yearly expenditure for the maintenance of the said works for five years preceding the 30th June last, under the different heads of reconstruction, repairs and cost of management, at each of the stations, with the names of river or tributary where the same was expended; likewise copies of any or all applications, whether from individuals or chartered companies, to acquire by purchase or otherwise all or any portion of said works and improvements on the said Ottawa River and tributaries thereof. Presented to the House of Commons, 26th April, 1888.—Mr. Amyot....... Not printed.
- 82. Return to an Order of the House of Commons, dated 16th April, 1888, for a Return of all Tenders for Militia Clothing since the 1st of January, 1883, showing the name of each firm or party tendering, the amount of each tender, and the name of the person or firm to whom the contract or contracts were awarded. Presented to the House of Commons, 17th May, 1888.—Mr. Mc Mullen.
 Net printed.
- 63. Return to an Order of the House of Commons, dated 6th June, 1887, for copies of all contracts entered into between the Government and John Harvey for the construction of slides and other improvements on the Mattawa River; also copies of all advertisements asking for tenders for such

- 64a. Return to an Address of the House of Commons, to His Excellency the Governor General, dated 25th April, 1888, for a Return of copies of all correspondence, charges, papers and orders touching or relating to the dismissal of Archibald Culbertson from the office of Indian Councillor of the Mohawk Band. Presented to the House of Commons, 7th May, 1887.—Mr. Burdett.—

Net printed.

- 64d. Return to an Order of the House of Commons, dated 18th April, 1888, for copies of all letters, telegrams and petitions forwarded by Indians of the Caughnawaga Reserve to the Minister of the Interior, asking for an election of chiefs, in accordance with the provisions of the Indian Act; also of all correspondence on the subject between the said Indians, the Minister of the Interior, and the Agent of the Reserve. Presented to the House of Commons, 9th May, 1888.—
 Mr. Doyon
 Not printed.
- 65. Return to an Address of the House of Commons to His Excellency the Governor General, dated 9th April, 1888, for copies of all papers, correspondence, Orders in Council and Departmental Orders not already brought down with reference to: 1. The refusal of the United States authorities to allow Canadian wrecking vessels and machinery to assist Canadian vessels while in distress in United States waters. 2. The refusal of the Canadian authorities to allow United States wrecking vessels and machinery to assist United States vessels while in distress in Canadian waters. Presented to the House of Commons, 26th April, 1888.—Mr. Edgar—

Printed for both Distribution and Sessional Papers.

65a. Correspondence relating to the seizure of British vessels in Behring's Sea. Presented to the House of Commons, 26th April, 1888, by Hon. G. E. Foster—

Printed f r both Distribution and Sessional Papers.

65b. Further correspondence relating to the seizure of British vessels in Behring's Sea. Presented to the House of Commons, 27th April, 1888, by Hon. G. E. Foster—

Printed for both Distribution and Sessional Papers.

65c. Additional correspondence relating to the seizure of British vessels in Behring's Sea. Presented to the House of Commons, 18th May, 1888, by Hon. G. E. Foster—

Printed for both Distribution and Sessional Papers.

66. Certified copy of a Report of a Committee of the Privy Council, on the subject of railways in Manitoba, the North-West Territories and British Columbia; together with the report of the Minister of Railways and Canals on the subject, including a copy of a proposed agreement and schedule. Presented to the House of Commons, 30th April, 1888, by Sir Charles Tupper—

Not printed.

67. Return to an Order of the House of Commons, dated 6th June, 1887, for copies of all surveys, reports and correspondence in connection with the survey of the Straits of Northumberland with the view of building a subway across the Straits. Also the names of engineers employed, with detailed account of expenses incurred in said survey during the year 1886. Presented to the House of Commons, 4th May, 1888.—Mr. Perry.............Printed for Sessional Papers only.

- 87a. Return to an Address of the Senate to His Excellency the Governor General, dated 27th March, 1888, for a copy of the plans and reports of the last survey concerning the proposed subway between Cape Traverse, Prince Edward Island, and Cape Tormentine, New Brunswick. Presented to the Senate, 18th April, 1888.—Hon. Mr. Howlan.....Printed for Sessional Papers only.
- 68. Certified copies of Reports of Committees of the Honorable the Privy Council and other papers, relative to the disallowance of certain Acts passed by the Legislature of the Province of British Columbia. Presented to the House of Commons, 4th May, 1888, by Sir Hector Langevin—

 Printed for both Distribution and Sessional Papers.

- 69b. Return to an Order of the House of Commons, dated 16th April, 1888, for a Return of all correspondence, petitions, reports of engineers, and others, respecting the dredging of Picton Harbor, Bay of Quinté, not already brought down. Presented to the House of Commons, 14th May, 1888.—Mr. Platt.
 Not printed.
- 76. Return to an Order of the House of Commons, dated 6th June, 1887, for copies of all papers and correspondence relating to any proposed change in the mode of ventilating the House of Commons Chamber. Presented to the House of Commons, 9th May, 1888.—Mr. Charlton—

Not printed.

- 75. Return to an Order of the House of Commons, dated 16th April, 1888, for copies of all papers concerning the application of George J. McDonald, in connection with the Centennial Exhibition of 1878. Presented to the House of Commons, 21st May, 1888.—Mr. Landerkin—

Not printed.

- 77. Return to an Address of the Senate to His Excellency the Governor General, dated 5th May, 1886, for copies of all applications for patents and a list of all patents issued, together with a list of persons who received such patents in: Township 8, ranges 1 and 2, east; township 8, ranges 1 and 2, west; township 9, range 1, east; township 9, ranges 1 and 2, west; township 10, ranges 1 and 2, west; township 10, ranges 1 and 2, west. Also sections 11 and 29 in township 10, range 2, west, and in all other lands comprised in the Goulet Rivière Salé survey. Also for copies of all applications for scrip, a list of scrip issued, and a schedule of the names of all persons receiving such scrip issued upon such applications for, in connection with, or in lieu of said lands. Presented to the Senate, 21st May, 1888—Hon. Mr. Schultz......Not printed.

ABSTRACT OF STATEMENTS

OF

INSURANCE COMPANIES IN CANADA

FOR

YEAR ENDING 31st DECEMBER

1887.

Brinted by Grder of Barliament.



OTTAWA: PRINTED BY MACLEAN, ROGER & CO., WELLINGTON STREET. 1888.

Office of the Superintendent of Insurance, Ottawa, 27th March, 1888

Sir,—I have the honor to enclose herewith an Abstract of the business of Insurance in Canada, for the year 1887.

This Abstract has been made from the attested statements returned by the companies, but must be considered as subject to correction, when I shall have the honor to report to you these statements in full, after completing my inspection at the head offices.

I have the honor to be, Sir, Your obedient servant,

W. FITZGERALD,
Superintendent of Insurance.

Hon. Sir CHARLES TUPPER, G.C.M.G., Minister of Finance.

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None. None. 8,750 2,700 7,100 7,100 7,100 640 640 640 640 640 8,184 4,638 8,184 4,638 1,390

1, 900 1, 900 1, 500

1887.
YEAR
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FOR
ABSTRACT

Net Caeh insurance, Gross Cash Amount received for Policies, Premiums, Premiums,		FIRE I	NSUBANCE	IN CANAD	FIRE INBURANCE IN CANADA—CANADIAN COMPANIES.	COMPANIES.				1
## Return Premiums Premiums		Net Gash	Re-		Gross Amount	Net		Net Amount	Unsettled	Claims.
\$\begin{array}{c c c c c c c c c c c c c c c c c c c		received for Premiums.				at Risk at Date.	incurred during the Year.	for Losses.	Not Resisted.	Resisted
	British America Oitizens' Tondon Mutual Fire Cuebec Royal Oanadian Western Totals for 1886	- -	\$ 76,052 40,768 2,668 7,641 7,641 42,219 102,959 272,297	\$ 287,637 248,659 12,1286 92,311 204,431 440,969 1,395,183	\$ 15,748,411 20,279,186 16,863,112 17,226,869 33,622,712 109,206,925	\$ 21,84,695 23,368,758 43,226,614 8,907,336 16,471,329 41,348,370 151,165,902	145,600 163,309 105,792 67,779 173,956 780,123	\$ 131,933 167,735 102,639 61,254 172,064 759,810	\$ 17,620 14,695 13,031 None. 7,763 19,052 72,161	\$,271 2,000 None. 16,361 1,500 24,382 5,200

- 1	
	19,824 71,996 117,840 206,844 11,838 117,097 118,7097 118
	21,724 68,361 126,127 204,494 14,4819 114,489 120,581 95,617 164,516 50,279 50,279 50,279 68,430 108,024 108,024
	3,480,080 11,481,770 14,684,317 29,489,109 14,769,883 14,769,883 23,318,449 20,703,493 21,931,444 35,727,648 11,059,910 9,774,545 6,937,422 45,141,12 17,922,886 11,463,730
COMPANIES.	4, 163, 117 10, 203, 048 13, 512, 7048 25, 511, 733 27, 569, 768 27, 569, 768 27, 569, 768 18, 783, 778 18, 783, 778 18, 784, 778 18, 784, 778 10, 049, 566 21, 649, 666 21, 649, 744 11, 504, 744
BRITISH CO	43,039 115,560 183,560 328,472 48,088 139,546 134,167 221,0373 227,438 227,438 124,175 84,518 96,518 352,077 104,892
	10,070 10,031 10,031 10,031 12,035 12,889 12,73 12,73 12,44 11,936 11,93
	33,969 160,539 160,539 160,315 286,071 45,189 286,637 163,569 163,569 186,650 187,981 173,813 77,340 189,665 189,665 189,685 189,685 189,685 189,685 189,881 189,685 189,881 189,685 189,881 189,685 189,881 189,685 189,881 1

ondon Assurance.....

Fire Insurance Association

Royal Scottish Union and National	521,141 100,695	40,141	555,024 561,282 113,182	20,857,625 64,726,534 13,198,760	76,708,116 12,366,771	121,203 319,362 46,596	119,306 306,371 38,828	7,520 15,574 10,291	None. 6,000 None.
Totals for 1887	3,648,103	621,639	4,175,642	377,690,654	424,648,484	2,348,598	2,304,829	163,699	61,735
Totals for 1886	3,429,012	520,488	3,949,500	349,109,117	393,166,340	2,332,198	2,338,164	169,479	34,304
		◀	MERICAN C	AMERICAN COMPANIES.				-	
Agricultural of Watertown	124,413	7,084	131,497 83,893	11,720,367 8,751,586	8,782,833	73,088 55,166	68,430 54,946	11,831	None.
Bartford	34,344 127,371 63,377	5,546 8,526 17,833	39,890 135,897 81,210	4,144,600 11,715,525 9,527,431	4,250,500 11,766,853 8,109,013	22,132 68,619 91,664	23,546 65,544 91,693	432 9,840 861	None. None. None.
Totals for 1887	439,075	43,312	472,387	45,859,509	56,287,171	310,699	304,159	28,303	235
Totals for 1886	395,613	46,159	441,772	42,099,984	50,921,537	231,190	223,860	27,237	2,000
			RECAPITULATION.	JLATION.					
6 Canadian Companies	1,122,896 3,648,103 429,075	272,297 527,539 43,312	1,395,193 4,175,642 472,387	109,206,915 377,690,654 45,859,509	154,165,902 424,648,484 56,287,171	780,123 2,348,598 310,699	759 810 2,304,829 304,119	72,161 163,699 28,303	24,382 61,735
32 Totals for 1887	5,200,074	843,148	6,043,232	532,757,088	635, 101, 557	3,439,420	3,368,798	264,163	86,352
Totals for 1886	4,932,335	852,533	5,784,868	505,752,907	586,773,022	3,286,014	3,301,388	260,139	41,504

SHWMARY of Preminms received for Fire Insurance in Canada by all Companies, for the Years 1869-37.

	Totals			Pre	Premiums Received	ved.			Totals
	1880. 1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1887.
Canadian Companies.	99	•	\$	69	6	-	∞	€÷	₩.
British America	1,956,746	146,386	127,951	121,071	152,920	197,317	207,629	211,585	3,121,605
Canada Agricultural	655,455	193,894	32,984						881,333
Lisens'	179,639	100,873	137,941	181,393	228,265	190,181	203,269	108,102	2,034 564 19 0 ,243
ondon Mutual Fire.	945,654	122,189	104,893	1:0,830	118,216	124,324	111,148	118,618	1,755,902
National Fire	194,861								194 861
Provincial	1,434,350				000	000	000 40	04 2 40	1,434,350
lebec	1.553,902	154,555	49,867 164,622	64,434 193,021	243,729	183,124	169,178	162,212	2,824,373
vereign	740,931	123,476	102,554	88,413					1,055,4 14
Stadacons	2,909,551	282,409	312,621	332,669	330,548	330,934	331,096	338,010	5,167,748
British Companies.	13,444,901	1,206,410	1,038,433	1,091,801	1,140,428	1,107,879	1,107,710	1,122,896	21,255,518
								32,969	32,969
Caledonian				71,047	90,947	88,281	92,531	105,539	448 345
City of London		***************************************	127,100	149,685	171,503	170,338	170,317	160,315	949,137 2 552 916
Commercial Union	1,472,408	277,880	301,951	254,000	214,561	304,930	110,000	45,199	45,199
Fire Insurance Association		43,296	110,939	109,316	134,109	126,497	147,145	127,419	198,771
Glasgow and London		****	400	101	1128,261	161,630	150,251	189,637	1 321 378
Guardian	480,703	170 486	71.095	100,000	20,010	186,778	182,141	195,650	2,786,877
Lancashira	1,084,177	197.9-0	208,539	210,159	226,468	208,454	194,767	192,695	2,5:3,339
Liverpool and London and Globe	2,398,094	167,665	181,962	195,602	213,133	207,436	224,05	232,994	3,790,836
ndon and Lancashire	9,448	30,864	105,197	96,299	93,116	89,974	93,042	102,841	619,880
ndon Assurance	715,186	62,403	66,578	76,959	63,410	60,832	71 432	73 840	277.851
tional of Ireland	2 027 286	271 275	273.516	293,579	323,171	308,393	303,808	304,189	5,105,396
Northern	721,919	95,525	132,269	169,577	193,766	181,260	146,406	163,157	1,793,858
1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	404.00		2000	000					

3,094,270 8,890,442 7,742,874 343,421 672,855 379,403	42,203,661	2,418,393 769,510 57,665 31,431 1,817,147	5,473,114	21,255,518 42,203,661 5,473,114	68,932,293
219,891 213,406 521,141 100,695	3,648,103	124,413 79,570 34,344 127,371 63,377	429,075	1,122,896 3,648,103 429,075	5,200,074
194,942 210,447 508,612 79,141	3,4.9,012	103,382 78,389 23,321 124,697 65,924	395,613	1,107,710 3,429,012 395,613	4,932,335
208,022 232,647 498,738 60,507	3,376,401	107,688 70,393 131,177 58,922	368,180	1,107,879 3,376,401 368,180	4,852,460
226,610 226,932 531,307 51,038	3,472,119	114,885 74,840 135,369	367,581	1,140,428 3,472,119 367,581	4,980,128
203,548 216,314 609,973 12,759 60,400	3,178,860	114,616 70,457 131,133 37,885	287,815 354,090 RECAPITULATION.	1,091,801 3,178,850 354,090	36,285,733 3,837,116 4,229,706 4,624,741 Mutual. † Formerly the Isolated Risk.
204,138 207,111 569,481 72,314 37,627	2,908,458	105.571 51,885 103,355 27,004	287,815 RECAP	1,033,433 2,908,458 287,815	4,229,706 Isolated Rish
178,497 194,162 503,233 52,072	2,353,258	107,571 57,361 87,616 87,616	267,388	1,206,470 2,353,258 267,388	Formerly the Isolated Risk Frisks of the Soversian Incomp
1,659,722 1,899,428 4,000,389 943,421 535,710	19,837,460	1,640,268 286,615 31,431 976,529 68,529	3,003,372	13,444,901 19,837,460 3,003,372	36,285,733 Mutual. +
Phoenix of London	American Companies.	Agricultural of Watertown Agricultural of Watertown Connecticut Fire Andes Hartford Home Phenix of Brooklyn		Canadian Companics British Companies Américan Companies	* Formerly the Agricultural Mu

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869-87.

	Totals			Ä	Losses Paid.				Totals
	1869 to 1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1869 to 1887.
Canadian Companies.	₩.	69	69	₩.	₩	₩	₩	€9-	₩
British America Canada Agricultural	1,098,943	128,869	80,711	82,480	92,961	105,210	135,950	131,933	1,857,057 290,101 698,133
Oitizens' Dominion	736,720 93,673	89,058 54,582	119,681	135,613	148,531	120,488	134,782	167,735	1,652,508
*London Mutual Fire	723,603	94,632	60,753	70,211	75,748	78,556	83,830	102,639	1,289 977
Ottawa Agricultral. Provincial	108, 164 957, 146								108,164 957,146
Quebec	613,604	393,442	42 338 103,328	49,056	34,829 161,489	39,360 114,684	46,033 154,313	61,254	1,273,806 2,462,705
† Sovereign Stadacona Western	453,479 773,695 1,733,503	107,042	78,811 174,478	96,884 208,380	249,179	138,891	186,456	172,064	35,219 773,695 3,038,570
British Companies	9,888,934	1,336,758	733,843	760,430	162,737	697,189	739,364	769,810	15,579,065
Atlas Galedonian Coty of London	764 451 1	10m 60g	66, 220	18,631	67,033 94,585	48,046 86,607	72,624 127,550	19,824 71,996 117,840	
Employers' Liability	*01,01,1	7,453	75,568	767,86		88,437	93 807	11,838	11,838
Guardian	705,617	58 965	45,027	38,740	109,609	104,043 79,163	144,330		
Imperial Lancashire	1,411,070	130,320	121,876	92,334	128,330	80,292	129,743		
Liverpool and Londoon and Globe London and Lancachire London Assurance	488,101	9,379	30,537	76,683	57,974 40,626	64,993	43,218		
National of Ireland	2 643 711	253 794	179 488	6,473	190,535	28,094 155,895	186,134		
Northern	920,382	65,338	89,217	87,365	166,240	105,279	130,787	107,018	1,666,626

1,869,566 2,876,680 5,331,944 171,329 483,408	31,207,352	1,893,227 400,013 6,668 31,250 1,160,117 60,691 283,720	3,839,686	15,579,065 31,207,352 3,839,686	100,000,000
112,280 119,306 306,371	2,304,829	68,430 54,916 23,546 65,544 91,693	30 4, 159	2,304,829	000000
150,407 128,645 267,443 21,282	2,338,164	68,401 49,976 7,704 69,043	223,860	739,364 2,338,164 223,860	9,301,388
91,904 129,332 295,008	1,895,175	54,276 38,663 68,868 25,116	186,923	697, 189 1,895, 175 186,923	2,019,281 solated Risk.
176,594 140,051 360,084 18,294	2,290,588	55,224 33,740 85,534 17,500	191,998 N.	762,737 2,296,588 191,998	Formerly the Isolated Risk
145,026 133,189 418,241 21,229 13,599	1,992,671	51,913 28,965 71,415 14,795	162,699 167,127 E G A P I T U L A T I O N	760,430 1,993,671 167,127	2,920,228
123,946 150,717 315,855 39,593 8,318	1,768,444	82,164 20,271 56,554 3,710		733,843 1,768,444 162,699	Z, 564, 986 tural Mutual.
121,389 150,789 324,667 21,831	1,669,405	66,018 29,316 71,227 3,100	163,661 R	1,336,758 1,669,405 163,661	Formerly the Agricultural Mutual
947,041 1,927,781 3,034,275 177,329 400,765	16,948,076	1,452,762 144,136 5,668 671,932 60,691 104,070	2,439,259	9,888,934 16,948,076 2,439,259	** Former
Pheenix of London	American Companies.	Agricultural of Watertown Andes Connecticut Fire Hartford Home Phenix of Brooklyn	-]	anadian Co ritish Vom merican Co	Grand Totals

SUMMARY of Fire Insurance in Canada for the Years 1869 to 1897 inclusive.

Year.	Net Cash Premiums Received.	Amouut of Policies taken during each year.	Amount at Risk at date of Statement.	Losses Paid.
CANADIAN COMPANIES.	\$	\$	\$	\$
1869	501,362	41,090,604	59,310,916	276,116
1870 1871	536,600	54,637,315 68,921,494	59,523,641* 68,465,914*	453,414 414,339
1872	707,418 796,847	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, 543 231, 834, 162	1,082,206 1,599,048
1876	1,881,641 1,622,955	198,509,113 168,935,723	217,745,018	2,186,162
1878	1,161,896	127, 288, 165	171,430,720	828,069
1879	1,102,822	124,653,727	158,824,631	687,353
1880	1,190,029	131,079,789	154,403,173 153,436, 08	701,639
1882	1,206,470 1,033,433	140,331,153 124,123,715	152,564,079	1,336,758 733,843
1883	1,055,455	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 1887	1,107,710	114,543,806 109,206,925	142,685,145 154,165,902	739,364 759,810
4001	1,122,896	103,200,020		100,010
Total	21,255,518	2,199,294,020		15,579,065
BRITISH COMPANIES.				·
1869	1,119,011	120,747,515	115,222,003	579,416
1870	1,185,398	131,570,918	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	145 700,486 147,602,019	1,136,167
1874	1,773,265	172,531,126 177,346,240	155,088,455	967,316 1,120,106
1875	1,809,473 1,683,715	166,953,268	154,835,931	1,299,612
1876	1,597,410	178,725,453	153,885,268	1,169,858
1877	1,927,220	206,713,932	184,304,318	5,718,305
1878	1,994,940	213, 127, 414 213, 131, 295	202,702,743	880,571 1,275,540
1879	1,899,154 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	350,993,028 354,458,616	380,613,672	1,992,671
1884	3,472,119 3,376,401	337,216,878	413,441,198 421,205 014	2,290,588 1,895,175
1886	3,429,012	349,109,117	393, 166, 340	2,338,164
1887	3,618,103	377,690,654	424,648,484	2,304,829
Total	42,203,661	4,492,873,033		31,207,352
American Companies.				
1989	108 1664	9,702,356*	13,796,890*	170 100
1870	165,166* 194,781	12,893,827*	11,167,928*	172,188 147,061
1871	314,452	27,367,712*	27,256,625*	212,460
1072	1 332,245	26,526,334*	33,818,670	263,339
1873	352,255	26,788,850	40,120,629	227,219
1874	1 259.049	25,243,769	25,050,427	143,583
1875	264,395 228,955	17,357,605 23,914,181	19,300,555 18,888,750	181,713
				
Carried forward	2,111,296	169,794,634		1,446,952

SUMMARY of Fire Insurance in Canada, &c .-- Concluded.

Year.	Net Caeh · Premiums Received.	Amount of Policies taken during each year.	Amount at Risk at date of Stetement.	Losses Paid.
	\$	\$	\$	\$
Brought forward	2,111,296	169,791,634		1,446,952
American Companies—Concluded.				
1877	2'3,830 211,594 225,512 241,140 267,388 287,815 354,090 367,581 368,180 395,618	21,013,457 19,432,178 22,920,397 25,434,763 30,040,366 32,454 518 40,294 814 40,777,215 37,633,116 42,099,984 45,859,509	18,293,315 35,766,238 40,267,995 27,414,113 31,053,261 34,772,345 41,7'9,296 44,097,646 46,830,075 50,921,537 56,287,171	586,452 114,034 182,305 109,516 163,661 162,699 167,127 191,998 186,913 223,860 304,159
Total	. 5,473,114	527,734,954		3,839,686

TOTALS FOR ALL THE YEARS FROM 1869 to 1887 INCLUSIVE.

Canadian Companies British Companies American Companies	42,203,661	2,199,294,020 4,492.873,033 527,734,954	**************************************	11,7111,111
Grand Total	68,932,293	7,219,902,007	**********************	50,626,103

^{*} These returns are imperfect.

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 1887. BRITISH AMERICA ASSURANCE COMPANY, TORONTO.	rine Insuran arine and Oce	ce done by C san business o BRITISH AME	by Canadian Companiess done by Companies AMERICA ASSURANOE	panies which panies combi	s which do business s combining these braconPANY, TORONTO.	outside of t	1887.	and of Inland
	Net Casb received	Gross Amount of Policies,	Net Amount at	Net	Unsettled Claims.	Claims.	Net Amount of Losses	Remarks.
Nature of Business.	for Premiums.	nd Renewed.	Risk at Date.	Losses Paid.	Not Resisted.	Resisted.	ing the Year.	
	•	69	₩	€	€	€	€	
Fire Insurance	745,342 68,623 50,410	66,716,825 13,563,888 1,121,835	77,912,329 1 92 ,239 253,271	507,978 76,140 47,145	61,979 932 10,887	14,321 None. None.	534,442 50,189 46,732	In all countries,
	864,375	8:,401,548	18,657,839	631,263	13 798	14,321	631,363	
14		ROYAL CANA	DIAN INSURA	NOE COMPAN	ROY AL CANADIAN INSURANCE COMPANY, MONTREAL.			
Fire Ingurance	288,012 26,993 119,908	32,539,534 3,899,659 6,070,641	24,196,603 9,722 519,762	198,991 12,343 127,233	9,905 1,713 23,252	2,250 None. 201	198,623 14,056 147,611	In all countries, 31st Dec , 1887.
	434,913	42,509,834	24,726,087	338,557	34,870	2,461	360,290	
		WESTER	N ASSURANO	WESTERN ASSURANCE COMPANY, TORONTO.	TORON TO.			
Fire Insurance	1,168,667 276,969 143,467	103,206,314 49,935,678 17,756,527	103,611,238 2,608,750 984,983	726,529 189,960 115,018	77,020 35,364 21,750	8,720 None. None	747,794 208,903 127,163	In all countries, 31st Dec., 1887.
	1,578,993	170,898,619	107,104,971	1,031,507	134,134	8,720	1,083,850	

		PHENIX INS	PHENIX INBURANCE COMPANY OF BROOKLYN, N.Y.	PANY OF BRC	OKLYN, N.Y.			
Fire Insurance.	63,377 2,513 9,687	9,527,431 606,044 1,002,688	8,109,013 None. None.	91,693 857 20,143	861 2,750 285	None. None. None.	91,664 3,479 20,428	In Canada, 31st Dec., 1887.
	75,677	11,136,163	8,109,013	112,693	3,896	None.	116,571	
		ÆTN	ÆTNA FIRE INSURANOE COMPANY.	ANOE COMP.	ANY.			
Fire Insurance	124,413	11,720,367	8,782,832 None.	68,430 None.	11,831 None.	None. None.	73,088 None.	In Canada, 31st Dec., 1887.
	124,778	11,861,942	8,782,833	68, 430	11,831	None.	73,088	
15		T10	CITIZENS' INSURANCE COMPANY.	ANCE COMPA	NY.			
Fire Insurance	222,961	21,025,499	22,910,313	199,542	20,278	2,000	191,576	In all countries, 31st Dec., 1887.
		QUEB	QUEBEO FIRE ASSURANCE COMPANY	RANGE COM	ANY.			
Fire Insurance	86,118	6,955,554	8,979,007	61,254	None.	10,361	67,779	{ In all countries, 31st Dec., 1887.

A. 1888

	Net Amount of	Incurred during the Tear.	•	21,600	14,056	32,732	68,388		None.	3,479	3,479		68,388	3,479	71,867
	Claims.	Resisted.	\$	None.	None.	None.	None.		None.	None.	None.		None.	None	None.
	Unsettled Claims	Not Resisted.	₩	527	1,713	5,161	7,401		None.	2,750	2,750		7,401	2,750	10,151
anada, 1887.	Net	Losses Paid.	69	21,521	12,343	28,938	62,772		None.	857	857		63,772	867	63,629
Business in Ca	Net Amount at	Risk at Date.	49	None.	8,722	15,000	24,732		None.	None.	None.	ULATION.	24,723	None.	24,723
INLAND Marine Insurance Business in Canada, 1887.	Gross Amount of Policies,	New and Renewed.	\$	2,956,997	3,899,659	6,075,495	13,932,161		131,675	606,044	737,619	RECAPITUL	12,932,151	737,619	13,669,770
INLAND May	Net Cash	Premiums.	\$	18,711	26,993	33,580	19, 284		365	2,513	2,878		19,284	2,878	82,162
			CANADIAN COMPANIES.	British America	Royal Canadian	Western	Total	AMERICAN COMPANIES.	Ætas	Phenix of Brooklyn	Total	,	Canadian Companies	American Companies	Total

Table I .- Showing Toral Assers, and their Nature, of Canadian Companies doing business of Fire and Inland Marine Insurance.

CANADIAN COMPANIES-ASSETS-1887.

	1										1
Companies,	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collater- als.	Agents' Balances and Bills Re- ceivable.	Agents' on hand and Balances in Banks, and Bills Re- or deposited ceivable.	Interest due and accrued.	Other Assets.	Total Assets.	Nature of Business.	1
	e cts.	es cts.	e cts.	e cts	♣ cts	cts.	cts	€ cts.	& cta.		<u></u>
British America	00 000 06	450 00	878,527 37	None.	85,364 80	49,978 62	7,560 93	19,030 47	1,130,912 19	1,130,912 19 Fire, Infand & Ocean.	68 D.
Citizens'	108,484 85	None.	105,914 00	None.	28,658 43	None.	8,946 53	30,535 67	282,569 48	do and Accident.	<u>.</u>
London Mutual Fire.	1,000 00	300 00	44,893 00	None.	*313,991 17	29,701 74	923 80	837 66	391,647 37	qo	===
Quebec	32,000 00	None.	110,750 00	None.	6,855 98	39,545 07	1,532 85	2,007 18	192,691 08	qo	
Royal Canadian	None.	24,000 00	86 168,313	59,791 68	38,755 37	44,251 75	None.	19,632 48	702,322 66	do Inland & Ocean	ean
Western	65,000 00	25,350 00	873,366 16	None.	208,131 59	217,889 10	5,493 64	47,684 61	1,442,915 10	do do	
							1				
Total	296,484 85	50,100 00	2,529,441 91	69, 791 68	681,787 34	381,366 28	24,457 75	119,628 07	4,143,057 88		
											Ī

* Including premium notes \$305,042.19.

TABLE II.—Showing the Assets in Canada of British and American Com-BRITISH COMPANIES—

			Darrion (UNIT ANIMO	
Companies.	Commenced Business in Canada.	Real Estate.	Loans on Real Estate.	Stock, Bonds and Debentures.	
		\$ cts.	\$ cts.	\$ cts.	
Atlas	7th March, 1887	None.	None.	107,066 67	
Caledonian	September, 1883	None.	None.	125,733 24	
City of London	lst September, 1881	None.	None.	143,810 00	
Commercial Union	11th September, 1863	None.	None.	234,821 54	
Employers' Liability	11th June, 1886	None.	None.	105,436 33	
Fire Insurance Association	December, 1880	None.	None.	100,000 00	
Glasgow and London	lst January, 1884	None.	None.	141,762 00	
Guardian	let May, 1869	None.	None.	102,565 00	
Imperial	1864	135,000 00	None.	134,174 00	
Lancashire	July, 1864	None.	None.	48,666 66	
Liverpool and London and Globe	4th June, 1851	96,845 00	356,490 00	286,304.85	
London and Lancashire	lst April, 1880	None.	None.	112,420 00	
London Assurance	lst March, 1862	None.	None.	170,340 00	
National of Ireland	2nd April, 1883	None.	None.	109,175,49	
North British	1862	73,240 00	127,000 00	605,257 97	
Northern	1867	None.	None.	100,253 33	
Norwich Union	lat April, 1880	None.	None.	109,000 00	
	1804	None.	None.	187,043 00	
Queen	5th July, 1859	50 00	None.	263,673 TO	
Royal		120,000 00	None.	689,533 34	
Scotish Union and National		None.	131,250 90	107,556 66	
Totals		425,135 00	614,650 00	3,934,593 78	
-			A	MERICAN	
Ætna Fire	1821	None.	None.	112,875 00	
Agricultural of Watertown]	None.	None.	157,812 50	
Connecticut Fire	1886	None.	None.	102,500 00	
Hartford		None.	None.	107,074 49	
Phenix of Brooklyn		None.	None.	-	
	*********	None.	None.	126,000 00 606,261 90	
	18				

panies doing business of Fire and Inland Marine Insurance in Canada. ASSETS IN CANADA—1887.

Loans on Collaterals.	Agents' Balances and Bills Re- ceivable.	Cash on hand and in Banks or deposited with Government.	Interest due and accrued.	Other Assets	Total Assets in Canads.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	3,576 25	471 28	None.	2,458 57	113,572 77	Fire.
None.	6,360 73	2,766 89	None.	3,800 00	138,660 86	do
None.	7,723 79	8,420 74	None.	5,351 27	165,305 80	do
None.	9,788 48	7,500 26	None.	2,500 00	254,610 28	do.
None.	3,773 80	4,288 00	None.	200 00	113,698 13	do Reassurance.
None.	8,326 01	1,876 45	None.	2,700 00	112,902 46	do
None.	43,019 78	10,940 66	None.	9,907 20	205,629 64	do
None.	7,454 58	2,631 35	None.	None.	112,650 93	do
None.	7,274 71	1,907 30	None.	4,804 64	283,160 65	ao
None.	10,386 30	107,364 68	1,008 87	None.	167,426 51	do
2,877 72	7,180 28	70,780 74	14,191 10	2,500 00	837,079 69	do and Life.
None.	None.	4,697 98	None.	50 00	117,167 96	do
None.	2,691 73	2,834 97	None.	733 44	176,600 14	do and Life.
None.	5,163 03	391 66	None.	4,304 07	119,034 25	do
146,000 90	24,111 03	17,790 11	8,597 82	2,500 00	1,004,496 93	do and Life.
None.	9,703 25	7,111 55	None.	4,500 00	121,568 13	do
None.	4,520 71	36,574 99	None.	None.	150,095 70	do
None.	None.	None.	1,345 93	3,000 00	191,388 93	do
5,032 32	5,465 60	5,307 29	2,446 88	4,150 00	286, 125 79	do and Life.
27,606 56	37,507 94	1,440 46	None.	7,321 47	883,409 77	do and Life.
None.	None.	1,708 78	None.	None.	240,515 44	, đo,
181,516 60	204,028 00	296,806 12	27,590 60	60,780 66	5,795,100 76	

COMPANIES.

None.	9,230 50	13,299 30	None.	None.	135,404 80	Fire & Inland Marine.
None.	6,941 39	None.	None.	None.	164,753 89	đo
None.	3,450 00	None.	None.	None.	105,950 00	do
None.	3,223 89	None.	None.	None.	110,298 29	do
None.	7,934 20	None.	None.	None.	133,934 20	de Inland & Ocean.
None.	30,779 98	13,299 30	None.	None.	650,341 18	
-				1	1	1

TABLE III .- Showing the Total Liabilities of Canadian Companies doing business of Fire or Inland Marine Insurance. CANADIAN COMPANIES—LIABILITIES, 1887.

	Unsettled	Reserve of Unearned Premiums			9 -	Capital Stock	Surplus (if any) of	
Companies.	Losses (F., I. & O.)	(F., I & U.) snd Liability under other Branches.	Sundry.	not including Capital Stock.	exclud- ing Capital Stock. d The Reverse	paid up, or in course of collection.		Nature of Business.
	S cts.	\$ cts.	es cts.	€ cts.	€ cts.	s cts.	\$ cts.	
British America	88,119 68	524,425 71	25,798 42	638,343 81	e 492,568 38	200,000 00		Pire, Inland and Ocean.
Oitizens'	22,478 48	154,856 87	100,275 72	277,611 07	6 4,958 41	93,419 52		do and Accident.
London Mutual Fire	13,031 11	281,348 04	None.	294,379 15	e 97,268 22		97,268 22	op
Onebec	10,361 17	67,096 84	1,480 75	18,938 76	e 113,752 32	99,240 00	14,512 32	qo
Royal Canadian	37,320 96	165,847 72	124 40	203,293 08	e 499,039 58	403,000 00	99,029 58	do Inland and Ocean.
Western	142,854 76	162,900 96	742 53	906,498 25	e 536,416 85	200,000 00	36,416 85	do do
Totals	314,166 16	1,956,476 14	128,421 82	2,:99,064 12	1,743,993 76	1,592,659 52	247,326 97	

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 1886. BRITISH COMPANIES—LIABILITIES IN CANADA

	Tring	ISE COMFAN	Division Companies—Liablellies In	IES IN CANADA	AUA.		
	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.
Atlas Caledonian Caledonian City of London Commercial Union Employers Liability Fire Insurance Association Glasgow and London Glasgow and London Glasgow and London Lancashire London and Lancashire London and Lancashire London Assurance National of Ireland Northar Northar Northar Northar Northar Northar Northar Northar Scottish Union and National Royal. Scottish Union and National	\$ cts. 1,900 00 4,650 23 32,708 13 15,899 13 2,989 13 1,990 68 11,800 00 9,889 05 1,986 91 2,562 31 1,560 00 2,633 02 11,653 02 11,654 37 7,590 00 2,633 02 11,653 02 11,653 02 11,653 02 11,653 02 11,654 37 7,590 00 2,633 02 11,654 37 7,590 00 2,633 02 11,654 37 7,590 00 10,291 44	\$ cts. 14,720 17 63,798 21 110,777 49 176,626 23 17,626 23 17,626 23 185,898 69 185,810 13 181,650 30 179,550 30 179,550 30 179,550 30 179,550 30 179,550 30 179,550 30 179,550 30 179,550 30 179,550 30 179,550 30 179,550 30 179,550 30 179,550 30 179,550 30 179,550 30 179,550 30 179,550 30 179,570 50 179,570	\$ cts. \$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$	\$ cts. None. 5,902 93 280 00 None. None. 5,608 68 None. 1,263 32 None.	\$ cta. 16,620 17 74,291 36 143,776 63 192,523 35 20,839 25 165,328 55 165,328 55 165,328 55 165,328 55 165,328 55 165,328 55 165,328 18 165,328 18 165,43 44 111,177 66 166,714 84 111,177 66 166,714 84 111,177 66 166,714 84 111,177 66 166,714 84 111,177 66 167,153 24 128,180 97 731,759 16 63,228 71 83,375,065 37	\$ cts. 96,952 60 6 64,369 60 21,530 18 6 2,084 93 6 13,013 20 14,013 20 18,755 75 18,756 170 18,756 181 6 110,390 47 8 11,497 190 81 6 497,752 09 6 81,458 69 6 89,944 83 6 117,865 61 6 117,865 61	fire. do do do for for do do for for
Agricultural of Watertown. Agricultural of Watertown. Gonnecticut Fire. Harford Phenix of Brooklyn. Totals.	11,830 76 5,683 80 422 00 9,840 40 3,896 08	48,409 33 114,233 75 20,617 00 70,426 60 46,096 63 46,096 83	AMERIOAN COMPANIES 09 33	None. None. None. None. None. None.	60,240 09 119,817 65 21,039 00 80,266 00 49,991 71	75,164,71 6 44,936,34 84,931,09 9 30,032,19 6 83,942,49 6 318,986,83	Fire and inland Marine. Fire. do do Fire and Inland Marine.

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

CANADIAN COMPANIES-INCOME

	INC	omb (Cash).			
Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sandry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
kritish America	864,375 61	33,025 21	6,393 70	903,794 52	None.
)Hizens'	259,088 32	9,665 68	8,467 25	277,221 25	1,043 18
ondon Mutual Fire	118,617 82	2,885 65	1,949 94	123,453 41 95,439 61	
Juebec	86,117 77 434,912 99	7,681 61 26,621 09	1,640 23 3,171 97	464,706 05	200 00
Vestern	1,678,992 85	38,902 91	None.	1,617,895 76	None.
Totals	3,342,105 36	118,782 15	21,623 09	3,482,510 60	1,243 18
					BRITISI
Atlas	32,968 87	3,745 30	None.	36,714 17	
Caledonian	105,538 82	5,000 00	None.	110,538 82	
City of London	160,214 94	4,088 00	None.	164,302 94	*** ***********************************
Commercial Union	285,070 62	6,793 87	None.	291,864 49	
Employers' Liability	45,198 64	None.	None	45,198 64	
Fire Insurance Association	127,418 81	4.000 00	11,391 78	142,810 59	
Glasgow and London	259,636 72	5,949 02	None.	265,585 74	
Guardian	162,568 68	4,331 33	None. 2,638 37	166.900 01 203,320 21	***************************************
Imperial	195,649 68	5,032 16	52 46	198,937 70	***************************************
Lancashife	192,694 72 232,993 63	6,190 52 21,931 83	3,953 15	258,878 60	
London and Lancashire	102,840 60	4,381 06	None.	107,221 66	*****************
London Assurance	72,312 19	6,680 00	None.	78,992 19	
National of Ireland	73,839 96	4,006 44	1,276 07	79,122 47	**************
North British	304,199 23	32,064 90	5,759 64 None.	342,023 77 158,157 08	
Northern	153,157 08 86,664 30	5,000 00 4,000 00	619 70	91,284 00	
Phænix of London	219,891 09	6,670 70	None.	226,561 79	
Queen	213,405 88	10,977 56	50 00	224,433 44	
Boyal	521,140 69	23,414 03	6,134 60		
Scottish Union and National.	100,694 81	6,167 20	None.	106,862 01	
Totals	3,648,099 96	170,423 91	31,875 77	3,850,399 64	•••••••••••••••••••••••••••••••••••••••
					AMERICA
Ætna Fire	124,778 91	4,615 00	None.	129,393 91	
Agricultural of Watertown		None.	None.	79,570 40	
Connecticut Fire		4,000 00 4,055 00	None.	38,344 08 131,426 28	
Phenix of Brocklyn		None.	None.	75,577 18	
Totals	441,641 82	12,070 00	None.	454,311 8	3

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

AND EXPENDITURE, 1887.

EXPENDITURE (CASH).

Nature of Business.	ne ire.	Exces Incon over enditu e Reve	of Exp	ms id.	miu er Pa	osse -	of L		tal Exp ure.	ash l	Ca	k-	or	Bo to S		ner: ens	Ge Exp		Paid r Loss
	cts.	\$		cts.	\$			cts.	\$			cts.	\$		cts.	 \$		cts.	\$
Fire, Inland and Ocean.	26	27, 734	ď	20	,113	233		78	,528	931		72	070	35,	65	195	265,	41	1,262
Fire & Accident.	05	38,753	ď	39			1 0	30	974	315		00	780	3,	37	782	94.	93	7,411
Fire.	25	20,085	d		,978		0	66			1					899			2, 6 39
de	98		d	02			6	59				60	002	10,		097			1,253
do Inland and Ocean.	36	11,907	ď	90	,355	96	e	41	,613	476		15	977	23,	17	079	114,	09	8,557
do do	94	39,051	6	45	486	547	e	82	843	,578	1,	00	000	50,	44	336	497,	38	31,507
	96	60,341	d	43	,473	959		56	852	,542	3,	87	829	122,	78	390	1,037,	91	32,631

COMPANIES.

25 78	127,645 22,553	53		434, 61,			e		867		e	45,480		do do
			1	434,	016	10		B17,	100	3.2		310,012	04	ao
					~ ~ ~	ma	۱ ـ	214	769	AA	۱ ـ	116,672	E 4	ـ د ا
33	51,887			171,	192	90	e	94	100	25	e	13,240	54	do
				168,	056	81	e	107,	611	27	e	58,504	98	do
				88,	417	26	e	24	348	34		2,866	74	do
			1	144,	074	57	e	51,	139	55	e	14,082	51	do
				271,	374	85	e				e	70,648	92	do
				77,	813	34	le	20	286	38	1 0	1,309	13	do
							e	19,	979	69	e	2,285	16	do
			1 .				e				8			do
							8				e			đo
							e				le			do
			1				e	160	065	64	e			do
			1				e				e			do
							le				e			do
			1				e				d			Fire.
77	13.454	15		25.	291	92	e	33,	360	87	e	19,906	72	Fire Reassurar
ا ۵۵	00,049	40		212,			ľ	•••		٠.	ľ	10,010	.0	Ocean.
70			1				1 -							do Inhand a
							1 -							
			1											Fire.
	99 980 985 985 985 985 985 985 985 985 985 985	28,046 49,979 25 68,049 77 13,454 40,448 38 77,065 71 40,676 40,676 40,676 57,369 9 28,494 24,259 24,259 20 80,622 33 42,087 26,101 22 55,776	30 28,046 78 49,979 09 85 68,049 48 77 13,454 15 40,448 09 38 77,055 07 71 40,676 93 04 57,359 57 18 51,658 81 27 63,189 43 9 28,494 00 24,374 53 88 24,259 76 90 80,622 65 33 42,057 04 96 26,101 30 96 26,101 30 96 26,101 30 96 26,101 30 97 28,494 90	28,046 78 49,979 09 28 68,049 48	28,046 78	28,046 78	100,042	100,042 58 68 649 48 167,8 8 67 68 68,049 48 167,8 8 67 68 68,049 48 274,893 73 68 68,049 48 255,291 92 69 68,048 69	100,042 58	100,042 68 6 33,643	100,042 58	100,042 58	100,042 68 6 33,543 02 6 10,496	100,042 58

COMPANIES.

68,429 76	25,037 68		93,467 44	6	56,349 15		35,926 47	Fire and Inland
54,946 48 23,545 53 65,544 31	9,488 37 27,639 14	**************************************	85,760 78 33,033 90 93,183 45 136,245 08	e e d	24,623 92 10,798 55 61,826 94 37,116 42	d e e d	6,190 38 5,310 18 38,242 80 60,667 90	Fire.
325,159 68	23,551 48 116,530 97	********	441,690 65	<u>ا</u>	116,482 14		12,621 17	Marine.

TABLE VI.—Showing the Rates of Losses paid, General Expenses, and Stockholders' Dividends, per cent. of Premiums received by Canadian Companies doing Fire and Marine Insurance during 1887; also, the Rates of Premiums charged per cent. of 1.23 Rate of Assets per cent. of Amount i ksin force. Amounts Insured, and the Rate of their Assets per cent. of Amounts in force at the end of the Year, and the Bate of Total 0.91 3.84 1.88 cta. 1,130,912 19 88 88 34 283,569 391,647 193,691 1,443,915 103,322 Assets. of Insurance in force at date. 78,657,839 22,940,313 43,225,614 8,979,007 24,726,087 107,104,971 Net Amount charged per cent. 1.38 1.27 92 1.21 1.21 Premiums 10 cts. 1,035,515 95 95 40 90 96 Premiums charged thereon. 265,487 208,667 93,931 512,540 2,082,572 taken during 170,898,519 81,404,548 Amount of 11,025,499 16, 486, 635 8,965,554 42,509,834 the year. income. 113.98 100.96 103.07 116.27 102.58 23 cent of Total Cash Rate of Total Cash req. 9 arribneqza Ė Premiums received 1.48 3.17 kate of Dividend or Bonus to Stock-holders per cent. of Preprinter seconds. 11.61 5 Cash Expenditure per cent. of Total Cash Income. of Premiums ceived. 30.63 36.58 34 48 29.14 26 -23 31.20 per cent. tente of General Ex-71.13 65.33 miums received. 73.03 86 63 77.84 83.91 Rate of Losses paid per cent, of Fre-Fire, Inland and Fire and Marine do ob Fire and Accident. ф Nature of Business. ခု ę ę Citizens' Quebec London Mutual Fire..... Canadian Compinies. British America..... Royal Canadian.....

per cent. of Table VII.—Showing the Rates of Losses Paid, and General Expenses in Canada, per cent. of Premiums received by British and Rirks taken. American Companies doing Fire or Inland Marine Insurance in Canala during 1887; also, the Rutes of Premiums charged Premiums 1.055 98 1.11 0.94 1.16 1.02 charged Rate of charged thereon Premiums 43,038 1116,524 236,289 53,073 123,073 123,073 123,040 124,060 124,060 104,890 104,800 104,800 104,800 104,800 131,922 82,244 39,889 135,896 113,794 11,851,943 8,751,586 4,144,600 11,715,525 11,136,163 of Risks taken 12,512,793 25,511 12,548,898 27,569,768 17,669,768 11,7669,993 11,764,247 11,764,247 10,049,444 10,046,446 20,457,400 10,004,440 22,464,476 22,464,476 22,464,476 22,464,476 23,464,476 23,464,476 23,464,476 23,464,476 23,464,476 23,464,476 23,464,476 23,464,476 23,464,476 23,464,476 23,464,476 23,464,476 23,464,476 24, during the Amount Expenditure of Premiums 74.91 107.78 96.19 73.16 180.27 of Total per cent received. Rate Expenses per of Premiums 37.84 31.05 20 · 07 38 73 27 · 63 21 · 70 81 · 16 of General received. Rate per cent. of Premiums 54.84 69.05 68.56 51.46 149.11 Losses Paid Rate of received. ф ор do and Inland Marine ... Marine and Ocean... Fire Reassurance ******************************* 18440. 00000001 100000000 ***** ********************* ---------..... Nature of Business. ခုခုခု දිදි 육육육육 per cent, of Amounts Insured. National of Ireland...... North British Norwich Union Atna Fire mperial Lancashire Liverpool and London and Globe..... London and Lancashire. London Assurance Queen ------Royal Scottish Union and National...... Connecticut Fire Bartford Phenix of Brooklyn Caledonian Employers' Liability Fire Insurance Association Northern Phoenix of London..... Oity of London Commercial Union..... Agricultural of Watertown..... American Companies. British Companies.

FIRE Insurance done in Canada, in 1887.

	PIRE III	surance do	110 111	Canau	а, п. 1601.			
	Gross Amount of Risks taken dur- ing the Year.	Premiums charged thereon.	Rate of Premiums, charged per cent. of Rieks taken.	The same for 1886.	Net Cash paid during the Year for Losses.	Net Cash received dur- ing the Year for	Rate of Losses paid per cent. of pre- miums received.	The same for 1886.
Canadian Companies.	\$	\$ cts.		ļ	\$ cts.	\$ cts.	}	
British America	15,748,411	282,654 74	1.79	1.37	131,933 27	211,584 86	62-35	65.48
Citizens'	20, 279, 186	248,558 64	1.23	1.31	167,734 91	207,800 98	80.72	66 31
London Mutual Fire.	16,466,635	206,667 06	1.26	1.25	102,639 35	118,617 82	86 53	75.42
Royal Canadian	6,863,112 17, 226,8 69	92,311 28 206,116 97	1.25	1·35 1·21	61,253 75 124,184 73	84,669 93 162,212 22	72·34 76·56	53 ·91 90 ·03
Western	32,622,712	440,361 22	1.35	1.50	172,063 79	338,010 10	50-90	56 31
A1								
Totals	109,206,925	1,476,669 91	1 ·35	1.28	759,809 80	1,122,895 91	67-67	66.75
British Companies.								
			1					
Atlas	4,163,117	43,038 52	1.03		19,824 09	32,968 87	60.13	
Oaledonian	10,202,048	115,249 76	1.13	1.18	71,995 80	105,538 82	68-22	78 49
City of London	12,512,793	187,094 61	1.50	1.48	117,839 58	160,214 94	73.55	74.89
Commercial Union	25,511,736	325,289 90	1.28	1.38	206,844 25 11,837 77	285,070 62 45,198 64	72.56	75 75
Employers' Liability. Fire Insurance Asso.	4,953,083 12,548,898	52,073 55	1.05	1 21		127,418 81	26·19 91·90	02.75
Glasgow and London	27,569,768	137,390 62	1.33	1.33	186,762 88	259,636 72	71.93	63·75 70·32
Guardian	17,609,992	336,904 17 183,906.93	1 04	1.01	121,110 71	162,568 68	74.44	66 37
Imperial	18,782,778	212,468 12	1.13	1.13	95,584 01	195,649 68	48.85	71.23
Lancashire	18,546,896	227,985 14	1.23	1 .24	93,548 18	192,694 72	48 55	76.54
Liverpool and London		##1,000 II	1		}		1000	1002
and Globe		253,913 24	0.96	0.97	159,400 27	23 2,993 63	69.41	87.27
London & Lancashire		122,786 71	1.04	1.10	65,226 09	102,840 60	63 42	46.45
London Assurance	10,049,565	84,237 74	0 84	0.81	52,332 50	72,312 19	72.37	72.56
National of Ireland	8,952,925	96,518 48	1.08	1 11	53,553 58	73,839 96	72.53	106.58
North British	31,654,874	352,613 48	1.11	1.08	190,752 20	304,199 23	62.71	61.43
Northern	15,204,200	178,056 14	1.17	1.53	102,017 53	153,157 08	66 61	89.33
Norwich Union	10,004,744	104,892 47	1.05	1.07	62,315 96	86,664 30	71 90	51.95
Phoenix of London	22,461,476	252.066 3+	1.13	1.17	112,279 82	219,891 09	51 06	77.15
Queen	20,957,625	237,691 82		1.14	119,305 63	213,405 88	55.91	61.13
Royal	54,726,534	561,281 81	1.03	1.01	306,371 25	531,140 69	58.79	52.58
Scottish Union and National	13,198,760	113,181 58	0.86	0.90	38,827 78	100,694 81	38 56	26 89
Totals	377,690,654	4,178,641 12	1.11	1.13	2,304,827 16	3,618,099 96	63.18	68 59
= = ===== •,,,••,,		-, -, -,	-	-			-	
American Companies								1
Ætna Fire	11,720,367	131,497 28	1.13	1.10	68,429 76	124,413 45	55.00	66-16
Agricultur'l of Water-			1	0.03				
town	8,751,586	82.244 11		0.91	54,946 48	79,570 40	69 05	63.75
Connecticut fire	4,144,600	39,889 64		1 23	23,545 53	34,344 08		33.03
Hartford	11,715,525	135,896 97		1 20	65,514 31	127,371 25 63,377 21	51.46	
Phenix of Brooklyn	9,527,431	<u> </u>	_	- 0 31	91,693 49	·	144 68	43.59
Totals	45,859,509	489,877 38	1.07	1.05	304,159 57	439,076 39	70 89	56.59
	J	1		1	1	1	1	1

ABSTRACT OF STATEMENTS

OF

LIFE INSURANCE COMPANIES IN CANADA

FOR THE

YEAR 1887.

ABSTRACT OF ACCIDENT INSURANCE IN CANADA FOR 1887.

ABSTRACT OF GUARANTEE INSURANCE IN CANADA FOR 1887.

ABSTRACT OF PLATE GLASS INSURANCE IN CANADA FOR 1887.

† ABSTRACT OF LIFE INSURANCE IN CANADA, FOR YEAR 1887.

<u> </u>		<u> </u>		. • . • . • . • . •			
Date of Return		30th April, 1887 31st Dec., 1887. 31st Dec., 1887.		1887. 1887. 1887. 1887. 1887.			1887. 1887. 1887. 1887. 1887. 1887. 1887. 1887. 1887.
90	5	April, Dec., 1 Dec., 1	Dec., Dec., Dec.,	D D D B B B B B B B B B B B B B B B B B			31st Dec., 1 31st Mer., 1 5th April, 1 31st Dec., 1
				31st 31st 31st 31st 31st 31st			31st 31st 31st 5th 5th 31st 31st 31st 31st 31st 31st 31st 31st
1 Olaime	Resisted	6,560 None. 3,000	None. None. None. None.	None None None 1,000 2,000	13,500 26,000	d13,500	None. None. None. None. None. None. None. None.
Unsettled Olaims	Net Resisted	\$ 76,528 2,000 34,566	5,000 None. 2,000 None.	None. 9,000 None. 14,500 16,672 None.	160,266	148,179	None. 4,365 None. 30,742 None. 11,421 54,180 None. 2,132
†Claims	Paid.	\$ 419,480 33,205 110,388	21,000 30,000 9,400 None.	7,000 33,064 284 63,306 88,617 1,000	815,744	i 70,296	6,600 12,983 20,153 75,965 5,548 37,235 None. 1,001 1,001 1,010 1,
†Net Amount	become Olaims.	\$ 410,798 27,705 139,743	26,000 30,000 11,400 None.	7,000 40,064 284 75,306 97,378	866,677	i 120,967	6,600 9,835 7,110 74,099 5,548 27,576 None. 1,011 5,379 5,379 5,379 1,482 1,482
Number of Polisies	become Olaims.	192 16 81	24 11 14 None.	15 15 15 15 15 15 15 15 15 15 15 15 15 1	466 399	1 67	None. 10 10 10 10 10 10
†Net Amount	in force.	\$ 40,931,306 1,928,046 15,614,464	2,546,000 7,847,537 1,456,850 206,006	2,342,000 6,536,742 24,648 10,935,090 9,533,291 1,840,100	101,772,080 88,181,859	i 13,590,221	4,377,040 701,846 468,964 2,373,813 270,421 5,289,217 33,213 809,530 809,530 809,530 809,530 809,630 809,630 809,630 809,630 809,630 809,630 809,630
Number of Policies	in force at date.	20,763 1,321 16,202	2,203 1,460 2,029	3,826 1,826 8,605 6,480 1,059	62,034	i 9,198	1,987 304 1,304 1,76 3,143 8 2,93 1,83 2,63 2,63 2,63 1,65 1,65
Amount of Policies	New and taken up.	\$ 4,309,797 493,000 2,502,40	168,000 4,039,000 403,466 320,385	2,543,000 2,209,689 None. 2,412,100 2,555,412	23,560,845	i 4,271,155	1,147,730 24,000 None. None. 4,000 4,867 7,000 4,867 7,000 18,500 None. None.
Number of Policies	New and taken up	1,858	118	907 1,468 None. 1,948 1,732	15,723	i 5,048	629 16 None. 3 483 1 2 None. None.
†Premiums	Year.	\$ 1,141,589 60,286 519,461	-	39,188 204,564 301,662 330,009 36,044	2,843.398	i 464, 160	160 839 20,058 13,244 61,370 11,314 11,314 11,092 19,807 17,373 11,736 20,193 8,161 3,605
		Canadian Companies. Canada Life (Genadian business). Citizens' (Ganadiaa business)	Dominion Safety Fund (Oznanian business) Federal General London Life [Industrial	Manufacturers' Life	Totals for 1887	Decrease, i-Decrease, d	British Empire Commercial Union Edinburgh Life Association of Scotland Liverpool and London and Globe London and Lancashire London Assurance. North British Queen Reliance Royal Scottish Amicable

=													
81st Dec., 1887. 15th Nov., 1887. 31st Dec., 1887.				Dec., Dec., Dec.,	31st Dec., 1887. 31st Dec., 1887. 31st Dec., 1887.	31st Dec., 1887. 31st Dec., 1887. 31st Dec., 1887. 31st Dec., 1887							₩ ₩ ₩
None. (1)	None. 1,000	d 1,000			None.		10 000 None.	10,000		12,500 None. 10,000	22,500 27,000	d 4,500	n, see pag
1,242 38,539 None.	100,273	d18,198		23,496 None. None. None.	13,131	22,107 4,800 13,346 None.	82,050	d 8,710		160,266 100,273 82,050	342,589 321,318	121,271	ng pug Bu
58,324 182,168 1,214	421,643 476,090	d 54,547		283,667 70,616 143,975 1,000 6,381	1.918 1.918 103,997 7.399	90,215 45,525 86,731 2,000	924,241 738,257	i 185,984		815,744 421,543 924,241	2, 161,528 1,959,795	i 201,733	Safety Fut
62,639 154,248 1,214	396,866 448,238	d 51,372		287,364 70,616 142,975 1,000 6,381	1,000	83,072 39,917 92,529 2,000	926,055	169,560		866,677 396,866 926,055	2,189,598	i 239,154	Dominion
128	183	d 14		243 42 58 100	30 15	27	614	i 195	Ν.	466 183 644	1,293	i 248	Oitizens',
816,884 10,200,568 782,000	28,173,585	i 947,978		17,837,244 2,823,366 13,341,981 232,786	255,415 255,415 10,370.155 685.708	1,512,391 3,963,895 4,401,153 750,025	61,734,187 55,908,230	i 5,825,957	ULATIO	101,772,030 28,173,586 61,734,187	191,679,852 171,315,636	\$20,364,156	Janada Life,
4,784	13,837	i 383		13,439 1,506 5,490 132 7,791	251 3,710 506	1,347 2,836 2,851 473	42,231	117,997	APIT	62,034 13,837 42,231	118,103	i 14,078	ss of the
None. 966,063 68,000	3,112,160	d 942,119		2,052,720 None 2,188,698 4,000 817,204	2,613,345 None. 2,613,345 None.	None. 330,164 529,200 342,500	11,435,731	d 391,654	REC	23,560,849 3,112,160 11,435,721	38,108,730 35,171,348	i 2,937,382	s in Cauada. deducted. oreiga busine
None. 454 19	1,612	d 238		1,265 None. 967 7,445	None. 978 None.	None. 238 337 250	12,537	d 3,214		16,722 1,612 12,537	29,871 28,375	1,596	w busines ing been For the f
20,828 339,830 18,771	890,629 817,848	d 62,781		719,285 77,024 496,548 32,941	6,248 443,788 20,246	41,289 129,924 115,723 19,266	2,285,954	; 297,320		2,843,398 890,629 2,285,954	6,019,981 5,195,720	i 824,261	sed doing nevisurences having inside only.
*Seottish Provincial Standard	Totals for 1887	Increase, i-Decrease, 3	American Companies.	Equitable Mutual Equitable General Metropolitan [Industrial]	*National Life New York *North-Western	Phonix of Bartford	Totals for 1887	Increase, i-Decrease, d		11 Canadian Companies 16 British Companies 12 American Companies	39 Grand Total; for 1887	Increase, i-Decrease, d	* These Companies have ceased doing new business in Canada. † These amounts are net, reinsurances having been deducted. † This refers to policies in Oanada only. For the foreign business of the Canada Life, Citizens', Dominion Safety Fund and Sun, see page 34.

INCREASE OR DEGREESE of Items of Life Insurance in Canada, among the Active Companies, for 1887, compared with 1886. CANADIAN COMPANIES.

The Penniums of Policies, of Policies, of Policies, of Policies Number Amount Number Amount Operation									
## \$\frac{\psi}{\psi} \text{i}	(i)—Decrease (d).	Premiums of the Year.	Number of Policies, New and taken up.	Amount of Policies, New and taken up.	Number of Polisies in force at date.	Amount in force.	Number of Poliqies become Olaims.	Amount of Policies become Claims.	Claims Paid.
BRITISH COMPANIES. 1	Fund. General Industrial General Industrial General General General. General.	\$ 11.4	~ 7		מו מו מו מו מו לו מו מו מו מו לו כר מו מי	\$ 1,997,157 (c) 1394,049 (c) 134,392 (c) 44,006 (c) 13,892,860 (c) 13,892,19 (c) 131,547 (c) 13,209,492 (c) 11,348,221 (c) 11,348,221	# # # # # # # # # # # # # # # # # # #	i i l	\$ 22,331 10,886 11,886 19,202 19,203 19,000 1,000 1,000 1,000
is 33,8009 is 46 d 24,20 d 46,616 i 1,726 i 3,946 i 1,726 i 3,946 i <td></td> <td></td> <td>BRITISH O</td> <td>OMPANIES.</td> <td></td> <td></td> <td></td> <td></td> <td></td>			BRITISH O	OMPANIES.					
	ldor and Globe.			B ** B ** B ** B B B B B B B B B B B B		ા			i

AMBRICAN COMPANIES.

Equitable Equitable Metropolitan [General Mutual Life New York Travelers Union Mutual	السياسة 10 إلى 10 - 10 - 10 إلى 10 - 10 الله	60,466 79,110 11,675 86,206 69,749 4,840 1,023	** & & ** ** & & &	3,418 193 1124 64 64 114		169,554 348,177 3,000 416,507 730,535 79,215 219,436 166,300	 0.024 0.024 0.037 0.034	රිම් කිරීම කර මෙන් මෙන්නේ කිරීම මෙන් වේ මෙන්නේ වේ මෙන	832,684 905,693 20,500 205,053 1,025,104 1,849,672 51,160 93,953	ही का ही का का का <u>का का</u>	74000 80841		88 560 25, 221 0 4, 266 27, 340 41, 364 23, 788 17,704	מים מים מים מים	75.939 28,221 4,266 33,190 26,824 11,977 12,829 1,000
Total Increase or Decrease, American Co's.		308,544	۵.	3,214	8	391,654	 4,671	i 6,1	6,158,099		E	1	30,225		111,850
		-	R	RECAPITULATION	101.	LTION.									
10 Canadian Companies	*****	424,972 68,123 308,544	מים.	4,141 238 3,214	e e	1,728,155 942,119 391,654	 8,293 520 4,671	; 11,2 ; 1,00 ; 6,1	11,248,221 1,090,960 6,158,099	ه. ی. د.	65 17 183	i 11 i d	113,967 65,823 130,225	* 5.	63,296 54,790 111,850
Co Total Increase or Decrease	••	601,639		689	١	394,382	 13,484	118,4	18,497,280		73 182		178,369		120,356

ABSTRACT of Life Insurance done by Canadian Companies which do business outside the Dominion, for 1887	n, tor 1887.	
stract of Life Insurance uone by Canadian Companies which do Dusiness cuusine un		
stract of Life Insurance done by Canadian Companies which do business	outside th	
stract of Life Insurance done by Canadian Companies which	do business	
stract of Life Insurance done by Canadian Compan	ies which	
strator of Life Insurance done by Canadis	in Compan	
STRACT of Life Insurance done	by Canadie	
stract of Life Insurat	ouop eou	
STRACT Of Li	fe Insura	
	STRACT Of LA	

			THE 0	THE CANADA LIFE		RANDE	ASSUBANCE COMPANY.				
1	Premiums for	≥ a.	Amount of Policies,	Number of Policies	Net Amount	Number of Policies	Net Amount	Claims	Unsettled Claims.	Claims.	Date of Return
	Year.	New and taken up	New and taken up	in force at date.	in force at date.		become Claims.	Paid,	Not Resisted.	Resisted.	
In Canada	\$ 1,141,589 15,840	1,858	\$ 4,309,797 71,500	20,783	\$ 40,931,306 503,547	193	\$ 410,798 2,000	\$ 419,480 2,000	\$ 76,528 None.	\$ 6,500 None.	} 30th Apri), 1887.
Total	1,157,429	1,896	4,381,297	21,060	41,434,853	194	412,798	421 480	76,528	6,500	,
			THI	THE SUN LIFE		ASSURANCE COMPANY.	MPANY.				
w In Canada	330,09	1,733	2,555,412	6,480	9, 533, 292	9 .	97,378	88,617	16,672	2,000 None.	} 31st Dec., 1887.
Total	406,355	1,847	2,803,349	1,128	10,841,752	32	105,098	96,064	17,916	3,000	
			THE DOM	DOMINION SAF	SAFETY FUND	LIFE	ASSOCIATION	IUN.			
In CanadaIn other Countries	39,300	118	168,000	2,203	2,546,000 80,000	None.	26,000 None.	21,000 None.	5,000 None.	None. None.	} 31st Dec., 1887.
Total	40,458	120	172,000	2,268	2,626,000	24	26,000	21,000	5,000	None.	
			THE		OITIZENS' INSURANOE		COMPANY.		į		
In Canada In other Countries	60,286	317	492,000 12,000	1,331 95	1,928,046	16 None	27,705 None.	32,205 None.	2,000 None	None. None.	} 21st Dec., 1887.
Total	61,349	878	504,000	1,416	2,040,767	91	27,765	32,20	2,000	None.	

15,663 10,886 22,331 3,051 3,80 2,000 20,331 Olaims Paid. INCREASE or decrease of Items of Life Insurance done by Canadian Companies which do business outside of the Dominion, for 1807 compared with 1886. 34,270 7,000 9,386 2,000 000 7,386 Amount of Policies become Claims. 20 13 of Policies become Claims. Number i 1,997,167 i 46,812 i 1,209,493 134,049 101,911 i 2,043,969 i 1,461,920 32,138 Amount in force. ASSOCIATION. Number of Policies in force at date. 788 116 818 18 904 987 235 95 8 THE CANADA LIFE ASSUBANCE COMPANY. ASSURANCE COMPANY. THE OILIZENS' INSURANCE COMPANY. T d 281,453 i 13,000 98,787 87,345 186,033 7,600 390,000 of Policies, New and taken up. LIFE 7 FUND ם ש New and taken up. 90 245 4 241 204 Ξ 84 Number Policies, SAFETY o LIFE i 78,101 i 25,597 i 10,773 d 1,268 883 108 **s** 80,253 i 103,698 9,514 577 Premiums SUN THE DOMINION Total. In Oansda..... Increase (i)-Decrease (d).

PAYMENTS TO POLICY-HOLDERS.

	* 41.1	MISHIO	1010) DIO I II C	- DEBERON		
Companies.	Death Claims.	Matured En- dowments	Paid to Annui- tants	Paid for Sur- rendered Policies.	Dividends paid to Policy- holders.	Total paid to Policy- holders.	Net Premium Income (including consideration for annulities.)
Canadian Companies	\$ cts.	\$ cts	\$ cts.	\$ cts.	\$ cts.	\$ cts	\$ cts.
Canada Life	403,240 81	18,238 68	400 00	41,878 10	178, 257 38	642,015 00	1,157,428 50
Citizens'	29,244 00	2,961 00	None.	937 96	632 21	33,775 17	64,349 00
Confederation	104,954 02		2,792 30	20,308 00	143,137 37 397 23	276,625 65 21,387 23	519,460 76 40,458 43
Pederal	21,000 00 30,000 00	None. None	None. None.	None. 1,231 25	43,945 62	75,176 87	137,073 06
London Life	8,500 00	900 00		1,396 23	447 72	11,243 95	34,6(9 16
Manufacturere' Life.	7,000 00	None.	None.	None.	None.	7,000 00	39,187 88
North American	33,348 09	None.	524 23	2,003 7 3	271 35	36,147 39	204,563 92
Ontario Mutual	60,156 00 76,657 53	3,150 00 19,406 13	None. 1,217 80	16,447 46 14,660 15	34,849 17 74,501 93	114,602 63 186,443 54	301,661 87 406,354 92
Temperance and Ge-	10,001 03	10,400 15	1,211 60	14,000 10	14,001 00	100,110 01	100,001 02
neral	1,000 00	None	None.	None.	None.	1,000 00	36,013 68
Totals	775,100 48	50,089 77	4,934 32	98,863 88	476,429 93	1,405,417 43	2,941,191 27
British Companies.							
British Empire	6,500 00	None.	None.	2,325 61	1,053 00	9,878 61	160,839 01
Commercial Union	12,982 79	None.	None.	1,752 25	None.	14,735 04	20,058 06
Edinburgh	20,151 62	None.	None.	114 85	None.	20,266 47	13,243 63
Life Ass'n of Scotland Liverpool and Lon-	75,964 97 5,548 37	None. None.	None. 238 85	6,975 43 None	12,709 21 None.	95,649 61 5,787 22	61,370 28 11,343 55
don and Globe London & Lancashire	34,185 00	3,050 00	None.	4,238 63	None.	41,473 63	172,388 88
London Assurance	None.	None.	None.	None.	None.	None.	1,091 91
North British	18,004 45	None.	None.	1,190 60	3,614 28	22,809 3 3	19,806 69
Queen	1,011 00	None.	None.	430 92	None.	1,441 92	7,373 36
Reliance	1,500 00	None.	None.	150 00 3,312 77	None. None.	1,650 00 7,159 01	11,72 6 31 20,191 98
Royal	3,245 76 919 78	None. None	600 48 None.	None.	None.	919 78	8,160 91
Scottish Provident	12,879 64	3,893 33	None.	None.	None.	16,772 97	3,605 47
Scottish Provincial	55,283 48	3.040 74	None.	1,759 64	1,320 46	61,404 32	20,828 48
Standard Life		None	796 36	15,833 64	8,462 08 None.	187,259 59	339,829 50
Star	None.	1,214 24	123 40	523 96		1,861 60	18,770 89
Totals	410,344 37	11,198 31	1,759 09	38,608 30	27,159 03	489,069 10	890,628 91
American Companies	 						
Ætna	179,011 49		None.	10,947 76	105,984 56	399,599 81	719,285 25
Connecticut	38,440 00	32,176 00	None.	70 6KD 96	25,551 15	96,167 15	77,024 15
Kquitable	135,082 00	8,892 73	None.	70, 65 0 86 3,772 65	26,902 91 1,316 54	241,528 50	496,548 46
Metropolitan Mutual Life	7,380 75 75,296 80	None. 6,519 93	None. 49 71	1,845 00		12,469 94 86,728 96	42,940 72 185,672 77
National Life	1,918 00	None.	None.	8,775 05	None.	10,693 05	5,247 50
New York	97,253 72	6,743 61	None.	39,163 03	81,679 44	224,839 80	442,787 85
North-Western	6,349 00	1,050 00	None.	583 06		21,365 82	20,246 18
Pheenix of Hartford. Travelers'	69,368 00 44,759 33	20,847 00 766 00	None.	None. 11,302 91	8,943 37 None.	99,158 37 56,828 24	41,289 38 129,923 56
Union Mutual	60,875 03	25,85 6 03		1,983 60	31 00	88,745 66	115,721 81
United States	2,000 00	None.	None.	None.	None.	2,000 00	19,266 09
Totals	717,734 12	206,507 30	49 71	149,023 93	266,810 25	1,340,125 30	2,285,953 72

Amount of Life Insurance terminated in Canada in Natural Course or by Surrender and Lapse, during the Year 1887.

		Amount Ter	minated by		Total
	Death.	Maturity and Expiry.	Surrender.	Lapse.	Surrender and Lapse.
Canadian Companies.	\$	\$	s	8	\$
Canada Life (Canadian business)	390,049	49,089	447,654	1,208 446	1,656,100
Oitizens' (Canadian business)	24,744	3,961	52,679	341,810	391,489
Confederation	131,285	67,434	289,105	700,100	989,205
business)	26,000	None.	None.	186,000	186,000
Federal	30,000	None.	19,640	838,500	854,140
London Life General.	10,500	900	22,250	264,782	287,032
London Life General	None. 7.000	None. None.	None. None.	114,379	114,379
Manufacturers' Life	40,061	10,600	59,975	None. 832,600	None. 892,575
North American General	284	None.	5,935	2,415	8,350
Ontario Mutual	72,156	8,650	122,688	1,058,000	1,180,688
Sun (Canadian business)	77,972	27,150	179,818	786,490	966,308
Temperance and General	1,000	None.	None.	129,500	129,500
Totals for 1887	811,054	167,784	1,199,744	6,463,022	7,662,766
Totals for 1886	692,242	86, 230	1,171,700	4,728,443	5,900,143
Increase, i-Decrease, d	i 118,812	i 81,554	i 28,044	i 1,734,579	i 1,762,623
British Companies.					
British Empire	6,500	1,000	76,405	296,087	372,492
Commercial Union	9,833	None.	15,244	5,540	20,784
Edinburgh	7,110	None.	4,021	None.	4,021
Life Association of Scotland	74,790	3,309	22,618	14,600	37,218
Liverpool and London and Globe	5,548 24,526	None 3,0 5 0	2,381	7.929	10,310
London and LancashireLondon Assurance	None.	None.	113,232 None.	488,746 None.	801,978 None.
North British	26,822	None.	12,367	None.	12,367
Queen	1,011	None.	10,431	16,563	26,994
Reliance	5,142	None	150	2,070	2,320
Royal	5,379	10,000	12,553	9,721	22,674
Scottish Amicable	920	None.	None.	4,867	4,867
Scottish Provident	14,826	None.	None.	None.	None.
Standard Provincial	49,517 1 54,2 48	3,122 None.	5,756 243,666	1,162	6,918
Standard Star	None.	1,214	9,407	412,287 24,300	655,953 33,707
Totals for 1887	386,171	21,695	528,631	1,283,872	1,812,503
Totals for 1886	431,996	32,843	427,013	1,229,081	1,656,094
Increase, i—Decrease, d	d 45,825	d 11,148	i 101,618	i 54,791	i 156,409
American Companies.					
Ætna Life	179,733	181,086	123,292	701,601	824,893
Connecticut	38,440	32,176			110,100
Equitable	134,082	8,893	333,629	526,700	860,328
Metropolitan { General	1,000	None.	20,500	3,000	23,500
Wntal Tic	6,381	None.	None.	605,770	605,770
Mutual Life	72,872 1,000	8,520 None	10,171 35,307	556,344 1,500	566,518 36,807
New York	107,754	6,908	268,600	427,452	696,052
North Western	4,147	2,574	5,615	1,000	6,61
Phoenix of Hartford	62, 225	20,847	24,688	15,837	40,528
Travelers'	39,151	766	111,119	230,288	341,407
United States	66,579 2,900	81,999 None.	15,693	312,814 141,100	328,506 143,090
Totals for 1887	715,364	343,769			-
Totals for 1886	580,902	341,452		21 00 0006 1000000	4,386,555
Increase, i-Decrease, d		i 2,317			i 197,484

CANADIAN LIFE COMPANIES.

ASSETS AND LIABILITIES.

Companies.	A ssets.		Liabilities including Reserve, but not Gapital Stock.		Surplus of Assets over Liabilities, excluding Capital.		Capital Stock paid up.	Surplus of Assets over liabilities and Ospital Stock.
	\$	cts.	\$	cts.	\$	cts.	\$ cts.	\$ ets.
Canada Life	8,190,465 260,860 2,260,064 132,604 134,498 190,317 163,382 542 318 1,084,852 1,312,504 80,606	74 52 88 32 44 17 99 26 48	7,425,199 247,938 2,036,793 80,006 67,587 153,208 38,993 427,423 1,027,186 1,174,499 28,959	88 23 51 47 99 00 05 77 31	765,265 12,921 223,271 † 52,598 66,910 37,108 124,389 114,895 57,665 138,005 51,647	86 29 37 85 45 17 94 49	100,000 00 34,420 00 79,612 00 33,650 00 126,820 00 60,000 00 60,000 00	640,265 68 123,271 29 18,178 37 3,458 45 54,895 94 57,665 49 75,505 17
Totals	14,352,475	57	12,797,796	14	1,644,679	43	682,002 00	973,240 39

^{*} The capital in this company is also liable for its other departments, so that these columns cannot be filled up. See its Fire Statement.

† Including surplus on policy-holders' account in Mortuary Fund, \$10,661.63.

INCOME.

Companies.	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
Canada Life	\$ cts. 1,157,428 50 64,349 09 510,638 29 40,458 43	\$ cts. None. None. 8,822 47 None.	\$ cts. 379,753 62 12,662 06 107,491 63 3,342 86	\$ cts. 97,816 12 None. 5.156 12 None.	\$ cts. 1,634,998 24 77,011 15 632,108 51 43,801 29
FederalLondon Life	137,073 06 34,609 16 39,187 88 191,243 92 301,661 87	None. None. None. 13,320 00 None.	4,437 18 9,244 43 778 64 23,718 72 51,262 07	84 00 None. None. None. None.	141,594 24 43,853 59 39,966 52 228,282 64 352,923 94
Sun	406,354 92 36,043 68 2,919,048 80	None. None. 22,142 47	58,038 53 2,524 34 653,254 08	13,017 23 None. 116,073 47	477,410 68 38,568 02 3,710,518 82

CANADIAN LIFE COMPANIES-Concluded.

EXPENDITURE.

Companies.	Payments Policy- Holders	.	Genera Expense		Dividend Stock holde	.	Total Expendit		Surplur of Income over Expenditu)
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.
Canada Life	642,015	00	212,384	91	25,000	00	879,399	91	755,598	33
Citizens' (Life Department)			24,712		756		59,243		17,767	
Confederation .	276,625		120,721		29,750		427,097		205,010	
Dominion Safety Fund	21,387		9,413		1,290		32,090		11,711	
Federal	75.176		43,088		None		118,265	36	23,328	
London Life	11,243		18,546		2,355	50	32,146		11,707	
Manufacturers' Life	7,000		20,438		None		27,438		12,528	
North American	36, 147		75,200		4,800	00	116,147		112,134	77
Ontario Mutual	114,603		73,932			- 1	188,535		164,388	
Sun	186,443		117,779		6,250	00	310,472		166,937	
Temperance and General	1,000		20,627		None		21,627		16,940	
Totals	1,405,417	43	736,845	87	70,202	84	2,212,465	64	1,498,053	18

SUMMARY of Life Insurance in Canada for the Years, 1875 to 1887, inclusive. PREMIUM—INCOME DURING THE RESPECTIVE YEARS, 1875-1887.

Year.	Canadian Companies.	Britisb 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	2,617,407
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	2,843,398	890,629	2,285,954	6,019,981

Amounts of Insurances effected during the respective Years, 1875-1887.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
		\$	\$	<u> </u>
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	2,7-9,201	3,871,998	12,169,755
1879	6,112,706	1,877,918	3,363,600	11,354,224
1880	7,547,476	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	5,433,960	20,112,755
1883	11,884,317	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	4,051,279	11,827,375	35,171,348
1887	23,560,849	3,112,160	11,435,721	38,108,730

Amounts of Insurances in for force, 1875-1887.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
And the state of t	\$	\$	\$	\$
1875	21,957,296	19,455,607	43,596,361	85,009,264
1876	24,649,284	18,873,173	40,738,461	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	33,613,745	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
1683	59,213,609	23,511,712	41,471,554	124,196,875
1884	66,519,958	24,317,173	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	101,772.080	28,173,585	61,734,187	191.679,582

ABYTRAOT of Life Insurance in Canada (Assessment Plan) for the Year 1887.

Second S		biag ti s.	-ditieO as beir	Certifi.	-ditisO	ai sta		эшоээо		Unsettled Claims	Claims.	
Charadian Mutual Aid	Companies.	noomA latoT 19dar9M yd	Number of cates repor taken.	Amount of cases, nev	Number of to	Net Amou?	Number of estes be semisiO	Net Amount l Claims.	.bia¶ smislO	Not Resisted.	Registed	Date of Return.
Canadian Mutual Aid. Mutual Politet Society. 38,311 307 488,500 3,994 8,413,625 84 60,465 61,125 11,265 10,000 26 585 None. 4,000 Provincial Provident Institution. 38,311 307 488,500 3,371 46,348,483 8 6,116 109,465 103,720 23,525 7,793 Amenotal Powident Institution. 163,036 2,588 4,807 8,104 16,355,113 61 109,465 103,720 23,525 7,793 Amenotal Powident Institution. 162,636 1,467 3,279,300 3,269 8,900,500 33 69,160 37,800 1,000 None. Mutual Reserve Fund, 1887 1,467 3,279,300 3,269 8,900,500 33 69,160 37,800 1,000 None. Amenican do light of the colspan="6">1,467 3,279,300 3,269 8,900,500 33 69,160 <th>CAMADIAN COMPANIES.</th> <th>€</th> <th></th> <th>€9</th> <th></th> <th>₩</th> <th></th> <th>₩.</th> <th>59</th> <th>es-</th> <th>€9</th> <th></th>	CAMADIAN COMPANIES.	€		€9		₩		₩.	59	es-	€9	
AMERICAN COMPANIES. 168,002 2,588 4,780,700 8,104 16,355,113 61 109,465 103,720 23,625 7,798 AMERICAN COMPANIES. 128,636 1,467 3,279,300 3,269 8,900,500 33 69,150 62,650 11,000 None. American do Issi. 128,696 1,467 3,279,300 3,269 8,900,500 33 69,150 62,650 11,000 None. Chandian Companies	Canadian Mutual Aid	94,966 38,331 34,715	1,097 307 1,184	1,866,200 488,500 2,226,000	3.904 1,829 2,371	8,479,625 3,413,000 4,463,488	34 18 9	60,465 31,000 18,000	61,125 26 595 16,000	19,625 None. 4,000	1,300 4,000 2,493	31st Dec., 1887. do 31st Jan., 1888.
AMTRIOLAN COMPANIUS. 163,636 2,410 4,929,755 6,784 14,201,119 66 101,559 103,963 24,764 3,569 Mutual Reserve Fund, 1887 138,696 1,467 3,279,300 3,259 8,900,500 33 69,150 62,650 11,000 None. Chandian Companies 100,213 1,628 4,856,000 3,269 7,795,200 13 37,800 37,800 1,000 None. Chandian Companies 100,213 1,628 4,856,000 3,269 1,795,200 13 37,800 1,000 None. Chandian Companies 100,213 1,628 4,856,000 8,104 16,355,113 61 109,465 103,720 1,000 None. American do 128,696 1,467 3,279,300 3,239 8,900,500 33 69,150 63,630 1,000 None. Totals for 1887 206,693 4,038 9,784,756 9,393 21,996,359 99 118,163 3,693 1399,359 199		168,002	2,588	4, 180, 700	8,104	16,355,113	19	109,462	103,720	23,525	7,793	
128,696 1,467 3,379,300 3,269 8,900,500 33 69,150 62,650 11,000 None. 100,213 1,628 4,865,000 3,269 7,795,200 13 37,800 37,800 1,000 None. 168,002 2,588 4,580,700 8,104 16,355,113 61 109,465 62,650 11,000 None. 128,696 1,467 3,279,300 3,259 8,900,500 33 69,150 62,650 11,000 None. 296,693 4,055 7,860,0:0 11,363 26,265,613 94 178,615 166,370 34,525 7,793 262,849 4,038 9,784,765 9,393 21,996,359 69 139,349 141,763 25,764 3,583		162,636	2,410	4,929,755	6,781	14,201,119	93	101,539	103,963	24,764	3,593	
128,696	AMERICAN COMPANIES.										.	المستعدد الم
100,213 1,628 4,865,000 2,609 7,795,200 13 37,800 37,800 1,000 168,002 2,588 4,680,700 8,104 16,355,113 81 109,465 103,720 11,000 128,693 1,467 3,279,300 3,253 8,900,500 33 69,150 63,650 11,000 262,849 4,038 9,784,755 9,393 21,996,359 69 139,349 141,763 25,764	Mutual Reserve Fund, 1887	128,696	1,467	3,279,300	3,259	8,900,500	33	69,150	62,650	11,000	None.	31st Dec., 1887.
168,002 2,588 4,680,700 8,104 16,356,113 61 109,465 103,720 23,525 128,693 4,055 7,860,0:0 11,363 26,265,613 94 178,615 166,370 34,526 262,849 4,038 9,784,755 9,393 21,996,359 69 139,349 141,763 25,764		100,213	1,628	4,855,000	3,609	7,795,200	13	37,800	37,800	1,000	None.	
168,002 2,588 4,680,700 8,104 16,355,113 61 109,465 103,720 23,535 296,693 4,655 7,860,0:0 11,363 26,265,613 94 178,615 166,370 34,525 262,849 4,038 9,784,755 9,393 21,996,359 69 139,349 141,763 25,764					RECAP	TULATION.						·
<u>262,693</u> 4,038 4,038 9,784,756 9,393 21,996,359 69 139,349 141,763 25,764	Ganadian Companies	168,002 128,696	2,588	4,580,700	8,104 3,253	16,355,113 8,900,500	33	109,465 69,150	103,720 62,650	23. 525 11,000	7,793 None.	
1886 262,849 4,038 9,784,755 9,383 21,996,359 69 139,349 141,763 25,764	Totals for 1887	296,693	4,055	7,860,000	11,363	25,255,613	94	178,615	166,370	34,525	7,793	
		262,849	4,038	9,784,755	9,393	21,996,359	69	139,349	141,763	25,764	3,593	

ASSESSMENT SYSTEM.

Amounts of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada, during the Year 1887.

Amount Te	rminated by	Total
Death.	Surrender, Expiry or Lapse.	Terminated.
	\$	\$
56,815 31,000 18,000	1,337,952 532,600 597,255	1,394,767 563,500 615,255
105,815	2,467,707	2,573,522
101,549	3,105,999	
	<u> </u>	
69,150	1,969,350	2,038,500
37,800	3,299,000	3,336,800
	Death. \$ 56,815 31,000 18,000 105,815 101,549	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$

Canadian Companies	105,815 69,150	2,467,797 1,969,350	2,573,522 2,038,508
Totals for 1887	174,965	4,437,057	4,612,023
Totals for 1886	139,349	6,303,450	6,442,799
			!

ASSESSMENT LIFE COMPANIES.

CANADIAN COMPANIES—ASSETS, 1887.

Cempanies.	Mortgages on Resl Estate.	Cash on hand and in Banks.	Agents' balances and Bills Receiv- able.	Due from Members.	Other Assets.	Total Assets.
Canadian Mutual Aid Mutual Relief Society Provincial Provident Institution Totals	\$ cts. 26,300 00 None. 6,960 00 33,169 00	13,456 83 6,767 3 2	None. 938 36	1,550 00 9,100 23	520 60 60 73	15,526 83 23,726 64

UANADIAN COMPANIES-LIABILITIES-1887.

Companies.	Claim for death lo Unsettl	sses	Due d accoun Gene Expen	t of	Tota Liabili (not inc ingrese	ty lud-	Surplu Assets Liabili	over
Canadian Mutual Aid	\$ 20,825 4,000 6,493	00	\$ 2,49 Nor 91		\$ 23,324 4,000 7,403	00	\$1,533 11,520 16,32	6 83
Totals	31, 518	25	3,40	9 29	34,727	54	59,38	8 33

INCOME.

Companies.	Member- ship Fees.	Annual Dues.	Medical Ex- aminers' Fees.	Assess- ments.	Interest and other Receipts.	Total Income.
Canadian.	\$ cts.	\$ cts.	\$ ets.	\$ cts.	\$ cts.	\$ ets.
Canadian Mutual Aid	11,764 97 2,268 00 6,896 33 20,929 30	9,460 86 4,471 50 6,877 40 20,809 76	319 00 1,340 00	31,262 75	240 00 1,413 47	95,729 28 38,561 25 36,128 69 170,418 62
American.	15,719 00	20,017 50	4,257 00	88,702 11	517 81	129,213 42

EXPENDITURE.

Companies.	Paid for Deat Losses.		Gener Expens		Tots Expend		Surpl of Inco over Ex ditur	pen-
Canadian.	\$ c	ts.	\$	cts.	\$	eta.	\$	cts.
Oanadian Mutual Aid	65,212 (26,595 (16,000 (90 J	23,025 7,119 13,690	33	88,23' 33,714 29,696	1 33	7,491 4,846 6,437	5 92
Totals	107,807	05	43,835	17	151,64	2 22	18,776	3 40
American.								
Mutual Reserve Fund	62,650	ю	33,802	62	96,45	2 62	32,766	9 80

ABSTRACT of Guarantee Business in Canada, for the Year 1887.

	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Pollcies New and Renewed.	Number of Policies in force in Usuada at date.	Net Amount in force at date.	Losses incurred during the year.	Claims paid.	Not Resisted.	
	\$		\$		\$	\$	\$	\$	\$
American Surety	402	114	82,300	114	82,300	None.	None.	None.	None.
Quarantee	39,095		6,114,700		5,486,395	21,379	18,934	None.	15,493
London Guarantee and Accident	24,595	2,569	3,475,850	2,405	3,206,800	13,058	1,758	1,300	10,00 0
Totals	64,092		9,672,850		8,775,4 95	34, 437	20,692	1,300	25,493

ABSTRACT of Accident Business in Canada, for the Year 1887.

·	Premiums of the Year.	Number of Poli- cies 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.	Olaims paid.	Resisted.	
	\$		\$		\$	\$	\$	\$	\$
Accident	40,098	3,215	6,399,25 0	2,731	4,949,800	26,496	20,496	6,000	10,000
Citizens'	36,127		2,995,600	*****	2,438,100	13,070	17,870	20 0	None.
London Guarantee and Accident	16,663	2,697	4,309,766	2,315	2,643,366	3,465	3,465	None.	None.
Manufacturers' Acci-	2,534	337	656,000	3 37	656,000	41	41	None.	None.
Mutual Accident	3,520	433	832,000	335	642,500	976	816	160	None.
Norwich and London	2,637	283	444,000	274	426,000	1,557	1,372	328	None.
Sun	18,421	1,893	3,354,200	1,840	3,207,600	8,289	8,289	None.	None.
Travelers'	74,6 10	5,655	11,077,166	4,694	9,194,048	36,4 69	30,969	12,000	None.
Totals	194,610		30,067,982		24,157,414	90,363	83,318	18,688	10,000

Abstract of Accident and Guarantee Business done by Canadian Companies which do business outside of the Dominion, for 1887.

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

	of the	Poli-	Poli-	of Poli- force at	unt in date.	incurred the year.		Unse Cla	
. 	Premiums Year.	Number of cies New Renewed.	Amount of cies New Renewed.	Number of cies in tol date.	Net Amount force at date	Losses inducting the	Olaims paid.	Not Resisted.	Resisted.
	\$	-	\$		\$	\$	\$	\$	
In Canada	40,098	3,215	6,399,250	2,731	4,949,800	26,496	20,496	6,00 0	10,000
In other Countries	140,807	8,964	17,142,450	4,145	6,639,750	117,945	126,269	15,426	None.
Totals	180,905	12,179	23,541,700	6,876	11,589,550	144,441	146,765	21,426	10,000

THE GUARANTEE COMPANY OF NORTH AMERICA.

				 				
In Canada	39,095	*****	6,114,700	 5,486,395	21,379	18,934	None.	15,493
In other Countries	166,254	*****	31,175,167	 22,617,888	57,26 3	56,078	None.	12,246
Totals	205,349		37,289,867	 28,104,283	78,642	75,012	None.	27,739

ABSTRACT of Plate Glass Insurance in Canada for the Year 1887.

Lloyds' Plate Glass	6,468		136,776		147,815	1,773	1,563	224	None.
Mongenais, Boivin &	7,980	473		5 54	······	685	685	None.	None.
Mutual Accident	2, 038	135	36,966	171	48, 274	158	158	None.	None.
A. Ramsay	7,626	62 6		1,089	*********	2,291	2,291	None.	None.
Total	24,112					4,907	4,697	224	None.

8	1 Vict	oria.				De	38	7TO	Пs	ш		arī.	Je.		(74.0		•	_	' 							n.	•	T.C	
2nd May, 1888.	Description	which Licensed.		Accident	Fire and Inland Marine.	Fire.	Guarantee.	Steam Boilers, &c.	Life.	Fire and intand Marine.	Life.	Fire, Life and Accident.	Fire.	Fire. Inland Marine and Life.	Life.	Fire.	Wire Research	Life.	Life.	F176.	Fire.	Guarantee.	e L	Fire.	Fire.	Fire.	Plate Glass.	Fire and Life.	Guarantee and Accident.	Fire.
Act, as at	Amount of Deposit with Receiver-General.	Accepted Value.	•	21,380	97,700	125,000	104,779	9,900	113,832	04,800	54,000	103,656	131,400	330.447	75,641	100,000	101,060	798,800	50,000	200,000	99,767	62,360	94.900	100,000	129,453	143,667	5,000	150,300	53,533	107,067
Insurance	Amount of L Receiver-	Par Value.	S	24,798	1.758.422	125,000	107,067	11,000	115,726	110 376	000.09	111,840				100,000	•	847,000		20,000	99,767	68,146	94.900	80,420	129,463	143,667	5,000	167 000	53,533	107,087
d to do business in Canada, under the		Uniei Agent to receive r rocess.	unitable à surveyigh tablement sonatement amplitume desprintation ammende	Edward Rawlings, Manager, Montreal	F. W. Evans, General Agent, Montreal	Joseph Flyne, Chief Agent, Toronto	Fred. Standing, Uniel Agent, montreni	W. B. McMurich, Agent, Toronto	Fred. Stancliffe, Chief Agent, Montreal	John Morison, Governor, Toronto	12) Or Ramsay Manager. Hamilton	Gerald E. Hart, Chief Agent, Montreal	W. R. Oswald, Chief Agent, Montreal	Exans & McGregor, General Agents, Montres,	J. K. Macdonald, Managing Director, Toronto	Walter Kavanagh, Chief Agent, Montreal	J. Dewolfe Spurr, St. John, N B	Seargent P. Stearns, Manager, Montreal	Ontario David Dexter, Managing Director, Hamilton.	John Kennedy, Chief Agent, Montreal	Stawart Browne, Chief Agent, Montreal	Edward Rawlings, Manager, Montreal.	Coners Amms & Co. and George Dennoim	F. W. Evans, General Agent, Montreal	W. H. Rintoul, Agent, Montreal	S. C. Duncan-Clark, Chief Agent, Toronto	G. F. C. Smith, Uniel Agent, Montreal	O. C. Foster, Agent, Montress	A. T. McCord, Chief Agent, Toronto	W. A. Sims, Chief Agent, Toronto
List of Insurance Companies Licensed to do business in Canada, under the Insurance Act, as at 2nd May, 1888.		лаше ог Сопрвиу.	CONTRACTOR DESCRIPTION OF PROPERTY SECTIONS OF THE PROPERTY OF	h America		The Agricultural Insurance Co. of Watertown, N.Y	The American Surety Company of New York	The Boiler Inspection and Insurance Co. of Canada	The British Empire Mutual Life Ass Co, London, Eng.	The British America Assurance Co, Toronto	The Caledonian Insurance Co	The Citizens' Insurance Co. of Canada	The City of London Fire Insurance Co. (Limi ed)	The Commercial Union Assurance Uo. (Limited) oil.	The Confederation Life Association of Canada	The Connecticut Fire Ingurance Co , Hartford, Conn Walter Karanagh, Chief Agent, Montreal	The Dominion Safety Fund Life Association	The Konitable Life Ass. Soc. of the United States, N.Y	The Federal Life Assurance Co. of Ontario	The Fire Insurance Association (Limited), London, Eng.	The Germania Life Insurance Company	The Guarantee Co of North America Edward Rawlings, Manager, Montreal.	The Guardian Fire and Life Assurance Co., London, Eng.	The Hartford Fire Ingurance Co Hartford, Conn	The Imperial Insurance Co. of London, Eng	The Lancashire Ingurance Co,	The Liverpool and London and Globe Insurance Co.	The Lindon Assurance Corneration. Eng.	The London Guarantee and Accident Co. (Limited)	The London and Lancashire Fire Los. Co., Liverpool W. A. Sims, Chief Agent, Toronto

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The London Matinal Fars Date Co. of Canada, London, O. D. Rateboald, Scoretary London Matinal France Co. of Canada, London Life and Canada, London Life and Canada Life Life And Canada Life And Canada Life Life And Canada Life Life And Canada Life And C						
47,020 48,018 50,000 20,000 50,000 20,000 487,960 37,960 487,960 87,960 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 100,161 100,161 100,252 147 100,252 167 100,252 167 100,252 167 100,252 167 100,252 167 100,252 167 100,252 167 100,000 100,001 44,000 56,000 51,952 689,553 144,000 56,000 51,000 56,000 51,000 56,000 51,000 56,000 51,000 56,000 51,000 56,000 51,000 56,000 51,000 56,000 51,000 56,000 51,000 56,000 51,000 56,000 51,000 56,000 51,000 56,000 51,000 56,000	Fire. Life. Life. Life. Life. Accident and Plate Glass. Life.	Life on the Assessment plant Plate Glass. Fire. Life. Fire and Life.	Fire and Inland Marine. Fire and Inland Marine.	Fire. Fire. Fire and Life. Plate Glass. Life.	Fire and Inland Marine. Fire and Life. Fire. Life. Life. Life and Accident.	Life. Life and Accident. Life. Life. Fire and Inland Marine.
	_		100,253 100,253 100,000 92,214	187 013 55,700 237,936 5,000		50,000 484,960 297,475 100,000 51,930
The London Mutual Fire IDS. Co. of Canada, London, O. D. C. Macdonaid, Scoretary, London. The Manufacturers' Accident Insurance Co. The Manufacturers' Life Insurance Co. The Matural Engine Life Insurance Co. The Mutual Life Insurance Co. The North American Life Assurance Co. The Denix Insurance Co. The Queber Fire Assurance Co. The Queber Fire Assurance Co. The Queber Fire Assurance Co. The Reliance Mutual Life Assurance Co. The Scotland A. Ramsay. Montreal The Scotland Life Assurance Co. The Scotland The Scotland Life Assurance Co. The Scotland The Tarviers Insurance Co. The Tarviers Insurance Co. The Scotland The Tarviers Insurance Co. The Scotland The Scotland The Tarviers Insurance Co. The Tarviers Insuran		50,000 100,161 510,000 55,540	180,253 188,400 102,460 100,000	193,793 59,000 247,340 5,000	689,533 100,397 100,397 148,000 63,281	50,0:0 518,962 303,475 100,000 57,700
The London Mutual Fire Inc. Co. of Canada, London, Cabe Manufacturers' Accident Insurance Co. The Manufacturers' Life Insurance Co. The Mutual Accident Association (Limited) The Mutual Life Insurance Co. of New York. The Mutual Life Insurance Co. of New York The Mutual Reserve Fund Life Association of New York Mongenais. Boivin & Co. The North American Life Assurance Co. The North American Life Assurance Co. The North British and Mercan life Insurance doo. The North British and Mercan life Insurance Association of New York Life Insurance Co. The North British and London Accident Insurance Association of Abardeen and London. The Norwich and London Accident Insurance Association of Abardeen and London. The Ontario Mutual Life Assurance Co. The Phenix Insurance Co. of Brooklyn. The Quebec Fire Assurance Co. The Royal Canadian Insurance Co. The Standard Life Assurance Society of England. The Standard Life Assurance Society of England. The Standard Life Assurance Co. The Stan Life Assurance Co. of Canada The Stan Life Assurance Co. The Travelers' Insurance Co. The Travelers' Insurance Co. The United States Life Insurance Co.	J. D. C. Macdonald, Secretary, London	k Jno. S. Hall, jun., Chief Agent, Montreal L. I. Boivin, Agent, Montreal Murphy & Boult, Montreal F. W. Campbell, M.D., Attorney, Montreal Wm. McGale, Managing Director, Toronto	Tuos. Davidsout, managing Director, mouresa. Robt. W. Tyre, General Agent, Montreal Gamble Geddes, General Agent, Toronto g Alex. Dixon, Manager, Toron 0 Wm. Bendry, Manager, Waterloo L. O. Gamb. General Agent, Toronto	Gillespie, Moffatt & Co., General Agents, Montreal. J G. Olapham, President, Quebec H. J. Mudge, Chief Agent, Montreal A. Ramsay, Montreal I Gastie Hatton, Attorney Montreal.	Harry Cutt, Secretary, Montreal Wm. Tatley, Chief Agent, Montreal. Walter Kavanagh, Agent, Montreal. W. M. Ramssy, Manager, Montreal. A. D. Perry, General Agent, Toronto. R. Macaulay, Managing Director, Montreal	Henry O'Hara, Managing Director, Toronto Wm Hanson, Uhief Agent, Montreal Wm. Mulock, Attorney, Toronto Thos. A. Temple, Attorney, 81. John, N.B J. J. Kenny, Managing Director, Toronto
 _	The London Mutual Fire Ins. Co. of Canada, London, O The London Life Insurance Co	The Mutual Reserve Fund Life Association of New York Mongenials, Boitin & Co	The Northern Assurance Oo of Aberdeen and London The Norwich and London Accident Insurance Asso The Norwich Union Fire Insurance Society, Norwich, Eng The Ontario Mutual Life Assurance Oo. The Phenix Insurance Oo.	The Quebec Fire Assurance Co., London, Eng. The Quebec Fire Assurance Co. The Queen Fire and Life Insurance Co., England. A. Ramssy. The Refigure Mutnal Life Assurance Soc. London, Eng.	The Boyal Canadian Insurance Co. The Boyal Insurance Co. The Scottish Union and National Insurance Co. The Standard Life Assurance Co., Scotland. The Stan Life Assurance Society of England. The Sun Life Assurance Co. of Canada.	Temperance and General Life Travelers' Insurance Co. of H Orion Mutual Life Insurance United States Life Insurance Western Assurance Co., Toro:

• This Company has also \$132,500 vested in Canadian Trustees under the Insurance Act.
† This Company has also \$398,197 vested in Canadian Trustees under the Insurance Act.
† This Company has also \$398,197 vested in Canadian Trustees under the Insurance Act.
† This Company has also \$398,197 vested in Canadian Trustees under the Insurance Act.
• Deposit receipts, \$5,000 of People's Bank, Fredericton, and \$45,000 of Maritime Bank, St. John. The latter bank is in liquidation. The question of the renewal of the company's license, which expired on the 31st March, 1888, and has not been renewed, is at present (1st May) still pending.

following Life Insurance Companies, having ce Consolidated Insurance Act of 1877, to transact deposits are applicable to these policies, subject	The following Life Insurance Companies, having ceased to transact new business in Canada, are entitled, under Section 17 of the Consolidated Insurance Act of 1877, to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to these policies, subject to the previsions of the Insurance Acts of 1868 and 1871.	a, are enti xisting at s of 1868	tled, under 31st Marund 1871.	r Section 17 of the rch, 1878, and their
Jompsny.	Ohief A cent to receive Process	Amount of Deposit with Receiver-General.	eposit with Jeneral.	S. S. S. S
		Par Value.	A ccepted Value.	6607767
		*	₩	
d, Conn	The Connecticut Mutual Life Ins. Co. of Hartford, Conn [F. W. Byans, General Agent, Montreal	100,000	100,000	Life.
7	Archibald Inglis, Chief Agent, Montreal	161,667	149.893	Life.
America	John F. Bell, Attorney, Windsor	110,000	110,000	Life.
of Milwankee A	M. W. Mills, Chief Agent, Toronto	100,000	100,000	Life.
d, Conn	H. D. Simpson, General Agent, Montreal	124,280	114,352	Life.
	William W. Robertson, Attorney, Montreal	125,450	126,460	Life.
9	Geo. Wm Ford, Secretary, Montreal	147,780	147,780	Life.
_	-		•	

The affairs of the Briton Medical and General Life Association, London, Eng., are in litigation, orders having been made by Ontario and Quebec Norm.—The Citizens' Insurance Company of Canada has discontinued its Guarantee business, and has re-insured its outstanding policies in the Guarantee Courts, having for their object the winding up of the affairs of the Company in Canada and the distribution of the deposit held by the Receiver. General, which amounts to \$103,370. The orders above referred to were both appealed, but the appeals have been withdrawn, and proceedings are now in progress for the winding up of the Company's Canadian affairs, and applications relating thereto are at present pending before the The license of the Hand in Hand Insurance Company expired on the 31st March, 1887, and has not been renewed, owing to the fact that under "The Insurance Act," the privilege of obtaining a Dominion license in the case of Companies having Provincial charters is restricted to Companies The Statutory notices of application for the withdrawal of the deposit of the Brition Life Association (Limited) have been given by the Company. The deposit of the Company, \$58,993 Canada 4 p. c. bonds, is still in the hands of the Receiver General. Which transact the business of Life Insurance. The Hand in Hand continues to transact Plate Glass Insurance in Ontario under Provincial license, Company of North America. The deposit on account of this branch is \$11,000 municipal debentures, still in the hands of the Receiver-General but has ceased to transact business in the other Provinces of the Dominion. The deposit of \$5 000 cash still remains with the deceiver-General Courts at Montreal and Toronto.

The following Insurance Companies are registered under the Insurance Act, and are permitted to transact the business of life The Mutual Relief Society of Nova ScotiaJames W. Bingay, Attorney, Yarmouth, N.S. The Canadian Mutual Aid Association W. Pemberton Fage, Secretary, Toronto. Chief Agent to receive Process insurance in Canada upon the assessment plan: Name of Company.

The Provincial Provident Institution. Baird, Secretary, St. Thomas, Ont.

REPORT

OF THE

SUPERINTENDENT OF INSURANCE

OF THE

DOMINION OF CANADA

FOR

THE YEAR ENDING 31st DECEMBER

1887.

PRINTED BY ORDER OF PARLIAMENT.



OTTAWA:

Printed by Brown Chamberlin, Queen's Printer and Controller of Stationery.
1888.

OTTAWA:
Printed by A. Senecal, Superintendent of Printing.
1888.

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Alatailad inday goo ong at book	

Office of the Superintendent of Insurance, Ottawa, 5th July, 1888.

To the Honorable

GEORGE E. FOSTER,

Minister of Finance.

SIR,—I have the honor herewith to submit the statements in detail of Insurance Companies for the year 1887, 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 COMPANIES.

During the year 1887 the business of fire insurance in Canada was carried on by 32 active Companies; of these 6 were Canadian, 21 British and 5 American. Inland Marine Insurance was also transacted by 5 of them (3 Canadian, and 2 American), and Ocean Marine by 4 of them (3 Canadian and 1 American). This list of Companies differs from that of the previous year, by the addition of two British Companies, viz., the Atlas Assurance Company and the Employers' Liability Assurance Corporation (Limited).

Fire Premiums and Losses in Canada in 1887.

The cash received for premiums during the year in Canada has amounted to \$5,244,502, being greater than that received in 1886, by \$312,167; and the amount paid for losses has been \$3,403,514, which is greater than that paid in 1886, by \$102,126. The ratio of losses paid to premiums received is shown in the following table:—

FIRE Insurance in Canada, 1887.

	Paid for Losses.	Received for Premiums.	Rate of Losses paid per cent. of Premiums received.	The same for 1886.
	\$	\$		
Canadian Companies British do American do	764,321 2,335,034 304,159	1,121,435 3,693,992 429,075	68·16 63·21 70·89	66·75 63·19 56·59
Totals	3,403,514	5,244,502	64.90	66.93

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

FIRE Insurance in Canada.

	Premiums received.	Losses Paid.	Rate of Losses per cent. of Premiums.
	\$ cts.	\$ cts.	\$ cts.
1869. 1870. 1871. 1872. 1873. 1874. 1876. 1877. 1878. 1879. 1880. 1881. 1883. 1884. 1884. 1884.	1,785,539 1,916,779 2,321,716 2,988,416 3,532,303 3,594,764 3,708,006 3,764,005 3,368,430 3,227,488 3,479,577 3,827,116 4,229,701 4,624,701 4,980,128	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 1,686,578 3,169,824 2,664,986 2,920,228 3,245,323	57.56 84.77 66.73 72.66 56.67 54.68 71.31 77.33 225.58 54.11 66.47 47.90 82.83 63.01 63.14 65.16
1885	4,852,460 4,932,335 5,244,502 68,976,721	2,679,287 3,301,388 3,403,514 50,660,819	55 · 22 66 · 93 64 · 90

Taking the totals for the same nineteen years, according to the nationalities of the Companies, the following are the results:—

FIRE Insurance in Canada for the nineteen Years-1869-1887.

	Premiums received.	Losses Paid.	Rate of Losses per cent- of Premiums.
Canadian Companies	\$ cts. 21,254,057 42,249,550 5,473,114	\$ cts. 15,583,576 31,237,557 3,839,686	73·32 73 94 70·16
Totals	68,976,721	50,660,819	73.45

If we had excluded from these tables the year of the disastrous fire in St. John (1877), the average loss-rate would have come out 64.67.

Some indication of the relative condition of the business of Fire Insurance in the different Provinces is given by the following return furnished by eighteen of the Companies operating therein. Of course this is not the whole business done:—

	Net Premiums.	Losses Paid.	Loss Rate.	
Ontario Quebec Nova Scotia	\$ cts. 1,560,834 73 1,115,380 23 186,832 35	\$ cts. 858,265 65 953,642 09 77,933 60	54·99 85·50 41·71 55·08	
New Brunswick Prince Edward Island Manitoba British Columbia	218,543 05 16,910 75 200, 781 43 103,275 46	120,365 32 10,420 82 94,384 11 28,704 62	61 · 62 47 · 01 27 · 79	

Obtaining an approximation to the losses incurred during the year, by excluding the payments for losses outstanding at the beginning of the year, and including the amounts estimated for those of the year still unsettled, the ratio of the losses incurred to premiums received comes out 66.40 per cent., which does not differ materially from the 66.62 of the previous year, and is only 2.88 per cent. in excess of the average for the last ten years (63.52). The following are the rates of incurred losses from 1878:—

	1887.	1886.	1885.	1884.	1883.	1882.	1881.	1880.	1879.	1878.
Canadian	69.97	65.24	56:10	65:30	71.17	72.84	112:01	54.50	67-81	52.21
British American	64·62 72·41	68·01 58·44	56·62 57·45	64·29 50·17	65 94 52 05	65 27 54 33	72·14 60·94	37·28 46·73	67·83 79·39	47·24 59·13
Total	66.40	66.62	56.56	63 48	66:11	66:37	83.94	43.82	68.63	49.67
	l	i	l	l	<u> </u>	l	Į	!		

FIRE INSURANCE IN CANADA, 1887.

The gross amount of policies new and renewed taken during the year by Fire Companies was \$532,757,088, showing an increase of \$27,004,181 over the amount taken in 1886. The premiums charged thereon amounted in 1887 to \$6,145,188.41, being an increase of \$291,015.63 over the amount charged the previous year. The rate of premium is somewhat less than that of 1886, but the loss rate (64.90) is substantially the same, differing, in fact, by less than a quarter of 1 per cent. from the average loss rate (64.67) for the past 19 years, the year 1877 being excluded.

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

FIRE I	nsurance	in	Canada,	1887.
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	Gross Amount of Ricks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent. of Risks taken.	The same for 1886.	
		\$ cts.			
Canadian Companies	109,206,925 377,690,654 45,859,509	1,476,669 91 4,178,641 12 489,877 38	1 • 3522 1 • 1064 • 1 • 0682	1·2820 1·1291 1·0544	
Total	532,757,088	6,145,188 41	1.1535	1.1575	

The increase in the amounts taken in 1887, as compared with 1886, among British Companies is \$28,581,537, and among the American Companies is \$3,759,525. Among Canadian Companies there is a decrease of \$5,336,881.

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

Canadian Companies.

INCREASE.—Citizens', \$608,173; London', Mutual, \$957,499; Quebec, \$87,732. Total, \$1,653,404.

DECREASE.-British America, \$5,982,946; Royal Canadian, \$388,019; Western, \$619,320. Total, \$6,990,285.

Total decrease, \$5,336,881.

British Companies.

INCREASE.—Atlas, \$4,163,117; Caledonian, \$1,505,537; Commercial Union, \$312,161; Employers' Liability, \$4,953,083; Glasgow and London, \$8,130,018; Guardian, \$321,967; Imperial, \$1,367,496; Liverpool and London and Globe, \$1,029,239; London and Lancashire Fire, \$1,553,719; London Assurance, \$563,400; National of Ireland, \$1,161,163; Northern, \$2,070,871; Phœnix of London, \$2,897,877; Queen, \$303,236; Royal, \$768,642; Scottish Union and National, \$2,968,310. Total, \$34.069,836.

DECREASE.—City of London, \$682,459; Fire Insurance Association, \$1,385,-257; Lancashire, \$188,247; North British, \$3,201,035; Norwich Union, \$31,301. Total, \$5,488,299.

Total increase, \$28,581,537.

American Companies.

Increase.—Ætna, \$1,070,842; Agricultural of Watertown, \$131,739; Connecticut Fire, \$2,039,600; Hartford, \$187,875; Phenix of Brooklyn, \$329,469. Total increase, \$3,759,525.

PREMIUMS AND LOSSES COMPARED WITH RISKS.

The average rate of premium charged on each \$1,000 of risks taken in 1887 is \$11.535, as against \$11.575, which was the corresponding rate in 1886. The individual rates for the different companies will be found in an annexed table, and will be seen to vary a good deal, as might naturally be expected, considering the varieties of the business done by the Companies.

The losses incurred (approximate) during the year, compared with the amount of risk current (taking for this the mean of the amounts in force at the beginning and end of the year) have been at the average rate of \$5.70 per \$1,000 current risk. The corresponding rates for 1882-3-4-5-6 were \$5.63, \$5.56, \$5.37, \$4.54, \$5.48, respectively.

The losses are, however, as usual, distributed very unevenly among the different Companies, as appears from the following, computed on the above basis; where, for convenience of comparison, the corresponding rates for 1886 are appended within parentheses:—

Agricultural of Watertown, 2·37 (2·35); London Mutual, 2·46 (2·03); Scottish Union and National, 4·17 (2·50); Royal, 4·26 (2·78); Lancashire, 4·41 (6·34); Western, 4·43 (4·55); North British, 4·69 (4·62); Imperial, 4·78 (6·25); Liverpool and London and Globe, 4·83 (5·96); Phænix of London, 4·89 (5·66); London Assurance, 5·39 (6·09); Norwich Union, 5·43 (5·12); London and Lancashire Fire, 5·48 (5·04); Queen, 5·60 (5·91); Hartford, 5·88 (5·99); Caledonian 6·26 (7·63); Northern, 6·53 (7·71); British America, 6·81 (6·07); Connecticut Fire, 7·26 (10·31); Commercial Union, 7·38 (8·09); Employers' Liability, 7·83 (......); Quebec, 7·85 (6·12); Citizens', 7·86 (7·24); Fire Insurance Association, 7·86 (7·41); Royal Canadian, 8·33 (10·15); National of Ireland, 8·76 (11·69); City of London, 8·95 (9·86); Ætna Fire, 9·15 (10·68); Glasgow and London, 9·70 (8·23); Guardian, 9·98 (8·45); Phenix of Brooklyn, 11·68 (3.77); Atlas, 17·52 (......).

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 1886 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 1887.

	Gross Amount of Risks taken dur- ing the Year.	Premiums charged thereon.	Rate of Premiums, charged per cent of Risks taken	The same for 1886.	Net Cash paid during the Year for Losses.	Net Cash received dur- ing the Year for Premiums.	Rate of Losses paid per cent. of pre- miums received.	The same for 1886.
Canadian Companies	\$	\$ cts.			\$ cts.	\$ cts.		
British America	15,748,411	282,654 74	1.79	1.37	131,933 27	211,584 86	62.35	65 48
Citizens'	20,279,186	248,558 64	1.23	1.51	170,234 91	206,340 47	82.50	66 31
London Mutual Fire	16,466,635	206,667 66	1.26	1.25	102,639 35	118,617 82	86.23	75.42
Quebec	6,863,112	92,311 28	1.32	1.35	61,253 75	84,669 93	72.34	53.91
Royal Canadian	17,226,869 32,622,712	206,116 97 440,361 22	1.35	1.50	126,195 62 172,063 79	162,212 22 338,010 10	77·80 50·90	90.03
Western	32,023,112	440,301 22	1 00	1 .0	112,003 13	330,010 10	30 30	56 31
Totals	109,206,925	1,476,669 91	1 .35	1.28	764,320 69	1,121,435 40	68-16	66.75
British Companies.								
Atlas	4,163,117	43,038 52	1.03		19,824 09	32,968 87	60.13	·····
Caledonian	10,202,048	115,249 76	1.13	1.18	71,995 80	105,538 82	68.22	78.49
City of London	12,512,793	187,094 61	1.50	1.48	117,839 58	160,214 94	73.55	74.89
Commercial Union		325,289 90	1.58	1.38	206,844 25	285,070 62	72.56	75.75
Employers' Liability.	4,953,083	52,073 55	1.02		11,837 77	45,198 64	26.19	
Fire Insurance Asso	12,548,898	137,390 62	1.09	1 21	117,097 25	127,418 81	91.90	63.75
Glasgow and London	27,569,768	386,904 17	1.33	1.33	216,993 80	304,578 21	71.25	70.32
Guardian	17,609,993	183,906 92	1.04	1.01	121,110 71	162,568 68	74.50	66.37
Imperial	18,782,778	212,468 12	1.13	1.13	95,584 01	195,649 68	48.85	71.23
Lancashire	18,546,896	227,985 14	1.33	1 . 24	93,548 18	192,694 72	48.55	76.54
Liverpool and London		050 010 04	0.00	0.07	150 400 07	002 000 00	00.43	
and Globe	26,321,595	253,913 24		0.97	159,400 27	232,993 63	68.41	87.27
London & Lancashire		122,786 71	0.84	0.81	65,226 09 52,332 50	102,840 60	63.42	46.45
London Assurance	10,049,565	84,237 74 96,518 48		1 11	53,553 58	72,312 19 73,839 96	72.37	72.56
National of Ireland	8,952,925 31,654,874	35?,613 48		1.08	190,752 20	304,199 23		106.58
North British	15,204,200	178 056 14		1.23	100,585 74	154,105 13	65 27	89.33
Northern	10,004,744	104,892 47		1.07	62,315 96	86,661 30	71 90	51.95
Phœnix of London	22,461,476	252,066 31		1.17	112,279 82	219,891 09		77-15
Queen	20,957,625	237,691 82		1.14	119,305 63	213,405 88		61.13
Royal	54,726,534	561,281 81		1.01	307,771 87	521,140 69	59 06	52.58
Scottish Union and	1	1	1	ł				
National	13,198,760	113,181 58	0.86	0.90	38,827 78	100,694 81	38.56	26.89
Totals	377,690,654	4,178,641 12	1.11	1.13	2,335,031 91	3,693,989 50	63.21	68.59
American Companies								
Ætna Fire Agricultural of Wa-		131,497 28	1	1.10	68,429 76	1 '	Į.	
tertown	8,751,586	82,244 1		0.91	54,916 48			
Connecticut Fire	4,144,600	39,889 64		1 23				
Hartford	11,715,525	135,896 9		1:20	65,544 31			
Phenix of Brooklyn	9,527,431		-	-	91,693 49			.
Totals	45,859,509	489,877 38	3 1.07	1.05	304,159 57	4.9,076 39	70.89	56.59

BRITISH FIRE COMPANIES.

The total cash receipts from premiums were \$3,693,990, being an increase of \$236,746, as compared with the previous year; the payments for losses were \$2,335,032, being \$12,401 less than for 1886; while the general expenses amounted to \$999,715, being \$127,120 greater than in 1886, thus leaving a balance of \$359,243 in favor of the Companies. In the previous year this balance was \$237,216.

Paid for losses	\$2,335,032
" general expenses	999,715
Total	A D DD 4 H 4 H
Received for premiums	5, 095,990
Balance in favor	\$359,243

The following detail gives the balances for the different Companies: --

Balances in Favor—Atlas, \$669.16; Caledonian, \$4,124.50; Commercial Union, \$10,176.89; Employers' Liability, \$19,906.72; Guardian, \$639.04; Imperial, \$42,706.07; Lancashire, \$47,487.73; Liverpool and London and Globe, \$10,403.93; London and Lancashire, \$9,120.51; North British, \$32,824.38; Northern, \$10,462.35; Phænix of London, \$51,834.28; Queen, \$42,212.98; Royal \$85,723.29; Scottish Union and National, \$39,313.45. Total, \$407,605.28.

Adverse Balances.—City of London, \$7,603.73; Fire Insurance Association, \$30,126.53; Glasgow & London, \$511.03; London Assurance, \$4,394.84; National of Ireland, \$3,973.38; Norwich Union, \$1,752.96. Total, \$48,362.47.

Total balance in favor, \$359,242.81.

For every \$100 of premiums received there were spent, on the average, \$63.21 in payment of losses and \$27.06 for general expenses, leaving \$9.73 for the Companies.

In 1886 the loss rate was \$67.90, and the general expenses, \$25.24 for every \$100 of premiums received.

For the fire business the rate of premium was \$11.064 per \$1,000 of risks taken, as against \$11.291 in 1886.

Hence, these Companies have done a larger volume of business than in 1886, at a slightly less rate of premium, at a higher rate of expense, and at a less rate of loss,

Collecting the results for the thirteen years, from 1875 to 1887, as regards the receipts for premiums and the expenditure of the British Companies, we find:—

Paid for losses (1875-87)	\$25,514,760
do general expenses	
Total payments	\$33,438,136
Received for premiums	33,780,074
Excess of receipts over payments	\$ 341,938

It will be noticed that the adverse balance which has been in existence from year to year since 1877, due to the exceptional circumstances of the conflagration at St. John in the last mentioned year when the losses paid by British Companies amounted to nearly five millions, has been at last reversed, the close of the year 1887 showing a favorable balance of \$341,938, as appears from the following table:

Balances for British Companies from 1875 to 1887.

(+ Favorable. — Adverse.)	
Year.	Balance.
1875 + 6	51,765
1876+	89,015
1877	4.210,951
1878+	676,458
1879 +	210,430
1880+	727,389
1881 +	161,1 62
1882+	481,511
1883+	439,797
1884+	443,919
¹ 885+	674,984
1886+	237,216
1887+	359,243
Final balance +	\$ 341,9 3 8

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 these accounts are made up in a form not readily understood, except by an expert, I have this year made an approximate analysis of them, which will be found on page lx. 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 ratá of the premiums on unexpired risks, which forms the basis of the item in our returns for Canadian business. Also, in cases where lite insurance is combined with fire (the assets of these branches being required by the Imperial statute to be kept separately) I have left out the life business entirely, considering that their 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 favorable to the companies.

AMERICAN COMPANIES.

The Marine business of the Phenix of Brooklyn will be here included, and also Inland Marine insurance done by the Ætna.

The receipts for premiums were \$441,642; the payments for losses, \$325,160; and the general expenses, \$116,531. Hence, for every \$100 of premiums received there were spent, on the average, \$63.73 in payment of losses and \$26.39 in general expenses.

The following detail gives the balances for the different Companies: -

Balances in favor—Ætna Fire, \$31,311.47; Connecticut Fire, \$1,310.18; Hartford, \$34,187.80. Total \$66,809.45.

Adverse balances—Agricultural of Watertown, \$6,190.38; Phenix of Brooklyn, \$60,667.90. Total \$66,858.28.

Total adverse balance \$48.83.

The results of the total business of these Companies, from 1875 to 1887, inclusive, are as follows:—

Paid for losses (1875-87)	\$ 3,142,388
do general expenses	8 69,300
Total payments	\$4,011,688
Received for premiums	4,409,682
Excess of receipts over payments	\$397,994
·	

CANADIAN COMPANIES.

In considering the Canadian Companies, the business outside of the Dominion in Fire insurance of these Companies has to be taken into account, as well as their Marine business, since a separation of expenses between these branches is not 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, less favorable to the Companies than the home business:—

FIRE INSURANCE, 1887.

	In Canada.			In other Countries.				
Company.	Amount of Risks taken during the year.	Premiums received.	Losses paid.	Rate of Losses paid p. c. of Premiums received.	Amount of Risks taken during the year.	Premiums received.	Losses paid.	Rate of Losses paid p. c. of Premiums received.
	\$	\$	\$		\$	\$	\$.	
British America Oitizens' Quebec Royal Canadian Western	15,748,411 20,279,186 6,863,112 17,226,869 32,622,712	211,585 206,340 84,670 162,212 338,010	131,933 170,235 61,254 126,196 172,064	82·50 72·34	15,312,665	15,160 1,448 125,800	Nil.	209·81 0 59·46
Totals	92,740,290	1,002,817	661,682	65.98	137,703,436	1,496,712	1,037,123	69 · 29

The subjoined table gives the rate per cent, of losses paid, as compared with premiums received upon business done in Canada and in other countries by Canadian Companies, during the years 1878 to 1887, inclusive; a perusal of which will show that the Canadian business has, throughout, been much more favorable to the Companies than the business transacted in other countries:

	I	In Canada. In other Countries.			•	
Year.	Premiums received.	Losses Paid.	Rate per cent. of Losses paid as compared with Preminums received.	Premiums received.	Losses paid.	Rate per cent. of Losses paid as compared with Preminums received.
	\$	\$		\$	\$	
1678	591,495	241,545	40.84	1,251,923	i 1 737,430	58.90
1879	552,090	287,729	52.12	1,309,902	923,242	70.48
1880	459,653	219,954	47.85	1,377,310	885,293	64.28
1881	428,795	304,488	71.01	1,439,085	1,085,846	75.45
1882	543,126	334,000	61 50	1,413,989	1,137,399	80.44
1883	606,557	436,800	72 .01	1,483,941	1,136,380	76.58
1884	550,188	376,969	68.52	1,401,051	1,122,882	80.15
1885	983,555	518,633	52.73	1,485,078	1,051,090	70 .78
1886	996,562	655,534	65 . 78	1,499,840	1,049,575	69 98
1887	1,002,817	661,682	65 .98	1,496,712	1,037,123	69.29
Totals	6,714,838	4,037,334	60.13	14,158,831	10,166,260	71 -82

The assets of the six Canadian companies doing Fire business amounted, at the end of the year, to \$4,097,436, covering a total amount of insurance of all kinds of \$288,066,931, being at the rate of \$14.22 for every \$1,000 of insurance in force; they have also a reserve of subscribed capital not called up, amounting to \$1,646,460, making a total security of \$19.94 for every \$1,000 insured. The liabilities of the same companies amounted to \$2,406,288, made up as follows:—

Unsettled losses	\$ 318 890
Unearned premiums	,
Onearned premiums	1,390,470
Sundry	130,922
Total	\$2,406,288

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 \$1,691,148.

The capital stock of these companies, paid up or in course of payment, amounts to \$1,578,797, and the result shows a surplus of this capital to the amount of \$112,351. At the end of 1886 there was a surplus of \$299,720.

The following table gives the condition, at the end of 1887, of all the Canadian stock companies in reference to their surplus or impairment of paid up capital.

FIRE and Marine Insurance	Companies.	31st December.	1887:
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	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.
British America *Citizens' Quebec Boyal Canadian Western	\$ cts. 500,000 00 1,009,800 00 225,000 00 †500,000 00 1,000,000 00	\$ cts. 500,000 c0 †79,557 18 †99,240 00 †400,000 00 500,000 00	\$ cts. 14,512 32 96,806 05 36,416 85	\$ cts. 7,431 62 123,256 88	\$ cts. None. 920,790 00 125,760 00- 100,000 00 590,000 00-

This is on the whole business, including life.

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

Loss or deterioration during 1887:-

British America, \$58,084.34; Citizens', \$82,591.45; London Mutual, \$18,687.10; Quebec, \$8,854.05; Royal Canadian, \$22,850.21; Western, \$7,583.60.

[†] As reduced by Act of Parliament.

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 1887, a total cash income of \$3,479,889.99 (exclusive of \$1,243.18 received on account of capital stock), which is made up as follows:—

	1887.	The same in 1886.	The same in 1885.	The same in 1884.	
	\$ cts.	\$ cts.	\$ cts.	\$ ets.	
Premiums Interest and dividends Sundry	3,346,968 91 114,522 46 18,398 62	3,090,851 40 113,394 35 25,828 55	3,089,381 09 107,151 57 16,044 77	2,990,995 28 117,679 52 16,286 55	
Totals	3,479,889 99	3,230,074 30	3,212,577 43	3,124,961 35	

In the same way the cash expenditure during 1887 has been \$3,552,501.51 distributed into:—

	1887		The same 1886.	in	The same 1885.	in	The same 1884.	in
	\$	cts.	\$	cts.	\$	cts.	\$	cts.
Losses paid	2,397,382 1,031,696 123,422	74	2,128,942 926,299 114,809	50	1,985,256 917,879 99,896	59	2,165,708 871,037 102,675	06
Total	3,552,501	51	3,170,051	34	3,003,032	99	3, 139, 421	19

Thus, it appears that for every \$100 of income there has been spent \$102.08, namely, for losses, \$68.89; for general expenses, \$29.64; and for dividends to stockholders, \$3.55. Hence, also, for every \$100 of premium received there has been paid out \$71.63 for losses, \$30.82 for expenses, and \$3.69 for dividends to stockholders.

The total cash income received by the Canadian Companies during the 13 years from 1875 to 1887 inclusive is \$43,815,017.91. 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 1887.

	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
4017	3,512,673 47	218,770 38	6,236 04	3,737,679 89
10/8	2,826,356 58	217,133 43	15,750 26	3,059,240 27
4079	2,863,826 01	185,247 30	10,196 03	3,059,269 34
4000	3,208,038 89	179,533 29	19,916 66	3,407,488 84
1081	3,131,925 97	169,392 14	30,702 06	3,332,020 17
1082	3,007,132 65	153,878 46	27,386 28	3,188,397 39
4003	3,005,945 52	132,126 05	30,438 85	3,168,510 42
4084	2,990,995 28	117,679 52	16,286 55	3,124,961 35
4000	3,089,381 09	107,151 57	16,044 77	3,212,577 43
1088	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
Totals	41,473,510 67	2,143,780 39	227,726 85	43,845,017 91

The expenditure of the same Companies during the same period of 13 years amounted in the aggregate to the sum of \$44,938,171.84, thus showing an excess of expenditure over income to the amount of \$1,093,151.93. 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 1887.

Year.	Losses Paid.	General Expenses.	Dividends to Shareholders.	Total Expenditure.	e Excess of Income over Expenditure. d The Reverse.
1876	\$ cts. 1,694,886 99 2,746,563 09 3,555,283 21 1,891,130 71 1,966,854 83 2,236,943 54 2,294,212 90 2,291,429 02 2,165,708 63 1,985,256 67	\$ cts. 985,926 28 1,342,268 96 1,234,552 83 1,026,354 51 938,436 79 889,409 73 901,679 10 917,526 03 925,970 41 871,037 06 917,879 59	\$ cts. 159,608 88 213,655 04 125,928 21 146,163 83 159,253 74 164,650 50 145,137 85 110,813 47 110,480 00 102,675 50 99,896 73	\$ cts. 2,840,421 15 4,302,487 00 4,915,764 25 3,063,649 05 3,064,545 36 3,291,003 77 3,944,862 40 3,327,879 43 3,139,421 19 3,003,032 99	\$ cts. e 627,577 67 e 74,422 70 d 1,178,084 36 d 4,408 78 d 5,276 02 e 116,585 07 d 612,842 23 d 134,155 01 d 159,369 01 d 14,459 84 e 209,544 44
1886. 1887. Totals.	2,128,942 82 2,397,382 03 30,252,638 80	926,299 50 1,031,696 74 12,969,037 53	114,809 02 123,422 74 1,776,495 51	3,170,051 34 3,552,501 51 44,938,171 84	d 1,093,153 93

INLAND NAVIGATION AND OCEAN MARINE INSURANCE.

Including the Canadian business of the Phenix of Brooklyn and the Ætna, and the whole business in these branches done by the three Canadian Companies, the following are the results of the year:—

For Inland Navigation.

Premiums received, \$374,020; losses incurred, \$276,172; of which were paid \$235,412, leaving a balance of \$40,760 of them still unsettled. There was also paid during the year \$43,433 on account of losses incurred in previous years, making the total payments during the year, on account of losses, \$278,845, while the total outstanding or unsettled losses at the end of the year were \$40,760.

Ocean Marine.

Premiums received, \$331,943; losses incurred, \$333,300; of which were paid \$278,815, leaving a balance of \$54,485 of them still unsettled. There was also paid during the year, \$35,202, on account of losses incurred in previous years, making the total payments during the year, on account of losses, \$314,017, while the total outstanding or unsettled losses at the end of the year were \$59,598.

The Marine business has been much less favorable than the year previous. The losses incurred in the Inland Marine business amounted to 73.84 per cent. of the premiums received, whilst last year the rate was 68.54.

In the Ocean business the rate of losses incurred to premiums received was 100.41 whilst last year it was 82.43. 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 1, and details of this and the Ocean business for the individual companies on pages xlviii and xlix.

LIFE INSURANCE.

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

A license was issued during the year to one company, viz., the Manufacturers' Life Insurance Company, and since the close of the year 1887 an American Company, viz., the Germania Life Insurance Company, has received a license.

INSURANCES EFFECTED DURING THE YEAR.

The total amount of policies in Canada taken during the year 1887 was \$38,-008,310, exceeding the amount taken in 1886 by \$2,836,962. The Canadian Comxviii panies show a gain in 1887 of \$4,215,855, while in 1886 they gained \$4,407,999, and on the other hand the American Companies have a decrease of \$391,654 as against an increase of \$3,644,729 in 1886, and the British Companies have also a decrease of \$987,239, whilst in 1886 they had an increase of \$103,632, the total increase in 1887 being \$2,836,962, as above stated.

The respective amounts effected are :-

Canadian	Companie	9	\$ 23,505,549
British	do	*******	3,067,040
American	do		11,435,721

So that the amount taken by native companies exceeds that taken by the British and American together by over \$9,000,000. The details of the increase or decrease among the respective companies are given on pages lxiv and lxv.

Life Insurance in Force in 1887.

The total amount of insurance in force at the close of the statements was \$191,694,270, which shows the large increase of \$20,378,574 over that of the previous year, being distributed as follows:—

			Total in force.	Increase.
Canadian (Compani	es	\$101,796,754	\$13,614,895
British	do	***************************************	28,163,329	937,722
American	do	•••••	61,734,187	5,825,957
		•		
	Total		\$191,694,270	\$20,378,574

Among the eight active 'American Companies, the increase was \$6,158,099, while in the retired American Companies, which had at risk \$5,609,022 at the close of 1886, the decrease has been only \$332,142, of which \$155,145 was terminated by death or maturity, and \$176,997, or less than 4 per cent. of the existing insurance, was terminated by surrender, lapse or removal.

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

Amounts of Insurances effected during the respective Years, 1875-1887.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	
875	5,077,601	1,689,833	8,306,824	15,074,258
876	5,465,966	1,683,357	6,740 804	13,890,127
877	5,724,648 5,508,556	2,142,702 2,739,201	5,667.317 3,871,998	13,534,667
878	6,112,706	1,877,918	3,363,600	12,169,755 11,354,224
879	7,547,876	2,302,011	4,057,000	13,906,887
881	11,158,479	2,536,120	3,923,412	17,618,011
889	11,855,545	2,933,250	5,423,960	20,112,755
883	11,883,317	3,278,008	6,411,635	21,572,960
884	12,926,265	3,167,910	7,323,737	23,417 912
885	14,881,695	3,950,647	8,332,646	27,161,988
886	19,289,694	4,054,279	11,827,375	35,171,348
887	23,505,549	3,067,040	11,435,721	38,008,310

Amounts of Insurances in force, 1875-1887.

Year.	Can•dian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
875	21,957,296	19,455,607	43,596,361	85,009,264
876	24,649,284	18,873,173	40,728,461	84,250,918
877	26,870,224	19,349,204	39,468,475	85,687,903
878	28,656,556	20,078,533	36,016,848	84,751,937
879	33,246.543	19,410,829	33,616,330	86,273,70
880	37,838,518	19 789,863	33,613,745	91,272,120
881	46,041,591	20,983.092	36,266,249	103,290,93
882	53,855,051	22,329,368	38,857,629	115,042,049
883	59,213,609	23,511,712	41,471,554	124,196,87
884	66,519,958	24,317,173	44,616,596	135,453,726
885	74,591,139	25,930,272	49,440,735	149,962,14
896	88,181,859	27, 225,607	55,908,230	171,315,69
887	101,796,754	28,163,349	61,734,187	191,694,27

Amount of Insurance terminated in 1887.

The amount of insurance terminated in natural course, namely, by death, maturity or expiry, was \$2,445,521, which is greater by \$279,856 than the corresponding amount in the previous year; and the amount terminated by surrender and lapsewas \$14,044,968, being greater than that in the previous year by \$2,102,176.

Relatively however to the amounts at risk the amounts so terminated taken together do not materially differ from the previous year, giving for every \$1,000 of current risk \$12.85 terminated in natural course, and \$73.80 by surrender and lapse, making a total of \$86.65. In the year 1886 these rates were \$12.93 and \$71.28 respectively, making a total of \$84.21, thus giving a difference of \$2.44 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.						
			1883	з.	1884	1.	1885.	1886.	1887.	1883.	1884.	1885.	1886.	1887.			
Canadian Co	mpani	ies	\$12	02	\$ 8	25	\$ 10 6	S 9 24	\$ 9 79	\$84 16	\$98 43	\$98 15	\$70 04	\$ 76 5 9			
British	do	•••	16	41	17	83	20 5	16 63	14 17	71 89	74 45	63 87	59 24	62 84			
American	do	•••	15	24	16	11	19 0	16 66	17 19	75 42	85 69	66 79	79 24	74 38			

The total termination amounts to about 43:39 per cent. of the amount of new policies. The actual amounts of termination were distributed as follows:—

		Naturally.	By Surrender and Lapse.
Canadian C	ompani	978,838	\$ 7,653,725
British	do	407,550	1,807,224
American	do		4,584,01 9
Total		\$2,445,521	\$14,044,968

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

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.
	·		*	\$
Cenedian C	Jompanies	59,829	101,566,100	1,698
aritish .	do	13,838	28,163,329	2,035
American	do	34,440	60,878,367	1,768
T	'otals	108,107	190,607,796	1,763

The average amount of the new policies is, for Canadian Companies, \$1,843; for British Companies, \$1,943, and for American, \$2,085. The corresponding amounts last year were \$1,807, \$2,192, and \$2,167.

DEATH RATE.

The death rate among insured lives in Canada, as far as can be gathered from the returns of the Companies, was 7.909 per thousand. The average death rate for the last eight years is 8.442, as is shown from the following table:—

	No. of Lives exposed to Risk.	No. of Deaths.	Death Rate.
1880	50,031 54,443 60,120	278 309 358 455 442 576 608 666	8-284 8-107 8-207 9-094 8-119 9-581 8-302 7-909
Total	437,336	3,692	8.442

The following table gives the amount of income from premiums received by all Companies, from 1875 to 1887 inclusive:—

PREMIUM—Income during the respective years, 1875-1887.

Year.	Cauadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	
1875	707,256	623,296	1,551,835	2,882,387
876	768,543	597,155	1,437,612	2,803,310
877	779,319	577,364	1,299,724	2,647,407
878	827,098	586,0 44	1,197,535	2,610,677
879	919,345	565,875	1,121,537	2,606,757
880	1,039,341	579,72 9	1,102,058	2,721,128
881	1,291,026	613,595	1,190,068	3,094,689
882	1,562,085	674,362	1,308,158	3,544,606
883	1,652,543 1,869,100	707,468 744,227	1,414,738	3,774,749
885	2,092,986	803,980	1,518,991 1,723,012	4,132,318
886	2,379,238	827,848	1,988,634	4,619,978
887	2,825,119	890,332	2,285,954	5,195,720 6,001, 40 5
Totals	18,703,999	8,791,275	19,139,856	46,635,130

Total\$5,235,205

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

Hence for every \$100 premiums received, there has been paid to policy-holders \$52.99, leaving \$47.01 to be carried to reserve, expense and profits.

Taking the mean of the amounts in force at the ends of 1886 and 1887 to represent the amount of risks current for the year, and comparing it with the premiums received and the claims paid (excluding the annuity business), we find the following results:—

The average rate of premiums received for every \$100 of current risks is:—In Canadian Companies, \$2.95; in British, \$3.20; in American, \$3.86; and for all Companies the average is \$3.28.

The average rate of claims paid for every \$100 of current risks is:—In Canadian Companies, \$0.86; in British, \$1.52; in American, \$1.57; and for all Companies the average is \$1.19.

Canadian Companies.

The condition of the Canadian Companies will be found exhibited in the statements under their respective headings. In the calculation of the re-insurance reserve, the Institute of Actuaries' H. M. Table of Mortality with 4½ per cent. interest is employed.

CANADIAN LIFE COMPANIES.

Assets and Liabilities.

Companies.	Assets.	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.	
Canada Life Citizens' (Life Department). Confederation Dominion Safety Fund Federal London Life Manufacturers' Life North American		\$ cts. 7,425,199 51 251,319 69 2,036,793 23 80,006 51 67,587 47 153,208 99 38,993 00	\$ cts. 765,265 68 1,964 14 220,429 04 † 52,598 37 66,910 85 37,108 45 116,884 23 114,895 94	\$ cts. 125,000 00 * 100,000 00 34,420 00 79,612 00 33,650 00 126,820 00 60,000 00	\$ uts. 640,265 68 120,429 94 18,178 37 3,458 45 54,895 94	
Ontario Mutual	1,084,852 26 1,312,504 48 78,918 81 14,332,863 70	427,423 05 1,027,186 77 1,174.887 31 28,959 42 12,711,564 95	114,895 34 57,665 49 137,617 17 49,959 39	62,500 00 60,000 90 682,002 00	57,665 49 75,117 17 970,010 14	

[•] The capital in this company is also liable for its other departments, so that these columns cannot be filled up. See its Fire Statement.

I Including surplus on policy-holders' account in Mortuary Fund, \$10,661.63.

This includes deposit receipt of the Maritime Bank, St. John, N.B., for \$45,000, and \$13,333.53 accrued interest thereon. The deposit receipt forms part of the deposit with the Receiver-General.

CANADIAN LIFE COMPANIES-Concluded.

INCOME.

Companies.	Net Premium Income.		Consideration for Annuities.		Interest and Dividends on Stocks, &c.	Sundr y.	Total.	
	\$	cts.	\$	cts.	\$ cts.	\$ cts.	\$ cts.	
Canada Life	1,157,428	50	None.		379,753 62	97,816 12	1,634,998 24	
Citizens' (Life Department).	64,349	09	None.	i	11,815 42	None.	76,164 51	
Confederation.	510,638	29	8,822	47	107,491 63	5,156 12	632,108 51	
Dominion Safety Fund	40,458	43	None.		3,342 86	None.	43,801 29	
Federal	137,073	06	None.		4,437 18	84 00	141,594 24	
London Life	34,609	16	None.	1	9,244 43	None.	43,853 59	
Manufacturers' Life	27,184	93	None.		778 64	None.	27,963 57	
North American	191,243	92	13,320	00	23,718 72	None.	228,282 64	
Ontario Mutual	301,661	87	None.		51,262 07	None.	352,923 94	
Sun	406,354		None.		58,038 53	13,017 23	477,410 68	
Temperance and General	29,381		None.		2,524 34	None.	31,905 37	
Totals	2,900,383	20	22,142	47	652,407 44	116,073 47	3,691,006 58	

EXPENDITURE.

Companies.	Payments to Policy- holders.		Genera Expense	Dividends to Stock- holders.		Total Expenditure.		Surplus of Income over Expenditure			
	\$	c	ts.	 \$	cts.	\$	cts.		cts.	s	cts
Canada Life	642,0	15 0	0	212,384	91	25,000	00	879,399	91	755,598	33
Citizens' (Life Department).	34,04			24,712			60	59,512		16,652	
Confederation	276,6			120,721		29,759	84	427,097		205,010	
Dominion Safety Fund	21,3			9,413		1,290		32,090		11,711	
Federal	75,1			43,088		None	ə. İ	118,265		23,328	88
London Life	11,24			18,546		2,355	50	32,146		11,707	15
Manufacturers' Life		00 0		20,438		None	e.	27,438		525	09
North American	36, 14	17 3	9	75,200	48	4,800	00	116,147		112,134	
Ontario Mutual	114,60)2 E	3	73,932	85	ļ		188,535		164,388	
Sun	186,4	43 5	4	117,779		6,250	00	310,472		166,937	70
Temperance and General	1,00	00 0	0	20,627	73	None		21,627		10,277	64
Totals	1,405,6	35 9	8	736,845	87	70,202	34	2,212,734	19	1,478,272	39

From these tables it appears that the Canadian Companies have received an income of \$3,691,006.58, drawn from the following sources:—

1887.	
2,525	67
2,407	44
6,073	47
1,006	5 8
ems:-	_
1887.	
5,685	98
6,845	87
0,202	34
2,734	19
•	2,734

Hence, out of every \$100 of income, they have expended in payment to policy-holders \$38.08; in general expenses, \$19.96, and in dividends to stock-holders, \$1.90; leaving \$40.06 to be carried to reserve.

CO-OPERATIVE COMPANIES.

The business of life insurance upon the assessment plan has been transacted by four companies, of which three were Canadian and one American.

The total amount of policies taken during the year 1887 was \$7,860,000, which is less than the amount taken in 1836 by \$1,924,755. The net amount in force at the end of the year was \$25,255,613, which shows an increase of \$3,259,254 over that of the previous year.

The amount of insurance terminated by death was \$174,965, and by surrender and lapse \$4,440,707, giving for every \$1,000 of current risk \$6.75 terminated by death and \$171.28 by surrender and lapse.

The total terminations amount to 58.72 per cent. of the amount of new policies. The amounts of termination were distributed as follows:—

			By Death.	By Surrender and Lapse.
Canadian C	ompani	es	\$1 05,815	\$2,471,357
American	•	********	69,150	1,969,350
	Total	\$174,965	\$4,440,707	

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

The total amount paid by members for membership fees, annual dues, assessments, &c., was \$296,693, and the amount paid for death claims was \$170,020.

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 Company (Mutual Reserve Fund):—

ASSESSMENT LIFE COMPANIES. CANADIAN COMPANIES—ASSETS, 1887.

Companies.	Mortgages on Real Estate.	on hand and Real in		Due from Members.	Other Assets.	Total Assets.	
Canadian Mutual Aid Mutual Relief Society Provincial Provident Institution Totals	\$ cts. 26,300 00 None. 6,860 00 33,160 00	\$ cts. 8,725 51 13,456 83 6,767 32 28,949 66	None. 938 36	1,550 00 9,100 23	520 00 60 73	\$ cts. 54,862 40 15,526 83 23,726 64 94,115 87	

CANADIAN COMPANIES-LIABILITIES-1887.

Companies.	Claim for death lo Unsettl	88e8	Due of second	t of al	Total Liability (not includ- ing reserve).		Surplus of Assets over Liabilities.	
	\$	cts	\$	cts.	\$	cts.	\$	cts.
Canadian Mutual Aid	20,825 4,000 6,493	00	2,499 None 910		23,324 4,000 7,403	00	31,538 11,526 16,328	3 83
Totals	31,318	25	3,409	29	34,727	54	59,386	3 33

ASSESSMENT LIFE-Concluded.

INCOME.

Companies.	Member- ship Fees-	Annual Dues.	Medical Ex- aminers' Fees.	Assess- ments.	Interest and other Receipts.	Total Income.
Canadian.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canadian Mutual Aid	11,764 97 2,268 00 6,896 33 20,929 30	9.460 86 4,471 50 6,877 40 20,809 76	319 00 1,340 00	31,262 75	240 00 1,413 47	93,729 28 38,561 25 36,128 09 170,418 62
Mutual Reserve Fund	15,719 00	20,017 50	4,257 00	88,702 11	517 81	129,213 42

EXPENDITURE.

Companies.	Paid for Deat Losses.	_	Gener Expens		Tota Expendi		Surply of Incor over Ex diture	me pe n •
Canadian.	\$ c	ts.	\$	cts.	\$	cts.	\$	cts.
Canadian Mutual Aid Mutual Relief Society Provincial Provident Institution	64,774 7 26,595 (16,000 (00	23,462 7,119 13,690	33	88,237 33,714 29,690	33	7,491 4,846 6,437	92
Totals	107,369	72	44,272	50	151,642	22	18,776	40
American.					1			
Nutual Recrye Fund	62,650	00	33,802	62	96,452	62	32,760	80

ACCIDENT AND GUARANTEE INSURANCE IN CANADA, 1887.

The business of Accident Insurance was transacted by eight Companies, viz.:—4 Canadian (two of which combined it with Life Insurance), 1 American (also combined with Life), and 3 British, one of which combined it with Guarantee business, and one with Plate Glass Insurance.

This list of Companies differs from that of the previous year by the addition of one Canadian Company, viz.:—The Manufacturers' Accident Insurance Company.

The total accident premiums received in Canada were \$193,715, insuring an amount of \$30,067,982, and the sum of \$83,318 was paid for claims, with \$31,913 claims not settled.

An abstract will be found on p. lxxii.

The Guarantee business was conducted by three Companies, one Canadian, one British and one American.

This list differs from that of the year 1886 by the addition of one American Company, viz.:—The American Surety Company.

The premiums received were \$64,478, guaranteeing an amount of \$9,672,850, and the net amount paid for claims was \$20,692.

The Accident Insurance Company of North America, and the Guarantee Company of North America (both companies native) transact business outside of the Dominion, which is not included in the above.

PLATE GLASS INSURANCE IN CANADA, 1887.

The business of Plate Glass insurance was transacted by two incorporated companies, viz.:—1 British (combined with Accident), and 1 American, and by two firms of individual underwriters, having their chief place of business in the city of Montreal.

Mr. Ramsay and Messrs. Mongenais, Boivin & Co., 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 \$21,098, being greater than the amount received the previous year by \$5,846, and the total losses incurred were \$4,907, being \$1,808 in excess of the amount incurred in 1886. An abstract will be found at page laxiii.

At the present time there are eighty-three (83) Companies under the supervision of this office. The nature of the business transacted by them is as follows:—

Number of	Companies doing	Life Insurance	9 		42
do	do	do	Assessmen	nt plan	4
дo	do	Fire Insurance	θ	••••••	32
ďo	do	Inland Marine	e Insurance		7
do	do	Ocean Marine	do		4
do	do	Accident	do	•••••	8
do	do	Guarantee	do	•••••	3
do	do	Steam Boiler	do		1
do	do	Plate Glass	do		4

The deposits for the protection of policy holders, held by the Honorable the Receiver General, in trust for these Companies, at 10th July 1888, amounted to \$13,673,477.26, in securities as follows:—

Canada stock\$	1,944,463	48
Canada debentures	541,966	66
Canada Provincial debentures	1,563,707	63
United States bonds	2,067,000	00
Connecticut State bonds	500,000	00
Swedish Government bonds	48,666	67
British annuities	652,910	29
British Colonial securities	641,285	95
Cash in sundry banks	332,400	60
Montreal Harbor bonds	462,000	00
Municipal securities	3,984,780	60
Bonds and stocks of banks and incorporated com-		
panies	72,955	38
Canadian Pacific and Canada Central Railway	ŕ	
bonds	861,340	00
Total\$	13,673,477	26

There was also deposited with Canadian Trustees, in conformity with the Act, \$670,697, making a total of \$14,344,174 for the protection of policy-holders, being an increase since last report of \$1,806,391.

The distribution of the total sum of \$14,344,174 held, as above mentioned, for the protection of Canadian policy-holders among the different classes is as follows:—

Fire \$	4,041,537
Life	9,957,801
Accident, Guarantee, Plate Glass, &c	

\$14,344,174

The total amount of premiums received for all forms of insurance was \$12,177,143, of which \$4,605,664 was received by Canadian Companies, and \$7,571,479 by British and American. The following summary shows the distribution of these premiums to the various classes:—

PREMIUMS, 1887.

Fire	\$5,244,502
Inland Marine	80,719
Ocean	274,5 28
Life	6,001,405
Life (Assessment)	296,698
Accident	193,715
Guarantee	64,478
Plate Glass	21,098
· Total	\$12,177,143

Or, dividing them according to the nationalities of the Companies:-

P	'remiums,	1887.

	Canadian Companies.	British Companies.	American Companies.
**************************************	\$	\$	
FireInland Marine	1,121,435 77,841	3,693,992	429,075 2,878
Cocan Life (Assessment)	264,841 2,825,119 168,002	890,332	9,687 2,285,954 128,696
Accident	96,739 39,095 12,592	22,366 24,981 2,038	74,610 402 6,468
Total	4,605,664	4,633,709	2,937,770

LEGISLATION.

In last report at page xxxiii, attention was called to the fact that under the Insurance Act, as it then stood, there was only one case in which a Dominion license could be granted to a Company incorporated under the authority of the Legislature of one of the Provinces of the Dominion, viz., the case of a Company formed for the transaction of the business of Life insurance. During last Session of Parliament an amendment was made in the Act, which has the effect of putting all Companies incorporated under the authority of the Legislatures of the various Provinces for the transaction of the business of insurance, upon the same footing, so that hereafter a Dominion license may be granted to any Company formed under

Provincial authority for the transaction of the business of insurance, irrespective of the class of insurance transacted by such Company, upon the terms and conditions of the Insurance Act being complied with. The amending Act is as follows:—

An Act to amend Chapter one hundred and twenty-four of the Revised Statutes, respecting Insurance.

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

- 1. The paragraph of section three of "The Insurance Act" lettered (c.) is hereby repealed and the following substituted therefor:—
- "(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."

I desire also to draw attention to the provisions of an Act of the late Province of Canada, not heretofore published in the insurance reports, which should not be overlooked. I refer to 19 and 20 Vic., Cap. 89, which is as follows:—

"An Act providing for the payment of dividends by Insurance Companies."

"Whereas it is expedient for the security of persons effecting assurance with, and of the subscribers to the stock of, the various fire, life, marine and other insurance companies already chartered, or that may hereafter be chartered by the Provincial Legislature, that no dividend or bonus be declared or paid unless from the surplus earnings or profits arising or made from the business of such companies over and above the paid up capital thereof: Therefore, Her Majesty, by and with the advice and consent of the Legislative Council and Assembly of Canada, enacts as follows:—

1. If the managers, directors or trustees of any fire, life, marine, or other assurance company, incorporated by the Legislature of Canada, or of Upper Canada or Lower Canada, shall knowingly and wilfully declare and pay any dividend or bonus, out of the paid up capital of said Company, or when the Company is insolvent, or which would render it insolvent, or which would diminish the amount of its capital stock, such Managers, Directors or Trustees who may be present when such dividend or bonus shall have been declared and which said dividend shall be paid, shall be jointly and severally liable for all the debts of the Company then existing, and for all that shall be thereafter contracted while they shall respectively continue in office; Provided always, that if any such Managers, Directors or Trustees shall object to the declaration of such dividend or bonus, or to the payment of

the same, and shall at any time before the time fixed for the payment thereof, file a written statement of such objection in the office of the Company, and also in the registry office of the city, town or county where such Company is situated, such Managers, Directors or Trustees shall be exempt from such liability."

Section 37 of the Companies' Clauses Act, being Chapter 118 of the Revised Statutes of Canada, which, by the terms of the Acts of incorporation, is applicable to all companies incorporated by the Dominion Parliament for several years past, is substantially to the same effect as the Act 19 and 20 Vic., Cap. 89, above quoted.

THE BRITON LIFE ASSOCIATION.

The Briton Life Association, (a company wholly distinct from the Briton Medical and General Life Association) which was referred to in last year's report, as having ceased to issue new policies, has, since that time, given the necessary statutory notice for the withdrawal of its deposit, and it is understood that all its Canadian policies have been either surrendered or transferred, so that an application for the release of its deposit will doubtless be made within the next few weeks.

THE LIFE ASSOCIATION OF CANADA.

The Life Association of Canada having given the necessary notice to discontinue its business and for the withdrawal of its deposit, a portion of such deposit was on the 27th day of December, 1887, released to the Company, a sufficient sum being retained to cover the full equitable net surrender value of all the policies which had not been transferred or surrendered.

The proper surrender values of all such policies as were not so transferred or surrendered, estimated in accordance with the provisions of the Insurance Act, were tendered to the several policy-holders, and due notice of such tender given in the manner prescribed by the statute. In the majority of cases the amounts tendered were accepted by the policy-holders. There are still a few outstanding policies, the holders of which have not accepted and are therefore deemed to have refused the sums tendered. A small balance of the deposit, remaining in the hands of the Receiver General after payment of the surrender values of such of said policies as were accepted as aforesaid, has now been applied for by the Company, and will probably at an early day be paid over pursuant to the provisions of the statute.

THE BRITON MEDICAL AND GENERAL LIFE ASSOCIATION, LIMITED.

Since last report an order was made by the Superior Court of the Province of Quebec, bearing date the 29th July 1887, by which I was appointed liquidator under the order known as the Quebec order, having been previously appointed assignee by the High Court of Justice for Ontario, under the order known as the

Ontario order. Since my appointment as such assignee and liquidator and for the purpose of preventing the clashing of jurisdiction between the courts of Quebec and Ontario and in the interests of all parties concerned, I have been and am proceeding to take all necessary steps to wind up the Canadian affairs of the association under said two orders concurrently. A report of the assets and liabilities of the said Association in Canada has been made and is now on file in this Department, and due notice thereof has been given in manner prescribed by the statute. Reports have also been made to each of the said courts, setting forth the said assets and liabilities, and nothing now remains to be done prior to the payment of a dividend, except the confirmation of said reports and the conversion of the securities held by the Receiver-General into money, to effect which results the proper steps are now being taken.

I have the honor to be, Sir, Your obedient servant,

W. FITZGERALD,

Superintendent of Insurance.

ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS
OF FIRE OR INLAND MARINE INSURANCE IN CANADA,
FOR THE YEAR 1887, 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 TEAR 1887. FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

]	•
	Net Cash	Re- ingurance,	Gross Çaşh	_	Net Amount	Net Amount of Losses	Net Amount	Unsettled Claims	Olaims.	.0001100
	received for Premiums.	Keturn Premiume, &c.	received for Premiums.	New and Renewed.	at Riek at Date.	during the Year.	for Losses.	Not Resisted.	Resisted.	
British America. Ottizens' London Mutual Fire Quebec Royal Ganadian	211,585 206,340 118,618 84,670 163,213	76,052 76,052 2,968 7,641 102,959	\$ 287,637 247,098 121,286 92,311 204,431	\$ 15,748,411 20,279,186 16,466,635 6,826,112 17,226,869 33,622,712	\$ 21,844,695 22,368,725,614 8,907,236 16,471,239 41,348,370	\$ 145,600 165,809 105,792 67,779 125,698	\$ 131, 933 170, 236 102, 639 61, 264 126, 196 172, 064	\$ 17,620 14,695 13,031 5,601 7,763 19,052	8,271 4,500 None. 4,760 1,500	10 0.0
Totale for 1887	1,121,436	272,297	1-	109, 206, 925	151,165,902	784,634	764,331	11,762	21,281	
Totals for 1886	1,107,710	285,886	1,393,596	114,543,806	142,685,145	722,626	139,364	73,423	5,200	1.
			BRITISE (BRITISH ÇÖMPANIES.				-		
Atlas	33,969	10,070	43,039	4,163,117	2,480,080	21,734	19,824		None.	
Caledonian.	160,215	23,355	183,570	12,512,793	14,594,317	126,127	117,840	25,958	6,750	
	285,071	43,401	328,472	25,511,736	27,986,109	204,494	11 838		Z,400 None.	
Employers' Liability		12,588	139,546	12,548,898	14,769,882	114,489	117,097		6,000	
Clasoow and London.		32,326	336,904	27,569,768	25,626,058	223,034	216,999		9,430	
Guardian		21,688	184,157	17,609,992	12,892,090	120,081	121,111		2.500	
[mperial	192,650	35,290	227.985	18,546,896	21,931,444	95,617	93,548		12,133	
Livernool and London and Globe	232,994	19,444	252,438	26,321,595	35,727,548	166,334	159,400		640	
Loudon and Lancashire	102,811	21,334	124,176	11,754,247	11,059,910	08,086	60,426		000	
London Assurance	72,312	11,926	84, 238 08 7, 8	10,048,000 8 952 935	6.937.423	59,430	53,554		0.6	
National of Ireland	204 199	47.878	352.077	31.654,874	42,141,412	194,939	190,752		8,184	
North British	164,106	23,951	178,056	15,204,200	16,784,237	106,593	100,586		4,625	
Union motan		18,338	104,892	10,004,744	11,453,730	888'09	62,316		1,390 (

1,800 None 6,640 None.	64,705	34,304		None.	None.	None.	2,000		21,281 64,705 235	86,221	41,504
10,774 7,520 14,934 10,291	173,837	159,479	-	11,831	432 9,840	28,303	27,237		77,763 173,837 28,303	278,902	260,139
112,280 119,306 307,773 38,828	2,335,034	2,338,164	-	68,430 54,946	23 546 65,544	304,159	223,860		764,321 2,335,034 304,189	3,403,514	3,301,388
116,800 121,203 320,763 46,596	2,386,911	2,332,198	-	73,088	27, :32 68,619	310,699	231,190	-	784,631 2,386,911 310,699	3,482,241	3,286,014
24,882,573 21,728,319 76,708,116 12,365,771	424,314,364	393,166,310		8,782,833	4,250,500	56,287,171	50,921,537		154,165,902 424,314,264 56,287,171	634,767,337	586,773,022
22,464,476 20,957,625 54,726,534 13,198,760	377,690,654	349,103,117	MPANIES.	11,720,367	4,144,600	45,859,509	42,099,981	ATION.	109, 206, 915 377, 690, 654 45, 859, 509	532,757,088	505,752,907
252, 066 239, 024 561, 282 113, 182	4,175,643	3,949,500	AMERICAN COMPANIES	131,497	39,890 135,897	472,387	441,773	RECAPITULATION	1,393,732 4,175,642 472,387	6,041,761	5,784,868
32,176 25,618 40,141 12,487	481,650	520,488	AM	7,084	8,546 7,546	43,312	46,159		272,297 481,680 43,312	197,259	862,533
219,891 213,403 521,141 100,695	3,693,992	3,429,012		134,413	34,344	429,075	395,613		1,121,435 3,693,992 429,075	5,244,502	4,932,335
Phonix of London Queen Royal Royal Scottish Union and National	Totals for 1887	Totals for 1886		Ætna Pire Agricultural of Watertown.	Connecticut Fire	Frenix of brooklyn	Totals for 1886		6 Canadian Companies	32 Totals for 1887	Totals for 1586

Total		•	1,956,746 451,896 655,455 779,639 155,871 945,654	284,026 191,861 1,434,350 888,531	1,553,902 740,931 490,488 2,909,531	13,441,901		1,472,258 480,753 1,469,093 1,084,177	2,398,094 9,448 715,185 3,027,356	
	1880.	69	186,895 167,609 87,041 70,388 106,602	62,559	128,298 † 107,879 272,758	1,190,029		231.607 62,715 156,161 184,145	155,880 9,448 52,454 253,871	20,507 162,339 195,069
	1879.	4	166,401 141,378 89,718 58,308 92,987	44,046		1,102,822	,	190, 264 50, 253 149, 449 161, 064	51,095	150,898
	1878.	€	174,006 118,055 91,971 27,175 88,441	60,070 35,858 66,012	146,773 82,819 270,716	1,161,896		195,590 51,813 156,988 161,828	148,024 61,27, 282,475	17:,410
outbanes to	1877.	€	174,892 97,468 133,625 136,653	93 812 86,174 72,495 80,042	196,014 95,117 84,132 276,395	1,627,955		174,249 54,433 153,012 142,109	71,425 288,943	157,844
di di	1876.	€9	146,531 115,897 94,788 214,363	86,098 64,882 179,236 82,203	260,678 94,656 201,429 232,43	1,881,641		133,695 42,717 121,54 101,116	45,893 265,910	161,223
	1875.	69	184,799 131,639 129,893 60,333	7,947 217,213 86 424	312,951 60,091 183,009 252,355	1,646,654		127,253 50 905 126,945 71,455	138,480	162 030
Premiums Received	1874.	69	194,077	244,331	392,434 83,250 21,918 254,049	1,453,781		84,066 51,225 134,79: 43,097	219,948 60,086 322,516	188,503
Pren	1873.	€9	191,035	190,857	55,643	842,886	······	29,782 54,387 134,710 66,733	258,632 79,368 309,234	158,403
A 111 A	1872.	₩	174,047	161,158	59,121	196,847		57,329 32,947 102,750 43,967	260,262	108,316
arved for	1871.	69	135,852	171,514	20,680	707,418		80,162 17,392 85,915 33,561	263,696 63,380 203,724	:
	1870.	69	114,377	97,633 72,725	180,730	536,600		86,371 8,780 82,004 34,615	273,303 56,496 168,600	82,643 106,016
r remi	1869.	€9-	113,833	99,	154,680	501,362		81,890 3,156 64,522 40,487	286,398 55,931 141,822	86,081
SUMMARY OF FRIHIUM FEGERAGO		Canadian Companies.	British America	National Fire M Ottawa Agricultural. M Provincial	Royal Canadian. Sovereign Stadacona. Western.		British Companies	Commercial Union	Liverpool and London and Globe	Norwich Union Phoenix of London.

0/ 4,000,389 343,421 535,710 19,837,460	1,640,268 286,615 31,431 976,529 68,529 3,003,372	1,161,89: 1,102,832 1,190,029 13,444,901 1,194,159 1,194,159 1,193,17,460 1,193,17,460 1,19,17,140 1,19,17,17 1,19,17,17 1,19,19,17 1,19,19,17 1,19,19,17 1,19,19,17 1,19,19,17 1,19,19,17 1,19,19,19,19,19,19,19,19,19,19,19,19,19
19,613 19,613 62,044 48,402		129 13 105 19 140 3 177 36
12	103,175 47,299 83,191 7,484 241,140	E36,600 707,418 786,847 842,896 1,453,781 1,646,651 1,881,611 1,622,955 1,161,895 1,193,822 1,199,028 13 1,936,398 1,299,846 1,499,620 1,773,265 1,869,475 1,683,715 1,597,410 1,927,224 1,994,916 1,997,324 333,243 333,243 333,243 333,243 333,243 333,243 333,243 333,243 333,243 3,522,303 3,594,764 3,703,006 3,764,005 3,388,430 3,237,488 2,479,577 36 11 18 premiums for 1830 the \$17,352 received for 1e-insurance of the risks of Canada Agricultural and Ottawa Agricultural.
	110,533 ‡27,279 80,184 7,516	,488 ,488 ot bee
امرا	110 #27 #27 80 80 825 #27	1,103,822 1,899,164 225,512 3,227,488
53, 340 83, 340 54, 590 1,934, 940	115,901 86,618 6,075 211,594	1,161,89: 1,934,940 211,59: 3,368,430 Astional
-	! ! _ ! _	1,16 1,99 21 3,36 3,36
360,916 76,931 48,389 37,220	118,610 83,332 11,858	1,622,935 1,927,235 213,834 3,764,005 3,764,005
34,00	1111	1,62 1,92 1,93 3,76 8,83 6
46,303 46,303 97,410	130,658 78,20: 20,090 228,955	1,881,611 1,597,410 228,96: 3,708,006 3,708,006
5 1,5		11,8 13,7 13,7 18,8 18,19 18,1
361,514 37,446 46,250 683,715	152,835 96,054 15,506 254,395	N. 1,616,651 1,633,715 264,395 3,594,763
60,011	- : : !	110N.
8	168,147	BECAPITULATION.
371,046	0 - 0 110	APIT 265 1 255 255 1 416 3
69 11,773,	183,929 64,641 103,685	RECAPIT 842,896 1,773,265 363,256 2,908,416
56,193 56,193 99,620		796,847 499,620 332,243 628,710 830 the \$5
1.4.	177,91: 73,61: 80,68:	796,847 1,499,620 333,243 2,638,710 11830 the \$
36,133	7.79	707,418 11,299,846 314,452 2,321,716
1,29	:	707 1,296 31,321 2,321 mium
22,367 85,398	114,121 5 431 75,229	536,600 1,185,398 1,916,779 1,916,779 utual. In its pre-
11,11	<u> </u>	H
4,878	107,635 67,531 No return	601,362 1,119,010 165,166 1,785,539 201tural M ed Risk.
	i i g	of a see
	res.	es le A g le Isolusive
mmer merial	ompa f Wat oklyn	ngani beles npani tals .
h Imi	can C nialo fi Bro	adian Companies 601,36 Strican Companies 1,119,01 Grand Totals 1,785,53 Formerly the Agricultural Formerly the Isolated Risk. ‡ This is exclusive of \$63,316
Rottish Imperial	American Companies. Etna 107,63 Agricultual of Wal'rtown 67,53 Hartford 67,53 Home No etur	Canadian Companies American Companies Grand Totals Formerly the Ag Formerly the Isol
ુજ ્	A A B B B B B B B B B B B B B B B B B B	Canadian Companies
0 -	•	

1	V ictori			Sessional	rapers	(140	, ·	. А.)					<u> </u>			
	Totals	1887.	₩	3,121,605 454 896 881,333 2,032,901 196,247 1,755,902 284,026	194,861 1,434,350 1,365,928 2,834,373 1,035,474	5,167,748	11,204,051		949, 3,552,						6,105,396	
1002-21.		1887.	€	211,585 206,340 118,618	84,670 162,212	338,010	1,141,430	32,969 105,539	160,215	45,199 127,419					_	_
TOTAL TOTAL		1886.	₩	207,629 203,269 111,148	85,390 169,178	331,096	1,101,110	92,531	170,317 299,911	•					303,808	_
parion) to	ed.	1885.	₩	197,317 195,181 134,324	77,029 183,124	330,934	1,101,819	88,281	170,338 302,935						808,392	_
ey mit com	Premiums received	1884.	₩	152,920 228,265 118,246	66,720	330,548	1,140,428	90,947	171,503	134,109					373,171	
III Canada	Pre	1883.	₩	121,071 181,393 110,830	64,434 193,021 88,443	332,609	1,091,801	71,047	149,665 294,508	109,316	97,785	199,062	195,602	76,959	193 579	110301
Tueur ano		1882.	•→	127,951 32,984 137,941 104,893	49,867 164,622 102,554	312,621	1,033,433		127,100 307,967	110,989	71.095	179,520	161,962	66,576	273,516	104,400
101 101		1881.	€	146,386 192,894 100,873 34,371 122,189	49,287 154,585 123,476	282,409	1,206,410		277,885	43,296	64,915	170,486	30,964	62,403	271,375	_
diams reco	Totals for 1869 to	1880.	-	1,956,746 454,896 655,455 779,639 165,871 945,654	194,861 1,434,350 888,531 1,553,902	2,909,551	13, 444, 801		1,472,258		480,753	1,469,098	2,398,094	715,185	3,027,356	· IALIOLD
SUMMABE OF LIVIDIUMS received for the insurance in Canada by an Companies, for the reals toosest			Canadian Companies.	British America. Canada Agricultural. Canada Fire. Citizens Dominion *London Mutual Fire.	Ottawa Agricultural Provincial Quebec. Moyal Canadian	Western	British Companies.	Atlas Caledonian	City of London	Employers' Liability	Glasgow and London	Imperial Lancashire	Liverpool and London and Globe	London Assurance	North British	NOTIONETA

-					
3,094,370 3,390,443 7,743,874 343,421 672,855 319,403	42,249,550	2,418,393 769,510 67,665 31,431 1,817,147	5,473,114	21,254,057 42,249,550 5,473,114	68,976,721
213,406 213,406 521,141 100,695	3,693,992	124,413 79,570 34,341 127,371	429,075	1,121.435 3,693,693 429,075	5,244,502
194,943 210,447 508,612 79,141	3,429,012	103,382 78,389 23,321 121,597 65,924	395,613	1,107,710 3,429,012 395,613	4,932,335
222, 647 222, 647 498, 738 60, 507	3,376,401	107,688 70,393 131,177 58,922	368,180	1,107,879 3,376,401 368,180	4,852,460
226, 933 236, 933 531,307 51,033	3,472,119	114,885 74,840 135,369	367,581	1,140,428 3,472,119 357,581	4,980,128 ny.
203,648 216,314 609,973 12,759 50,400	3,178,850	114,615 70,457 131,133 37,885	287,815 354,090 RECAPITULATION.	1,091,801 3,178,850 354,090	4,624,741
207, 111 569, 481 72, 314 37, 627	2,908,458	105,571 51,885 103,355 27,004	287,815 RECAPI	1,033,433 2,908,168 287,815	4,229,706 solate d Risk.
178,497 194,163 503,233 52,072	2,353,258	107, 571 57, 361 87, 616 14, 840	267,388	1,206,470 2,353,253 267,388	36,285,733 3,827,116 4,229,706 4,624,741 Mutual. † Formerly the Isolate d Risk.
1,899,433 4,000,389 343,421 535,710	19,837,460	1,640,268 286,615 31,431 976,529 68,529	3,003,372	13,444,901 19,837,460 3,003,372	36,285,733
Phoents of London. Queen Royal Scottish Commercial Scottish Imperial Scottish Union and National	American Companics.	Alua Agricultural of Watertown. Connecticut Fire. Andes. Haritord. Home Phenix of Brooklyn.	x	Canadian Companies British do	* Formerly the Agricultural Mu ‡ Not including \$124,272 for re-

16,918,076 1,167,734 705 617 1,017,755 2,204,635 468,101 2,543,711 920,382 1,041 1,927,781 3,034,275 1,027,781 3,034,275 400,785 ,(98,943 290,101 472,221 736,730 723,673 723,673 287,732 108,164 957,146 957,146 453,459 773,(93,673 773,(93,673) Total. 947, 1,927, 3,034, 177, 28,807 63,473 88,941 855,423 701,639 14,406 119,851 42,169 1,415 63,408 79,914 68,745 29,617 120,719 55,674 48,973 75,098 1880 SUMMARY OF LOSSES paid for Fire Insurance in Canada by all Companies, for the Years 1869-1880. 129,537 40,661 82,762 90,180 78,429 687, 253 44,837 168,890 46,434 147,524 115,064 237,268 1,275,540 102,582 71,197 34,034 85,031 28,502 : 1879. 15,304 55,147 65,351 189,755 880,571 74,117 22,081 67,230 70,674 37,093 78,517 69,599 10,676 67,599 48,944 40,779 29,697 118,497 51,251 1878. 68,353 167,447 52,748 61,522 37,747 560,179 59,998 286,070 72,313 856,975 661,77: 14,247 24,755 115,015 83,291 134,715 309,010 420,405 442,575 660,979 454,572 526,275 5,718,305 1877. 1,168,858 106,989 102,056 35,688 163,608 64, 166 42,839 14,362 163,020 105,753 332,977 66,201 243,016 55,723 11,930 55,946 40,307 118,873 92,871 135,038 347,735 39,648 33,769 1,599,048 1876 121, 577 123, 729 293, 758 9, 977 33, 830 1,399,612 16.544 220,639 44,184 280 139.131 61,658 322,405 44,546 54,854 65,287 24,275 105,942 46,393 1875. Losses Paid 1,120,106 92,346 117,386 27,840 157,672 37,210 30,467 34,465 63,886 45,088 56,724 157,391 35,269 81,752 126,903 258,970 1874. 967,316 106 512 57,606 20,249 31,765 77,859 71,295 46,802 136,608 53,009 99,558 167,858 43,875 487,649 110,154 67,722 ****** 1873. 119,791 88,407 22,910 80,965 53,670 244,474 84,493 1:9,605 60,948 86,919 101,478 147,269 1,136,167 510,469 1872. 35 031 146,757 22,709 922,400 37.226 89,372 181,486 17,682 414,339 1871. 68,006 152,076 107,618 33,221 115,957 2,781 128,815 579,416 1,024,362 1870. 73,840 66,274 47,829 6,609 23,819 31,800 124,328 38,223 None. 27,587 29,368 183,579 698 National Fire Ottawa Agricultural..... L'pool & Lond'n & Globe Scottish Commercial Scottish Imperial. Canada Agricultural..... Canada Fire Citizens' *London Mutual Fire..... Ouebec Roval Canadian mperial London and Lancashire. London Assurance...... North British Norwich Union QueenRoyal Canadian Companies. British Companies. Lancashire Commercial Union Phoenix of London Dominion.

1,452,762 1,462,762 1,4,136 6,133 60,691 104,070		9,888,934 16,948,076 2,439,259	29,276,269
33,627 31,088 672 109,516		701,639 855,423 109,516	1,666,578
87,1:9 34,326 55,216 5,626 183,305		687,353 1,275,540 182,305	,822,674 3,145,198
63,166 1,196 47,221 2,451		828 069 880,571 114,034	
343,208 167,200 77,044 586,452		2,186,152 5,718,315 5,86,452	2,867,595 8,490,919
62,622 21,048 15,719 99,389		1 599,048 1,168,858 99,389	2,867,295
113,761 66,294 65,294 2,658	T I O N.	663,470 1,082,206 1,120,106 1,299,412 143,683 181,713	2,563,531
103,861	=	663,470 1,120,106 143,583	1,682,184 1,926,159
182,368 28,204 16,647	ECAPI	487 649 967,316 227,2 9	
142,928 33,6.6 86,795	8	510,469 1,136,167 263,339	1,549,199 1,909,975
		414,339 932,400 212,460	1,549,199
111,236 100 36,726		483,414 1,024,362 147,061	1,624,837 Mutual.
83,299 29,198 60,691		276,116 579,416 172,188	1,027,720
### American Companies. ### ################################	·	Canadian Companies Lritish Companies American Companies	Grand Totals 1,027,720

SUMMARY OF LIC	Losses paid for		surance in	Fire Insurance in Canada by all	all Compa	Companies for the	Years	1869.87.	
	Totals			Ä	Losses Paid.				Totals
1	for 1869 to 1880.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1869 to 1887.
Canadian Companies.	₩	₩	•	₩	₩.	€	€	∯	60
British America Canada Agricultural Canada Fire	1,098,913 290,101 472,221	128,869	80,711	82,480	92,961	105,210	135,930	131,933	1,857,057 290,101 698,133
Oitizens' Dominion*	736,720 93,673 723,603	89,058 54,582 94,632	119,681	136,613	148,531	120,488	134,782 83,830	170,235	1,655,008
National Fire. Ottawa Agricultural	287,732								287,732 108,164 957,146
Vuebec Royal Canadian Royal Royal Canadian Royal Royal Royal Canadian Royal	613,504	393,442	42 338	49,056	34,829 161,489	39,360 114,684	46,033 152,313	61, 2 54 126,196	1,273,806 2,464,716 738,216
Atjovereign Stadacona Western	453,478 773,695 1,733,503	175,619	174,478	208,380	249,179	138,891	186,456	172,064	773,695 3,038,570
British Companies.	9,888,934	1,336,758	733,843	760,430	762,737	197,189	739,364	761,321	16,583,576
Atlas				18,631	67,032	48,046	72,624	19,824	19,824
City of London	1,167,734	203,594	66, 220 238, 110	82,158 254,744	94,685	86,607 186,827	127,550	117,840 206,844 11,838	2,722,643
Employers' Liability		7,453	75,568	93,797	88,231	88,437	93 807 144 330	117,097	567,390
Guardian	705,617	58.965 130,320	45,027	38,740 92,334	128,330	79,163	99,846	121,111 95,584	1,217,031 2,168,428
	2,204,635 466	142,155	107,074	109,726	122,211	110,677	195,633	159,400	3,151,4:0
London and Dance	488,101	24,283	35,707	51,289	40,626	46,119 38,094	47,855	52,333	198,954
North British. Northern Norwich Union	2,543,711 920,383 1,415	253,794 65,338 14,205	179,488 89,217 40,436	168,409 87,365 54,098	190,535 166,240 48,063	155,895 105,279 48,695	186,642 130,787 46,074	190,752 100,556 62,316	3,869,226 1,665,194 315,302

1,868,556 2,878,680 5,333,345	483,408 120,513	31,237,557	1,893,327	31,250 1,160,117	60,691 283,7 20	3,839,686		15,583,576 31,237,557 3,839,686	50,060,819	
112,280 119,306 307,772	38,823	2,335,034	68,430 54,916	23,546 65,544	91,693	304,159	-	764,321 2,335,034 304,159	3,403,514	
128,645 267,443	21,282	2,338,164	68,401 49,976	7,704	28,736	223,860		739,364 2,338,164 223,860	3,301,388	-
91,904 129,232 295,008	20,222	1,895,175	54,276 38,663	68,868	25,116	186,923		697,189 1,695,175 186,923	2,619,287	Formerly the Isolated Risk.
	18.294	2,290,588	55,224 33,740	85,534	17,500	191,998	N.	762,737 2,290,588 ;91,998	3,245,323	Formerly the
146,026 133,189 418,241	21,229 13,599	1,992,671	51,952 28,965	71,415	14,795	167,127	ECAPITULATIO	760,430 1,993,671 167,127	2,920,228	
123,946 150,717 315,855	39,593 8,318	1,768,444	82,164 20,271	58,554	3,710	162,699	RECAPIT	733,843 1,768,444 16,699	2,664,986	Mutual.
121,369 150,769 324,667	21,821	1,669,405	60,018 29,316	71,227	3,100	163,661	E	1,336,758 1,669,405 163,661	3,169,824	Formerly the Agricultural Mutual
947,041 1,927,781 3,034,275 177.329	; I	16,948,076	1,452,762 144,136 5,668	671.932	104,070	2,439,259		9.888,934 16,948,076 2,439,259	29,276,269	Formerly th
Phenix of London Queen Royal Royal Southish Commercial	Scottish Imperial	American Companice.	Ætna Agricultural of Watertown Andes.	Connecticut Fire Hartford Home	Phenix of Brooklyn		×	Canadian CompaniesBritish Companies	Grand Totals	

Summary of Fire Insurance in Canada for the Years 1869 to 1887 inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during each year.	Amount at Risk at date of Statement.	Losses Paid.
سيدين سيد بيان				
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	707,418 796,847	68,921,494 76,499,542	68,465,914* 72,203,784*	414,339 510,469
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 1,161,896	168,935,723 127,288,165	217,745,048 171,430,720	2,186,162 828,069
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, 08	1,336,758
1882	1,033,433	124,123,715	152,564,079	733,843
1884	1,091,801	122,302,460	149,930,173 147,968,945	760,430 762,737
1885		118,747,547	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
Totals	21,254,057	2,199,294,020		15,583,576
Preside Carriera				
British Companies.	İ			
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	1,136,167 967,316
1874	1,773,265 1,809,473	172,531,126 177,346,240	147,602,019 155,088,455	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 1,275,540
1879	1,899,154 2,048,408	213,131,295 227,537,306	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 1,895,175
1886	3,376,401 3,429,012	337,216,878 349,109,117	421,205 014 393,166,340	2,338,164
1887	3,693,991	377,690,654	424,314,264	2,335,034
Totals	42,249,550	4,492,873,033		31,237,557
American Companies.		İ		
1980	108 100	0 700 0705	19 706 600#	172,188
1870	165,166* 194,781	9,702,356* 12,893,827*	13,796,890* 11,167,928*	147,061
1871	.i 314,452	27,367,712*	27,256,629*	212,469
1872	.1 332,243	26,526,334	33,818,670	202 339
1673	. 352,255	26,788,850	40,120,629	1 227.210
1874	259,049	25,243,769	25,050,427	143,583 181,713
1876	264,395 228,955	17,357,605 23,914,181	19,300,555 18,888,750	99,360
Carried forward		169,794,634 xlvi		1,446,953

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	2,111,296	169,794,634		1,446,952
AMERICAN COMPANIES—Concluded.				
1877	367,581 368,180 395,613	21,013,457 19,432,178 22,920,397 25,434,766 30,040,366 32,454.518 40,234.814 40,777,215 37,623,116 42,099,984 45,859,509	18,293,315 35,766,238 40,267,995 27,414,113 31,053,261 34,772,345 41,720,296 44,097,646 46,830,075 50,921,537 56,287,171	586,452 114,034 182,305 109,516 163,661 162,699 167,127 191,998 186,923 223,860 304,159
Totals	5,473,114	527,734,954	***************	3,839,686

TOTALS FOR ALL THE YEARS FROM 1869 to 1887 INCLUSIVE.

Canadian Companies British Companies American Companies	42,249,550	2,199,294,020 4,492,873,033 527,734,954	 15,583,576 31,237,557 3,839,686
Grand totals	68,976,721	7,219,902,007	 50,660,819

^{*} These returns are imperfect.

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 1887.

TORONTO.
COMPANY,
SSURANCE
MERICA AS
BRITISH A

Nature of Business. Cash received for Premiums. Premiums.	Gross Amount of Policies, New and Renewed.						
P. P. P. P. P. P. P. P. P. P. P. P. P. P	and Renewed.	Net Amount at	Net	Unsettled	Unsettled Olaims.	Net Amount of Losses	Ветагка.
	•	Risk at Date.	Losses Paid.	Not Resisted.	Resisted.	ing the Year.	
	#	 69	\$	8	₩	₩	
	66,716,825 13,562,888 1,124,835	77,912,329 192,239 253,371	507,978 76,140 47,145	61,979 932 10,887	14,321 None. None.	534,442 50,189 46,732	In all countries,
	81,401,548	78,657,839	631,263	13, 198	14,321	631,363	
	ROYAL CANADIAN INSURANCE COMPANY, MONTREAL.	DIAN INSUA	ANCE COMPA	INY, MONTRE	AL.		
	32,539,534 3,899,659 6,070,641	24,196,603 9,722 519,762	201,002 11,888 131,711	9,505 1,713 26,475	2,250 None. 201	200, 634 13,601 138,987	In all countries, 31st Dec., 1887.
441,941	42,509,834	24,726,087	344,601	38,093	2,451	353,222	
	WESTER	WESTERN ASSURANCE		COMPANY, TORONTO.			
Fire Insurance	7 103,206,314 49,935,678 17,756,527	103,511,238 2,608,750 984,983	726,529 189,960 115,018	77,020 35,364 21,750	8,720 None. None.	747,794 208,903 127,153	In all countries,
1,578,993	170,898,519	107,104,971	1,031,507	134,134	8,720	1,083,850	

		PHENIX INSI	TRANCE COME	PHENIX INSURANCE COMPANY OF BROOKLYN, N.Y.	JKLYN, N.Y.			
Fire Insurance	63,377 2,613 9,687	9,527,431 606,044 1,002,688	8,109,013 None. None.	91,693 867 20,143	861 2,750 285	None. None. None.	91,664 3,479 20,428	In Canada, 31st Dec, 1887.
	75,677	11,136,163	8,109,013	112,693	3,896	None.	116,571	
		#	ITNA INSURAL	ÆTNA INSURANCE COMPANY				
Fire Insurance Inland Marine.	124,413	11,720,367	8,782,832 None.	68,430 None.	11,831 None.	None. None.	73,088 None.	In Canada, 31st Dec., 1887.
	124,778	11,851,942	8,782,833	68,430	11,831	None.	13,088	
xlix		TIO	IZENS' INSUR.	OITIZENS' INSURANCE COMPANY	ſŸ.			
Fire Insurance	221,501	21,025,499	22,940,313	202,042	20,378	4,500	194,076	In all countries, 31st Dec., 1887.
		QUEBI	CO FIRE ASSU	QUEBRO FIRE ASSURANDE COMPANY	ANY.		l	
Fire Insurance	86,118	6,955,554	8,979,007	61,264	5,601	4,760	67,73	In all countries, 31st Dec., 1887.

INLAND Marine Insurance Business in Canada, 1887.

	Net Cash	Gross Amount of Policies,	Net Amount at	Net	Unsettled Claims.	Claims.	Net Amount of
	Premiums.	and Renewed.	Riek at Date.	Losies Paid.	Not Resisted.	Resisted.	Incurred during the Year.
CANADIAN COMPANIES.		69	•	 	•		*
British America	18,711	2,956,997	None.	21,521	527	None.	21,600
Royal Canadian	25,550	3,899,659	9,722	11,888	1,713	None.	13,601
Western	33,580	6,075,495	15,000	28,908	5,161	None.	32,732
Totals	77,841	12,932,151	24,722	62,317	7,401	Nobe.	67,933
AMBRICAN COMPANIES.	365	131,675	None.	None.	None.	None.	None.
Phenix of Brooklyn	2,513	606,044	None.	857	2,750	None.	3,479
Totals	2,878	737,619	None.	857	2,750	None.	3,479
		RECAPITUL	ULATION.				
Oanadian OompaniesAmerican Oompanies	77,841	12,932,151 737,619	24,723 None.	62,317 867	7,401	Noue. None.	67,933 3,479
Total	80,719	13,669,770	24, 722	63,174	10,151	None.	71,413

			CA	NADIAN	COMPANIES	CANADIAN COMPANIES—ASSETS—1887	887.			
Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Losns on Collater- als.	Agents' Balances and Bills Re- ceivable.	Cash on hand and in Banks or deposited with	Interest due And Accrued.	Other Assets.	Total Assets	Nature of Business.
	S cts.	S cts	s cts.	\$ cts	\$ cts	es cts.	& cts	& cts.	& cts.	
British America	00 000 06	450 00	878,527 37	None.	85,364 80	49,978 62	7,560 93	19,030 47	1,130,912 19	1,130,912 19 Fire, Inland & Ocean.
Citisens'	100,000 00	780 00	105,914 00	None.	12,923 81	None.	1,569 17	15,760 30	236,917 28	do and Accident.
London Mutual Fire	1,000 00	300 00	44,893 00	None.	*313,991 17	29,701 74	923 80	837 66	391,647 37	qo
Quebec	32,000 00	None.	110,750 00	None.	6,855 98	39,545 07	1,532 85	2,007 18	192,691 08	qo
Royal Canadian	None.	24,000 00	82 166,9138	59,791 68	38,755 37	44,251 75	None.	19,532 48	702,332 66	do Inland & Ocean.
Western	65,000 00	25,350 00	873,366 16	None.	208,131 59	217,889 10	5,493 64	47,684 61	1,442,9.5 10	op op
Totals	288,000 00	20,880 00	2,529,441 91	69, 791 68	666,022 72	381,366 28	17,080 39	104,852 70	104,862 70 4,097,435 63	

* Including premium notes \$305,042.19.

TABLE II.—Showing the Assets in Canada of British and American Com BRITISH COMPANIES—

Comp an ies.	Commenced Business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
Atlas	7th March, 1887	\$ cts.	\$ cts.	\$ cts.
Caledonian	•	None.	None.	125,733 24
	lst September, 1881	None.	None.	143,810 00
Commercial Union	•	None.	None.	234,821 54
Employers' Liability	- 1	None.	None.	105,436 33
	December, 1880	None.	None.	100,000 00
Glasgow and London	· · · · · · · · · · · · · · · · · · ·	None.	None.	141,762 00
Guardian	lst May, 1869	None.	None.	102,565 00
Imperial		135,000 00	None.	134,174 00
Lancashire	July, 1864	None.	None.	48,666 66
Liverpool and London and Globe	4th June, 1851	96,845 00	356,400 00	286,304 85
London and Lancashire		None.	None.	112,420 00
London Assurance	lst March, 1862	None.	None.	170,340 00
National of Ireland	2nd April, 1883	None.	None.	109,175 49
North British	1862	73,240 00	127,000 00	605,257 97
Northern	1867	None.	None.	100,253 33
Norwich Union	lst April, 1880	None.	None.	109,000 60
Phænix of London	1804	None.	None.	201,020 93
Queen	5th July, 1859	50 00	None.	263,673 70
Royal	1851	120,000 00	None.	703,570 00
Scotish Union and National	February, 1882	None.	131,250 00	107,556 66
Totals	······································	425,135 00	614,650 00	4,012,608 37

AMERICAN

Ætna Fire	1821	None.	None.	112,875 00
Agricultural of Watertown	October, 1878	None.	None.	157,812 50
Connecticut Fire	1886	None.	None.	102,500 00
Hartford	1836	None.	None.	107,074 40
Phenix of Brooklyn	1st May, 1874	None.	None.	126,000 00
Totals		None.	None.	606,261 90

panies doing business of Fire and Inland Marine Insurance in Canada. ASSETS IN CANADA-1887.

Loans on Collaterals.	Agents' Balances and Bills Re- ceivable.	Cash on hand and in Banks or deposited with Government	Interest due and accrued.	Other Assets	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	3,576 25	471 28	None.	2,458 57	113,572 77	Fire.
None.	6,360 73	2,766 89	None.	3,800 00	138,660 86	do
None.	7,723 79	8,420 74	None.	5,351 27	165,305 80	do
None.	9,788 48	7,500 26	None.	2,500 00	254,610 28	de
None.	3,773 80	4,288 00	None.	290 00	113,698 13	do Reassurance.
None.	8,326 01	1,876 45	None.	2,700 00	112,902 46	do
None.	43,019 78	10,940 66	None.	9,907 20	205,629 64	đo
None.	7,454 58	2,631 35	None.	None.	112,650 93	do
None.	7,274 71	1,907 30	None.	4,804 64	283,160 65	do
None.	10,386 30	107,364 68	1,008 87	None.	167,426 51	do
2,877 72	7,180 28	70,780 74	14,191 10	2,500 90	837,079 69	do and Life.
None.	None.	4,697 96	None.	50 00	117,167 96	do
None.	2,691 73	2,834 97	None.	733 44	176,600 14	do and Life.
None.	5,163 03	391 66	None.	4,304 07	119,034 25	do
146,000 00	24,111 03	17,790 11	8,597 82	2,500 00	1,004,498 93	do and Life.
None.	9,703 25	7,111 55	None.	4,500 00	121,568 13	do
None.	4,520 71	36,574 99	None.	None.	150,095 70	do
None.	None.	None.	1,543 95	3,000 00	205,564 88	do
5,032 32	6,746 48	5,307 29	2,446 88	4,150 00	287,406 67	do and Life.
27,606 56	37,507 94	1,440 46	None.	7,321 47	897,446 43	do and Life.
None.	None.	1,708 78	None.	None.	240,515 44	do
181,516 60	205,308 88	296,806 12	27,788 62	60,780 66	5,824,594 25	-[

COMPANIES.

None.	9,230 50	13,299 30	None.	None.	135,404 80	Fire & Inland Marine.
None.	6,941 39	None.	None.	None.	164,753 89	do
None.	3,450 00	None.	None.	None.	105,950 00	do
None.	3,223 89	None.	None.	None.	110,298 29	do
None.	7,934 20	None.	None.	None.	133,934 20	do Inland & Ocean
None.	30,779 98	13,299 30	None.	None.	650,341 18	
	1]		<u> </u>	ł	i

TABLE III.—Showing the Total Liabilities of Canadian Companies doing business of fire of Inland Marine Insurance. OANADIAN COMPANIES—LIABILITIES, 1887.	nowing the T	otal Liabiliti	es of Canadia ANADIAN CO	ties of Canadian Companies doing busin Canadian Companies—Liabilities, 1887.	s doing busi BILITIE3, 188	ness of Fire of 7.	or Inisad M	arine insurance.
Companies.	Unsettled Losses (F., L. & O.)	Reserve of Uncarned Premiums (F., I. & O.) and Lisbility under other Branches.	Sundry.	Total Liability, not including Capital Stock.	e Excess of Assets over Liabilities, excluding Gapital. Stock.	Capital Stock paid up or in course of collection.	Surplus (if any) of Assets over Liabilities and Capital Stock	Nature of Business.
	S cts	S cts.	et.	& cts	\$ cts	S cts.	e cts	,
British America	88,119 68	524,425 71	25,798 42	638, 343 81	e 492,568 38	200,000 00		Fire, Inland and Ocean.
Citizens'	24,978 48	154,856 87	102,775 72	282,611 07	d 45,683 79	19,557 18	430001	do and Accident.
London Mutual Fire	13,031 11	281,348 04	None.	294,379 15	e 97,268 23		97,268 22	qo
Que pec	10,361 17	67,096 84	1,480 75	78,938 76	e 113,752 32	99,240 00	14,512 32	op
Royal Canadian	39,544 49	165,847 72	124 40	205,516 61	e 496,806 05	403,000 00	96,806 05	do Inland and Ocean.
Western	143,854 76	762,900 96	742 53	906,498 25	6 536,416 85	00 000,009	36,416 85	op op
Totals	318,889 69	1,956,476 14	130,911 82	2,406,287 65	2,406,287 65 61,691,148 03	1,578,797 18	112,350 85	

TABLE IV -Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine

		IIBRIT	nsurance in ISH COMPAN	Insurance in Canada, for the Year 1887. BRITISH COMPANIES—LIABILITIES IN CANADA	16 Year 1887 IES IN CANA	DA.			
		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.	
14	Atlas Caledonian City of Lordon City of Lordon City of Lordon Commercial Union Employers Liability Fire Insurance Association Glasgow and London Candardine Limperial Limperial Limperial Limperial Lordon and Lancashire London Assurance London Assurance London Assurance London Assurance London Assurance London Assurance London Assurance London Rother Royal Royal Royal Scottish Union and National	\$ cta. 1,500 00 4,500 23 32,708 13 15,899 13 15,899 13 15,990 58 15,090 00 15,090 00 15,090 00 15,090 00 16,090 13 17,500 11 17,500 10 10,291 44	\$ cts. 14,726 21 110,177 421 110,177 421 110,177 421 110,177 421 110,177 421 110,177 421 110,177 421 121,626 22 121,626 30 121,626 30 127,626 30 127,626 30 127,626 30 127,626 30 127,627 62 21,031 42 21,031 82 95,776 62 139,674 87 129,482 21 139,474 27 2,381,674 27	cts. \$ ct	\$ cts. None.	\$ cts. 16,620 17 14,291 36 143,776 63 193,553 36 5,03,889 26 198,389 26 198,389 36 128,389 36 138,389 37 138,189 38 138,1	\$ cts. 96,952 60 63,369 50 21,530 18 92,968 193 6 14,013 20 17,256 175 6 154,767 70 6 18,138 98 110,597 08 6 18,138 98 6 110,597 08 6 18,454 65 6 18,454 65 6 17,386 73 6 185,687 27 6 185,687 27 6 185,687 27 6 185,687 27 6 185,687 27 6 185,687 27 6 185,687 27 6 2,422,077 50	fire. do do fire re-assurance. fire. do do do and Life. do and Life. do do do do do do do do do d	
	Agricultural of Watertown	11,830 76 5,583 80 422 00 9,840 40 3,896 08 31,573 04	48,409 33 114,233 76 20,617 00 70,426 60 46,096 63 299,781 81		None. None. None. None. None.	60,240 09 119,817 55 21,039 00 80,268 00 48,991 71 381,354 35	e 75,164 71 e 44,936 34 e 84,911 90 e 30,032 29 e 83,942 49 e 318,986 83	Fire and Inland Marine. do do do do do Inland and Ocean.	

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

CANADIAN COMPANIES-INCOME

INCOME (CASH).

			OME (OMBI).		
Received on Account of Capital Stoc not included in Income.	Total Cash Income.	Sundry.	Interest and Dividends on Stocks, &c.	Net Cash for Premiums.	Companies.
\$ cts	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	903,794 52	6,393 79	33,025 21	864,375 61	British America
1,043 18	267,524 42	5,169 56	5,431 13	256,923 73	Oitizens
1,040 10	123,453 41	1,949 94	2,885 65	118,617 82	London Mutual Fire
290 00	95,439 61	1,640 23	7,681 61	86,117 77	Quebec
	471,782 27	3,245 19	26,595 95	441,941 13	Royal Canadian
None.	1,617,895 76	None.	38,902 91	1,578,992 85	Western
1,243 18	3,479,889 99	18,398 62	114,522 46	3,346,968 91	Totals
BRITIS					<u> </u>
	36,714 17	None.	3,745 30	32,968 87	Atlas
	110,538 82	None.	5,000 00	195,538 82	Caledonian
	164,850 44	None.	4,635 50	160,214 94	City of London
	291,864 49	None.	6,793 87	285,070 62	Commercial Union
	45,198 64	None.	None	45,198 64	Employers' Liability
	142,810 59	11,391 78	4,000 00	127,418 81	Fire Insurance Association
	310,527 23	None.	5,949 02	304,578 21	Glasgow and London
*****	166,900 01 203,320 21	None. 2,638 37	4,331 33 5,032 16	162,568 68	Guardian
***************************************	198,937 70	52 46	6,190 52	195,649 68 192,694 72	Imperial
******	258,878 60	3,953 15	21,931 82	232,993 63	Liverpool & London & Globe
	258,878 60 107,221 66	None.	4,381 06	102,840 60	London and Lancashire
	78,992 19	None.	6,689 90	72,312 19	London Assurance
********	79,122 47	1,276 07	4,006 44	73,839 96	National of Ireland
******* ***** ***	342,023 77	5,759 64 None.	32,064 90	304,199 23	North British
	160,120 33 91,284 00	None. None.	6,015 20 4,619 70	154,105 13 86,664 30	Northern
************	227,995 32	None.	8,104 23	219,891 09	Phœnix of London
	224,433 44	50 00	10,977 56	213,405 88	Queen
	549,653 95	5,099 23	23,414 03	521,140 69	Royal
	106,862 01	None.	6,167 20	100,694 81	Scottish Union and National
********	3,898,250 04	30,220 70	174,039 84	3,693,989 50	Totals
AMERICA					
	129,393 91	None.	4,615 00	124,778 91	Ætna Fire
	79,570 40	None.	None.	79,570 40	Agricultural of Watertown
	38,344 08	None.	4,000 00	34,344 08	Connecticut Fire
		Mone	4,055 00	127,371 25	Hartford
	131,426 25	None.			701
	131,426 25 75,577 18 454,311 82	None.	None.	75,577 18	Phenix of Brooklyn

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

			EXPENDITURE	(САВИ).		
Paid for Losses.	General Expenses.	Dividends or Bonus to Stock- holders.	Total Cash Expen- diture.	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.	
631,262 41	265,195 65	35,070 72	931,528 78	e 233,113 20	d 27,734 26	Fire, Inland and Ocean.
226,117 63	88,594 67	4,372 87	319,085 17	e 30,806 10	d 51,560 75	Fire & Accident
102,639 35	40,899 31		143,538 66	e 15,978 47	d 20,085 25	Fire.
61,253 75	25,097 84	10,002 00	96,353 59	e 24,864 02	d 913 98	do
344,601 51	114,572 83	23,977 15	483,151 49	e 97,339 62	d 11,369 22	do Inland an
,031,507 38	497,336 44	50,000 00	1,578,843 82	e 547,485 47	e 39,051 94	do do
,397,382 03	1,031,696 74	123,422 74	3,552,501 51	949,586 88	d 72,611 52	
19.824 09 71,995 80 117,839 58 206,844 25	12,475 62 29,418 52 49,979 09 68,049 48		32,299 71 101,414 32 167,818 67 274,893 73	e 13,144 78 e 33,543 02 e 42,375 36 e 78,226 37	e 4,414 46 e 9,124 50 d 2,968 23 e 16,970 76	Fire. do do do
11,837 77	13,454 15		25,291 92	e 33,360 87	e 19,906 72	Fire Reassuranc
117,097 25	40,448 09		157,545 34	e 19,321 56	d 14,734 75	Fire.
216,998 80	88,090 44		305,089 24	e 87,579 41	e 5,437 99	do
121,110 71	40,818 93		161,929 64	e 41,457 97	e 4,970 37	do
95,584 01	57,359 57		152,943 61	e 160,065 64	e 50,376 60	do
93,548 18	51,658 81		145,206 99	e 99,146 54	6 53,730 71	do
159,400 27	63,189 43		222,589 70 93,720 09	e 73,593 36 e 37,614 51	e 36,288 90 e 13,501 57	do
65,226 09 52,332 50	28,494 00		76,707 03	e 37.614.51 e 19,979.69	e 13,501 57 e 2,285 16	do do
53,553 58	24,374 53 24,259 76		77,813 34	e 20,286 38	e 1,309 13	do
190,752 20	80,622 65		271,374 85	e 113,447 03	e 70,648 93	do
100,585 74	43,057 04		143,642 78	e 53,519 39	e 16,477 55	do
62,315 96	26,101 30		88,417 26	e 24,348 34	e 2,866 74	do
112,279 82	55,776 99		168,056 81	e 107,611 27	e 59,938 51	do
119,305 63	51,887 27		171,192 90	e 94,100 25	e 53,210 54	do
307,771 87 38,827 78	127,645 53 22,553 58		435,417 40 61,381 36	e 213,368 82 e 61,867 03	e 114,236 55 e 45,480 65	do •
,021 10				e 1,358,957 59	e 563,503 35	

68,429 76	25,037 68		93,467 44	e	56,349 15	e	35,926 47	Fire and Inland Marine.
54,946 48	30.814 30		85,760 78	e	24,623 92	ď	6,190 38	
23,545 53	9,488 37	****	33,033 90	e	10,798 55	6	5,319 18	do
65,544 31	27,639 14		93,183 45	e	61,826 94	e	38,242 80	do
112,693 60	23,551 48		136,245 08	ď	37,116 42	ď	60,667 90	
	<u> </u>			!-				Ocean.
325,159 68	116,580 97		441,690 65	e	116,482 14	6	12,621 17	
	•		_	l		1		į

TABLE VI.—Showing the Rates of Losses paid, General Expenses, and Stockholders' Dividends, per cent. of Premiums received by Canadian Companies doing Fire and Marine Insurance during 1887; also, the Rates of 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 Income.	the Rates of Losses paid, Geners panies doing Fire and Marine I and the Rate of their Assets pe per cent. of Total Cash Income.	ses paid and M their A	General farine I ssets pe Income	al Experimentarion cont.	enses, sr ce duri	id Stockhold og 1887; ali ounts in force	Rates of Losses paid, General Expenses, and Stockholders' Dividends, per cent. of Premiums received as doing Fire and Marine Insurance during 1887; also, the Rates of Premiums charged per cent. of the Rate of their Assets per cent. of Amounts in force at the end of the Year, and the Rate of Total Cash Income.	s, per of Pi of the	cent. of P cemiums ch Year, and	remiums rec arged per ce the Rate of	sived nr. of Total
	Nature of Business.	Rate of Losses paid per cent. of Pre- miums received.	Rate of General Ex- penses per cent. of premiums re- ceived	Rate of Dividend or Bonus to Stock-holders per cent. of Premiums received	kate or Total Cash Expenditure per cent. of Total Cash Income.	Amount of Risks taken during the year.	Premiums charged thereon.	Kate of Premiums charged per cent. of Risks taken.	Net Amount of Invance in force at date.	Assets.	Rate of Assets per cent. of Risks in force.
Oceandida Communica						\$\$	S cts		₩	. cts.	
Rritish America	Fire and Marine	73.03	30.68	4.06	103.07	81,404,548	1,035,515 95	1.37	18,657,839	1,130,912 19	1.44
Citizens' Fire		88-01	34.48	1.70	119-27	24,021,099	303,206 98	1.26	25,373,413	236,947 28	0.93
S. Condon Mutual Fire do		86.23	34 48	:	116-27	16,466,635	206,667 06	1.26	43,225,614	391,647 37	0.91
Quebec	ор	71-13	29.14	11.61	100-96	6,955,554	93,931 48	1.35	8,979,007	193,691 08	3.15
Royal Canadian Fire, Inland and	Fire, Inland and Ocean	78.77	26 92	5 43	102.41	43,509,834	512,540 96	1.31	24,726,087	702,322 66	2.84
Western	op op	66.33	31.50	3.17	97 59	170,898,619	2,062,572 95	1.21	107,101,971	1,442,915 10	1.35
Western	op op	2	25 25	;	:						-

TABLE VII.—Showing the Rates of Losses Paid, and General Expenses in Oanada, per cent, of Fremiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1887; also, the Rates of Premiums charged per cent. of Amounts Insured.	of Losses Paid, and Fire or Inland Mari d,	General Exp ne Insurance	enses fn Cans in Canada d	ida, per cent luring 1887;	of Premiums also, the Bate	received by B	s charged
	Nature of Business.	Rate 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
British Companies.				\	₩.	ets.	
Atlas Caledonian City of London Commercial Union Rmployers' Liability Fire insurance Association Glasgrow and London M Guardian Imperial Liverpool and London and Globe London and Lancashire London Assurance National of Ireland North British Northeru North	#Ire do do do do do do do do do do do do do	60.18 73.55 74.56 71.25 71.29 71.29 71.29 72.34 72.34 72.37 72.53 71.50 62.71 62.71 62.71 63.71 65.91 65.91 65.91	27.84 23.74 23.787 28.77 28.93 26.93 27.71 27.71 28.55 29.73 20.13 24.94 24.94 24.94	97.97 94.76 104.76 104.76 96.43 99.61 100.17 76.83 95.53 96.23 106.38 106.38 106.38 106.38 106.38 89.21 98.21 98.21 98.21 98.21 98.21 98.22 98.23 98.2	4,163,117 19,202,7048 12,611,735 4,953,083 12,648,998 17,669,768 18,768,999 18,768,999 18,768,999 18,768,999 18,768,999 18,768,999 18,769,999 10,049,689 10,049,689 10,044,747 10,004,741 10,004,741 10,004,741 10,004,741 10,004,741 10,004,741 10,004,741 10,004,741 10,004,741 10,004,741 10,004,741 10,004,741 10,004,741	143,038 52 145,249 76 187,049 90 225,289 90 137,390 90 137,390 91 137,390 10 123,908 12 227,913 24 12,376 71 84,273 74 96,518 48 32,618 48	1.03 1.03 1.03 1.03 1.03 1.03 1.03 1.03
American Companies. Agricultural of Watertown. Connecticut Fire	do and Inland Marine do	54.84 69.05 68.56 51.46 149.11	20 07 38 73 27 63 21 16	74-91 107-78 96-19 73 16	11,861,942 8,761,686 4,44,600 11,715,625 11,136,163	131,922 74 82,244 11 39,889 64 135,896 97 113,794 53	1.11 0.91 0.96 1.16 1.02

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

												_
			LIAB	Liabilities.		Surplus of		Surplus of	Impair-	Reserve		9
Companies.	Arsets.	•Un- earned Pre- miums.	Out- stand- ing Losses.	Sundry.	Total Liabili- ties.	over Liabili- ties.	Capital Paid up.	billities and Capital.	Ospital.	Capital Uncalled.	of Return.	turn.
	¥	¥	£	4	ધ	ભ	બ	બ	43	બ		
Atlas. Oaledonian. Oity of London. Fire lusurance Association. Glasgow and London. Glasgow and London and Globe. London and Lancashire. London Assurance. London Assurance. North British. Northern. Northern. Northern. Northern. Northern. Northern. Northern. Reval. Royal.	442,736 346,886 1,251,960 248,085 248,085 1,631,03 1,834,663 1,834,663 1,377,900 1,381,010 1,381	103,905 72,207 196,851 128,1559 128,105 299,170 270,283 444,085 351,935 843,709 288,114 187,376 1108,165 713,9166 713,9166 359,111 369,271 369,271 144,132	16,082 5,738 96,865 96,865 47,849 48,7849 19,674 46,205 138,753 18,312 18,3145 18,312 18,3145 18,312 18,3145 18,312 18	18,720 2,302 14,211 15,397 16,297 16,297 19,976 29,741 9,976 12,976 12,304 11,437 11,437 11,437 11,437	138,707 266,616 572,315 176,991 176,991 176,991 181,141 331,124 663,793 469,769 14,00 964,904 964,00 460,589 4	304,029 276,386 89,740 68,746 62,063 29,373 1,161,860 1,161,860 343,893 1,138,753 1,13	144, 000 20,006 250, 000 100, 000 148, 940 40, 000 273, 986 245, 690 185, 200 185, 200 185, 200 185, 200 185, 200 185, 200 185, 200 185, 200 186, 200 187, 200 188, 200 188, 200 188, 200 188, 200 188, 200 188, 200 188, 200 188, 200 188, 200 188, 200 188, 200 188, 200	186,039 186,336 432,746 320,861 461,860 1,846,85 1,846,167 609,932 291,671 1,711,638 1,671,638	37,937 119,567 63,662 1,1123	1,066,000 2,800,000 1,800,000 750,000 750,000 2,569,000 1,764,870 1,764,870 1,764,870 1,678,870 1,678,870 1,678,870 1,678,870 1,678,870 1,678,870 1,678,870 1,678,870 1,648,870 1,649,970 1,649,870 1,640,870	6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	1887 1887 1887 1888 1887 1887 1887 1887

• The reserve of unearned premiums is calculated by taking 60 per cent. of the net premium income for the year.

ABSTRACT OF STATEMENTS

of

LIFE INSURANCE COMPANIES IN CANADA

FOR THE

YEAR 1887.

ABSTRACT OF ACCIDENT INSURANCE IN CANADA FOR 1887.

ABSTRACT OF GUARANTEE INSURANCE IN CANADA FOR 1887.

ABSTRACT OF PLATE GLASS INSURANCE IN CANADA FOR 1887.

ABSTRACT OF LIFE INSURANCE IN CANADA, FOR YEAR 1887.

		:_						
Data of Return.		30th April, 1887 31st Dec., 1887. 31st Dec., 1887.	1887. 1887.					1887. 1887. 1887. 1887. 1887. 1887. 1887. 1888. 1887.
t of		h Apri t Dec., t Dec.,	31st Dec., 31st Dec., 31st Dec.,	1st Dec., 31st Dec., 31st Dec.,	t Dec., t Dec., t Dec., t Dec.,			31st Dec., 31st Mar., 31st Mar., 5th April, 31st Dec., 31st Dec., 31st Dec., 31st Dec., 31st Dec., 31st Dec., 31st Dec., 31st Dec., 31st Dec., 31st Dec., 31st Dec., 31st Dec., 31st Dec.,
ے		30t 31s 31s	31st 1 31st 1 31st 1	31st 31st 31st				
l Claims	Resinted	8,500 None. 3,000	None None None	None. None. None.	None. 1,000 2,000 None.	12,500 26,000	413,500	None, None, None, None, None, None, None, None, None,
Unsettled Claim	Not Resisted	\$ 76,528 2,000 34,566	5,000 None. 2,000	None. None.	None. 14,500 16 672 None	160,266 112,087	148,179	None. 4,366 None 30,742 None. 6,494 None. 1,431 558 3,642 4,780 None.
†Olaime	Paid.	\$ 419,480 32,205 110,388	30,000 30,000 9,400	None. 7,000	284 63,306 88,617 1,000	815,744 745,448	i 70,296	6,500 12,883 20,152 76,965 5,548 37,236 None. 18,004 1,500 3,246 3,246 16,773
†Net Anount	of Policies become Claims	\$ 410,798 27,705 139,743	26,000 30,000 11,400	None.	75,306 97,378	866,678	\$ 120,967	6,500 9,832 7,110 7,110 7,509 8,754 8,754 8,754 1,618 1,141 1,411
	Policies become Claims.	192 16 81	24 11	None.	4 2 2 2 4 2 2 2	466 389	i 67	None. 100 100 100 100 100 100 100 100 100 10
†Net	in force.	40,931,306 1,953,719 15,644,464	2,546,000 7,847,537 1,456,850	2,342,000	6, 536, 742 24, 648 10, 935, 090 9, 533, 293	101,796,754	113,614,895	4,377,040 701,846 468,964 2,373,812 270,421 5,389,217 809,530 30,032 336,037 844,679 371,080 186,006
Kumber of Policies	force at date.	20,783 1,331 16,202	2,203 2,935 4,60	3,029	8, 88 186 6,480 0,050	62,044	\$ 9,208	1,987 304 1,304 1,304 1,76 3,143 2,93 1,83 2,93 1,83 2,93 1,83 2,89 1,55 1,55 1,55 1,55 1,55 1,55 1,55 1,5
Amount	New New and taken up.	4,309,797 493,000 2,469,100	168 000	320,385 2,543,000	2,209,689 None. 2,412,100 2,555,412	23,505,545	i 4,215,855	1,102,610 None. None. 4,000 8,000 4,867 7,000 4,867 7,000 1,000 1,000 1,000 1,000 None. None.
Number	roncies New and taken up	1,858	1,342	3,112	1,468 None 1,948 1,732	15,691	16,017	595 None None 3 483 1 2 1 None.
+Premiums	for Yet r.	1,141,589 60,286	, –	34,609 { 27,185	64 00 00	2,825,119	i 445,881	160,839 20,068 13,244 61,374 111,334 11,093 19,807 7,373 11,429 19,807 7,373 11,429 11
	l	Canadian Companies Canada Life (Canadian business)	Confederation Dominion Safety Fund (Canadian business) Federal	London Life { General	North American { General	Temperance and General Totals for 1837	Increase, i-Decrease, d	British Compasses. British Empire. Commercial Union * Edinburgh Liverpool and London and Globe London and Lancashire London Aswurance London Aswurance London Aswurance Rollance * Reliance Scottish Amicable * Scottish Provident

1887. 1887. 1887.					1887.				1887.	1887.							
31st Dec., 1887. 15th Nov., 1887. 31st Dec., 1887.				31st Dec., 31st Dec.,	31st Dec.,	3 st Dec,	31st Dec.,	31st Dec.,	31st Dec., 31st Dec.,	31st Dec., 31st Dec.,			İ				 xyi
None. 14 None. 14 None. 31	None. 1,000	d 1,000			None 3						10 000 None.	10,000		12,500 None. 10,600	22,500	d 4,500	, see page
1,242 88,539 None.	103,915 118,471	d14,656		23,486 None.	3,000	None.	1,00	3,170	4.800	13,346 None.	85 050 90,760	d 5,710		160,266 103,915 85,050	349,231 321,318	i 27,913	, and Sun
58,324 162,168 1,214	421,543	d 54,547		282,667 70,616	143,975	6,381	1,918	7,399	90,215 45 525	86,731 2,000	924,241	i 185,984		815,744 421,543 924,241	2,161,528	i 201, 733	sfety Fund
52,639 / 154,248 / 1,214	896,550 448,238	d 51,688		287,364	142,975	6,381	1,000	5,147	83,074 39,917	93,529 2,000	926,055	\$ 169,560	-	868,678 396,550 926,055	2,189,283	; 238,839	ominion Se
811 T	182	d 15		243	82	100	- 6	2 10	220	1 61	644	i 195	Ν.	466 183 644	1,292	i 247	itizens', I
816,884 10,200,568 782,000	28,163,329 27,225,607	i 937,722		17,837,344	13,341,981	855 820	255,415	685,708	1,512,391	4,401,153	61,734,187 55,908,230	\$ 5,825,957	ULATIO	101,796,754 28,163,329 61,734,187	191,694,270	i 20,878,574	business in Canada. Fring been deducted. For the foreign business of the Canada Life, Citizens', Dominion Safety Fund, and Sun, see page lxvi.
4,784	13,838	; 384		13 439	5,490	1,791	251	909	1,347	2,851	42,231	i 4,497	APIT	62,044 13,838 42,231	118,113	114,089	of the Os
None. 966,063 68,000	3,067,040	d 987,339		2,052,720 None	2,188,698	817,204	None.	Z,613,345 None.	None.	342,500	11,435,731	d 391,654	REC	23,505,549 3,067,010 11,435,721	38,008,310 35,171,348	i 2,836,962	Ganada. leducted. eign business
None. 454 19	1,578	d 273		1,265 None	196	7,445	None.	None.	None.	337	12,537	d 3,214		15,691 1,578 12,537	29,806	; 1,531	nsiness ir ing been cor or the for
20,828 339,830 18,771	890,332 827,848	i 62,484		719,285	496,548	32,941	5,248	442,788 20,246	41,289	115,723	2,285,954	; 297,320		2,825,119 890,333 2,285,954	6,001,405	i 805,685	ed doing new business in Canada naurances having been deducted nada only. For the foreign busi
Boottish Provincial. Standard	Totals for 1887	Increase, i-Decrease, J	American Companies.	Etna Life	Equitable	Metropolitan General	*National Life.	New York	Phonix of Hartford		Totals for 1887	Increase, i-Decrease, d		11 Canadian Companies	39 Grand Totals for 1887	Increase, i-Decrease, d	These Companies have ceased doing new business in Canada. † These amounts are net, re-insurances having been deducted. † This refers to policies in Canada only. For the foreign busin

INCREASE OR DECREASE of Items of Life Insurance in Canada, among the Active Companies, for 1887, compared with 1886.

				DANADIA	AN Q	OANADIAN COMPANIES						
\$\begin{align*} \begin{align*} \begi	$\widehat{\Xi}$	Decrease (d).	Premiums of the Year.	Numb of Polic New al		Amount of Policies, New and taken up.	Number of Policies in force at date.		Number of Policies become Claims.	Amount of Policies become Olaims.		ims id.
i 33,809 i 31 d 383,809 i 333 i b63,200 d 3 d 7,700 d d 975 i 31 d 24,20 i d d 7,700 d 7,700 d i 3,069 i 1 i 2,420 i d d 6,616 i 1 i 1,736 i i 3,069 i 1 i 2,600 d d d 1,736 i i 3,069 i 13 i 2,28,931 d	7 Fund 7 Fund 1 C C C C C C C C C C C C C C C C C C C	l 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	\$ 13,114	מי מי לי מי מי לי מי לי מי לי		\$ 43,463 1,204,600 1,204,600 1,204,600 1,204,600 1,204,600 1,1,204,600 1,672,856	963 1006 1007 1008 1	######################################			מסר מסר מסר מסר מסר מסר מסר מסר מסר מסר	52,331 12,331 1,518 1,518 1,518 1,518 1,518 1,518 1,518 1,518 1,518 1,000 1,000
$ \begin{array}{cccccccccccccccccccccccccccccccccccc$				BRITIS	00 H	MPANIES						
	on on on on on on on on on on on on on o	and Globe	1 " " "	מן מי מי מי מי מי מי			ள் வள் சி சி சி.வா சி.வா.வா	-			ם מייםם יייים	7,700 6,341 843 8,236 8,236 0 0 6,389 17,734 3,092

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	Atas		60,466	73	36	70	169,554	٠	699	i 832,684	34	~		88, 560	••	16,939
	Equitable	-	79,110	æ	86	9	348,177	•••	430	\$ 905,68	93 4		14 d	25,231	9	28, 231
	Methopoliten General	<u>`</u>	11 A7K	Ξ.	ຕ	•••	3,000	79	6	20,55	2	-	_	0		0
	Industrial Industrial	_	11,010	9	3,418	ם.	416,507	•••	1,984	i 205,00	53	Ö	. .	4,266	•	4,266
	Mutual Life	***	86,208	, 	193	٠	730, 635	•••	168	; 2,035,10)4 •		 00	27,340	.*	33,190
	New York	.00	69,749	۰	124	70	79,216	٠	644	1,849,6		Ç4	•	41,364	٠	26,834
	Travelers'	a.	4,840	שי	64	9	219,436	70	9	d 51,16	30 0		' 0'	23,788	9	11,977
	Union Mutual	9	1,033	ъ	114	75	166,300	•••	20	6 83,97	53 •	-	-# -#	17,704	٠	13,879
	United States	•	7,201	٠.	215	٠	274,000	٠,	246	s 317,60	9 9	•	_ a	1,000	70	1,000
	Total Increase or Decrease, American Co's	<u> </u>	308,544	9	3,314	70	391,654		4,671	i 6,158,099	<u>*</u>	183	 	130,225	-	111,850
1		_	7								-		-			
				RI	RECAPITULATION	ULA	TION.									
l =	0 Ganadian Companies		418.696	<u> </u>	4.110		672.855		8.303	i 11.272.895	- 29	6		113.967	·•	63,296
	10 British Companies	*** *#	68,123 308,544	מי פי	3,272	יי פי	d 987,239		522	1,083,970	200	183	~ ~ ~	66,139	<i>~</i> ••	54,790
×						.		į			1		1			
∆	Total Increase or Decrease	·••	795,363	.~	634	٠	293,962	•••	13,496	i 18,514,964	. s	230	•	178,053	•••	120,356
İ		.				_					-		-		_	

A BETRAGT of Life Insurance done by Canadian Companies which do husiness outside the Dominion for 1887

Number Amount				THEC	THE CANADA L	LIFE ASSU	ASSURANDE	COMPANY.			THE CANADA LIFE ASSURANT.	1001.
1,856 4,381,397 20,783 40,831,306 192 413,798 413,490 76,528 8,500 8 1,868 4,381,397 20,783 40,831,396 192 413,798 413,798 413,490 76,528 8,500 8 1,896 4,381,397 20,783 40,831,396 192 413,798 413,798 421,490 76,528 8,500 8,500 8 1,732 1,847 2,803,349 7,128 10,841,762 56 106,996 96,094 17,916 2,000 1,381 1,947 1,244 1,2	Premiums for	8	Number of Policies,	Amount of Policies,	Number of Policies	Net Amount		Net Amount	Olaims	Unsettled	Claims.	Data of Raturn.
1,886 4,389,797 24,783 40,931,306 193 410,798 419,480 76,528 6,500 1,5806 4,381,297 24,783 40,931,306 41,434,853 194 413,798 411,439 76,528 6,500 1,732 2,730 2,73	Year.		snd snd taken up	new and taken up.	in force at date.	in force at date.		become Claims.	Paid.	Not Registed.	Resisted.	
1,896 4,381,297	\$ 1,141,589 15,840	589	•	\$ 4,309,797 71,500	20,783	\$ 40,931,306 503,547		\$ 410,798 2,000	\$ 419,480 2,000	\$ 76,528 None.	ž	
1,732 3,565,412 6,480 9,533,292 50 97,378 88,617 16,672 2,000 1,847 2,803,349 7,128 10,841,752 55 105,996 96,064 17,916 2,000 1,847 2,803,349 7,128 10,841,752 55 105,996 96,064 17,916 2,000 1,847 2,803,349 7,128 10,841,752 55 105,996 96,064 17,916 2,000 1,847 2,803,349 7,128 10,841,752 55 105,996 96,064 17,916 2,000 1,847 2,803,349 2,440	1,167,429	128	1	4,381,297	21,060	41,434,853	181	412,798	421 480	76,528	6,500	
1,732 2,565,412 6,480 9,533,292 50 7,718 88,617 16,673 2,000 1,847 2,803,349 7,128 10,841,752 55 105,996 96,064 17,916 2,000 1,847 2,803,349 7,128 10,841,752 55 105,996 96,064 17,916 2,000 118 168,000 2,303 2,546,000 None. Non				THE	BUN	1		MPANY.				
1,847 2,803,349 7,128 10,841,752 55 105,096 96,064 17,916 2,000 118	330	330,°09 76,346		2,555,412				97,378 7,718	88,617	16,673	No	31st Dec., 1887.
THE DOMINION SAFETY FUND LIFE ASSOCIATION. 118 168,000 2,203 2,646,000 None. 120 172,000 2,203 2,626,000 None. 120 172,000 2,203 2,626,000 None. 120 172,000 2,203 2,626,000 None. THE CITIZENS' INSURANCE COMPANY. THE CITIZENS' INSURANCE COMPANY. 11 13,000 95 113,731 None. 120 None. None. None. None. None. None.	406,355	355	1,847	2,803,349	7,128		55	105,096	96,064	17,916	<u> </u>	
118 168,000 2,203 2,546,000 None.			T	HE DOMI				SSOCIATI	IUN.			
120 172,000 2,268 2,526,000 24 26,000 21,000 5,000 None. THE CITIZENS' INSURANGE COMPANY. 317 493,000 1,331 1,952,719 16 27,706 None. B28 504,006 1,426 2,065,440 16 27,706 32,206 2,000 None.	39, 1,	300		168,000			None	26,000 None.	21,000 None.	5,000 None.	i i	} 31st Dec., 1887.
317 491,000 1,331 1,952,719 16 27,706 None. <		458	120	172,000			24	26,000	21,000	5,000	ı	
317 493,000 1,331 1,952,719 16 27,705 82,205 2,000 None. 11 13,000 95 112,721 None. None None None None. None None.				THE			NOR CON	HPANY.				
328 604,006 1,426 2,065,440 16 27,765 32,206 2,000		4,963		493,000		1,962,719	None	27,705 None	32,205 None.	2,000 None.		} 21st Dec., 1887.
	\$	64,349		2 04,0 66	1,426		18	27,705	32,205	2,000	None.	

51 Victoria.

INCREASE or decrease of Items of Life Insurance done by Canadian Companies which do business outside of the Dominion, for

	HL	1867 compared with 1886. THE CANADA LIFE ASSURANCE COMPANY.	ompared LIFE ASS	1887 compared with 1886 NADA LIFE ASSURANCE CO	OMPANY.							
	Ingresse (i)—Decresse (d).	Premiums of the Year.	Number of Policies, New and	Amount of Policies, New and taken up.	Number of Policies in force at date.	Amount in force.	Number of Policies become Olaims.		A mount of Policies become Olaims.	D _A	Claims Paid.	
•••	In Canada	\$ 78,114 \$ 2,139 \$ 80,253	d 246 i 4 d 241	\$ d 281,463 i 13,000 d 268,453	; 963 ; 21 ; 987	\$ 1,997,157 \$ 46,812 \$ 5,043,969	ם - פ	1 1 6 6 6 6	\$ 35,270 1,000	aa	\$ 22,331 2,000 20,331	
Ŀ		THE SUN LI	FE ASSUR	SUN LIFE ASSURANCE COMPANY	IPANY.		_	-		_		
KVİİ	In other countries	i 78,101 i 25,597 i 103,693	g g	; 98,787 ; 87,845 ; 186,032	; 788 ; 116	; 1,209,493 ; 263,427 ; 1,461,920		90 9	17,060 2,693 19,783	6	18,604 3,051 15,553	
	Q BHL	DOMINION SAFETY	,	FUND LIFE AS	ASSOULATION	1 .		-		_ 		
	In Canada	d 683	203	d 384,000 d 6,000	d 219	d 44,000 d 7,000		13 0	7,000	8	2,000	
			d 204		d 235	d 51,000		13 6	1,000	a	3,000	
		THE CITIZE	CITIZENS' INSURANCE		COMPANY.			-				
	In Oansda	# 10,772 # 1,258	4 30	d 7,600 d 58,500	i 105 d 57	i 158,722 d 101,911	g	D. B.	9,386 2,000	*	10,886	
	Total	\$ 9,514	d 11	d 68,100	i 48	i 56,811	·••	.,	7,386	-	10,885	
												,

PAYMENTS TO POLICY-HOLDERS.

Companies.	Death Claims.	Matured En- dowments	Paid to Annui- tants.	Paid for Sur- rendered Policies.	Dividends paid to Policy- holders.	Total paid to Policy- holders.	Net Premium Income (in- cluding con- sideration for annuities.)
Canadian Companies.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ ets.
Canada Life	403,240 84	18,238 68	400 00	41,878 10	178,257 38	642,015 00	1,157,428 50
Citizens'	29,244 00	2,961 00	None.	1,206 51	632 21	34,043 72	64,349 09
Confederation	104,954 02		2,792 30 None.	20,308 00	143,137 37	276,625 65	519,460 76
Domin. Safety Fund. Federal	21,000 00 30,000 00	None. None.	None.	None. 1,231 25	397 23 43,945 62	21,387 23 75,176 87	40,458 43 137,073 06
London Life	8,500 00	90.00	None.	1,396 23	447 72	11,243 95	34,609 16
Manufacturers' Life	7,000 00	None	None	None.	None.	7,000 00	27,184 93
North American	33,348 09	None.	524 22	2,003 73	271 35	36,147 39	204,563 92
Ontario Mutual	60,156 00	3,150 00	None.	16,447 46	34,849 17	114,602 63	301,661 87
Sun Temperance and Ge-	76,657 5 3	19,406 13	1,411 00	14,660 15	74,501 93	186,443 54	406,354 92
neral	1,000 00	None.	None.	None.	None.	1,000 00	36,043 68
Totals	775,100 48	50,089 77	4,934 32	99,131 43	476,429 98	1,405,685 98	2,929,188 32
British Companies.							
British Empire	6,500 00	None.	None.	2,428 61	1,053 00	9,981 61	160,839 01
Commercial Union	12,982 79	None.	None.	1,752 25	None.	14,735 04	20.058 05
Edinburgh	20,151 62	None.	None.	114 85	None.	20,266 47	13,243 63
Life Ass'n of Scotland Liverpool and Lon-	75,964 97 5,548 37	None None.	None 238 85	6,975 43 222 29	12,709 21 None.	95,649 61 6,009 51	61,370 28 11,343 55
don and Globe	0,040 31	моце,	200 00	244 48	None.	0,009 01	11,343 50
London & Lancashire	34,185 00	3,050 00	None.	4,238 63	None.	41,473 63	172,388 88
London Assurance	None.	None.	None.	None.	None.	None.	1,091 91
North British	18,004 45	None.	None.	1,190 60	3,614 28	22,809 33	שס 19.806 פ
Reliance	1,011 00 1,500 00	None.	None. None.	430 92 150 00	None. None.	1,441 92 1,650 00	7,373 36 11,429 26
Royal	3,245 76	None.	600 48	3,312 77	None.	7,159 01	20 101 98
Scottish Amicable	919 78	None.	None.	None.	None.	919 78	1 8.160 91
Scottish Provident	12,879 64	3,893 33	None.	None.	None.	16,772 97	3.605 %
Scottish Provincial	55,283 48	3,040 74		1,759 64	1,320 46		20,828 48
Standard Life Star	162,167 51 None.	None.	796 36 123 40	15,833 64 523 96	8,462 08 None.	187,259 59 1,861 60	
Dan #111111 11111 11111111111111111111111	110116.	1,214 24	123 40	323 00		1,001 00	
Totals	410,344 37	11,198 31	1,759 09	38,933 59	27,159 03	489,394 39	890,331 86
American Companies.]				! [
Ætna	179,011 49	103,656 00	None.	10,947 76	105,984 56	399,599 81	719,285 25
Connecticut	38,440 00	32,176 00	None.		25,551 15		77.024 1
Equitable	135,082 00			70,650 86		241,528 50	I AGE KAR 40
Metropolitan Mutual Life			None. 49 71	3,772 65 1,845 90			108 672 77
National Life	1,918 00		None.	8,775 05		86,728 96 10,693 06	5.247 50
New York	97,253 72		None.	39,163 03		224,839 80	442,787
North-Western	6,349 00	1,050 00	None.	583 06	13,383 76	21,365 82	
Phoenix of Hartford.				None.	8,943 37		/I ⊿1 289 <i>3</i> 0
Travelers' Union Mutual	44,759 33			11,302 91		56,828 24	129,923 56 115,721 81
United States.	60,875 03 2,000 00		None.	1,983 60 None.	None.	88,745 66 2,000 00	1 110, 12 00
Totals	717,734 12	206,507 30	49 71	149,023 92	266,810 25	1,340,125 30	2,285,953 72

Amount of Life Insurance terminated in Canada in Natural Course or by Surrender and Lapse, during the Year 1887.

		Amount Te	minated by		Total
	Death.	Maturity and Expiry.	Surrender.	Lapse.	Surrender and Lapse.
Canadian Companies.	\$	\$	s	8	8
Canada Life (Canadian business)	390,049	49,089	447,654	1,208.446	1,656,100
Citizens' (Canadian business)	24,744	3,961	52,679	332,769	385,448
Confederation	131,285	67,434	289,105	700,100	989,205
business)	26,000	None.	None.	186 000	186,000
Federal	30,000	None. 900	19.640 23,450	838,5 0 0 264, 7 83	853,140 287,03 2
London Life { General	10,500 None.	None.	None.	114,379	114,379
Manufacturers' Life	7,000	None.	None.	None.	None.
General	40,064	10,600	59,975	832,600	892,575
North American General	284	None.	5,935	2,415	8,350
Ontario Mutual	72,156	8.650	122,688	1,058,000	1,180,683
Sun (Canadian business) Temperance and General	77,972 1,000	27,150 None.	179,818 None.	786,490 129,500	966,308 129,500
Totals for 1887	811,054	167,784	1,199,744	6,453,981	7,653,725
Totals for 1886	692,242	86,230	1,171,700	4,728,443	5,900,143
Increase, i—Decrease, d	i 118,812	i 81,554	i 28,044	i 1,725,538	1,753,582
<u> </u>					
English Companies.	6,500	1,000	76,405	296,087	372,492
Commercial Union	9,832	None.	15,244	5,540	20,784
Edinburgh	7,110	None.	4,021	None.	4,021
Life Association of Scotland	74,790	3,309	22,808	14,600	37,408
Liverpool and London and Globe	5,548	None.	2,381	None.	2,381
London and Lancashire	24,526	3,050	113,232	488,746	601,978
London Assurance	None. 26,822	None. None.	None. 12,367	None. None.	None. 12,367
North British	1,011	None.	10,431	16,563	26,994
Reliance	5,142	None.	2,198	3, 38	5,336
Royal.	5,063	10,000	12,301	9,717	22,018
Scottish Amicable	920	None.	None.	4,867	4,867
Scottish Provident	14,826 49,517	None. 3,122	None. 5,756	None. 1,162	None. 6,918
Standard	154,248	None.	243,666	412,287	655,953
Star	None.	1,214	9,407	24,300	33,707
Totals for 1887	385,855	21,695	530,217	1,277,007	1,807,224
Totals for 1886	431,996	32,843	427,013	1,229,081	1,656,094
Increase, i—Decrease, d	d 46,141	d 11,148	i 103,204	i 47,926	i 151,130
American Companies.					
Ætna Life	179,733	181,086	123,292	701,601	824,893
Connecticut	38,440	32,176	909 600	K00 700	110.100
Equitable	134,082 1,000	None	333,629 20,500	526,700 3,000	860,345
Metropolitan General	6,381	None.	None.	605,770	605,770
WUUDAI LITE	72,872	8,520	10.171	556,344	566,516
National Life	1,000	None.	35,307	1,500	36,80
New York	107,754	6,908	268,600	427,452	696,052
North WesternPhœnix of Hartford	4,147 62 225	2,574	24,688	1,000 15,837	6,610
Travelers'	62,225 39,151	20,847	111,119	230,288	341,40
Union Mutual	66,579	81,999	15,694	312,814	328,500
United States	2,000	None.	1,900	141,100	143,000
Totals for 1887	715,364	343,769			4,584,018
Totals for 1886	580,992	341,452		1100-0006 -000000	4,386,556
Increase, :- Decrease, d		i 2,317			i 197,464

ASSESSMENT SYSTEM.

		Date of Return.		31st Dec. 1887. do 31st Jan., 1888.				31st Dec., 1887.	
	Claims.	Resisted	€	1,300 4,000 2,493	7,793	3,593	-	None.	None.
1887.	Unsettled Claims.	Not Resisted.	€	19,525 None. 4,000	23,525	24,764		11,000	1,000
в Уевг	•	oia¶ emialO	59	64,775 26,595 16,000	107,370	103,963		62,650	37,800
in) for th	ресоше	Met Amount SmisslO	69	60,465 31,000 18,000	109,465	101,549		69,150	37,800
nent Pla	-fitino o m o o e	Number of cates b		2 81 6	8	92		33	13
а (Авееви	ni str	Net Amou force.	69	8,479,625 3,413,000 4,462,488	16,355,113	14,201,159		8,900,500	7,795,200
Canad	-fitreO ta eerol	Number of cates in date.		3,904 1,829 2,371	8,104	6,784		3,259	609,5
ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1887	-hitreO bns w	Amount of cates, ne taken up.	€9-	1,866,200 488,500 2,226,000	4,580,700	4,929,755		3,279,300	4,855,000
Life L	-hitreO as betro	Number of cates repo taken.		1,097	2,588	2,410		1,467	1,628
TRACT OF	bisg in. 181.	romA latoT edmeM vd	€	94,966 38,331 34,715	168,002	162,636		128,696	100,213
ABS		Companies.	CANADIAN COMPANIES.	Canadian Mutual Aid	Totals for 1887	do 1886	AMERICAN COMPANIES.	Mutual Reserve Fund, 1887	do 1886

RECAPITULATION.

168,002 2,588 4,580,700 128,696 1,467 3,279,300	. 296,698 4,056 7,860,000 11,363 25,255,613 94 178,615	262,849 4,038 9,784,755 9,393 21,996,359 69	
	<u> </u>	<u> </u>	
Canadian CompaniesAmerican do	Totals for 1887	do 1886	

ASSESSMENT SYSTEM.

Amounts of Life Insurance terminated in Natural Course or by Surrender and Lapse among Assessment Life Companies in Canada, during the Year 1887.

	Amount Te	rminated by	Total
Companies.	Death.	Surrender, Ex- piry or Lapse.	Terminated.
Canadian Companies.	\$	\$	\$
Canadian Mutual Aid	56,815 31,000 18, 00 0	1,341,602 532,500 597,255	1,39 6,417 563,500 615 ,25 5
Totals for 1887	105,815	2,471,357	2,577,172
Totals for 1886	101,549	3,004,450	3,105,999
American Companies.			
Mutual Reserve Fund, 1887	69,150	1,969,350	2,038,500
do do 1886	37,800	3,299,000	3,336,800

RECAPITULATION.

Canadian Companies	105,815 69,150	2,471,357 1,969,350	2,577,1 72 2,038,50 0
Totals for 1887	174,965	4,440,707	4,615,672
Totals for 1886	139,349	6,303,450	6,442,799

ABSTRACT of Guarantee Business in Canada, for the Year 1837.

	of the	of Poli- ew and	of Poli-	of Poli- force in at date.	mount in at date.	incurred the year.	iđ.	Unse Clai	
	Premiums Year.	Number of cies New Renewed.	Amount of cles New Renewed.	Number cies in Canada	Net Amo force at	Losses is during t	Claims paid.	Not Resisted.	Registed.
	\$		\$		\$	\$	\$	\$	\$
American Surety	402	114	82,300	114	82,300	None.	None.	None.	None.
Guarantee	39,095		6,114,700	*****	5,486,395	21,379	18,934	1 5,49 3	None.
London Guarantee and Accident	24,981	2,569	3,475,850	2,405	3,206,800	11,458	1,758	1,300	10,000
Totals	64,478		9,672,850		8,775,495	32,837	20,692	16,793	10,000

ABSTRACT of Accident Business in Canada, for the Year 1887.

	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.	Resisted.	Resisted.
	\$		\$		\$	\$	\$	\$	\$
Accident	40,361	3,215	6,399,250	2,731	4,949,800	21,496	20,496	4,225	15,000
Citizens'	35,423		2,995,600		2,438,100	13,070	17,870	20 0	None.
London Guarantee and Accident	16,209	2,697	4,309,766	2,315	2,643,366	3,465	3,465	None.	None.
Manufacturers' Accident	2,534	337	65 6,000	3 37	656,000	41	41	None.	None.
Mutual Accident	3,520	433	832,000	335	642,500	976	816	160	None.
Norwich and London	2,637	283	444,000	274	426,000	1,244	1,372	328	None.
B un	18,421	1,893	3,354,200	1,840	3,207,600	8,289	8,289	None.	None.
Travelers'	74,610	5,655	11,077,166	4,694	9,194,048	36,4 69	30,969	12,000	None.
Totals	193,715		30,067,982		24, 157, 414	85,050	83,318	16,913	15,000

Abstract of Accident and Guarantee Business done by Canadian Companies which do business outside of the Dominion, for 1887.

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.	Registed.	
	\$		\$		\$	\$	\$	\$	
In Canada	40,361	3,215	6,399,250	2,731	4,949,800	21,496	20,496	4,225	15,000
In other Countries	140,956	8,964	17,142,450	4,145	6,639,750	108,021	126,269	3,676	12,500
Totals	181,317	12,179	23,541,700	6,876	11,589,550	129,517	146,765	7,901	27,500

THE GUARANTEE COMPANY OF NORTH AMERICA.

In Canada	39,095		6,114,700		5,486,395	21,379	18,934	15,493	None.
n other Countries	166,254		31,175,167		22,617,888	60,323	56,078	8,240	4,000
Totals	205,349		37,289,867		28,104,283	81,702	75,012	23,739	4,000
-		ì	l	,		1			ļ

ABSTRACT of Plate Glass Insurance in Canada for the Year 1887.

Lloyds' Plate Glass	6,468		136,776		147,815	1,773	1,563	224	None.
Kongenais, Boivin &		473	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	554	140505 4000000 -7	685	685	None.	None.
Mutual Accident	2,038	135	86,966	171	48,274	158	158	None.	None.
4. Ramsay		626		1,089		2,291	2,291	None.	None.
Totals	21,098					4,907	4,697	224	None.

Fire, Inland Marine and Life of Insurance Business for Guarantee and Accident ire and Inland Marine. ire and Inland Marine. fre, Life and Accident. which Licensed Description team Boilers, &c. List of Insurance Companies Licensed to do business in Canada, under the Insurance Act, as at 12th July, 1888. ife. lire Reassurance. nland Marine. Fire and Life. Fire and Life. Plate Glass. Guarantee. Guarantee. Accident. ire. ï. Fire. ire. life. ire. ïre. Fire. Fire. Fire. Fire. Fire Amount of Deposit with 101,060 50,000 9,900 00,800 52,479 94,900 100,000 5,000 150,300 Accepted 03,666 53,533 993,440 113,977 54.900 04,205 31,400 *50,000 50,000 000,00 129,453 43,667 61,000 267, 233 Receiver-General. Par Value. 105,436 847,000 54,633 100,000 56,000 40,000 50,000 107,067 11,000 21,667 61,000 112,000 60,000 100,000 99,767 **58**,146 129,4**53** 143,667 273,133 5,000 110,376 84,046 2,098,223 11,840 131,400 Edward Rawlings, Manager, Montreal. Murphy & Boult, Montreal.
W. B. McMurrich, Agent, Toronto. John Morison, Governor, Toronto Jondon, Eng. Agents, Montreal J. K. Macdonald, Managing Director, Toronto General Agents, Montreal The London and Lancashire Life Assurance Co....... | William Robertson, Manager, Montreal. Taylor Bros., General Agenta, Montreal. The British Empire Mutual Life Ass. Co., London, Eng. Fred. Stancliffe, Ohief Agent, Montresl Ohief Agent to receive Process. The Atlas Assurance Company......The Boiler Inspection and Insurance Co. of Canada..... The Liverpool and London and Globe Insurance Co......
The Lloyds' Plate Glass Insurance Co. of New York
The London Assurance Corporation, Eng.
The London Guarantee and Accident Co. (Limited) The London and Lancashire Fire Int. Co., Liverpool The Caledonian Insurance Co...... The Confederation Life Association of Canada...... Hartford Fire Insurance Co., Hartford, Conn. The Imperial Insurance Co. of London, Eng. The Lancashire Insurance Co...... The Accident Insurance Co. of North America. Name of Company. The 1

							=-,
Fire. Life. Accident. Life. Life. Accident and Plate Glass.	Life. Life on the Assessment plan. Plate Glass. Fire.	Life. Fire and Life. Fire. Accident.	Life. Fire and Inland Marine.	fire. Fire and Life. Plate Glass. Life.	Fire and Life. Fire and Life. Life. Life.	Life and Accident. Life. Life. Life. Life. Life. Life. Rive and Inland Marine.	
43,018 50,000 20,000 50,000 100,000	437,600 50,000 5,000 100,161	50,000 303,247 100,283 58,400	100,000	187 013 65,700 237,936 5,000	56,400 689,533 100,091 861,963 146,000	57,480 50,000 439.580 296,155 100,000 51,930	
47,020 50,060 20,000 50,000 100,000	50,000 50,000 5,000 100,161	55,540 325,147 100,253 58,400	102,460	192,793 59,000 247,340 5,000	689,533 100,397 953,958 146,00	63,866 52,194 468,982 301,155 100,000 57,700	
The London Mutual Fire Ins. Co. of Oanada, London, O. D. O. Macdonald, Secretary, London	The Mutual Life insurance Uo. of New York	The North American Life Assurance Co	The Ontario Mutual Life Assurance Co. of Brooklyn	The Quebec Fire Assurance Co Rngland	The Royal Observation insurance Co. The Royal Insurance Co. The Royal Insurance Co. Wm. Tatley, Ohief Agent, Montreal		* This Company has also \$132,500 vested in Canadian Trustees under the Insurance Act.

† This Company has also \$ 40,000 vested in Canadian Trustees under the Insurance Act.
‡ This Company has also \$488,197 vested in Canadian Trustees under the Insurance Act.
‡ This Company has also \$488,197 vested in Canadian Trustees under the Insurance Act.
• Deposit receipts, \$5,000 of People's Bank, Fredericton, and \$45,000 of Maritime Bank, St. John. The latter bank is in liquidation. The question of the renewal of the company's license, which expired on the 31st March, 1888, and has not been renewed, is at present (5th July) still pending.

THE following Life Insurance Companies, having ceased to transact new business in Canada, are entitled, under Section 17 of the Consolidated Insurance Act of 1877, to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to these policies, subject to the provisions of the Insurance Acts of 1868 and 1871.

	Doctor of the state of the stat	Amount of Deposit with Receiver-General.	sposit with seneral.	S na na na na na na na na na na na na na
Name of Company.	Uniel Agent to receive frocess.	Par Value.	Accepted Value.	
The Connecticut Mutual Life Ins. Co. of Hartford, Conn The Edinburgh Life Assurance Co The Life Association of Scotland The National Life Insurance Co. of the U. S. of America The North-Western Mutual Life Insurance Co., Hartford, Conn The Phenix Mutual Life Insurance Co., Hartford, Conn The Scotlish Amicable Life Assurance Society The Scotlish Provident Institution	F. W. Evans, General Agent, Montreal David Higgins, Chief Agent, Toronto John F. Bell, Attorney, Windsor H. W. Mills, Chief Agent, Toronto E. D. Simpson, General Agent, Montreal William W. Robertson, Attorney, Montreal John Dunlop, Attorney, Montreal	\$ 100,000 161,667 154,780 110,000 124,280 120,672 100,000	\$ 100,000 150,367 149,893 100,000 104,362 120,672 90,000	Life Life Life Life Life Life
inpany of Canada has dierica. The deposit on a citical and General Life robject the winding up to 52 to \$5103.370. The ord the winding up of the winding up of the winding of the winding of the winding of the suts entitled to rank the Hand Inaurance Compa (vilege of obtaining a Diess of \$55,000 still remains pication for the withding pany, \$56,993 Canada 4	mpany of Canada has discontinued its Guarantee business, and has re-insured its outstanding policies in the Guarantee nerica. The deposit on account of this branch is \$11,000 municipal debentures, still in the hands of the Receiver-General. iedical and General Life Association, London, Eng., are in litigation, orders having been made by Ontario and Quebec ir object the winding up of the affairs of the Company in Canada and the distribution of the deposit held by the Receiver-tree winding up of the diams shower referred to were both appealed, but the appeals have been withdrawn, and proceedings rate winding-up of the Company's Canadian affairs, and a statement of the assets of the Company in Canada, and of ants entitled to rank thereon has been filed in this office. Hard insurance Company expired on the 31st March 1887, and was not renewed, owing to the fact that under "The Hand insurance Company of the Companies with the Receiver-tree of Companies with the Receiver-Guarantee of the striction has been removed.) The Hand in Hand in Catas Insurance in Ontario under Provincial license, but has ceased to transact business in the other Provinces of the polication for the with the Receiver-General. Inter \$5,000 still remains with the Receiver-General. Page 1984, \$564,993 Canada 4 p. c. bonds, is still in the hands of the Receiver-General.	insured its out orders baving orders baving e appeals have e appeals have f the assets of not renewed, appropriate of riction has be o transact busi tion (Limited)	standing por the hands o been made of the depos the Compa owing to th owing to th arters was en removed iness in the	licies in the Guarantee f the Receiver-General. by Onario and Quebec it held by the Receiver-Itawn, and proceedings ny in Canada, and of the fact that under "The Fard in Hand other Provinces of the given by the Company.
The following Insurance Companies are regist insurance in Canada upon the assessment plan:— Name of Compan:— The Canadian Mutual Aid Associ The Mutual Relief Society of No The Provincial Provident Institu	Insurance Companies are registered under the Insurance Act, and are permitted to transact the business of life da upon the assessment plan: Name of Company. The Canadian Mutual Aid Association	permitted to seeive Process Secretary, Tatorney, Yar, St. Thomas,	to transac Foronto mouth, N	t the business of life.

STATEMENTS

MADE BY

FIRE AND INLAND MARINE

INSURANCE COMPANIES

IN COMPLIANCE WITH "THE INSURANCE ACT."

LIST OF COMPANIES

DULY LICENSED FOR THE TRANSACTION OF FIRE INSURANCE BUSINESS IN THE DOMINION, FOR THE YEAR ENDED 31st DECEMBER, 1887.

The Ætna Insurance Company of Hartford, Conn.

The Agricultural Insurance Company of Watertown, N.Y.

The Atlas Assurance Company.

The British America Assurance Company, Toronto.

The Caledonian Insurance Company.

The Citizens' Insurance Company of Canada.

The City of London Fire Insurance Company.

The Commercial Union Assurance Company (Limited) of London, England. The Connecticut Fire Insurance Company of Hartford.

The Employers' Liability Assurance Corporation (Limited).

The Fire Insurance Association (Limited), London, England.

The Glasgow and London Insurance Company (Limited).

The Guardian Fire and Life Assurance Company, London, England.

The Hartford Fire Insurance Company, Hartford, Conn. The Imperial Insurance Company of London, England.

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 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 Phœnix Fire Assurance Company, London, England.

The Quebec Fire Assurance Company.

The Queen Fire and Life Insurance Company, England.

The Royal Canadian Insurance Company.

The Royal Insurance Company of England.

The Scottish Union and National Insurance Company.

The Western Assurance Company, Toronto.

LIST OF COMPANIES

DULY LICENSED FOR THE TRANSACTION OF INLAND MARINE INSURANCE BUSINESS IN THE DOMINION, FOR THE YEAR ENDED 31st DECEMBER, 1887.

The Ætna Insurance Company of Hartford, Conn.

The British America Assurance Company, Toronto.

The Commercial Union Assurance Company of London, England.

The Phenix Insurance Company of Brooklyn.

The Royal Canadian Insurance Company, Montreal.

The Western Assurance Company, Toronto.

9a-11

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

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER,	1887.				
President—Lucius J. Hendee. Secretary—Jotham Goodnow.					
Principal Office—Hartford, Conn. Incorporated—June, 1819.					
Head Office in Canada—Montreal. Chief A	gent—F.	W. Eval	18.		
(Commenced business in Canada, 1821.)					
CAPITAL.					
Amount of capital authorizeddo subscribed for and paid up in cash	\$5 4	,000,000 ,000,000	00 00		
ASSETS IN CANADA.					
Stocks, bonds, &c., held by the Company, viz.:—					
	t value. 1,280 00				
do bonds 4,000 00	4,200 00 7,720 00				
do 4½ do 55,000 00 59	9,675 00				
Total par and market value\$ 100,000 00 \$ 11:	2,875 00				
Carried out at market value		112,875	00		
Cash in Bank of Montreal, at Ottawa	•••••	13,299	30		
Agents' balances		9,230			
Total assets in Canada	<u>\$</u>	135,404	80		
LIABILITIES IN CANADA.			•		
Net amount of fire losses unsattled, but not resisted	1,830 76				
Total net amount of unsettled claims for fire losses in Canada	\$	11,830	76		
(Of this amount \$5,000 accrued in previous years.) Reserve of unearned premiums for all outstanding fire risks in C	anada.	48,40 9	3 3		
Total liabilities in Canada		<u> </u>			
INCOME IN CANADA.	_		==		
For Fire Risks in Canada.					
Gross cash received for premiums\$ 13 Deduct re-insurance, rebate, abatement and return premiums	1,497 28 7,083 83				
Net cash received for said premiums\$ 12					
For Inland Marine Risks in Canada.					
Gross cash received for premiums	425 46 60 00				
Net cash received for said premiums	365 46				
Total net cash received for premiums in Canada	\$	124,778 4,615			
Total cash income in Canada	-	190.909	01		
Total cash income in Canada	•••••••• <u>•</u>	129,393	31		

ÆTNA-Continued.

EXPENDITURE IN CANADA.

For Fire Risks in Canada.

20, 200 20000
Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$9,426.05)\$ Paid for fire losses occurring during the year
Total net amount paid during the year for fire losses \$ 68,429 76
Inland Marine Risks in Canada.
Amount paid for inland marine losses occurring during the year None.
Total net amount paid during the year for fire and inland marine losses.\$ 68,429 76 Paid for commission or brokerage in Canada
Total cash expenditure in Canada 93,467 44
BISKS AND PREMIUMS.
Fire Risks in Canada. Amount. Premiums.
Gross policies in force at date of last statement
Total
Gross in force at end of year\$ 8,877,310 \$ 98,026 45 Peduct re-insured
Net in force at 31st December, 1887 \$ 8,782,832 \$ 96,818 66
Inland Marine Risks in Canada.
Taken during the year \$ 131,575 \$ 425 46 Terminated 131,575 425 46
Total number of polices in force in Canada at date (no return). Total net amount in force
Subscribed and sworn to, 25th January, 1888, by F. W. EVANS.
(Passived 99th Tenness 1992)

GENERAL STATEMENT, 31st DECEMBER, 1887.

(Received 28th January, 1888.)

Cash on hand and in houle	300,000	20
Cash on hand and in bank	901,764	18
Gross amount in hands of agents and in transit	377 478	42
Loans on bond and mortgage	45 145	
Tooms on collective 1	45,145	
Loans on collaterals.	8,270	00
Stocks and bonds, market value	7 829 292	00
Accrued interest	1,000,000	97
	1,439	O.

ÆTNA-Concluded.

LIABILITIES.

Losses adjusted and not due	\$ 32,459 218,122	20 54
sions, &c	66,922	37
Total liabilities	\$1,547,820	81

Subscribed and sworn to, by

LUCIUS J. HENDEE,

President.

JOTHAM GOODNOW, Secretary.

HARTFORD, 2nd January, 1888.

THE AGRICULTURAL INSURANCE COMPANY OF WATERTOWN, N.Y.

·	
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.	
President-J. R. Stebbins.	A. Stevens.
Principal Office-Watertown, N.Y.	
Agent in Canada—Joseph Flynn. Head Office in Canada—To	ronto, Ont.
Organized or incorporated, as mutual, 1853; as stock, 1863; commenced Canada, Oct. 1, 1878, by taking over the outstanding risks of the Cacultural Insurance Company, Insolvent.	business in anada Agri-
CAPITAL,	
Amount of capital authorized, subscribed for, and paid up in cash\$	500,000 00
,	
ASSETS IN CANADA.	
United States registered 4 per cent. bonds in deposit with Receiver-General—par value, \$125,000; market value\$ Agents' balances	157,812 50 961 96
Bills receivable	5,979 43
Total assets in Canada	164,753 89
LIABILITIES IN CANADA.	
Net amount of losses in Canada adjusted but not due 3,008 80 do do claimed but not adjusted 2,340 00 235 00	
Total net amount of unsettled claims for fire losses in Canada\$ Reserve of unearned premiums for all outstanding risks in Canada	5,583 80 114,233 75
Total liabilities in Canada	119,817 55
INCOME IN CANADA.	
Gress cash received for premiums	
Total net cash received for premiums\$	79,570 40
Total income in Canada	79,570 40
EXPENDITURE IN CANADA.	
Amount paid for losses occurring in previous years (which losses were estimated in last statement at \$8,266.83)	
Net amount paid for said losses	
Net amount paid during the year for losses\$ Commission or brokerage Salaries, fees, and all other charges of officials in Canada	54,946 48 14,426 74 5,499 99

		_
AGRICULTURAL—Continued.		
Taxes\$	232	94
All other expenditure, viz.:—Postage, \$1,342.10; expense account, \$6,020.55; profit and loss, \$3,291.98	10,654	63
Total expenditure	85,760	78
RISKS AND PREMIUMS.		
Fire Risks in Canada. Amount. Premiums.		
Gross policies in force at date of last statement		
Total \$ 31,951,696 \$ 308,590 38 Deduct terminated		
Gross and net in force at 31st December, 1887 \$ 23,377,973 \$ 227,799 42		
Total number of policies in force in Canada at date. (No return.) Total net amount in force	3,37 7,973 227,79 9	
Subscribed and sworn to, 17th February, 1838, by		
J. FLYN		
(Received 20th February, 1888.)	f Agent.	
GENERAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1	887.	
(As returned to the Superintendent of Insurance, State of New York	k.)	
ASSETS.		
Real estate Loans on bond and mortgage	155,835 998,492	
do do (first lien) upon which more than one	00.400	
year's interest is due	23,139	
Interest due and accrued on said bond and mortgage loans Stocks and bonds held by the Company—par value, \$347,500; market	27,543	07
value Loans on collateral security of stock, &c., of par value, \$95,950;	390,916	00
market value, \$97,750; amount loaned	59,520	00
Interest due and accrued thereon	2,873	
Cash on hand and in banksGross premiums in due course of collection	194,953	
Gross premiums in due course of collection	62,359	
Bills receivable	16,441	22
Rents due and accrued	500	U0
Total assets	1, 932,574	59
LIABILITIES.		
Net amount of unpaid losses	45,114	
Unearned premiums	1,134,177 130	
Total liabilities, except capital stock	,179,421	74
Capital stock paid up in cash	500,000 253,152	
L 1 Ame treatment ame Abres Assessing 100 100 100 100 100 100 100 100 100 10	~~~, IV&	0

AGRICULTURAL-Concluded.

INCOME.

	INCOME	
Received for interest and divider	789,781 ads	88 (
Total cash income	\$ 876.28	5 13
	EXPENDITURE.	
Net amount paid for losses	\$ 436,984	1 78
Dividends paid stockholders	49,870	
Commission or brokerage	186,68	
Salaries, fees, &c		
Taxes		
Miscellaneous	42,937	
	ure \$ 818,814	
R	ISKS AND PREMIUMS.	
Net amount in force at end of ye	the year	8 62 8 00

J. R. STEBBINS, President.

H. M. STEVENS, Secretary.

THE ATLAS ASSURANCE COMPANY.

and the state of t					
STATEMENT FOR THE TEN MONTHS ENDING ?1ST DECEMBER, 1887	•				
Secretary—Samuel J. Pipkin. Principal Office—London, Eng.					
Agents in Canada—Murphy & Boult. Head Office in Canada—Montreal.					
(Organized or incorporated, 1808. Commenced business in Canada 7th M	arch, 1887.)				
	•				
CAPITAL.	01 000 000				
Amount of joint stock capital authorized and subscribed for Amount paid up in cash	£1,200,000 144,000				
ASSETS IN CANADA.					
Stocks and bonds:—					
Canada 3½ per cent inscribed stock					
Total par value £ 22,000					
Carried out at par value	107,066 67				
(The above being in deposit with the Receiver General.) Cash on hand at head office in Canada	20 48				
Cash in the Bank of Toronto	450 80-				
Agents' balances (since paid).	3,576 25				
Office furniture, including maps	2,458 57				
Total assets in Canada	113.572 77				
LIABILITIES IN CANADA.					
Net amount of losses claimed but not adjusted\$ 1,900 00					
Total net amount of unsettled claims for losses in Canada	1,900 00- 14,720 17				
Total liabilities in Canada	16,620 17				
INCOME IN CANADA.					
Gross cash received for premiums					
Net cash received for said premiums	32,968 87 3,745 30				
Total income in Canada	36,714 17				
EXPENDITURE IN CANADA.					
Amount paid for losses occurring during the ten months					
Net amount paid during the ten months for said losses					
The state of the s	10.004.00				
Total net amount paid during the ten months for losses in Canada\$ Commission or brokerage Salaries, fees and all other charges of officials Taxes in Canada (including \$500 back Quebec Provincial taxes)	19,824 09- 4,939 73 1,905 96- 1,576 63				
	-				

^{*}Paid direct to Head Office in London.

ATLAS—Continued

Miscellaneous payments viz.:-

Expenses, \$819.69; stationery, \$202.93; advertising, \$247.39; travelling, \$122.72; rent, \$202.00; office furniture, &c., \$2,458.57...\$

4,053 30

Total expenditure in Canada.....

32,299 71

RISKS AND PREMIUMS:

Fire Risks in Canada.	Axount.]	Premiun thereo			
Policies taken during the ten months	\$4,163,117 922, 98 1		\$43,038 5,979			
Gross in force at end of year \$ Deduct reinsured	3,240,136 760,056	\$	37,059 7,6 18	09 75		
Net in force at 31st December, 1887	2,480,080	\$	29,440	34		
Total net amount in force Total premiums thereon	••••••	•••		••••	\$2,480,080 29,440	

Subscribed and sworn to, 23th February, 1888, by (Received 29th February, 1888.)

LOUIS H. BOULT.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

(Abstracted from the Directors' Report, London, Eng., 16th March, 1888.)

The fire department shows, for the past year, a similar growth to that recorded in each of the three preceding years. The premiums for the twelve months, after deduction of sums paid away for re-assurance of surplus risks, amount to £144.570 15s. 0d., being an increase of £14,685 upon those of 1836. The losses paid and outstanding are £70,539 3s. 1d., equal to 49 per cent. of the premiums as against 64.3 per cent. in 1886. After charging commission and expenses, a surplus remains of £28,851 12s. 7d., which has been carried to profit and loss account.

The extension of the year to 31st December has rendered it necessary to bring into the account now submitted the renewal premiums due at Christmas last, amounting to £28,604 12s. 9d., no part of which, however, has been appropriated. After charging losses which have occurred during the seven days, and full commission and expenses, the balance, amounting to £18,677 7s. 1d. has been added to the reserve

for current risks, forming part of the fire fund.

The profit and loss account has been credited with the surplus on the close of the Accident Branch, and has been debited with the cost of furniture and fittings at the home and foreign branches. There remains an available profit of £46,633 13s, 1d., which the directors have resolved to apply:

In payment of a dividend of 20s, per share (equal to 20 per cent, on

the original paid-up capital).....£24,000 **0** In adding to the fire fund an amount of (the balance)...... 22,633 13

It has been thought advisable further to strengthen the fire fund by the transfer of £16,633 19s. 10d. from the reserve; it will then stand at £200,000 and afford an ample guarantee for the increasing liabilities consequent upon the growth of fire income. As the profits of the company are mainly drawn from the fire department, the directors believe the proprietors will appreciate their action in making its position so strong, as to continue to command public confidence and support.

After carrying back the sum of £10,000 to the reserve fund (from which it

ATLAS-Continued.

was originally taken to start the Accident Branch) and crediting an a to include the company's freehold office among the assets, this fund at £39,934 6s. 9d.	mount in will now	ord sta	ler nd
The proprietors' assets show an increase, as compared with 1886, of. The life assets show an increase, as compared with 1886, of	,.£	81,2 19,9	
Making an increase in the total assets of the company of	. £ 1	01,2	227
FIRE ACCOUNT.			
Balance of last year's account		8.	d.
Amount of Fire Insurance Fund at the beginning of the year Premiums received, after deduction of re-assurance premiums:—	112,000	0	0
For the year£144,570 15 0 For the seven days, 25th to 31st December	173,175	7	0
Transferred from reserve fund to increase fire fund, after adding surplus profits of the year, to £200,000	46,688		10
	£331,864	7	7
Losses by fire, after deduction of re-assurances:-			
•	£	a.	d.
For the year			
Commission:—	•		
For the year	25,6 86	14	1
Expenses of Management: —	•		
For the year	· 27.634	1	8
Bad debts	140	1	7
Amount of fire insurance fund at end of year, viz.:—		12	7
Balance of the seven days' premiums £ 18,677 7 1 Reserve for current risks)		
Reserved fire loss fund 111,688 19 10	177,366	6	11
	£331,864	7	7
,	***************************************		
PROFIT AND LOSS.	£	а	a
Balance of last year's account	21,211	3	8
Interest, dividends, &c., not carried to other accounts	13,820		9
Amount transferred from life account	1,874		5
Amount transferred from fire account	28,851		7
Amount transerred from accident account	3,109 221	14 9	2 6
	£69,089	7	1

			3
ATLAS—Continued.			-
	£	8.	d.
Dividends to proprietors (1886 account) £19,200 0 0			
Addition to fire fund 2,000 0 0			
Addition to reserve fand 11 3 8	21,211	3	8
Furniture and fittings-Branches	1,244		4
Balance, profit	46,633		1
/Appropriation of profit:—	4 0,000	19	
Dividend payable 19th March, 1898 £24.000 0 0)			
Carried to fire fund 22,633 13 1/	040.000		
	£69,089	7	1
BALANCE SHERT.			
LIA BILITIES.			
			
Proprietors.			
•	£	8.	d.
Paid-up capital			
Bonuses added, 1817, 1850, 1852, 1876, and 1878 24,000 0 0	144 000	Λ	Δ
Reserve fund	144,000	0	0
Fire fund	39,934 177,366	6 6	.9 11
Profit and loss	46,633		1
Outstanding fire losses	40,000	13	•
Outstanding fire commission 274 6 10			
Outstanding accounts 4,443 18 3			
Due to other officers for re-assurance			
	34,801	17	5
•	£142,735	4	Z
$oldsymbol{Life.}$	•	-	
Life Assurance Fund£1,391,469 19 11			
Claims under Life Policies, announced but not yet paid 21,064 0 0			
	,412,533	19	11
0.0	055.050		
	,855,270	4	
ASSETS.			
Proprietors.			
I ropi actores	£	8.	đ.
Mortgages on county, board, and corporation rates £152,099 14 9	~	136	-
Mortgages on property within the United King 10m 35,945 0 0			
Advances on rent charges (none of the above are in Ireland) 21,563 7 0	010 000		•
To manker on Ac.	210,608	1	•
Investments:—	44.005	11	1
British Government securities	44,905	7	Ē
Indian Rail way guaranteed stock	53,514 10,240		2
The shall and other warpents	61,195		3
Freeholds and other property	32,875		Ō
Due by other offices for re-assurances.	6,690	10	ě
Outstanding interest	1,002	4	3
Outstanding premiums	3,368	_	10
Cash (on demosit) £10.500 0 0	U ,500	U	7
Cash (on deposit) £10,500 0 0 Cash (in hand and on current account) 8,835 0 5		_	
manus particular and a second a	19,335	0	Ð
			_
	£142,736	4	3

ATLAS-Concluded.

Life.

Mortgages on county, board, and corporation rates	333,215 264,354	7 6	8			
British Government securities	40 000	10	•			
Indian and Colonial Government securities						
Railway and other debentures and debenture stocks						
City of London Corporation bonds	10,211					
Life interests and reversions purchased	3,948	14	6			
Loans on the company's policies	65,449	2	4			
Loans on personal security.		0	0			
Suspense account, income tax paid pending legal decision	73	Ô	0			
Branch and agency balances						
Outstanding premiums	1,907		2			
Outstanding interest	3,831					
Outstanding interest	3,031	9	11			
Cash (on deposit)						
Cash (in hand and on current account) 6,234 5 5		٠	_			
	19,234	5	5			
			-1,4	412,533	19	11
			•	•		-

£1,855,270 4 1

90,000 \ 00 450 00

THE BRITISH AMERICA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

Governor-John Morison.

Secretary-Gro. E. Robins.

Principal Office—18 Front St. East, Toronto.
(Organized and commenced business in Canada, 1833.)

CAPITAL.

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

(For List of Shareholders see Appendix.)

ASSETS.

ASSETS.				
Value of real estate (less encumbrances) held by Company's premises, corner of Front and occupied as warehouses and offices	Scott st	reets	Toron	to,
Loans secured by bonds and mortgages, on which year's interest is due, constituting a first lies	n not r	nore al est	than o ate	ne
Stocks and bonds held by the Company:—				
*Held in the United States. United States bonds, 6s, 1896		00 \$	arket val	00
do do 4½s, 1891	25,000 275,000	00	27,625 349,250 103,500	00
Ohio State bonds, 3 per cent., 1891	100,000 25,000 10,000	00	26,531 10,800	25
Chicago and North-West R. R. bonds, 5 per cent	20,000		21,600	
Chicago, Burlington and Quincy R. R. bonds, 5 per cent	10,000 30,000	00	10,500 31,200	00
West Shore R. R. 1st mortgage bonds, 4 per cent	35,000 50,126		35,175 50,126	
	610,126	67	702,607	92
Deposited with Dominion Government.	11,000	00 \$	11,220	00
Town of Owen Sound do	10,000 10,000	00	10,150 10,100	00 00
City of Hamilton do Village of Carleton do	6,000 1,000	00	6,525 1,010	00
Counties of Leeds and Grenville debentures Canadian Pacific Railroad bonds Town of Harriston debentures	15,000 1,000 7,000	00	15,300 1,020	00
10WH Of DEFINEUR dependings	61,000		7,140 62,465	
:		<u> </u>		=
*Certificates of deposit held by the different Commission 1. California, United States bonds		• • • • • • • • • • • • • • • • • • • •	ed States 5 100,000 205,000 25,000 25,000 100,000	00 00
20 02.0, 02.0 00.0 00.00 00.00	#4********	-	455,000	

BRITISH AMERICA—C	Continued.				
Held by Company.					
City of Hamilton Debentures	540 00 10,330 00 5,000 00 5,000 00 5,600 00 1,660 00 17,640 00 5,000 00 6,820 00 5,000 00 2,820 00 5,000 00 10,000 00	2 1	587 25 0,743 50 5,000 00 4,675 00 4,050 00 2,700 00 1,942 20 8,173 60 5,700 00 3,581 40 7,800 00 0,000 00 3,454 45		
Held in the United States	610,126 67		2,607 92		
Deposited with the Dominion Government		11	3,465 00 3,454 45		
Total par and market value	753,436 67	\$ 87	8,527 37		
Carried out at market value					37
Cash on hand at head office					66
Cash in banks, namely:—					
Canadian Bank of Commerce, New York		\$5 4 	17,438 18 2,270 06		
Merchants' Bank of Halifax, Halifax, N.S		••	264 72	1	
Total				49,972	96
Interest accrued and unpaid on stock					
Agents' balances		••••		. 77,795	
Bills receivable	••••	•••••	• • • • • • • • • • • • • • • • • • • •	. 8,072	26
Sundry, viz.:-		_			
Office furniture		\$	1,1845 68 1,184 79	; - 19,030	47
Gross assets		•••••	• • • • • • • •	\$ 1,131,415	31
Amount which should be deducted from above	on accoun	t of	bad of	r	
doubtful bills receivable	••••••	••••	•••••	. 503	12
Total assets		•••••	••••••	. \$ 1, 13 0,912	19
LIABILITIES.					
1. Liabilities in Ca	ınada.				
Net amount of losses adjusted but not due:—		\$	13.922 1	8	
Inland marine		•••	527 1	8	
Ocean (\$2,047.67 accrued prior to 1887)	*******************		9,386 4	-	
		-	23,835 8	-	
Net amount of losses claimed but not adjusted :— Fire		œ	3,697 7	2	
Ocean	******* ******* *****	1101 (D	1,500 0		
		\$	5,197 7	 '2	
Net amount of fire losses resisted—in suit (\$3,483.33	accrued pri	ior		-	
to 1887)	•: •••••••• • • • • • •	\$	8,271 4	H8 .	
Total amount of unsettled claims for losses in Ca 17	nada	•••••	••••••	\$ 37,30	5 03

BRITISH AMERICA—Continued.

Fire	
Total reserve of unearned premiums for risks in Canada	*3,122 12
do but not yet due	17,500 00 - 5,176 30
Total liabilities, excluding capital stock, in Canada	\$ 213,611 91
2. Liabilities in other Countries.	
Net amount of losses adjusted, but not due—Fire	l
prior to 1887) 6,050 00	-
Total net amount of unsettled claims for losses in other countries	- .\$ 50,814 65
Reserve of unearned premiums, viz:—	
Fire	
Total,	373,917 2
Total liabilities in other countries	\$ 424,731 90
Total liabilities (excluding capital stock) in all countries	.8 638,343 83
Total manifered (creating embient proces) :- are consistent and	

INCOME.

For Fire Risks.	In Canada.	In other Countries.
Gross cash received on bills and notes taken for premiums	\$ 287,209 9 426 7	
Gross cash received for premiums		\$ 634,774 98
miums		101,017 71
Net cash received for fire premiums	.\$ 211 584 8 	\$ 533,757 27
For Inland Marine Risks.		
Gross cash received for premiums Deduct re-insurance, &c		
Net cash received for inland marine premiums	\$ 18,711 1	9 \$ 49,912 00

BRITISH AMERICA—Continued.
For Ocean Risks. In Canada. In other Countries.
Gross premiums received in cash
Gross cash received for premiums
Net cash received for ocean premiums \$ 50,410 29
(Bills and notes received during the year for ocean premiums, and remaining unpaid, \$7,569.14.) Total net cash received for premiums\$ 280,706 34 \$ 583,669 27
Total net cash received for premiums in all countries
Rents and sundry
Total cash income
EXPENDITURE.
For Fire Risks In Canada. In other Countries.
Paid during the year for losses occuring in previous years (which losses were estimated in last statement at
\$37,050.67)
Total deductions
Net amount paid during the year for said losses
Paid for losses occurring during the year\$ 161,861 02 \$ 357,074 38 Deduct savings and salvage\$ 976 17 Deduct re-insurance
Total deductions 38,668 84 15,091 98
Net amount paid for said losses\$ 123,192 18 \$ 341,982 40
Total net amount paid during the year for fire losses \$ 131,933 27 \$ 376,044 59
For Inland Marine Risks. Amount paid for losses occuring in previous years (which losses were estimated in the last statement at \$23,957 25)\$ Deduct savings and salvage\$ 1,600 00 Deduct amount received for re-insurance 1,239 89
Total deductions 2,239 89 500 00
Net amount paid during the year for said losses \$ 448 25 \$ 26,435 20
Paid for losses occurring during the year
Total deductions
Net amount paid for said losses
Total net amount paid during the year for inland marine losses \$ 21,521 34 \$ 54,618 48
Total net amount paid during the year for fire and inland marine losses,
In Canada
Total 584,117 68
1 9

		\rightarrow
BRITISH AMERICA—Continued.		
Net amount paid during the year for ocean losses	47,144	73
Paid for dividends on capital stock at 7 per cent	35,070	72
Commission or brokerage	149,829	61
Salaries, fees and all other charges of officials	30,213	
Taxes	20,984	66
&c., \$21,771.30; bank exchange, \$1,272.45; all other expenses, office, &c., \$12,859.52	64 160	1.4:
O11100, 1001, #1#,000.0#	64,168	14
Total cash expenditure\$	931,528	78
CASH ACCOUNT.		
Dr.		
1886. Dec. 31. To balance in hand and in banks as at this date	70,779	52
Dec. 31. To income as above	903,794	52
of debentures	55,0 00	
Real estate mortgage reduced	450	00
for premiums	5,176	30
Total	1,035,200	34
Cr.		==
1887.	001 500	-0
Dec. 31. By expenditure during year as above	931,528 53,692	78
Balance in hand and in banks this date	49,978	
	·	

BRITISH AMERICA—Concluded. RISKS AND PREMIUMS.

	In Canada. In Other C			Countries.	TOTAL IN ALL COUNTRIES.		
	Amount.	Premium.	Amount.	Premium.	Amount.	Premium.	
Fire Risks. Gross policies in force at	\$	\$ cts.	\$	\$ cts	\$	\$ cts.	
date of last statement Taken during the year— new and renewed	24,083,744 15,748,411	315,932 50 282,654 74	54.851,981 50,968,414	· .	' '	, ,	
Total Deduct terminated	39,832,155 14,928,754	598,587 24 282,855 04	105,820,395 48,128,644	1,364,122 80 629,717 80	145,652,550 63, 0 57,398	1,962,710 04 912,572 84	
Gross in force at end of year	24,903,401 3,058,706					1,050,137 20 69,890 96	
Net in force at 31st December, 1887	21,844,695	269,267 03	56,067,634	710,979 19	77,912,329	980,246 22	
Inland Marine Risks. Gross policies in force at							
date of last statement Taken during the year.	2.956,997	20,317 73	377,241 10,605,891			12,070 54 7 4,553 49	
Total Deduct terminated	2,956,997 2,956,997	20,317 73 20,317 73	10,983,132 10,490,893				
Gross and net in force at 31st December, 1887	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	************	492,239	12,725 47	492,239	12,725 47	
Ocean Risks.							
Gross policies in force at date of last statement Taken during the year.	f 2 4,904 1,124,835	32,301 60 30,375 69			524,904 1,124,835	32,301 60 30,375 69	
Total Deduct terminated	1,649,739 1,393,4 68	62,677 29 51,165 10			1,649,739 1,396 468	62,677 29 51,165 10	
Gross and net in force at 31st December, 1887	253,271	11,512 19		***************************************	253,271	11,512 19	

Subscribed and sworn to, 6th February, 1888, by

J. MORISON, Governor.

G. E. ROBINS, Secretary.

(Received 7th February, 1888.)

THE CALEDONIAN INSURANCE COMPANY.

STATEMENT	FOR	THE	I EAR	ENDING	JIST	DECEMBER,	100%
				1 .	Man a	ger and Acti	ıa r y

Chairman—	Robert Stewart, Esq.	Manager and Actuary— D. Druchar, F.I.A. & F.F.A.

Principal Office-Edinburgh.

Agents in Canada—Taylor Bros. | Head Office in Canada—Montreal. (Organized or incorporated, 1805; commenced business in Canada, September, 1883.)

CAPITAL.

Amount of joint stock capital authorized, £1,000,000	\$4,866,666	67
Amount subscribed for, £450,000	2,190,000	00
Amount paid up in cash, £90,000	438,000	

ASSETS IN CANADA.

Stocks and bonds held by the Company:—		
Province of Quebec 5 per cent. bonds		
Total par and market value \$ 110,376 00 \$ 125,733 24		
Carried out at market value\$ (The above being in deposit with the Receiver-General.)	125,733	24
Cash on hand at head office in Canada	2,766	89.
Agents' balances	6,360	
Insurance maps and plans	3,800	
Total assets in Canada	138,660	86

LIABILITIES IN CANADA.

Total net amount of unsettled claims for losses in Canada	4,590	23
Reserve of unearned premiums for all outstanding risks in Canada	63,798	21
Commission on uncollected premiums in agents' hands	1,431	16
Amount to credit of general agents	1,691	38
Amount overdrawn on current, bank account	9790	95

Total liabilities in Canada	\$ 74,291 36

INCOME IN CANADA.

Deduct re-insurance, rebate, abatement and return premiums 10,021 21	
Net cash received for said premiums	105,539 82
*December 6: 104 4 5 14 6	= '000

Net amount of losses claimed but not adjusted \$ 4,590 23

*Received for	in	terest	on	der	osit	(approx	imate)	•••••	5,000	00
									-		

Total income in Canada...... \$ 110,538 82

Interest paid direct to company at Edinburgh.

CALEDONIAN—Continued.

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous year (which losses were estimated in the last statement at \$7,643.94)	\$		009 784			
:	\$	8,2	225	16		
Amount paid for losses occurring during the year Deduct amount received for re-insurance	\$	65,0 1,2)35 164			
Net amount paid for said losses	\$	63,7	770	64		
Total net amount paid during the year for losses in Canada Commission or brokerage, salaries, fees and all other charges	of	offi	leis	\$	71,995	80
in Canada	• • • •		•••	•••	26,826	76
Paid for Government taxes in Canada (including \$1,640 bath Provincial taxes)	• • • •		• • • •	•••	2,269 322	
Total expenditure in Canada	• • •	••••	•••	\$	101,414	32

RISKS AND PREMIUMS.

Gross policies in force at date of last statement Policies taken during the year (new) do do (renewed)	No. 7,809 3,558 2,834	5,703,27	6 61,411 24
Total Deduct terminated	14,201 5,360	\$ 21,035,60 8,930,149	
Gross in force at end of year Deduct re-insured	8,841	\$ 12,115,459 633,689	
Net in force on 31st December, 1887	8,841	\$ 11,481,770	\$ 124,128 66
Total number of policies in force in Cana Total amount in force			\$11,481,770 ₹ 00

Subscribed and sworn to, 14th February, 1888, by

JAMES W. TAYLOR.

(Received 15th February, 1888.)

£475,512

CALEDONIAN—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1886.

(Abstracted from Directors' Report, Edinburgh, Scotland, 18th May, 1897.)

FIRE DEPARTMENT.

The results shown by the accounts are as follow:— Balance from previous year, after providing for dividend Premiums, less re-insurances	12	20.3	44	18	3
Deduct—Losses, expenses and commission£108,136 6 0 Income tax and sums written off 883 9 8		16,6 09,0			
Surplus Out of this amount the directors have carried To guarantee fund	1	37,5 13,0			2
Leaving			_		

The directors recommend that from the above sum a dividend of £1 1s. per share be declared, to be paid in two equal portions of 10s. 6d. per share, on 1st June and 1st December next. This will absorb £18,900, leaving a balance of £5,6927s. 2d. to be carried forward.

FIRE ACCOUNT.

Amount of fire insurance funds at 31st December, 1885, including provision for dividend, as per contra	•		
Interest and dividends	120,344		3 8
Transfer fees		10	Ŏ
	£475,512	2	10
Losses by fire, after deduction of re-insurances. Expenses of management. Commission. Income tax on profit. Sums written off loans and cost of furniture. Agents' balances irrecoverable. Dividend to shareholders. Amount of fire insurance funds at the end of the year, as per balance sheet, viz.:—	18,402 20,644 304 500 78 18,900	1 19 13 1 14	8 8 4 9
Capital paid up		7	2

CALEDONIAN—Concluded.

GENERAL BALANCE SHEET, AS AT 31ST DECEMBER, 1886.

Liabilities.

	90,000 807,216 257,592	14	0 2 2
Claims under life policies admitted, but not yet paid Outstanding fire losses	154,809 16,512 5,737 1,261 1,043	13 12 8	4 6 7 0 5
$\widetilde{\mathfrak{L}}_{1,}$	179,364	14	10
Assets.			-
Mortgages on property within the United Kingdom£ Loans secured over public rates Loans on the Company's life policies Investments— Colonial Government securities	440,360 113,017 45,886 37,551	13 2	9 1 7
Indian Government guaranteed railway stock	34,000 9,970 76,4±5 13,720	5 2	0 0 6 2
9 Vic., cap. 45, sec. 31	3,319 151,465 86,915 1,195 32,265	3 12 0	
shares	37,085 24,975 997 2,619 6,990 41,000 17,425 2,087	3 10 0 2	8 8 8 1 4 0 5 8 0

THE CITIZENS' INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

President-HENRY LYMAN.

Secretary-Archibald McGoun.

General Manager-Gerald E. Hart.

Principal Office-179 St. James Street. Montreal.

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

CAPITAL.

(For List of Shareholders, see Appendix.)

ASSETS.

(Fire and Accident Departments.)

(Pire and Accident Dep	iar inienis. j		
Value of real estate held by the Company, viz.:- The Company's building, 179-181 St. James Street, Mo Other city property	ntreal	. \$ 105,855 77 2,629 08	108,484,785
Loan secured by bond or mortgage on real estat Interest due and accrued on said loan	θ	•••••••	780 00 93_04
242 shares Merchants' Bank stock	\$ 24,200 00	Market value. \$ 29,524 00	
Montreal Harbor Bonds Parkhill 6 per cent. bonds †Windsor 6 per cent. bonds	3,000 00	60,450 00 3,180 00 12,760 00	
Total par and market value	\$ 91,200 00	\$ 105,914 00	
Carried out at market value		••••••	105,914,00
*11,880 shares, \$100.00 each	\$ 267,300 0	.\$1,188,000 00 0	
Yet to call\$77.50 do Actually paid	257,757 1	8	
In course of collection \$15 per share reduced by Act of Parliament	\$ 9,542 8	178,200 00	
On call by Act, at \$77.50 per share		.\$1,009,800 00 920,700 00	
Amount of called up capital as reduced	·····	\$ 89,100 00 9,542 82	

Capital stock paid up as reduced......

	-	
CITIZENS'—Continued.		
Interest accrued and unpaid	9,793	
Agents' balances	5,296	
Premiums in course of collection	20,909 2,000	
Calls on stock in course of collection	4,189	
Sundry debtors	2,200	•
Furniture and plans 7,709 80 Rent accrued and unpaid 800 50		
Suspense account	4-000	
	17,300	29
Gross assets\$	274,761	31
Amount deducted by the Department from above assets on account of bad or doubtful debts or securities, viz.:—		
From real estate		
From interest accreed on stock calls		
From agents' balances		
From premiums in course of collection		
Total deductions.	37,814	03
-		
Net assets	236, 947	<u>28</u>
Liabilities.		
1. LIABILITIES IN CANADA.		
(Fire and Accident Departments.)		
Fire Department.		
Net amount of losses claimed, but not adjusted		
Total net amount of unsettled claims for fire losses in Canada	19,195	19
Total reserve of unearned premiums for fire risks in Canada	135,269	
Totsl\$	154.465	02
Accident Department.		
Net amount of losses in Canada reported or supposed, but not claimed.\$	· 200	ΔΔ.
Reserve of unearned premiums for all outstanding accident risks in	400	00
Canada	12,336	96
Total\$	12,536	96
Total liability (for unsettled claims and reserve) in Fire and Accident		===
Departments in Canada	167,001	98
Loans on security of the Company's building, 179 and 181 St. James	,	- •
Street, Montreal, 5 per cent, interest	45,000	00.
Interest thereon accrued, but not yet due	653	
Unclaimed dividends	367	
Merchants' Bank	10,613 45,3 86	
Sundry	40,300 755	
Total liabilities in Canada	269,777	70

CITIZENS'—Continued.

2. LIABILITIES IN OTHER COUNTRIES.

Fire Department.

:Net amount of losses claimed but not adjusted 5,583 29		
Total amount of unsettled claims for fire losses in other countries\$	5, 5 8 3	29
Reserve of unearned premiums for all outstanding risks in other countries	7,250	08
Total liabilities in other countries	12,83 3	37
Total liability in all countries, exclusive of capital stock—Fire and Accident Departments	282,611 79,557	07 18
This capital is also liable to the Life Department.		

INCOME.

(Fire Department.)

In Canada	
Net cash for said premiums	
Total net cash received for premiums in all countries	221,500 71 5,431 13
do from all other sources, viz.:— Rents \$ 4,628 46 Endorsement fees \$ 431 35	ŕ
Sundry 199 75	5,169 56
Total	232,101 40 1,043 18
Total cash income\$	233,144 58

EXPENDITURE.

(Fire Department.)

		Can	ad	a.	(In oth Countri	
Paid for losses occurring in previous years (which losses were estimated in the last statement at \$24,278.42)	\$	24, 2 5, 1			\$	9, 12	
Net amount paid for said losses	\$	19,1	21	08	\$	9,123	3 20
Paid for losses occurring during the yearLess amount received for re-insurance	\$	161,0 9,9	16	49 66	\$	22,68	
Net amount paid for said losses	\$	151,1	13	83	\$	22,68	3 55
Total net amount paid during the year for fire losses	5	170,23	4	91	\$_	31,806	75

CITIZENS'-Continued.

Total net amount paid during the year for fire losses\$ Paid on old guarantee loss	6,205 3,616 33,842 8,127 4,758	70 87 87 11 11	
\$9,045.88; rent, \$1,000	21,456	96	
Total cash expenditure\$	280 049	28	

RISKS AND PREMIUMS.

m. n	ln Os	anada.	In other	countries.	Totals in all countrie		
Fire Risks.	Amount.	Premiums thereon.	Amount.	Premiums thereon.	Amount.	Premiums thereon.	
Gross - 11: 1 - 1 - 2 - 4	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.	
of last statement	21,571,688	272,061 50	,	37,298 79		309,360 29	
and renewed	20,279,186	248,558 64	746,313	16,908 40	21,025,499	265,467 04	
Total	41,850,874 17,830,206	520,620 14 235,677 57	2,500,324 1,928,769			574,827 33 275,384 59	
ross in force at end of year	24,020,668 1,651,910	284,942 57 22,900 59	571,555	14,500 17	24,592,223 1,651,910	299,442 74 22,900 59	
Net in force at 31st Dec., 1887.	22,368,758	262,041 98	571,555	14,500 17	22,940,313	276,542 15	
ACCIDENT RISKS.							
Pross policies in force at date of last statement	2,764,600 2,995,690	·		1	2,764,600 2,995,600	20,636 65 37,739 94	
PR- 4-1	5,760,200			 	5,760,200	58,376 59	
Deduct terminated	3,187,609				3,187,600	33,185 03	
ross in force at end of year	2,572,600 139,500				2,572,600 139,500	25,191 56 517 65	
Net in force at 31st Dec., 1887	2,433,100	24,673 91	·		2,433,100	24,673 91	

ACCIDENT DEPARTMENT.

INCOME.

Gross cash received for premiums	37,035 86 1,612 84

Net premium income..... 35.423 02

378,597

CITIZENS'-Concluded.

EXPENDITURE.

Losses of previous years paid in 1887	5,000 12,870 756 11,357 3,997 1,133 3,921	21 00 57 78 22
Total cash expenditure\$	39.035	89

Subscribed and sworn to 14th March, 1888, by

HENRY LYMAN, President, GERALD E. HART, General Manager.

(Received 15th March, 1888.)

The following is a statement for the whole business of the Company, embracing the Fire, Accident and Life branches:—

Fire and Accident\$ Life (see Life statement)	236,947 253,283	28 83
Total assets	490,231	
LIABILITIES.		
Fire and AccidentLife	282,611 251,319	07 69
Total liabilities (except paid up capital)	533,930	76
Capital stock paid up in cash	79,5 57	18
INCOME.		
Fire\$ AccidentLife	232,101 35,423 76,164	0R
Total cash income	343,688	93
EXPENDITURE.		
Fire\$ Accident	280,049 39,035 59,512	ga

Total cash expenditure.....

THE CITY OF LONDON FIRE INSURANCE COMPANY (LIMITED) OF LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.

President-SIR HENRY E. KNIGHT.

Secretary and General Manager, L. C. PHILLIPS.

Principal Office-101 Cheapside, London, Eng.

Agent in Canada—W. R. OSWALD.

Head Office in Canada-Montreal.

Organized or Incorporated, 9th February, 1881. Commenced business in Canada, 1st September, 1881.

Amount paid up in cash.....

ASSETS IN CANADA.			
	arket value. 112,420 00 15,330 00 16,060 00		
Total par and market value\$131,400 00 \$	143,810 00		
Carried out at market value	\$ 779 28	143,810 2,405	
Total		6,014	
Agents' balances Sundry, viz.:— Plans and stationery Office furniture Office fixtures	\$4,243 99 563 28	7,723	
		5,351	,27

LIABILITIES IN CANADA.

do do	do do	adjusted but not due claimed but not adjusted	10,967 26	2K 0K9 12
фo	do	resisted, in suit (accrued prior		6,750 00
Total not amo	ant of and	attled alaims for losses in C	lanada	

Net amount of losses in Canada due and vet unpaid....... \$ 100 00

Total liabilities in Canada...... 143,775 62

Total assets...... \$ 165,305 89

CITY OF LONDON-Continued.

INCOME IN CANADA.

Gross cash received for premiums		
Net cash received for said premiums* *Received for interest and dividends	160,214 4,63 5	
Total income in Canada	164,850	44
EXPENDITURE IN CANADA.		
Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$25,245.59)\$ 17,670 99		
Paid for losses occurring during the year		
Net amount paid during the year for said losses\$ 100,168 59		
Total net amount paid during the year for losses in Canada\$ Commission or brokerage	117,839 29,683 5,337 6,026	67 96
Miscellaneous payments, viz.:— Postages, telegrams and petties, \$2,149.05; advertising, \$786.42; plans, \$42.10; travelling expenses, \$976.06; legal expenses, \$15.50; printing and stationery, \$2,108.69; rent, \$512.50; telephone, \$106.16; subscriptions, \$84.63; subscriptions to mercantile agencies, \$170.00; office furniture and fixtures, \$20.50; fuel and light, \$106.16; Fire Underwriters' Association, \$630.07; inspection of risks, \$342.97; Government assessment, 1885, \$143.66; miscellaneous, \$736.18	8,930	65
Total expenditure in Canada	167,818	67

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement Policies taken during the year—new do do renewed	10,445 4,734 3,547	\$ 14,136,486 6,776,946 5,735,847	\$ 210,462 44 97,305 01 89,789 60
Deduct terminated	18,726 7,249	\$ 26,649,279 11,538,263	\$ 397,557 05 169,009 10
Gross in force at end of year Deduct re-insured	11,477	\$ 15,111,016 516,699	\$ 228,547 95 8,285 93
Net in force 31st December, 1887	11,477	\$ 14,591,317	\$ 220,262 02
m .) 1		2.4.	11 488

Total number of policies in force in Canada at date......11,477

Subscribed and sworn to, 7th March, 1888, by

(Received 8th March, 1888.)

W. R. OSWALD.

^{*}Paid direct to head office in London.

£368,322 16

CITY OF LONDON-Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st MARCH, 1887.

(Abstracted from the Directors' Report, London, Eng., 25th May, 1887.)

The premiums received, after deduction of re-assurances and returns, amount to £328,084 9s. 6d.

The losses paid and outstanding are £232,531 15s. 6d., being 70.87 per cent. of

the premium income.

The balance on the year's working is £37,191 12s. 1d., out of which the directors recommend that a dividend of 3 per cent., free of income tax, be declared on the paid-up capital of the company for the year ending 31st March, 1887, payable on the 16th June next. This will absorb £6,000, leaving a balance of £31,191 12s. 1d. to be carried to the credit of the new account.

REVENUE ACCOUNT.

Dr.			
	£	8.	d.
To Balance of last year's account	30,445 328,084 9,480 277	15 9 1	8 6 11
Transfer fees and other receipts	35	7	3
	£368,322	16	0
Cr.			
·	£	•	a
Br Time Torger (home and foreign) noid and autotanding often de	2	ο,	u.
By Fire Losses (home and foreign) paid and outstanding, after de-	020 591	15	c
duction of re-insurances	232,531	19	6
Fire commission (home and foreign), including agents' commis-	F4 104	^	0
sion on profits of 1885-86 business	74,194	U	8
Branch and agency expenses (home and foreign), including			
salaries and allowances to branch managers, and travelling			
expenses	8,979	9	7
Expenses of management, including directors' and auditors' fees,			
salaries, rent and rates at the head office		7	1
Advertising, printing, stationery, postages and office expenses	2,074	10	7
Fire brigade and salvage corps assessments, surveyors', solicitors'	•		
and notary's charges	455	5	6
Bad debts		13	3
Furniture and fittings-10 per cent. written off			_
Income and State taxes (home and foreign)	4.914	_	
Balance, as per balance sheet	37,191		

CITY OF LONDON-Concluded.

BALANCE SHEET.

Liabilities.

11000 400000			_
	£		d.
To Shareholders' capital, £2,000,000, of which is paid up	200,000		
Reserve fund	50,000		
Revenue account	37,191	12	1
Outstanding fire losses	5 3		
2,000 20	54,798	17	0
Bills payable		8	2
Unclaimed dividends	57		11
	£346,986	7	2
			===
Assets.			
	£	s.	d.
By investments—			
*In United States, Canadian and Austrian Government secu-	•		
rities	151,868	13	0
Colonial Government securities	57,688		0
Foreign Government securities	15,363	12	10
Indian railway guaranteed stock	10,726	1	1
English railway preference stock	12,443	17	6
Mortgages on property within the United Kingdom	7,685	0	0
Cash at bankers' and in hand	11,247		6
Bills receivable	1,947		3
Branch and agents' balances		12	2
Interest accrued	,		8
Furniture and fittings at head office and branches	2,137	0	z
	£346.986	7	2

[•] These securities are deposited in the United States, in Canada and in Austria, under local laws for the security of policy-holders in those countries.

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

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.		
Chairman—John Holms, Esq. Secretary—Gro. Lyc	on Bennet	r.
Principal Office-London, England. Incorporated 28th September	er, 1861.	
Agents in Canada—Evans & McGregor. Head Office in Canada (Commenced business in Canada, 11th September, 1863.)	ı—Montres	sl.
CAPITAL.		
Amount of capital authorized and subscribed for £2,500,000 stg. = \$1 do paid up in cash	2,166,666 1,216,666	67 67
ASSETS IN CANADA (FIRE DEPARTMENT).		
Stocks, bonds. &c., held by the Company, viz.:-		
Canada 4 per cent. for Fire Branch. Par value. Market value. Canada 4 per cent. for Fire Branch. \$ 50,613 33 \$ 55,168 53 do 4 do 60 55,966 67 61,003 67 Queensland 4 per cent. loan, 1878 63,266 67 67,062 67 Swedish stock 48,666 67 51,586 67		
Total par and market value		
Carried out at market value	234,821	5 4
Cash on hand at head offices in Canada. Cash in banks, viz.:— Bank of British North America, Montreal. \$ 1,426 43 Federal Bank, Winnipeg 2,642 20 Canadian Bank of Commerce, Toronto. 1,714 83 Union Bank, Halifax 357 94	1,358	86
Total	6,141	40
Agents' balances	9,788 2,500	
Total assets in Canada (exclusive of assets of Life Branch)	\$254,610	28
LIABILITIES IN CANADA (FIRE AND MARINE DEPARTMENT).		
Not amount of fire losses in Canada, due and yet unpaid		
do do claimed but not adjusted 6,163 30 do do reported or supposed but not claimed	:	
(\$1,000 of which accrued in 1886) 1,317 45		
Net amount of fire losses resisted, viz:—	J	
In suit (1,000 accrued in 1835)) }	
Total net amount of unsettled claims for fire losses in Canada	\$ 15,899 176,626	-
Total liabilities in Canada	\$ 192,5 25	35

COMMERCIAL UNION—Continued.

INCOME IN CANADA.

For Fire Risks in Canada	For	Fire	Risks	in	Canada
--------------------------	-----	------	-------	----	--------

Deduct re-insurance, rebate, abatement and return premiums		
Net cash received for said premiums \$ 285,070 62		
*Net cash received for fire premiums	285,070 6,793	
Total cash income in Canada	291,864	49
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 \$20,722.98)\$ 16,249 00		
Paid for losses occurring during the year \$ 202.661 15		

†Total net amount paid during the year for fire losses......\$ 206,844 25

losses were estimated in last statement at \$20,722.98)	16,249	00
Paid for losses occurring during the year\$ Less received for re-insurance	202,661 12,065	15 90
Net amount paid for said losses\$	190,595	25

Commission or brokerage
Taxes in Canada (including \$3,755 back Quebec Government tax)
Printing, stationery and advertising, \$785.95; Canada Fire Under-
writer's Association expenses, \$1,315.76; block plans, \$75.10;
rent at Halifax, \$243.33; sundry subscriptions, \$127; insurance
superintendence, \$281.69; loss and other sundry charges,
\$1,187.86; expenses, \$1,883.47

A0= 4 000 F9

56,550 77 5,598\55

5,900 16

RISKS AND PREMIUMS.					
For Fire Risks in Canada.	No.	Amount.	Premiums thereon.		
Gross policies in force at date of last statement. Taken during the year—new do do renewed	19,105 7,546 6,801	\$ 28,729,209 13,413,250 12,098,486	\$ 375,423 24 161,592 59 163,697 31		
Total Deduct terminated	33,452 14,032	\$ 54,240,945 24,677,394	\$ 700,713 14 335,982 51		
Gross in force at end of year Deduct re-insured		\$ 29,563,551 1,577,442	\$ 364,730 63 22,431 71		
Net in force at 31st December, 1887	19,420	\$ 27,986,109	\$ 342,298 92		

Total number of policies in force in Canada at date 1	19,420	
Total net amount in force	\$27.986.109	00
Total premiums thereon	342,298	92

Subscribed and sworn to, 27th February, 1888, by

JAMES McGREGOR.

(Received, 28th February, 1888.)

Canada,

^{*\$1,488.10} of this amount was paid for re-insurance in American companies not licensed in Canada.

†\$2,432.77 of this amount was recovered under re-insurances in American companies not licensed in

COMMERCIAL UNION—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.

(Abstracted from Directors' Report, London, England, March, 1888.)

FIRE DEPARTMENT.

The net premiums of 1887 amounted to £769,265, being an increase of £12,973 as compared with the year 1886, and the losses paid and outstanding to £443,588, being $57\frac{3}{4}$ per cent. of the premium income, as against $65\frac{1}{4}$ per cent. in the previous year.

From the profits of this department the sum of £35,000 has been carried to Profit and Loss, and after providing for outstanding losses the Fire Fund stood at £647,586, as against £581,059 at the same time last year.

MARINE DEPARTMENT.

The net premiums received were £175,118, and the net losses, paid and out-

standing, amounted to £138,366.

From the profits of this department the sum of £20,000 has been carried to Profit and Loss, and after providing for outstanding losses the Marine Fund stood at £252,414.

PROFIT AND LOSS.

This account has been closed with a balance of £41,683 carried forward to 1888, and out of that amount the Directors recommend the payment of a dividend at 15 per cent. (free of Income-tax), making 20 per cent. for the year, inclusive of the interim dividend paid in September last.

REVENUE ACCOUNTS, FROM 1ST JANUARY TO 31ST DECEMBER, 1887.

Fire Department.			
Dr.	£	8.	d.
To amount of Fire Fund at the beginning of the year	581, 0 59	4	6
Premiums, after deduction of re-insurances	769,265		6
Interest	19,612		9
	£1,369,93 7	8	9
Cr.	£	s.	d.
By Losses paid and outstanding, after deduction of re-insurances	443,587	15	1
Commission and brokerage	125,530	1	3
Contributions to fire brigades	125,530 5,638	19	6
State charges—Foreign		16	7
Expenses of management			
Bad debts	,		
Amount to profit and loss	35,000	0	0
Amount of fire fund at the end of the year	647,586	3	10
	£1,369,937	8	9
MARINE DEPARTMENT.			
Dr.	£	8.	d.
To Amount of marine fund at the beginning of the year	252,754	3	11
Premiums, after deduction of re-insurances, discounts and return	s 175,118	1	5
Interest	., 8,294		0
	£436,166	19	4

COMMERCIAL UNION—Continued.			
Cr.	£	s.	d
By Losses paid and outstanding, after deduction of re-insurances			7
Subscriptions to Lloyd's and register books			0
Expenses of management and commission	20,562	16	7
Bonus to underwriter	4,000	0	0 ·
Bad debts			6
Amount of profit and loss	20,000	0	0.
Amount of marine fund at the end of the year	252,414	1	8
	£436,166	10	4
	2430,100	10	=
PROFIT AND LOSS.			_
Dr.	£	8.	d.
To Balance of last year's account	49,336	0	5
Interest and dividends not carried to departmental accounts	18,545	2	5
Profit from Fire Department	35,000		0
do Marine do		10	6
Transfer fees	. 49	14	
	£122,930	15	4
	====		=
Cr.	£	s.	d.
By Dividend paid 15th March	. 37,500	0	0
Interim dividend paid 15th Sept	. 12,500	0	0
Remuneration to directors and auditors	. 8,315		0
Expenses not carried to departmental accounts	. 19,575		1
Income tax on profits	. 1,474		8
Law expenses in respect of Company's Act of Parliament		19	9
Furniture and fittings at head office and branches—expenditur	8 1966	A	4
during the yearBalance carried to next year's account	. 1,366 . 41,682		6
Datance Carried to next year a account			
	£122,930	15	4
BALANCE SHEET, 31st DECEMBER, 1887.			
Dr.			
DT.	£	g	d.
To Shareholders' capital	250,000		_
General reserve fund	200,000		•
Investment reserve fund	5,035	2	_
Fire fund	647,586	3	10
Life account, as per separate balance sheet	1,103,785	8	110
Marine fund	252,414		- 8
Profit and loss account	41,682	16	6
Bills payable	11,030		
Unclaimed dividends	156		•
Fire deposits	15 49		_
Mir 40 à 1000********************************	4:	, (
	£2,511,755	5 0	9
Outstanding fire losses£96,445 0 0	,, = 00	. •	-
Amounts due to other companies			
Arramiter Institute instante instante in i	101,304	1 12	0
•			
	£2,613,059	9 19	79
			

COMMERCIAL UNION-Concluded.

Cr. 8. d. By Mortgages on property within the United Kingdom..... 67,724 17 Mortgage rates raised under Acts of Parliament..... 23,181 15 11 8,000 0 Loans upon life interests and reversions..... Loans upon personal security..... 22,818 6 Life investments and outstanding accounts, as per separate balance sheet..... 1,103,785 8 10 Investments-British Government securities..... 146,650 16 11 Indian and Colonial Government securities..... 37,425 0 0 Foreign Government securities..... 14,723 7 11 *Colonial, United States and other foreign government securities and railway bonds..... 368.277 Railway and other debentures and debenture stocks...... 88,958 10 3 Railway and other preference stocks and shares. 31,009 18 United States railway securities..... 29,757 15 Freehold and leasehold premises in London and at home and foreign branches, partly occupied as offices of the company and partly producing revenue..... 226,802 Branch and agency balances...... 167.821 19 3 Sundry offices for guarantees..... 18,790 4 Fire losses due from other companies..... 6 3 7.529 2 Outstanding marine premiums..... 20,221 7 interest..... 1,794 Cash-On deposit.....£96,742 18 9 In hand..... 220,247 14 Bills receivable 6,412 1 0 7 10 Stamps in hand..... 384 Suspense account..... 742 17

£2,613,059 12 9

^{*}These are sums which, under local laws or by contract, are specifically deposited in Ganada and in foreign countries, as a security to holders of policies issued in such countries respectively.

THE CONNECTICUT FIRE INSURANCE COMPANY OF HARTFORD.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.	
President-J. D. Browne. Secretary-Charle	s R. Burt.
Principal Office—Hartford, Conn.	
Agent in Canada—Walter Kavanagh. Head Office in Canada-	-Montreal.
(Organized or Incorporated, June, 1850. Commenced business in Canad	a, 1886.)
CAPITAL.	
Amount of capital authorized, subscribed for and paid up in cash\$1	000 000 00
Amount of capital authorized, subscribed for and paid up in cash	

ASSETS IN CANADA.	
Canada 4 per cent. stock in deposit with Receiver-General—Par value, \$100,000 market value\$	102,500 00
Agents' balances in Canada	3,450 00
Total assets in Canada	105,950 00
TABITIMING TW GANADA	
Net amount of losses in Canada reported or supposed but not claimed\$	422 00
Reserve of unearned premiums for all outstanding risks in Canada	20,617 00
Total liabilities in Canada	21,039 00
INCOME IN CANADA	
INCOME IN CANADA. Gross cash received for premiums	
Deduct re-insurance, rebate, abatement and return-premiums	94 944 00
Net cash received for premiums	34,344 08 4,000 00
Total income in Canada	38,344 08
======================================	
EXPENDITURE IN CANADA.	
Net amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$1,835.04)	
Net amount paid during the year for losses\$	23,545 53
Commission or brokerage	7,015 92 1,473 45
Miscellaneous payments	999 00
Total expenditure in Canada	33,033 90

THE CONNECTICUT FIRE—Continued.

RISKS AND PREMIUMS.

RISKS AND PREMIUMS.	
For Fire Risks in Canada. Amount. Premiums	
Gross policies in force at date of last statement	
Total	
Gross and net in force at 31st December, 1887 \$ 4,250,560 \$ 40,437 00	
Number of policies in force at date	00 00
Subscribed and sworn to, 31st January, 1888, by	
WALTER KAVANAGH,	
(Received, 1st February, 1888.) Chief Agent.	
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.	
(As returned to the Insurance Commissioner for the State of Connecticut.)	
asets.	
Real estate \$ 83,950 Loans on bond and mortgage 635,100 Stocks and bonds—par value, \$995,200; market value 1,269,776 Loans on stocks, bonds, &c 6,175 Cash on hand and in banks 79,636 Net premiums in course of collection 89,269	00 00 00 8 5
Total assets\$2,163,907 3	
LIABILITIES.	=
Net amount of unpaid losses	32 28
Total liabilities, excluding capital stock \$ 768,352	60
Joint stock capital paid up in cash	00 72
INCOME.	
Net cash received for premiums 999,853	47
Interest and dividends 101,469	
Total cash income	82
EXPENDITURE.	
Net amount paid for losses	
Dividends to stockholders	
Commission or brokerage	57 52
18Xes	UU VQ
Miscellaneous. 75,072	
Total cash expenditure	97

THE CONNECTICUT FIRE—Concluded.

RISKS AND PREMIUMS-FIRE RISKS.

Written or renewed during the year\$97,065,2	20 00
Premiums thereon	29 6 5
Net in force, 31st December, 1887	36 00
Premiums thereon	08 30

Subscribed and sworn to, by

J. D. BROWNE,

President.

CHARLES R. BURT, Secretary.

HARTFORD, Conn., 5th January, 1888.

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

STATEMENT FOR THE 19 MONTHS ENDING 31st DECEMBER, 1887.	• •
Chairman— Lord Claud Hamilton, M.P. General Manager— S. Stanle	r Brown.
Principal Office-London, Eng.	
Agent in Canada—F. Stangliffe. Head Office in Canada	-Montreal.
(Commenced business in Canada, 11th June, 1886.)	
CAPITAL.	
Amount of joint stock capital authorized£ Amount subscribed for	1,000,000 500,000 100,000
ASSETS IN CANADA.	
Stocks and bonds deposited with the Receiver-General, viz.:— 24 per cent. annuities	
Carried out at par value	105,436 38 159 97 4,128 03 3,7 13 80 200 00
Total assets in Canada\$	113,698 13
LIABILITIES IN CANADA.	
Net amount of fire losses adjusted but not due	
Total net amount of unsettled claims for fire losses in Canada\$ Reserve of unearned premiums upon all unexpired fire risks in Canada	2,981 37 17,751 01
Total liabilities in Canada	20,732 38
INCOME IN CANADA.	
Gross cash received fer premiums	
Net premium income\$	45,198 64
Total income in Canada\$	45,198 64
49	

THE EMPLOYERS' LIABILITY—Continued.

EXPENDITURE IN CANADA.

Amount paid for fire losses during the period from 11th June, 1886, to 31st December, 1887	11,837 77
Commission or brokerage in Canada	8,896 89
Salaries, fees, and all other charges of officials	2,508 74
Taxes in Canada	533 70
Miscellaneous payments, viz.:— Stationery, \$612.15; advertising, \$132.16; rent, \$600.00; charges,	
\$170.21	1,514 82
Total expenditure in Canada	25,291 92

RISKS AND PREMIUMS.

Taken during the period Deduct terminated	No. 2,351 989	\$	Amount. 4,953,083 2,155,645	Premiums thereon. 52,073 55 17,935 04		
Gross in force at end of period Deduct re-insured	1,371	\$	2,797,438 12,500	\$ 34,138 51 78 12		
Net in force at 31st December, 1887	1,371	\$	2,784,938	\$ 34,060 39		
Total number of policies in force in Canaratal net amount in force	•••••	••••		 	\$2,784,938 34,060	00 39

Subscribed and sworn to, 1st March, 1888, by

F. STANCLIFFE.

(Received 2nd March, 1888.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST MARCH, 1888.

(Abstracted from Directors' Report, London, Eng., April, 1888).

The directors have pleasure in submitting to the shareholders their seventh annual report, together with the audited accounts to 31st March, 1888.

The premiums of the year were £213,573 against £132,602 in the previous ac-

count. The total losses paid and outstanding amounted to £106,347.

The investments (at cost), loans, cash in hand, on deposit and in bank, with the

premiums due, represented a total of £210,423.

In stating the accounts all the reserves (including premium reserve) are shewn under one head, as balance of revenue account, thus:—

Reserves (including provision for current policies)£82,479 Profit and loss	8 7	8 1
£90,207	15	9

Out of the balance of profit and loss the directors recommend the payment of a dividend of 3s. per share, equal to 7½ per cent. on the paid up capital.

THE EMPLOYERS' LIABILITY—Continued.

REVENUE ACCOUNT.

1st April, 1887, to 31st March, 1888.			
	£	s.	d.
I.—Balance of last year's account :—			
Premium reserve£49,062 18 1			
Profit and loss 6,731 0 6			
	55 702	10	7
II Dominio of the many	55,793	10	•
II.—Revenue of the year:— Premiums, less re-assurance and returns£213,573 11 8			
Interest			
Transfer fees 10 16 0			
Profits on exchange			
		_	_
The second second	218,526	3	2
III.—Special revenue:—			
Transfer from investment reserve and realized profits on invest-			
ments,	5,477	2	10
	£279,797	4	7
		==	=
	£		d.
I Dividend (maid and of belongs of last many's accounts)			0
I.—Dividend—(paid out of balance of last year's accounts)	6,250	0	U.
II. — Charges against revenue of the year : Directors' and auditors' fees			
Tre	181,049	8	10
III.—Special charges:—	0.000		٨
Expenses not written off last year	. 2,290	0	0
IV.—Balance of this year's account:— Reserves (including provision for current policies)			
Profit and loss			
T TOTA COMP. 1000 1000 1000 1000 1000 1000 1000 10	•		
	90,207	15	9
	£279,797	4	7

THE EMPLOYERS' LIABILITY—Concluded.

BALANCE SHEET, 31st MARCH, 1888.

Dr.

	£	8.	d.
To Shareholders' capital— 50,000 shares, £10 each, £500,000; £2 paid Outstanding accounts, including losses and commission Balance of revenue account—	100,000 47,848		0 4
Reserves (including provision for current policies,)£82,479 8 8 Profit and loss	90,207	15	9
	£238,056	11	1
Cr ,			
UI,	£	à	d.
D-In-cotmonta at cost	2	В.	٠.
By Investments—at cost— British Government securities	0.509	14	1
Bank of Ireland stock	9,592		ā
	5,586 1 0 ,000	Ö	ŏ
Corporation bonds			10
Colonial Government securities		1	ĭ
Foreign Government securities		_	2
Railway and other debentures and debenture stocks			6
Loans on mortgage	4,186		0
Fixed deposits	14,170	0	U
•	£153,952	13	5
Branch and agency balances	23,438		4
Amounts due from other companies	26,797	14	4 5
Outstanding premiums	21,576	5	1
Interest accrued			0
Furniture, fittings, &c	2,5 60		Ŏ
Cash at bankers'	2,000	10	•
do in hand	8,096	2	10
	£238,056	11	1

THE FIRE INSURANCE ASSOCIATION (LIMITED).

President	STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.	
Manager in Canada	President—SIR R. N. Fowler. General Manager—DAV	ID LAWRIE.
(Organized or incorporated, 18th March, 1880; commenced business in Canada, December, 1880.) **CAPITAL.** **Amount of capital authorized and subscribed for	Principal Office-66 and 67 Cornhill, London, E.C., England.	
CAPITAL.	Manager in Canada—J. Kennedy. Head Office in Canada-	-Montreal.
*Amount of capital authorized and subscribed for	(Organized or incorporated, 18th March, 1880; commenced business in December, 1880.)	o Canada,
*Amount of capital authorized and subscribed for		
ASSETS IN CANADA. Canada 4 per cent. stock in deposit with Receiver-General \$100,000 00 Cash in Bank of Montreal \$1,876 45 Agents' balances \$8,328 01 Office furniture and plans \$2,700 00 Total assets in Canada \$112,902 45	CAPITAL.	
Canada 4 per cent, stock in deposit with Receiver-General 100,000 00	*Amount of capital authorized and subscribed for\$4 *Amount paid up in cash	,380,000 00 <u>486,666 67</u>
Canada 4 per cent, stock in deposit with Receiver-General 100,000 00	ACCURATE THE CANADA	
Cash in Bank of Montreal		
Total assets in Canada	Cash in Bank of Montreal	1,876 45 8,32 6 01
Net amount of losses in Canada adjusted but not due		
do do claimed but not adjusted	LIABILITIES IN CANADA.	
Total liabilities in Canada	do do claimed but not adjusted	
INCOME IN CANADA. Gross cash received for premiums	Total amount of unsettled claims for losses in Canada	
Gross cash received for premiums	Total liabilities in Canada	98,889 26
Net cash received for said premiums	INCOMÉ IN CANADA.	
Net cash received for said premiums	Gross cash received for premiums	
Total income in Canada 142,810 59	Net cash received for said premiums	4,000 00
	Total income in Ganada	142,810 59

^{*}Subscribed and paid-up capital as reduced by £199,000 sterling. †Paid direct to the head office in London.

FIRE INSURANCE ASSOCIATION-Continued.

EXPENDITUBE IN CANADA.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$11,509.46)		
Net amount paid during the year for said losses 106,498 87		
Total net amount paid during the year for losses in Canada	117,097	25
Commission or brokerage in Canada	19,614	
Salaries, fees and all other charges of officials in Canada	9,978	
Taxes in Canada (including \$2,720 back Quebec Provincial taxes)	4.837	
Miscellaneous payments, viz.:—Agency charges, \$1,331.50; advertising, \$670.60; rents, \$808.30; printing and stationery, \$769.96; travelling expenses, \$1,495.41; Insurance Boards, \$265.03; office furni-	±,03;	
ture and plans, \$83.15; sundry expenses, \$594.46	6,018	41
Total expenditure in Canada	157,545	34

RISKS AND PREMIUMS.

RISKS AND PREMIC	MS.	
Fire Risks in Canada. Gross policies in force at date of last statement\$ Policies taken during the year—new do do renewed	Amount. 14,795,764 9,105,198 3,443,790	Premiums thereon. \$185,277 72 91,208 06 46,182 56
Total	27,344,662 12,309,064	
Gross in force at the end of the year	15,035,598 265,716	\$ 167,212 21 3,308 71
Net in force at 31st December, 1887	14,769,882	\$ 163,903 50
Total number of policies in force in Canada Total amount in force Total premiums thereon		

Subscribed and sworn to, 1st March, 1888, by

J. KENNEDY,

(Received 6th March, 1888.)

Manager for Canada.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.

(Abstracted from Directors' Report, London, Eng., 13th April, 1888.)

ACCOUNT OF INCOME AND EXPENDITURE FOR THE YEAR ENDING 31st DECEMBER, 1887.

	£	8.	d.
Premium Reserve from 1886	128,158	1	2
Premiums, net, after deduction of re-insurances	268,459	2	6
Interest on investments, transfer fees, &c	6,353	4	0
Balance forward to 1888			

£480,479 8 1

	_			
FIRE INSURANCE ASSOCIATION—Concluded	•	£	8.	 d.
Balance forward from 1886	••	44,332	15	
Losses paid and outstanding at 31st December, 1887	••	216,983	19	4
tingent commission on 1886 business		53,385	7	3
General expenses, including salaries at head office and home an	d	•		
foreign branches, *directors' and auditors' fees, rents, printing and stationery, &c		40,756	18	5
State and national taxes, &c	٠.	5,916	16	5
Balances irrecoverable written off	••	86	7	1
upon the net premium income	5			
commission and expenses	0			_
	_	119,017	4	5
		£480,479	8	10
BALANCE SHEET ON 31st DECEMBER, 1887.				
Liabilities.				
Capital £900,000, in 100,000 shares of £9 each, paid up £1 10s. per	d.	£	s.	đ.
Ehare				
Reserve for authors while		148,940	0	0
Reserve for current risks	0			
mission and expenses	_	119,017	4	5
Losses outstanding at 31st December 42,743 0 Other liabilities 15,392 8	10 11	,		
2002	_	58,13 5	9	9
		£326,092	14	2
Assets.	_	_		
Investments, taken at cost price—	d.	£	8.	d.
British railway stocks 24,651 19 United States Government bonds, &c. 107,694 13 Ohio State bonds. 21,136 7 Georgia State bonds 5,477 19 Canadian Government stock 20,804 17 Austrian and Belgian Government stock, &c. 12,396 15	2 3 2 7 3			
		192,162	11	7
Cash in hand and at banks, head office and home and foreign	gn	•		
branches, current and deposit †Premiums, in course of collection	•••	13, 23 3 1,494		7 9
Uttstanding interest		1 450	13	6
Branch and agents' and guarantee account outstanding		40,241		7
Balance of income and expenditure account	•••	77,509	1	_2
		£326,092	14	2

No directors' fees were drawn during the latter half of the year. These are, with few exceptions, since paid.

THE GLASGOW AND LONDON INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st	DECEMBER.	. 1887.
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General Manager-	Gen	eral	Manager-
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Asst. Secretary-

D. MARSHALL LANG.

B. HAWES WILSON.

Principal Office-Mansion House, London.

Manager in Canada—Stewart Browne. Head Office in Canada—Montreal. (Organized or incorporated, 6th June, 1881. Commenced business in Canada, 1st January, 1884.)

CAPITAL.

Amount of joint stock capital authorized	(temporarily	reduced from	
\$2,4 33,333.33)			1,460,000 00
Amount paid up in cash (temporarily red	luced from \$321	l, 2 00)	184,933 33

ASSETS IN CANADA.

Stocks and bonds held by the Company:-								
	Par va	alue.		Market v	al 11	e.		
New Zealand 5 per cent£			0	£ 560	0	Ö		
Tasmania 6 do	3,000	0	0	3,690	0	0		
Queensland 4 do	500			520		0		
Uape of Good Hope 6 per cent	2,200					0		
Victoria 6 per cent	500		0	550	0	0		
*Canada 3½ do inscribed stock	20, 500	0	0	21,012	0	0		
Total par and market value	27, 200	0	0	£ 29.148		_		
par and market variables		<u> </u>	_	====	_	<u> </u>		
Carried out at market value					•••	8	141,853	60
Cash on hand at head office in Canada			•				1,137	21
Cash in Molson's Bank							9,803	45
Agents' balances in Canada (of which over \$1							<i>5</i> ,00 5	1-
								<u>-0</u>
notes by insurers)	• • • • • • • •	••••	• • • •	••••	• • • •	• •	43,019	
Office furniture and block plans			•••		•••		7,805	61
Due by re-insurance companies	•••••						3,601	59
Due by Canadian Pacific Railway Company						••	1,500	nΩ
Due by Canadian I acine Manway Company	•••••	••••	•••	• • • • • • • • • • • • • • • • • • • •	• • • •	••	1,500	
Total assets in Canada	••••••		•••	••••••	••••	\$	208,721	24
LIARILITIES IN	CANAD	A .						

LIABILITIES IN CANADA,	
Net amount of losses in Canada claimed but not adjusted	
Total net amount of unsettled claims for losses in Canada	15,090 00 162,262 23 5,508 58
Total liabilities in Canada	182,860 81

^{*}In deposit with the Receiver-General.

^{\$5,500.} Re-insurance, \$2,500. Defended by all interested Companies. Paid without judgment-\$3,000. Refused on ground of arson. Case against Company dismissed by Court.
\$ 230. Claim paid and discharged, but third party sued for same claim.
\$ 700. No insurance by Company. No claim made, but writ issued two years and six months

after fire. S. B., Manager. 50

GLASGOW AND LONDON-Continued.

INCOME IN CANADA.

Gross cash received for premiums Deduct re-insurance, rebate, abatement and return premiums	\$ 336,904 17 32,325 96		
Net cash received for premiums	\$	304, 5 78 5,949	
Total income in Canada	.	310,527	23
EXPENDITURE IN CANADA.			
Net amount paid during the year for losses occurring in previous year (which losses were estimated in the last statement at \$3,170)	\$ 5,701 21		
Net amount paid for said losses	\$ 2,854 44		
Amount paid for losses occurring during the year Less amount received for re-insurance	\$ 221,173 70 7,029 34		
Net amount paid for said losses	\$ 214,144 36		
Net amount paid during the year for losses in Canada Commission or brokerage		216,998 46,231 14,281 5,160	65 62
Miscellaneous payments, viz.:— Advertising, \$1,650.05; agency charges, \$2,781.48; \$687.88; postages, \$928.14; rent, &c., \$2,731.18 \$979.01; stationery, \$5,379.72; travelling expenses telegrams, \$457.42; Board expenses, \$1,067.32; at legal expenses, \$1,018.43; Insurance Department,	; sundries, , \$4,599.49; ditors' and	22,416	3 4
Total expenditure in Canada	<u>\$</u>	305,089	24
RISKS AND PREMIUMS.			
Fire Risks in Canada. Amount.	Premiums thereon.		
Policies in force at date of last statement	\$ 307,285 41 336,904 17		
Total	\$ 644,189 58 301,386 80		
Gross in force at end of year	\$ 342,802 78 5,158 49		
Net in force at 31st December, 1887 \$ 25.626,058	\$ 337,644 29		
Total number of policies in force at date Total amount in force Total premiums thereon	\$2	5,626,058 33 7,644	

Subscribed and sworn to 17th February, 1888, by

STEWART BROWNE,

Manager:

(Received 3rd March, 1888.)

GLASGOW AND LONDON-Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

(Abstracted from the Directors' Report, London, Eng., 2nd June, 1888.)

The net premiums received amounted to £174,280, against £167,330 in 1886. Of this total, £8,997 was derived from cancelled foreign treaties, the risks under which are running off; leaving £165,283 as the income from current business, compared with £148,756 in the previous year.

The losses paid and outstanding amounted to £128,169. Those pertaining to the current business, both at home and in the colonies, were much above the average, especially during the latter half of the year, reaching £114,616; the percentage being 69.3 against 64.7 in 1886. Those on the cancelled business were £13,552. When to that amount was added £2,510 commission paid on that business, there remained a debit revenue balance under that head of £7,065. The Premium Reserve Fund has necessarily been reduced, standing now at £35,000

The percentage, on income, of expenses of management, including commissions, has been 32 against 313 in 1886, which is within the average of offices transacting

foreign business.

The risks under cancelled foreign contracts have run off rapidly during the past year. Every opportunity has also been taken, even at the sacrifice of a considerable amount of premium income in an otherwise unfavorable year, to get rid at once of liability under undesirable engagements. The result has been that though the home and colonial business has increased satisfactorily during the year a large reduction in the gross liability of the Company, as compared with 1886, has been effected.

The basis of the Company's future operations, aimed at for three years past, has now been reached. From the volume of foreign re-insurance business, what was deemed undesirable has been eliminated, and replaced by business under direct control. The premium income is now derived, in practically equal proportions, from home, colonial and foreign business.

An interim dividend for the half year, by way of interest, at the rate of 5 per cent. per annum was declared in November last. The directors regret they cannot

recommend any further distribution for the year.

REVENUE ACCOUNT FOR THE YEAR 1887.

	,		
INCOME.			
	£	8.	d.
To Balance brought forward from last year	2,282	1	4
Premium reserve fund, as at 31st December, 1886		0	0
Premiums on current business, after deduction of re-insurances			10
Premiums received under cancelled foreign treaties, less pro ratas		·	_
returned		1	11
Interest and dividends	1,622		
Transfer fees	3	5	9 0
Profit realized on investments during the year			9
Trout regused on unvestments during one year	29 8	7	9
•	6000 400		 17
	£223,486		7
EXPENDITURE.			
	•		1
By Fire losses— \pounds s. d.	. £	в.	d.
Paid on current business			
Unadjusted do	114,616	4	0
Paid under cancelled foreign treaties 11,240 15 8	114,010	4	
Unadjusted do do			
	13,552	14	8
Commission—	,		
On current business, including profit commission to agents	29,817	5	8
On cancelled foreign business	2,509	_	10
A MANAGE TATALET MEDITIONS STATES STA	0000		

GLASGOW AND LONDON-Concluded.			
Expenses of management at head office, branches and agencies a home and abroad, viz.:—			
Salaries£10,684 10 Travelling, chiefly inspection of agents and surveys of risks 1,088 9 Rents, rates, advertising, office and general charges, postages,	1 3		
policy stamps, telegrams, &c	5		
2,423 15 Legal charges	8		
Honoraria to Canadian directors		13	9 3 5
Income and foreign taxes, tariff and fire brigade charges Loss on exchange—foreign remittances Auditors' fees at home and abroad	, 127	8	7 8
Directors' fees	840	0	0
Bad debts		10	4
Written off furniture	361	9	0
Premium reserve fund, carried forward to 1888	35,000 1,164	0 19	0 4
	£223,486	6	7
BALANCE SHEET, 31st DECEMBER, 1887.			
LIABILITIES.	•	_	a.
To Share Capital— 26,707 Shares of £3 each, £1 10s. paid up	£ 40,060	8. 10	d. 0
Premium reserve fund			ŏ
Investment reserve fund		2	9
Outstanding losses		10	1
Due to sundry insurance companies	3,576	18	6
Due to sundry agents and creditors	1,602		6
Fire deposits	, 66 51	7 5	6 8
Balance of revenue account	1,164		4
	£101,539		4
ASSETS.	£	8.	<u> </u>
By Cash in hand, and on current and deposit account at bankers'			0
Investments— Dominion of Canada inscribed stock £20,910 0)		v
Other Colonial Government bonds 13,647 10 Hull dock debentures 4½ per cent 1,447 10)		
36 4	5 0		
	- 40,126		5
Bills receivable	124		4
Interest accruedFurniture and fittings at head office and branches at home and	104	9	6
abroad	3.253	0	0
Balance cost of colonial agencies' supplies	. 400	0	0
Due by sundry insurance companies	34,120		0
Branch and agency balances Due by sundry debtors	16,033		4
Income tax recoverable	456 30	12	18
	£101,539	7	4

THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.

Statement	FOR	THE	YEAR	ENDING	31sT	December,	1887.
-BEAUMONT	W. L	твво	cK.	ı	Mana	ger Fire Dep	t.—F.

Chairman—BEAUMONT W. LUBBOCK.

Manager Fire Dept .- F. J. MARSDEN.

Principal Office-London, England,

Agents in Canada—Robert Simms & Co. and George Denholm.

Head Office in Canada-Montreal.

(Organized, 1821. Commenced business in Canada, 1st May, 1869.)

CAPITAL.

Amount of joint stock capital authorized and subscribed for	8 9,7	733,353	33
Amount paid up in cash 1,000,000 "	4,8	106,666	67
ASSETS IN CANADA.			
Bonds in deposit with Receiver-General, viz.:— Par value. Market value.			
Canada 4 per cent. guaranteed loan Par value. Market value. Intercolonial Railway 5 per cent. guaranteed loan \$ 41,366 67 \$ 42,607 67 53,533 33 59,957 33			
Total par and market value \$ 94,900 00 \$ 102,565 00			
Cash on hand at head office in Canada	-	102,565 677 1,9 54 7,4 5 4	16 19
Total assets in Canada	\$	112,650	93
LIABILITIES IN CANADA.			
Net amount of losses due and yet unpaid			
Net amount of losses resisted—in suit	;		
Total amount of unsettled claims for losses in Canada	\$	9,889 8 5,510	
Total liabilities in Canada	\$	95,399	18
INCOME IN CANADA,			==
Gross cash received for fire premiums	1		
Net cash received for fire premiums*Received for dividends on stock	\$	162,568 4,331	
Total cash income for Canada	8	166,900	01
<u> </u>			

Deposited with Receiver-General for fire, the interest of which is paid direct to the head office is London.

GUARDIAN FIRE AND LIFE—Continued.

EXPENDITURE IN CANADA.

Paid for losses occurring in previous years (which losses were estimated in the last statement at \$9,462.71)	
Paid for losses occurring during the year \$ 112,210 94	
Deduct savings and salvage	
Net amount paid during the year for said losses	
Net amount paid during the year for fire losses	121,110 71 35,832 70
Taxes	4, 986 23
Total cash expenditure in Canada	161,929 64
RISKS AND PREMIUMS.	
Fire Risks in Canada. No. Amount. Premiums thereon.	
Gross policies in force at date of last statement. 5,868 \$ 12,303,513 \$ 151,462 31 Taken during the year—new	
Total	
Gross in force at end of year 7,765 \$ 14,170,135 \$ 181,486 55 10,466 29	
Net in force at 31st December, 1887 7,765 \$ 12,892,090 \$ 171.020 26	
Total number of policies in force in Canada at date	2,892,090 00 171,020 26

Subscribed and sworn to 1st March, 1888, by

ROBERT SIMMS.

(Received 2nd March, 1888.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1886.

(Abstracted from Directors' Report, London, Eng., June, 1887.)

FIRE DEPARTMENT.

The fire premiums, after deducting re-insurances, amounted to £450,471 15s. 11d., being an increase of £13,459 over last year, and the losses to £257,283 5s. 2d., being slightly in excess of 57 per cent. of the premiums. After adding £6,000 to the premium reserve fund as the proper increase due for unexpired policies, the fire account shows a profit, from premiums, of £48,953 2s. 5d., and, including interest and profit on investments realized, of £68,644 10s. 0d. The directors have again deemed it necessary to make a further addition to the fire general reserve fund, namely, £40,000, and recommend that the balance of £28,644 10s. be transferred to the pro-Prietors' account.

The premium reserve fund to cover unexpired policies will then stand at £202,500, and the fire general reserve fund at £360,000. There will be, therefore, an aggregate fund (apart from the proprietors' capital) of £562,500 to meet fire Claims.

GUARDIAN FIRE AND LIFE-Continued.

FIRE ASSURANCE REVENUE ACCOUNT, 1886.

·•	£	8.	d
Amount of fire assurance fund at the beginning of the year, after deducting the sum of £23,024 7s. 8d. transferred to proprietors' account, by order of the annual general meeting of 2nd June,	~	Б.	u.
General reserve fund	516,500 450,471 18,934 756	15 10	11 11
	£986,663	3	6
Cr.		===	
Losses by fire, after deduction of re-assurances. Expenses of management. Commission Agents' bad debts. Amount of fire assurance fund at the end of the year, viz.:— Premium reserve due to policies unexpired on 31st December, 1886. £202,500 0 0 General reserve fund	61,496 76,306 432	10	2 3 11 2
	====	==	=
PROPRIETORS' CAPITAL REVENUE ACCOUNT, 1886.	======		
Dr. Relance brought forward from last year£ 47.772 9	£	8.	d.
Dr.	£ 70,796 42,098	s. 16	=
### Dr. Balance brought forward from last year ### 47,772 9 CFire fund: profit of 1885 23,024 7 8 Interest and dividends	£ 70,796 42,098	s. 16 16 10	d. 8 0
### Dr. Balance brought forward from last year ### 47,772 9 CFire fund: profit of 1885 23,024 7 8 Interest and dividends	£ 70,796 42,098	s. 16 16 10	d. 8 0 0
Balance brought forward from last year	£ 70,796 42,098 42 £112,938	8. 16 16 10 2	d. 8 0 0
Balance brought forward from last year	£ 70,796 42,098 42 £112,938 £ 0 60,000 2,334	s. 16 16 10 2 s. 0 13 9	d. 800

GUARDIAN FIRE AND LIFE-Continued.

BALANCE SHEET FIRE DEPARTMENT.			
Fire assurance fund, as per fire assurance revenue account Outstanding fire losses*	46.205	0 4 1	0 0 1 5
	£652,116	7	9
Investments:—	£	8.	q.
British Government securities	13 ,816 123,732	12 9	8
Railway and other debentures and debenture stocks (British) Railway preference stocks (British) Indian railway stocks and bonds, guaranteed by Indian Government.	2,817 74,900 9,820 63,959	2 12	11
Salvage corps (share of houses)	2,249 40,894 5,870	12 18 18	0 11 7
Outstanding interest, accrued but not due	86,199	14	5
This receivable—agents remittances	5,878 £652,116		
PROPRIETORS' CAPITAL ACCOUNT.			=
Proprietors' capital, paid up Balance of revenue account Unpaid dividends and bonuses to proprietors* Special gratuity to the company's staff	£ 1,000,000 50,603 5,844 2,334	9	0 6 3
Liabilities, life department \mathfrak{L}	1,058,782 2,288,31 3	2 5	11
Grand total£	3,999,211	16	7
Mortgages on property within the United Kingdom	£ 497,003 6,100	19	d· 5 0

^{*}These items are included in the corresponding items of the fire revenue account.

GUARDIAN FIRE AND LIFE—Concluded.	£	s.	d.
Investments:—	00.01-		
Canada Dominion bonds, guaranteed by British Government	92,617		6
Colonial Government securities	92,545	4	4
United States Government registered bonds	59 ,9 45	5	9
ment	25,000		
Railway and other debentures and debenture stocks (British)	161,473	1	3
House property (freehold offices)	28,465	0	0
House property (leasehold offices)	4,681	15	2
Terminable rent charges on land	37,143		
Charges on local and public rates	9,636		
Leasehold ground rents	10,869		
Ontstanding interest, accrued but not due	12,152		
Unan-on deposit ±10.000 0 0	,		
on current account	21,147	5	0
$oldsymbol{ar{\epsilon}}$	1,058,782	2	11
Assets, life department	2,288,313	5	11
Grand total£	3,999,211	16	7

HARTFORD FIRE INSURANCE COMPANY.

manus Birthagana		
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.		
President—Geo. L. Chase, Secretary—P.	C. Roye	JE.
Principal Office-Hartford, Conn., U.S.		
General Agents in Canada—Wood & EVANS, Montreal.		
(Organized or incorporated, May, 1810. Commenced business in Canada	ı, 1836.))
CAPITAL.		
	000,000	00
Amount of capital authorized\$3,0 Subscribed for and paid up in cash	50,000	<u>00</u>
ASSETS IN CANADA.		
Stock and bonds in deposit with Receiver General:-		
United States Reg. 4½ per cent bonds		
Total par and market value \$ 80,420 00 \$ 107,074 40		
Carried out at market value	10 <i>1</i> ,07 4 3, 22 3	
Total assets in Canada	10,298	29
LIABILITIES IN CANADA.		
Net amount of fire losses in Canada, unsettled but not resisted\$ 9,840 40		
Total net amount of unsettled claims for fire losses in Canada	9,840 70,425	
Total liabilities in Canada	80,266	00
INCOME IN CANADA.		_
Gross cash received for premiums		
Net cash received for fire premiums	127,371 4,055	2 5 00
Total cash income in Canada	131,426	25
EXPENDITURE IN CANADA.		
Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$9,104.42)\$ 6,735 47		
\$9,104.42)		

58,808 84

Net amount paid for said losses

51 Victoria.	Sessional Pa	pers	(No.	9A.)		A. 13	588
	HARTFORD I	TIRE-	-Cont	inued.			•
Total net amount p	paid during the year for for commission or l for salaries, fees, &	oroker	age	••••••		65,544 15,946 6,088	92
do	for taxes in Canada					5,604	. 15
Tota	al cash expenditure in C	anada.	· • • • • · ·	•		93,183	45
	RISKS AND	PREM	ITUMS	•			
Fire Ri	sks in Canada.	No.	An	ount.	Premiums.		
Gross policies in force Taken during the year	e at date of last statement	8,631 9,720		976,262 ,715,525			
Tota Deduct terminated	1	18,351 10,450	\$ 23 11,	,691,78 7 ,92 4,9 3 4	\$ 280,020 51 143,525 16		
Gross and net in force	31st December, 1887	7,901	\$ 11,	,766,853	\$ 136,495 35		
Total number of p	oolicies in force in Canad in forcehereon	la at d	ate		7,901 \$11		60 35
Subscribed ar	nd sworn to, 5th March,	1888	h v		. =		
	· · · · · · · · · · · · · · · · · · ·	1000,	Uy	-	FRED. W. E	VANS.	
(Received 6th Ma	rch, 1888.)						
	-						
GENERAL BUSIN	NESS STATEMENT FOR TH	E YE	AR EN	DING 3	lst Decembe	в, 1887	•
(As return	ed to the Insurance Comm	issio n e	r for	the Sto	ite of Connectio	cut.)	
	AS	SETS.					
Real estate		•••••	•••••	*****		633,078	5 60
Loans on bonds a	nd mortgages	• • • • • • • •				1,140,500 23,20) 00
Stocks and bonds,	par value, \$1,987,900;	marke	t valu	18	2	,426,777	00
Loans on stocks,	bonds, &c., of par val	lue, \$	118,70	00; ms	arket value,		
\$109,620	accrued on collateral loa	n and	hanlz	dance	ta	70,000 6,621) () 95
Cash in hand and	in banks	u auu	DALLE	deposi		588,899	56
Gross premiums i	n course of collection	••••••		••••••		380,447	7 63
Other assets		•••••	•••••	••••••		19,079	30
Tota	al assets	•••••	•••••	•••••		5,288,60	3 97
	LIAB	ILITIE	8.		-		
Net amount of un	paid losses					195.04	7 12
Unearned premiu	ims	•••••	••••		•••••	1,872,797	7 04
Other liabilities		•••••	• • • • • •	••••••	••••	34,50	0 00
Total	al liabilities, excluding	capital	stock		- 8	2,102,34	1 16
					==		

HARTFORD FIRE-Concluded.

INCOME.

INCOME.		
Net cash received for premiums	2,455,310	50
Interest and dividends	197,859	47
Other income—rents	30,451	
Total cash income	2,683,621	85
EXPENDITURE.		==
Net amount paid for losses	1.362.791	32
Dividends to stockholders	250,000	00
Commission or brokerage		
Salaries, fees and other charges of officials.	179,259	
Taxes	49.729	
Miscellaneous.	177,828	_
Total cash expenditure	2,400,018	15
RISKS AND PREMIUMS—FIRE BISKS.		

Written or renewed during the year, amount\$221,336,311	00
Premiums thereon	
Net in force, 31st December, 1887	00
Premiums thereon 3,645,496 (

Subscribed and sworn to, by

GEO. L. CHASE, President.

P. C. ROYCE, Secretary.

HARTFORD, Conn., 6th January, 1888.

THE IMPERIAL INSURANCE COMPANY OF LONDON.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.	
Chairman—Charles Barclay, Esq. General Manager—E. Coz	ens Smith.
Principal Office-London, England. Organized, A. D. 1803.	
Agent in Canada—W. H. RINTOUL. Head Office in Canada	-Montreal.
(Commenced business in Canada, A.D. 1864.)	
CAPITAL.	
Amount subscribed for	7,786,666 67 6,840,000 00 8,406,666 67
ASSETS IN CANADA.	
Real estate in Canada owned by the Company, viz.:— Building and ground situate corner of St. James Street and Place d'Armes Hill, Montreal	135,000 00
Stocks and bonds held by the Company:	·
Par value. Market value. Canada 4 per cent. Inscribed Stock	
Total par and market value \$ 129,453 33 \$ 134,174 00	
Carried out at market value (deposited with Receiver-General) Cash on hand at head office in Canada	134,174 00 1,907 30 7,274 71 8,304 64
Gross assets	286,660 65
Amount which should be deducted from above assets on account of bad and doubtful debts and securities	3,500 00
Total assets in Canada\$	283,160 65
LIABILITIES IN CANADA.	
Net amount of losses in Canada adjusted but not due\$200 00 do do claimed but not adjusted	
\$ 3,694 73 Net amount of losses resisted and in suit (\$1,000 of which accrued in 1898) 2,500 00	
Total net amount of unsettled claims for fire losses in Canada	6,194 73 121,544 17 654 05
Total liabilities in Canada	128,392 95

IMPERIAL—Continued.

INCOME IN CANADA.

Gross cash received for fire premiums	195,649 5,032 137 2,501	16 17
Total cash income in Canada	203,320	21
EXPENDITURE IN CANADA.		
Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$5,897.67)		
Paid for fire losses occurring during the year		
Net amount paid for said losses 90,601 49		
Total net amount paid during the year for fire losses in Canada\$ Paid for commission or brokerage	95,584 23,413	
do salaries, fees, &c	19,533	
do taxes in Canada (including \$2,755 back Quebec Government taxes) Miscellaneous payments, viz:—Postage and bank commission, \$1,117.04; telegrams, \$143.57; plans, \$578.30; advertising, \$674.30; stationery and printing, \$1,064.37; rent, \$955.00; travelling ex-	5,406	57
penses, \$1,476.64; Provincial tax expenses, \$414.08; building expenses, \$310.68; sundries, \$2,220.13; express, \$48.39	9,005	50
Total cash expenditure in Canada	152,943	61

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.	
Gross policies in force at date of last statement Taken during the year—new do do renewed	4,758	\$ 19,710,778 8,83,465 9,899,313	\$ 223,666 27 97,060 73 115,407 39	
Deduct terminated	20,820 9,670	\$ 38,493,556 17,498,545	\$ 436,134 39 200,106 67	
Gross in force at end of year	11,750	\$ 20,995,011 291,018	\$ 236,027 72 3,287 48	
Net in force at 31st December, 1887	. 11,750	\$ 20,703 993	\$ 232,740 2 4	
Total number of policies in force in Canad Total net amount in force Total premiums thereon			\$20,703,99 3_0	

Subscribed and sworn to, 17th February, 1888, by

W. H. RINTOUL.

(Received 18th February, 1888.)

These are paid direct to the head office in London.

IMPERIAL—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

PROFIT AND LOSS.				
Premiums received in 1887 on £237,836,148 Interest on investments	7	£ 40,109 62,651	8. 0 5	d. 5 2
	8	02,760	5	7
Losses by fire	4 2	£ 55,065 42,30 96,000 580 567 8,165	14 0 8 12	d. 1 2 0 6 7 3
•	£ 8	02,760	5	7
LIABILITIES.				
ulabilities,		£	8.	d.
Rest, 1803, at 31st December, 1886	8	897,759 8,165	3	3
Rest, 1903, at 31st December, 1887	£ g	0 5 ,925 (00,000	2 0	5 0
	£1.6	05,925	2	5
Unsettled losses		218,728		
	£1,8	24,653	12	
	£1,8	24,65 3	12	===
Assets.	£1,8	24,653	12	=
British Government securities	:	£ 878,073 24,907 13,755 10,175 35,000	s. 13	d. 2 3 0 0 0 0
British Government securities		£ 878,073 24,907 13,755 10,175 35,000	s. 13 16 0 0	2 3 0 0 0
British Government securities	:	£ 378,073 24,907 13,755 10,175 35,000 12,447 2,091	s. 13 16 0 0 0	2 3 0 0 0 0
British Government securities		£ 878,073 24,907 13,755 10,175 35,000	s. 13 16 0 0	2 3 0 0 0

IMPERIAL—Concluded.

IMPERIAL—Concluded.			
Indian Government securities do railway do British Colonial do United States do Compulsory foreign investments	186,270 154,627	10 16 13	0 4 7
Cash at bill brokers, secured. do bankers' do company's offices Bills receivable Due by agents and branches. Proportions of losses recoverable	19,100 166 11,502 119,858 1,964	0 6 8 2 19 12	0 10 0 5 5 5
	£1,824,653		_

192,694 72

6,190 52

THE LANCASHIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.

Chairman-Nathaniel Shelmerdine. | Principal Office-Manchester, England.

General Manager-GEO. STEWART.

Agent in Canada—S. C. Duncan-Clark.

Head Office in Canada—Canada Permanent Buildings, Toronto.

(Organized, 22nd 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		00
•		

ASSETS IN CANADA.

Canada 4 per cent. stock in deposit with Receiver-General—Par value. \$ Cash in deposit with Receiver-General in Dominion Bank	48,666 66 94,543 34
Cash on hand at head office	39 30
Cash in Dominion Bank, held in favor of Lancashire Insurance Co	5,123 33
Cash in Dominion Bank Toronto	7,658 71
Interest accrued and unpaid on special deposit	1,008 87
Agents' balances	10,386 30
Total assets in Canada\$	167,426 51

LIABILITIES IN CANADA.

Net amount of fire loss	es in Ca	nada u	nsettle	i but no	t resiste	d (\$1,	,000 of	
which accrued in *Net amount of losses	previous resisted	year) in suit	(\$6,700	acerue	l in pre	vious y	\$	8,428 98 12,133 33
					_ •		_ ´	

Total net amount of unsettled claims for fire losses in Canada	20,562
Reserve of unearned premiums for all outstanding fire risks in Canada.	127,650
British Columbia taxes for six months	150

Total liabilities in Ca	anada	\$ 148,362	61	Ĺ

INCOME IN CANADA.

Gross cash received for fire premiums	:
Net cash received for premiums	. \$

Loss overpaid in 1885		52	46
	_		
Total eash income in Canada	2	198 937	70

^{*} Including estimate for costs.

LANCASHIRE—Continued.

EXPENDITURE IN CANADA.

*Paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$10,527.61)		
Amount paid for losses occurring during the year		
Net amount paid for said losses \$ 82,754 50		
Total net amount paid during the year for fire losses in Canada	93,548 40,855 2,524 2,410	09 00
Miscellaneous payments, viz:— Remittance charges, \$.23.30; plans, \$124.80; subscription to firemen, \$5; postage, telegrams, express, duty and other petty charges, \$215.45; office expenses, \$100; Fire Underwriters' Association, \$1,131.58; insurance superintendence, \$175.81; Dun, Wiman & Co., \$50; printing, stationery, &c., \$336.33; advertising, \$51.10; law expenses, \$120.25; Underwriters' Protective Association, \$50; travelling expenses, \$142.97; Canadian District Telegraph Company, \$8	2,734 3,135	
Total cash expenditure in Canada\$	145,206	99

4,425 5,689 6,117	\$	22,764,956 8,588,792 9,958,104		265,079 8 101,972 5		
		•		126,012 6	34	
86,231 0,703	\$	41,311,852 18,076,039		493,065 0 224,953 7		
5,528	\$	23,235,822 1,304,378	\$			
5,528	\$	21,931,444	\$	251,643	90	
	5,528	5,528 \$	5,528 \$ 23,235,822 1,304,378	5,528 \$ 23,235,822 \$ 1,304,378	5,528 \$ 23,235,822 \$ 268,111 2 1,304,378 16,468	5,528 \$ 23,235,822 \$ 268,111 24 1,304,378 16,468 24

Subscribed and sworn to, 15th March, 1888, by

S. C. DUNCAN-CLARK,

(Received 16th March, 1888.)

^{*}Including \$323 78 paid for losses and loss expenses on account of losses in preceding year, not its estimate of 31st December, 1886.

LANCASHIRE-Continued.

GENERAL BUSINESS STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1887.

FIRE ACCOUNT.

Premiums received (after deduction of re-assurances)	£ 586,557	s. 7	d. 1		
Losses by fire (after deduction of re-assurances). Expenses of management	£ 390,467 75,673 92,968 27,448 £586,557	8. 1 8 16 1	d 0 4 1 8 — 1		
PROFIT AND LOSS ACCOUNT.					
Balance from last year Fire insurance and general reserve funds at beginning of the year Interest and dividends Surplus from fire business	348,633 22,837 27,448	18 14 5 1	8 8 —		
•	£405,651	0	8		
Dividends to shareholders, including that due 20th January, 1888 Foreign State taxes		8. 18 4	d. 0 2		
Fire insurance fund	348,638 8,351	14 3	10 8		
	£405,6 5 1	0	_8		
BALANCE SHEET, 31st December, 1887.					
LIABILITIES.	£	s.	d.		
Shareholders' capital	759,271 348,638 8,351	0 2 14 3	0 7 10 8		
1868	120,433	18	1		
£	1,509,680	19	2		

LANCASHIRE—Concluded.

ASSETS.

110011101			
Mortgages on property within the United KingdomLoans on the Company's policies	£ 512,935 28,893	8. 2 15	1
Investments:			
In British Government securities £ 25,240 12 6 In Colonial Government securities 40,496 7 5 In Foreign Government securities 256,639 9 3 Railway and other debentures, debenture stocks and deposits 249,931 18 7 Railway preference and other shares 108,596 1 2 House property and land 58,567 10 3 Reversions 11,167 11 7			
مرسسيب سمين	750,639	10	9
Loans on personal security	400	0	0
Agents' and branch office balances	152,861	10	6
Outstanding premiums at head office		5	2
Interest accrued	11,434	18	9
Cash at bankers' £ 15,794 2 0 Cash on deposit 30,640 7 7 Bills on hand 3,089 7 3	,		10
_ 	49,523	10	10
£1	,509,680	19	2

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.

President-A. P. FLETCHER,

Secretary-John M. Dove.

Agent in Canada—G. F. C. SMITH.

1

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	,33 3 , 44 8	33 00
ASSETS IN CANADA.		
Real estate (less encumbrances) in Canada held by the Company, viz.:—		
The Company's buildings, St. James Street, corner of Place d'Armes Square, Montreal	5,845	00
liens)	5 ,4 00	00
	3,523	35
Stocks and bonds, viz.:—		
Par value Market value \$6,000 00 \$6,510 00 \$		
Total par and market value \$ 273,133 33 \$ 286,304 85		
Loans on life policies, being within the amount of their surrender value	6,30 4 2,877	
Cash on hand at head office in Canada	61	51

LIVERPOOL AND LONDON AND GLOBE-Continued	•	
Cash in banks, viz.:—		
Bank of Montreal, Montreal		
Total	70,719 5,667 7,180 2,500	75 28
Total assets in Canada	837,079	69
LIABILITIES IN CANADA.		
Net amount of losses in Canada claimed but not adjusted \$ 9,105 00 do do resisted—in suit \$ 93 97		
Total net amount of unsettled claims for fire losses in Canada	179,354 65,406	89 02
Total liabilities in Canada	255,205	88
INCOME IN CANADA.		
Gross cash received for fire premiums		
Net cash received for fire premiums	13,965 7,966	77 05
Total cash income in Canada\$	258,878	60
EXPENDITURE IN CANADA.		==
Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$3,275.36)\$ 2,810 79 Paid for losses occurring during the year		
Total net amount paid during the year for fire losses in Canada\$ Commission or brokerage	159,400 30,319 16,583 6,926	13 30
\$35.00; auditors, \$225.00; law expenses, \$5.00	9,360	68
Total expenditure in Canada	222,589	70

LIVERPOOL AND LONDON AND GLOBE—Continued.

RISKS AND PREMITIMS.

Fire Risks in Canada.	No.	Amount.	Premiums.	
Gross policies in force at date of last statement Taken during the year—new do do renewed	6,553	\$ 33,636,946 13,096,923 13,224,672	\$ 342,832 92 127,024 72 126,888 52	
Deduct terminated	34,024 12,321	\$ 59,958,541 23,621,00?	\$ 596,746 16 241,218 39	
Gross in force at end of year Deduct re-insured	21,703	\$ 36,337,534 609,986	\$ 355,527 77 7,063 24	
Net in force at 31st December, 1887	21,703	\$ 35,727,548	\$ 348,464 53	
Total number of policies in force in Canad Total net amount in force Total premiums thereon		***********		5,727,548 00 348,464 5 3
Subscribed and sworn to, 29th Febru	ary, 1	888, by		
			G. F. C. S	SMITH.
(Received, 1st March, 1888.)				Chief Agent.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.

(Abstracted from the Directors' Report, Liverpool, Eng., 16th May, 1888.) FIRE DEPARTMENT.

The fire premium income for the year, after deducting the sums paid for reinsuring surplus risks, amounts to £1,289,556. The losses, inclusive of full provision for all claims that had arisen up to the close of the year, amount to £787,089. The account, after providing for expenses, shows, without the addition of interest, a surplus of £99,009; of which £5,000 has been left in the fire account to increase the fire re insurance fund, and the balance of £94,009 has been carried to profit and loss account

PROFIT AND LOSS ACCOUNT AND DIVIDEND.

The profit and loss account, with the addition of the fire profits above referred to as having been carried to it, and of the interest earned on the funds other than those of the life department, after deducting the amounts paid for the Globe perpetual annuities for 1887, leaves a balance of £494,688. It is proposed, out of this amount, to pay on account of the fire department a dividend of 15s. per share, together with a bonus of 8s. per share, and out of the life profits declared at the end of last Quinquennium a bonus of 3s. per share, making in all 26s. per share. On the 22nd November last an interim payment of 8s. was made on account, and it is proposed to issue warrants for the balance, viz., 18s. per share, payable on the 22nd instant.

FUNDS OF THE COMPANY.

The funds of the company will now stand as follows:-	
Capital (paid up)£ General reserve£ 1,300,000	245,640
Fire re-insurance 575,000	1 875 000
Balance of profit and loss, after payment of dividend and bonus for 1887. Globe perpetual annuity fund	1,875,000 335,022 1,102,800 3,857,456
Life and annuity funds	3,857,456

LIVERPOOL AND LONDON AND GLOBE-Continued.

FIRE ACCOUNT.

Amount of fire re-insurance fun 1 at the beginning of the year£ Premiums received after deduction of re-assurances	570,000 1,289,556	0 6	0 1
$ar{oldsymbol{arepsilon}}$	1,85⊭,556	6	1
Losses by fire after deduction of re-assurances£ Expenses of management Commission	787,089 175,212 201,774	8	2 4 11
Other payments, viz.:— Contributions to fire brigades at home and abroad£ 9,192 7 8 State taxes (foreign)	96 470	0	ĸ
Amount of profit carried to profit and loss	26,470 94,009		5 3
sheet	575,000	0	0
$oldsymbol{ar{ar{x}}}$	1,8 59,556	6	1
CAPITAL SUM INSURANCE FUND.			
Amount of fund at the beginning of the year£	2,787	8	0
£	2,787	8	6
Claim. £ Balance carried to profit and loss	600 2,187	0 8	0
£	2,787	8	0
PROFIT AND LOSS ACCOUNT.			
Balance of last year's account£ Interest and dividends not carried to other accounts Surplus from fire account Transfer fees	408,553 150,253 94,009 27	$\frac{2}{16}$	10 3 3
Surplus from capital sum insurance fund	2,187	8	0
£	655,031	17	4
Amount paid to Globe 6 per cent. perpetual annuitants in 1887 £49,626 0 0 0 Less income tax	48,107	10	6
Balance of dividend for 1836, paid 23rd May, 1887 Exchange	110,538 1,697	0	8
Balance— Interim dividend for the year 1887, paid 22nd November£49,128 0 0 *Carried to next year's account	4 94,688	10	2
£	655,031	17	4

^{*}The above balance will be reduced to £335,022 los. 2d. by payment of balance of 1887 dividend on 22nd May.

LIVERPOOL AND LONDON AND GLOBE-Continued.

ASSETS.

Liverpool and London and Globe.

	_		
Mortgages on property within the United Kingdom£ Mortgages on property out of the United Kingdom£ Loans on the Company's policies	£ 1,002,499 600,995 153,483	1	d. 7 7 11
_	,		
Investments— In British Government securities	170,341	16	9-
United States Government and State securities	472,224	2	10
United States municipal securities	53,753	13	6
Colonial Government and State securities	302.342		9
	- , -		5
Colonial municipal securities	63,752		
Railway and other debentures and debenture stocks			6
Railway stocks (of which £2,482 4s. 9d. is Ordinary)	1,441,110	19	6
House property, including offices partly occupied by the Co'y	731,465	17	3
Land	3,717		2
Ground rents	34,100		ō
Life interests and annuities£203,789 5 8	34,100	10	v
Reversions 28,638 17 1			
160 (181/119)	232,428	2	9
/ Being the uncollected portion of the \	··,	_	
Agents' balances Revenue of the last quarter, ending on £ 77,850 6 1			
Outstanding premiums) the date to which these accounts are (135,834 4 0	010.404	• •	4
(made up; since collected.	213,684		1
Outstanding interest, accrued but not due	63,766	2	9
Cash—	•		
On deposit	307,506	3	3
Other service	301,300	J	U
Other assets Loans on life interests, annuities, and reversions£151,750 4 3			
Loans on railway and other debenture bonds, shares and			
other stocks			
Loans to local Boards out of the United Kingdom 24,373 5 9			
Loans on personal security nil.			
Amounts owing to the Company 6,555 13 11			
Bills receivable 20,170 6 2	450 050	^	o
	459,370	9	2
Globe.			
Mortgages on property within the United Kingdom £127,175 0 0			
Loans on the Company's policies			
Loans to local Boards and counties in United Kingdom 18,876 16 9			
Loans on life interests, annuities, and reversions			
House property, including offices partly occupied by the Company. 134,111 16 4			
Annuities, the property of the Company 42,031 11 9			
Reversion 13,569 11 7	226 074	16	5
f336 074 10 K	336,974	10	
£336,974 16 5	7 075 591	8	2
	7,975,531	- 0	

LIVERPOOL AND LONDON AND GLOBE-Concluded.

LIA	BILITIES	١.					£	~	ı
Shareholders' capital as stated in the accounts for 1872			£	391,752	0	0	£	в.	d.
ance Company's Act, 1864, and held by them in trust for the Company				146,112	0	0	245,640	0	0
Life assurance fund:— Liverpool and London and Globe	€310,98 4	13	£	2,831,611 310,984			3,142,596		6
Annuity fund:— Liverpool and London and Globe	8,893	13		705,965 8,89 3			, ,		6
General reserve fund			£	1,300,000 575,000			714,859		
Profit and loss							1,875,000 44 5, 5 60		0 2
Other funds, viz.:-									
Investment fluctuation fund Permanent fire policy deposit fund Liability to the Globe Annuitants, viz., £49,626 per annum, payable in perpetuity to Globe six per cent. annuitants, and not entailing upon the Company any liability to redeem, the payment of the annuity being collater- ally secured by the guarantee fund of one	: • •						109,311 69,974		
million sterling, included in the enumeration of assets in this schedule, valued at			£	1,102,800	0	0			
paid: — Liverpool and London and Globe	17,096	9 1	1	65,806 17,096 122,145	9	11			
Bills payable				3,455 3,294 46,360 11,629	19 15	2 8	4 050 700	••	
							1,372,588	13	3
	£336,974	16	5 =				£7,975,531	8	2

THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY OF LIVERPOOL, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.								
Chairman—Dungan Graham. Manager—Charles G. F	'othergil	L.						
Principal Office—Liverpool, England.								
(Organized and incorporated, 10th December, 1861.)								
Agent in Canada—WM. A. M. SIMS. Head Office in Canada	-Toront	٠0.						
(Commenced business in Canada, April, 1880.)								
CAPITAL.								
Amount of joint stock capital authorized and subscribed for£1,847,500 \$8 Amount paid up in cash	8,991,166 899,116							
ASSETS IN CANADA.								
Stocks and bonds held by the Company:— Par value. Market value.								
Canada 4 per cent. stock \$ 107,066 67 \$ 112,420 00								
In deposit with Receiver-General	112,420 2,385 2,312 50	9 4 0 2						
Total assets in Canada	117,167	96						
LIABILITIES IN CANADA.								
Net amount of losses adjusted but not due \$ 100 00 do do claimed but not adjusted 1,349 11 do do resisted—in suit 639 97								
Total net amount of unsettled claims for fire losses in Canada\$ Reserve of unearned premiums for all outstanding risks in Canada Amount due agents	2,089 62,576 1,26 3	58						
Total liabilities in Canada	65,928	98						
INCOME IN CANADA.								
Gross cash received for premiums								
Net cash received for premiums	102,840 4,282 98	6б						
Total income in Canada	107,221	66						
-								

LONDON AND LANCASHIRE FIRE—Continued.

EXPENDITURE IN CANADA.

RISKS AND PREMIUMS, Fire Risks in Canada. No. Amount. Premiums.		
Total expenditure in Canada	\$93,720	<u>09</u>
\$683.02; tariff, board expenses, \$412.29; telegraph, express postage and exchange, \$764.79; miscellaneous, \$583.00; insurance superintendence, \$75.88; rent, \$600.00; telephone, \$75.00; duty, \$88.67; travelling expenses, \$78.17	3,555 —————	
Net amount paid during the year for losses in Canada\$ Commission or brokerage	65,226 19,601 907 4,429	91 18
Net amount paid during the year for said losses		
Net amount paid for said losses		
Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$9,707.50)		٠

2 0,0 100,00 00 0 00,000.	210.	True Out o	r tomiums.
Gross policies in force at date of last statement Policies taken during the year—new do do renewed	4,055	\$ 11,268,433 7,192,082 4,562,165	\$ 124,408 50 67,140 23 55,646 48
Deduct terminated	13,334 5,532	\$ 23,022,680 11,050,972	\$ 247,195 21 113,447 43
Gross in force at end of year	7,802	\$ 11,971,708 911,798	\$ 133,747 78 13,254 38
Net in force at 31st December, 1887	7,802	\$ 11,059,910	\$ 120,493 40
Total number of policies in force in Cana Total net amount in force Total premiums thereon			\$11 .059.910_00

Subscribed and sworn to, 24th February, 1888, by

WM. A. M. SIMS. Chief Agent.

(Received, 25th February, 1888.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

(Abstracted from Directors' Report, Liverpool, Eng., 26th April, 1888.)

The net premiums, after deduction of re-insurances effected with other com-Panies, amounted to £480,190 5s. 1d., against £482,110 12s. 0d. for the previous year. The net claims for fires occurring in 1887, including ample estimates for such as were not adjusted at the closing of the books, amounted to £270,087 14s. 9d.

The net result of the year's business, after deducting all commissions, expenses, bad debts, depreciations and other outgoings, and including interest on investments and other receipts, amounted to £70,394 16s. 2d. Adding this to the balance of £76,412 16s. 6d. brought forward from the previous account, there is a sum of £146,807 12s. 8d. now to be dealt with.

LONDON AND LANCASHIRE FIRE-Continued.

The directors propose to transfer £30,000 to the reserve and re-insurance fund; to pay on 1st proximo, a dividend, free of income tax, of 6s. per share, or 12 per cent. on the paid up capital, absorbing £22,224; and to carry forward the balance of £94,583 12s. 8d. to the next account thus increasing the funds of the company by £48,170 16s. 2d., after payment of dividend.

'The financial position will then stand as follows:—			
Capital (fully subscribed)£1,8	352.000	0	0
Of which is paid up	185,200	0	0
Reserve and re-insurance fund	330,000	0	0
Balance carried forward	94,583	12	8
and the part of th		==	
INCOME AND EXPENDITURE ACCOUNT.			
~			

Dr.

To Fire premiums (less re-insurances)£	480.190	5	1
Dividends and interest	19.805		
Profit on sale of investments	4 290	12	0
Transfer fees	17	1	0
			_

£ 504,303 0 2

270,087 14 8**9**,483 2

Cr.

By Fire losses paid and outstanding£
Commission, including contingent commission on 1887 business.
Income tax, and Foreign and Colonial State taxes
Management and general expenses at head office, branches and
abroad, and all other outgoings
Balance carried to general fund

8,811 14 9
65,525 11 9
70,39 ± 16 2

£ 504,303 0 2

BALANCE SHEET, 31st DECEMBER, 1887.

LIABILITIES.

DIGPIMITED.			
Capital—74,080 shares of £25 each, £2 10s. per share paid £ Fire claims in course of adjustment Dividends unclaimed Bills payable Foreign agents' balances and sundry other creditors Reserve and ro-insurance fund General Fund:— Balance from last account Balance from last account Less dividend declared 28th April, 1887 £22,224 0 0 Amount carried to reserve and re-insurance fund 29,000 0 0 £ 76,412 16 6	48,311	17 17 10 8	0 1.6 4 0 0
ALU DEIBUCE AL CIGUIL OL INGOME ROO EXTENDI-			

Add balance at credit of Income and Expenditure Account for 1887.....

70,394 16 2

£ 690,240 5

LONDON AND LANCASHIRE FIRE—Concluded.

ASSETS. £ s. d. Buildings owned by the Company in Liverpool, London, Manchester, Bristol, and Dublin, unencumbered £ 61,908 8 8 Part ownership in various salvage corps premises 3,056 19 8 64,965 4 Office furniture (Liverpool, London and branches), less amounts 3,033 15 Cash at bankers', on deposit and on current account 43,747 2 703 15 8

Balance of re-insurance accounts with other fire offices

British railway Preference stocks £202 070 11 0
United States funded loan and other first-class American securities 271,330 2 1
Canada 4 per cent. inscribed stock 23,241 7 6
Cape of Good Hope 4 per cent. inscribed stock 10,397 10 0
Italian 5 per cent. rentes 3,654 14 9

€ 690,240 5 7

8,497 13

44,458

0

9

THE LONDON ASSURANCE CORPORATION OF LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.
Governor-Lewis A. Wallace, Esq. Secretary-J. P. Laurence Principal Office-No. 7 Royal Exchange, London, E.C.
Agents in Canada— { C. C. Foster. A. B. Gwilt. Head Office in Canada—Montreal.
(Incorporated, A.D. 1720. Commenced business in Canada, 1st March, 1862.)
CAPITAL.
Amount of capital authorized and subscribed for
ASSETS IN CANADA.
*Montreal Corporation Stock Par value. Market value. \$ 167,000 00 \$ 170,340 00
Carried out at market value \$ 170,340 00 Cash on hand at head office in Canada 42 51 Cash in Molson's Bank 2,792 46 Agents' balances in Canada 2,691 73
Premaums in course of collection
Total assets in Canada \$ 176,600 14
LIABILITIES IN CANADA.
Net amount of losses claimed but not adjusted
Total amount of unsettled claims for losses in Canada
Total liabilities in Canada \$ 65,703 06
INCOME IN CANADA.
Gross cash received for fire premiums \$84,237 74 Deduct re-insurance, rebate, abatement and return-premiums
Net cash received for fire premiums
Total cash income in Canada 8 78,992 19
EXPENDITURE IN CANADA.
Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$6,662.68)
Net amount paid during the year for said losses 45,456 02
A Democial of the Development of the American Company

[•] Deposited with Receiver-General, \$50,000 being on account of Life Branch.

									=
	LONDON ASSURANCE O	ORP	OR	ATION-	-Continue	ed.			
Paid for of Paid for the Paid for the All other Rent	amount paid during the year for commission or brokerage	0.80; stationses, 752 10	offici Que pone \$31	eials in Ca bee Provinces ostage, ex ry, \$793.4 14.30; bl advertisia	anada ncial taxo xpress a 11; agen ock pla ng, \$670	es) rd cy ns,	52,33 9,31 6,66 4,60	5 : 8 : 4 (12 74)2
,	Total cash expenditure in Ca					-	76,70		
	RISKS AND	DREA	e i i i i	ır q		. =			
	Fire Risks in Canada.	No.		Amount.	Premiun	0.0			
Gross polic Taken duri do	cies in force at date of last statement ng the year—new do renewed	4,133 2,517		9,524,192 5,815,943 4,233,622		00 81			
Deduct ter	Total minated	8,197 3,450	\$	19,573,757 8,952,266	\$ 182,324 68,852				
Gross in for Deduct re-	orce at end of year	4,747	\$	10,621,491 846,946	\$ 113,471 6,770				
	Net in force at 31st December, 1887	4,747	\$	9,774,545	\$ 106,701	37			
Total net Total pre	mber of policies in force in Canac amount in force	••••••	••••	· · · · · · · · · · · · · · · · · · ·		8	9,774,54 106,70		
	d, 29th February, 1888.)	J , .		, ~,	C. (). F(OSTER	•	
Gen	ERAL BUSINESS STATEMENT FOR T			ending 3	Blat DEc	ЕМВІ	er, 1887	•	
1886. Dec. 31. 1887.	Amount of fire insurance fund at			6	· · · · · · · · · · · · · · · · · · ·	. 44	£ 19,189 1	e. 0	d. 7
	Premiums after deduction of re- Interest and dividends			£1	turns 6,238 4 394 6	4	1 2,2 93 1	1	3
						_	15,833	18	0
						£77	7,316	9	10
1887. Dec. 31.	Losses after deduction of re-assu Expenses of management (appo Commission	rtione t this	ed)	te as pe	r balanc	• • • • • • • • • • • • • • • • • • •	£ 74,196 54,762 48,862 44 35,000 64,450	6 8 19 0	d. 9 9 1 11 0 4
						£7'	77,316	19	10

LONDON ASSURANCE-Continued.

1886.	MARINE ACCOUNT.	£	8.	d.
Dec. 31.	Amount of marine insurance fund at this date	151,333	11	5
1887.				
Dec. 31.	Premiums after deduction of brokerage, discount, re-assurances and returns	218,859	15	10
	Less income tax		9	11
		£375,527	17	$\overline{2}$
				==
1887.		e	_	d.
	Toggog after delivery of the second of the	£	8.	u.
Dec. 31.	Losses after deduction of re-assurances and salvages on account of 1887 and former years	163,365	8	2
	Expenses of management (apportioned)	21,950		2
	Agents' commission	2,309		10
	Profit carried to profit and loss account	10,000	0	0
	Amount of marine insurance fund at this date as per balance			
	sheet, viz.:— Marine insurance fund£159.993 1 2			
	Profit on year 1885 27,909 7 10			
_	187,902 9 0			
L	ess carried to profit and loss account as above 10,000 0 0	177.902	9	0
		£375,527	17	2
1886.	PROFIT AND LOSS ACCOUNT.	c		đ.
	Deleman of account of the last	£	8.	-
1887.	Balance of account at this date	101,594	0	9
Dec. 31.	Interest and dividends not carried to other accounts			
	Profit on life assurance account			
	do on fire account 35.000 0 0			
	do on marine account 10,000 0 0		٥	5
		92,944	8	
		£194,538	9	2
				=
1887.		£	s.	d.
Dec. 31.	Dividends to shareholders	89,6 55	0	0
	Cost of alterations to offices	1,480	2	4
	Balance as per balance sheet	103,403	6	10
		£194,538	9	2
		~103,000		=

LONDON ASSURANCE-Concluded.

BALANCE SHEET.

Lial		

Shareholders' capital, £896,550, of which is paid up	£ 448,275 310,000 1,835,268 464,450 177,902 103,403	13 9	d. 0 0 5 4 0 10
Claims under life policies admitted but not yet paid £33,087 14 0 Outstanding fire losses 36,605 16 11 do marine losses 1,758 16 11 do annuities 112 5 11 do dividends to shareholders 10,936 0 0 do income tax 464 16 6 Fire premiums due to other companies 6,848 4 6 Clerks' savings' fund 3,026 16 5		1	2
•	£3,432,140	12	9
Assets.	o	_	
Mortgages on property within the United Kingdom£1,100,958 19 7 Loans upon parliamentary rates and rent-charges			d. 0
Mortgages on property out of the United Kingdom	Nil.	J	v
Loans on the corporation's life policies Loans on railway and other securities	50,605 64,1 00	11 0	3 0
Investments:— In British Government securities, viz.:— £359,000 9s. 2d. stock	344,234	15	9
Indian and Colonial securities	116,945	9	3
Foreign securities, held in connection with Foreign insur-			c
Railway and other debentures and debenture stocks	261,974 62,9 5 2	4 7	6 11
Railway and other preferred and ordinary stocks		-	6
House property		14	1
Reversions		8	8
Life interests	85,478		3
Loans upon personal security	Nil.		
Agents' balances	66,049 33,608	17	2 1
Outstanding premiums		4	4
Fire premiums due by other companies	1,090	9	ī
Cash—on deposit)		9
Bills receivable	8,924		1
Policy stamps.	244		î
	£3,432,140	12	9

THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

President-JAMBS GRANT.

| Secretary and Agent-D. C. MACDONALD.

Principal Office-London, Untario.

(Organized and commenced business in Canada, A.D. 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	1,000	00,
year's interest is due, constituting a first lien on real estate	300	00
Municipal debentures owned by the Company, viz.:-		
*City of Hamilton debentures		
Total par and market value \$ 40,020 00 \$ 44,893 00		
Carried out at market value	44,893	00
Cash on hand at head office	1,518	
†Cash in Federal Bank	28,183	72
Accrued interest on debentures	923	80
Agents' balances	8,255	47
Bills receivable	693	51
Premium notes on hand		
Less amount paid thereon 132,556 96	305,042	19
(Total assessments on premium notes, \$147,276.01.)	300,042	10
Office furniture.	837	66
Total assets	391,647	37
=======================================		
LIABILITIES,		
Net amount of fire losses adjusted but not due		
\$ 13,031 11		
Total net amount of unsettled claims for losses in Canada	13,031	11
Reserve of unearned premiums for all outstanding risks in Canada	281,348	04
Total liabilities	294,379	15
Surplus of assets over liabilities	97,268	22

^{*} Deposited to credit of Receiver-General.

^{† \$7,000.00} of this amount is to the credit of the Receiver-General.

LONDON MUTUAL-Continued.

	α	
ΙN	α	

INCOME.		
Gross premiums received in cash		
Gross cash received for premiums		
Net cash received for premiums. Bills and notes received during the year for premiums and remaining unpaid, \$163,323.78.	\$118,617	82
Recieved for interest and dividends on stocks, and all other sources Sundries, viz.:—Division Court, \$7.24; cancelled policies, \$149.92; transfer fees, \$339.54; steam thresher licenses, \$64.00; bills receivable, \$142.57; assessments in advance, \$540.55; old assess-	2,885	6 5
ments, \$664.12; rent, \$42	1,949	
Total cash income	123,453	41
EXPENDITURE.		
Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$9,116.40)\$ 9,878 61 92,760 74		
Total net amount paid during the year for fire losses	102,639 21,422	
Taxes Salaries, fees and all other charges of officials, viz.:—Fire inspection, \$2,752.18; salaries, \$8,629.70; Directors' fees, \$1,172.50; agency inspection, \$46.25; sending off annual reports and assessments,	338	46
\$231.92. Miscellaneous payments, viz.:—Bank commission, \$70.57; law expenses, \$1,667.60; postage, \$1,231.24; stationery, \$531.74; printing, \$784.34; advertising, \$457.65; rent, \$750; sundries, \$452.96;	12,832	5 5
rewards and gratuities, \$103.25; Government inspection, \$104.85; office furniture, \$50; interest, \$101.64	6,30 5	84
Total cash expenditure	143,538	66
CASH ACCOUNT.		
1886. Dr.		
Dec. 31. To balance in hand and in banks at this date	50,686	99
Dec. 31. Income as above	123,45 3	
From realization of investments Borrowed during year	100 20,000	
•	194,240	
10a.	101,210	=
1887. Cr.		
Dec. 31. By expenditure during year, as above	143,538	66
Borrowed money returned	20,000	00
Balance in hand and in banks this date	20,000 22,701	74
	194,240	40

LONDON MUTUAL-Concluded.

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.	
Gross policies in force at date of last statement Taken during the year—new	41,219 1 4 ,4 5 3	\$ 42,612,366 16,466,635	\$ 560,344 08 206,667 06	
Total Deduct terminated		\$ 59,079,001 15,665,284	\$ 767,011 14 201,307 37	
Gross in force at end of year Deduct re-insured	41,811	\$ 43,413.717 188,103	\$ 565,703 77 1,746 47	
Net in force at 31st December, 1887	41,811	\$ 43,225,614	\$ 563,957 30	
Total number of policies in force at date. Total net amount in force Total premiums thereon	••••••	•••••	\$43,22	5,614 00 3,957 30

Subscribed and sworn to, 28th January, 1888, by

JAMES GRANT,

President.

D. C. MACDONALD, Secretary.

(Received, 30th January, 1888.)

THE NATIONAL ASSURANCE COMPANY OF IRELAND.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1987.	
Secretary—HAROLD ENGELBACH. Principal Office—	Dublin.
Agents in Canada—Murphy & Boult. Head Office in Canada—M	ontreal.
(Organized or incorporated, 1822; commenced business in Canada, 2nd A	
(- gambon of incorporation, forty to amendous subjects in outdain, and i	-p-11, -0001)
CAPITAL	
Amount of joint stock capital authorized	9,733,333 3 ³ 4,866,666 67 486,666 67
ASSETS IN CANADA.	
Stock in deposit with Receiver-General, viz.:—	
Par value. Market value. Canada 4 per cent. stock	
Carried out at market value	109,175 49 67 87 323 79 5,163 03 4,304 07
Total assets in Canada	119,034 25
LIABILITIES IN CANADA.	
Net amount of losses in Canada claimed but not adjusted	
Total net amount of unsettled claims for losses in Canada	7,590 00 38,253 44
Total liabilities in Canada	45,843 44
INCOME IN CANADA.	
Gross cash received for premiums	¢
Net cash received for premiums	73,839 96
*Interest on stock Other income	4,006 44 1,276 07
Total cash income in Canada	79,122 47
Total nucling in Canada	13,144 47

^{*} Paid direct to head office, Dublin.

NATIONAL OF IRELAND-Continued.

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$1,420.00)\$ Deduct amount received for re-insurances\$	2 ,959 1,245			
Net amount paid during the year for said losses\$	1,713	98		
Amount paid for losses occurring during the year	63,072 11,233			
Net amount paid during the year for said losses\$	51,839	60		
Net amount paid during the year for fire losses	\$357.7 ther	3;	53,553 12,025 4,210 4,199	75 64
penses, \$1,614 26	•••••		3,24 3	
Paid for office furniture	•••••	•••	580	14
Total cash expenditure in Canada	••••••	<u>-</u>	\$ 77,813	34

RISKS AND PREMIUMS.

		Amount.	Premiums. thereon.		
Gross policies in force at date of last statement	\$ 	7,372,757 8,952,925	\$ 83,168 64 96,518 48		
Total	B	16,3?5,682 7,983,184	\$ 179,687 12 88,071 21		
Gross in force at end of year Deduct're-insured	\$	8,342,498 1,405,076	\$ 91,615 91 15,109 04		
Net in force at 31st December, 1887	\$	6,937,422	\$ 76,506 87		
Total number of policies in force in Canada at dat Total net amount in force Total premiums thereon	•••	*********	 ******	\$6,937,422	

Subscribed and sworn to, 28th February, 1888, by

LOUIS H. BOULT, Chief Agent.

(Received, 29th February, 1888.)

NATIONAL OF IRELAND—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

(Abstracted from the Directors' Report, Dublin, 14th March, 1888.

FIRE DEPARTMENT.

The claims in the Fire Department amounted to £126,581 ls. 7d. Although unusually high, the Company has mot them and all other charges on the account, out of the year's premium income of £180,275 9s. 8d., which shows an increase of £23,526 19s. 2d. over last year, without encroaching on the Fire Reserve Fund, which now stands at £81,039 13s. 6d.

The expenses and commissions amounted to 29.4 per cent. on the premiums, being lower than the rate at which most companies are enabled to carry on the business.

PROFIT AND LOSS ACCOUNT.

After deducting the interim dividend of £6,000 paid in September last, and meeting the cost of the Act of Parliament, which has all been charged in the year, the balance of Profit and Loss is £25,289 15s. 3d., out of which the Directors propose to recommend the further payment of £5,000, which, with the interim dividend, will be 5s. 6d. per share, being 11 per cent. on the paid-up capital.

After payment of the dividend, there will be a balance of £20,289 15s. 3d. to

be carried forward to the current year's account.

REVENUE ACCOUNTS.

	· · · · · · · · · · · · · · · · · · ·			
1887.	Fire Account.	£	8.	ď٤
Jan. 1. Dec. 31.	Amount of fire insurance fund at the beginning of the year. Premiums received after deduction of re-assurances	80 ,44 8 180 ,275		8
	_	£260,724	7	9
1887.		£	8.	d.
Dec. 31.	Claims by fire (after deduction of re-assurances)	126,587		7
	Commission	41,745		5
	Expenses of management	11,352		
	Amount of fire insurance fund at the end of the year	81,039	13	6
	-	£260,724	7	9
1887.	Profit and Loss Account.	£.	8.	d.
Jan. 1.	Balance of account for year ended 31st December, 1886	25,509	3	5
Dec. 31.	Interest and dividends not carried to other accounts Amount transferred from Life Fund No. 1, being excess of	7,102		7
	fund over sum assured	1,206	18	8
	Company Amount due from surplus on valuation of Great Britain	4,671	8	8
	Company	1,438	10	3
	expenses of management	353	4	11
		£ 40,281	16	6

	NATIONAL OF IRELAND - Continued.			
1007		£	~	A
1887. Dec. 31.	Dividend to shareholders, being final dividend for year 1886£6,000 0 0 Interim dividend for year 1887	£	в.	d.
	Interim production year 1007	12,000	0	0
	Wear and tear and repairs	276		3
	Expenses in connection with old marine account	175	6	11
	Expenses of management not charged to other accounts	2,500	0	0
	Bad debts written off	39	18	1
	Balance at end of the year	25,289	15	3
		£40,281	16	6
	BALANCE SHEET.			
	Liabilities.			
		£	8.	d.
3h a reh	olders' capital	100,000	0	0
Life as	surance funds	108,662		10
Annuit	ty fund	17,516		1
Fire in	surance fund	81,039	13	6
Reserv	e fund, to meet possible losses on future realization of invest-			
	ents	712		4
Profit	and loss	25,289	15	3
	•	222 000		_
ata Po	yal Exchange Assurance Company of Dublin£ 1,868 12 6	333,222	1	0
	ds and bonuses unclaimed			
	count 8,750 0 0			
Uutstan Claima	ding fire losses and expenses			
	yable 688 5 5			
		30,582	10	6
Liberal Relense	Annuity Company of Dublin trust fund			
	ount 856 15 8			
	Supported State College and College Co	5 3, 820	9	8
Dublin	Widows' trust fund			
Balan ce	due National Assurance Company of Ireland 2,100 18 4	26,089	17	7
Great 1	Britain Trust Fund:—	20,000		•
Am	ount of fund, as per first schedule£93,570 18 10			
Cia Dne	ims unpaid (admitted and unadmitted)			
Du	e to National Assurance Company of Ireland 1,791 15 2			
		100,216	18	3
		£ 543,931	17	_
	·		<u> </u>	==
	Assets.	•		
NF		£		
Mortg	ages on property within the United Kingdom	158,732	4	10
Loans	on company's life policies		4	10
Loans Invest	on company's life policiesments:—	158,732 4,735	4 2	10
Loans Invest £	on company's life policies	158,732 4,735 18,732	4 2 18	10
Loans Invest £	on company's life policies	158,732 4,735 18,732 64,284	18 5	10
Loans Invest £	on company's life policies	158,732 4,735 18,732 64,284 21,420	18 5	10
Loans Invest £	on company's life policies	158,732 4,735 18,732 64,284 21,420	18 5 2	10
Loans Invest £	on company's life policies	158,732 4,735 18,732 64,284 21,420	18 5 2	10
Loans Invest £	on company's life policies	158,732 4,735 18,732 64,284 21,420	18 5 2 15	10

NATIONAL OF IRELAND-Continued.

	£	s.	d.
6,000 Great Northern Railway (Ireland) 41 per cent. debenture stock	5,000	0	0
2,000 Great Northern Railway (Ireland) 3½ per cent. preference stock	1,568	19	3
1,500 London and North-Western Railway 4 per cent. pre-		_	_
ference stock£4,568 17s. 4d. India 3 per cent. stock	1,511	10	0
Glasgow salvage corps building shares	3,989 350	0	7
Premises and furniture, house property (freehold)	26,003	-	ğ
Advance on Government stock	3,000	0	0
Advance on pensions and annuities	3,694	16	2
Advance on personal security	612		6
Agents' balances on life account	1,738		9
Agents' and re-assurance balances on fire account	27,27 3	_	7
National Assurance shares, held by the company Outstanding life premiums (secured on policies)	100 796	8	0 9
Outstanding interest (secured)	3,954		6
Cash in hand		14	1
Balance at bankers'	3,276		6
Dublin widows' trust fund	2,166		4
Great Britain trust fund	1,791		2
Liberal Annuity Company of Dublin	5,528	4	4
Liberal Annuity Company of Dublin Trust Fund: Investments—			
£10,000 Midland Great Western Railway 41 per cent. debenture			
steck£ 10,125 14 4 900 Great Southern and Western Railway 4 per cent. de-			
benture stock			
9,700 Great Southern and Western Railway 4 per cent. pre-			
ference stock			
9,000 Belfast and Northern Counties Railway 42 per cent.			
preference stock			
3,447 0s. 11d. India 3 per cent. stock			
9,500 Dublin Corporation Waterworks 4½ per cent. mortgage bonds 9,500 0 0			
500 Great Northern and Western Railway (of Ireland) 41			
per cent. debentures 504 11 10			
58,491 18 4			
Less proportion of valuation surplus, due to National Assurance Company of Ireland	53,820	9	8:
Dublin Widows' Trust Fund:-	05,020	ð	0
Disparity notes £ 27 19 9			
Investments-			
£ 600 Bank of Ireland stock 1.830 0 0			
10,000 Great Northern and Western Railway (of Ireland) 41			
per cent. debenture stock			
5,000 Belfast and Northern Counties Railway 4 per cent. de- benture stock			
1,000 India 31 per cent. stock 1,014 15 4			
2,000 Canadian Pacific Railway 5 per cent. registered bonds. 2,138 2 6 1,200 Cleveland and Pittsburg Railway 7 per cent. guaran-			
teed shares			
91	26,08 9	17	7

NATIONAL OF IRELAND-Concluded.

				Z 40 201		_
				100,216	10	ა
At Society's Bankers'	1,169	17	6	100 010	10	9
In Court						
Cash balances:—		_				
Agents' balance (Berlin agency)	318	9	1			
Outstanding interest secured	981					
Outstanding premiums secured	991					
Half premiums on loan						
Loans on personal security		0				
House property (freehold and leasehold)	8,051					
Reversions	5,192					
teed 7 per cent. shares	2,971					
1,979 3s. 4d. Rittsburg, Fort Wayne, and Chicago guaran-						
2,000 Canadian Pacific Railway 5 per cent. bonds	2,122	10	0			
2,000 Queensland 4 per cent. inscribed stock	2,052					
stock	7,193					
7,000 South Australian Government 4 per cent. inscribed	•					
preference stock	5,590	0	0			
5,000 Belfast and County Down Railway 41 per cent. A	•					
1,000 Dublin Port and Docks 4 per cent. bonds	1,012	19	3			
ence stock, Dungannon	7,390	0	0			
8,000 Great Northern Railway of Ireland 31 per cent. prefer-	•					
2,500 Dublin Corporation Water Works 41 per cent. bonds.	2,562					
4,200 Atlantic and St. Lawrence Railway 6 per cent. bonds	5,651					
4,800 Baltimore and Ohio Railway 42 per cent. bonds	4,969	5	0			
tures	5,685	11	9			
5,000 Grand Trunk Railway of Canada 5 per cent. deben-		٠	•			
£1,000 Bank of England stock	2,986					
Prussian 4 per cent. Consols and £6,000 German Govern- ment bonds	6,296	1	10			
Dengaion 4 non-cont. Console and 60 000 Compan Corone						
Investments—	,		•			
months on poolety a politices	25,309	13	0			
Loans on Society's policies 21,519 13 0						
Mortgages on property within the United Kingdom.£3,790 0 0						
Great Britain Trust Fund:—						

£ 543,931 17

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDED 30TH NOVEMBER, 1887.

President-HIS GRACE THE DUKE OF ROXBURGHE.

Chairman-DAVID DAVIDSON.

Managing Director in Canada—THOMAS DAVIDSON.

Head Office in Canada—Montreal. Principal Offices—Edinburgh and London. (Organized or Incorporated, 1809. Commenced business in Canada, 1862.)

CAPITAL.

Amount of joint stock capital authorized, £3,000,000 sterling	166,666	67
ASSETS IN CANADA.		
Real estate (less encumbrances) in Canada held by the Company, viz.:— Four-story building, situate NW. corner of St. François Xavier and Hospital streets, Montreal, occupied by the Company and tenants as offices	73,240	00
Loans secured by bonds or mortgages on which not more than one year's	.0,010	••
interest is due, constituting a first lien upon real estate, viz.:— Mortgage on land and buildings in Toronto		
	127,000	00
Interest accrued and unpaid on said loans	870	
City of Montreal 5 per cent. stock Bravalue. Market value. do 6 per cent. bonds 12,000 00 19,615 00 Montreal Harbor 4 do 66,000 00 55,500 00 do 6½ do 20,000 00 22,100 00 do 6 do 31,000 00 34,130 00 do 5 do 64,000 00 68,995 00 County of Middlesex 5 per cent. bonds 13,000 00 13,877 50 Province of New Brunswick 4 per cent. bonds 50,000 00 45,875 00 do do 25,000 00 25,187 50 do Manitoba 5 31,146 66 33,559 82		
Deposited with Receiver-General in trust for security of policy-holders\$ 325,146 66 \$ 331,769 82		
Other investments in control entirely of the Company:— City of Montreal 5 per cent. registered stock		

Total par and market value..... \$ 588,482 31

NORTH BRITISH AND MERCANTILE-Continued

Total cash expenditure	271,374	85
Paid for fire losses occurring during the year \$209,396 69 Less re-insurance \$26,351 91 Net amount paid for said losses \$183,044 78 Total net amount paid during the year for fire losses in Canada \$26,351 91 Total net amount paid during the year for fire losses in Canada \$200 and	190,752 38,883 23,894 5,865	17 79 47
EXPENDITURE IN CANADA. Paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$9,957.25)\$ 7,707 42		
Total cash income in Canada	342,023	77
Cash received for fire premiums	304,199 4,87 5 27,189 5, 75 9	00 90
INCOME IN CANADA.		
Total liabilities in Canada	519,182	14
Total net amount of unsettled claims for fire losses in Canada	211,091 287,437	82 30
Net amount of fire losses in Canada claimed but not adjusted (\$555 of which accrued in previous years) \$ 12,469 05 resisted—in suit (accrued in previous years)		
Total assets in Canada	1,004,496	93
Interest accraed and unpaid on stocks and bonds	7,727 24,111 2,500	68 03 00
Of bonds	146,000 1,449 16,341	00
Carried out at market value	605,257	97
NORTH BRITISH AND MERCANTILE—Continued.		

NORTH BRITISH AND MERCANTILE-Continued.

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums.	
Gross policies in force at date of last statement Taken during the year—new do do renewed	6,680	\$ 44,491,632 13,726,525 17,928,349	\$ 439,331 96 144,988 18 207,625 30	
Total		\$ 76,146,506 30,193,267	\$ 791,945 44 337,852 12	
Gross in force at end of year		\$ 45,953,239 3,811,827	\$ 454,093 32 41,335 25	
Net in force 30th November, 1887	23,818	\$ 42 141,412	\$ 412,758 07	
Total number of policies in force at date Total net amount in force Total premiums thereon				

Subscribed and sworn to, 1st March, 1888, by

THOMAS DAVIDSON.

1,189,926

£

8. d.

(Received 2nd March, 1888.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

(Abstracted from Directors' Report, Edinburgh, 27th April, 1888.)

FIRE BUSINESS.

In 1886 the premiums amounted to	£ 1,395,434 . 252,704		
Net premiums£1,454,590 8 Deduct re-insurances£264,664 0	.£ 1,142,730 8 3	1	6

The net losses by fire have amounted to the sum of £667,020 17s. 7d., which includes a full estimate of all claims that had arisen prior to 31st December, 1887.

Net premiums.....

After setting aside, as usual, one-third of the net premiums of the year, to provide for liabilities on current policies, the balance at the credit of profit and loss account for 1887 amounts to £316,470 14s.7d. This includes the unappropriated balance, brought forward from 1886, of £107,997 6s. 0d.

REVENUE ACCOUNTS-FIRE AND GENERAL ACCOUNT.

I. Fire Insurance Fund at 31st December, 1886 Reserve Premium reserve Profit and loss.		0	0 6	1,913,907	6	6
	£1,913,907		_	1.040.040	10	10
Premiums, less re-insurances Interest and dividends Transfer fees Debts recovered	£1,189,926 88,639 116	8 0 7	5 9	1,279,343	18	10
	£1,27 9 ,343	18	10			

£3,193,251 5 4

			=
NORTH BRITISH AND MERCANTILE-Continu	sed.		
I. Dividend and bonus paid out of balance at 31st December, 1885— Dividend and bonus on shares, due April and October, 1887 II. Charges against revenue of 1887 Fire lesses, less recovered under re-insurances	£ 175,000 1,055,138	8. 0 8	d. 0 0
### ##################################	1,963,112	17	4
	£3,193,251	5	<u> </u>
			=
BALANCE-SHEET, AS AT 31ST DECEMBER, 1887.			
LIABILITIES.			
Capital subscribed—100,000 shares of £25 each £2,500,000			
Called up-£6 5s. per share	£ 62 5 ,000	s. 0	d. 0
Fire Department. Fire Insurance Fund— Reserve fund			
Re-insurance premiums.			
	2,21 3, 95 8	11	11
	£2,838,958	11	11
Assets.			_
British Government securities	£ 461,687 373,249 9,996	0	d. 7 10 0
Railway bonds £325,133 10 2 do preference shares £5,432 15 2 Colonial Government securities £5,432 15 2 Colonial Municipal securities £5000 and Stocks £5000	330,566 420,629 37,800 38,000 19,098	3 4 0	

					_
NORTH BRITISH AND MERCANT	TILE—Con	tinu	ed.		
East India railway stock and deferred annuities			106,193	17	0
			199,875		ŏ
Guaranteed Indian railway shares	T coonnied	1 60	100,010	U	U
Premises in Edinburgh, London, and Branches, partl	y occupied	Las	SOE DED	10	11
offices of the Company, and partly producing r	ental	••••	335,959		_
Bills receivable	•••••	••••	31,320		9
Outstanding premiums	• • • • • • • • • • • • • • • • • • • •	••••	20,223		_
do interest			2,338		6
Agents' balances		••••	2 52,5 4 5		3
Cash in hands of foreign bankers			92,029	7	11
Short loans in London on security			65,000	0	0
Due by Life Department			609	16	5
Cash in hand and in bank			41,835	14	5
			,		
			£2,838,958	11	11
Life Department.					
LIABILITIES.					
Life Assurance Branch—					
Assurance Fund			£	s.	d.
Claims admitted, but not paid	52,475 1				
Commission, &c., due	4,007 1 9,452				
Unclaimed Policy Values	3,957				
Loan Suspense Account to meet contingencies	6,858 1				
Due to Fire Department	609 1				
Due to Annuity Branch	127 1	1 5			
	£3,550,068 1	2 3			
Annuity Branch-	,,				
Annuity Fund £682,436 4 11 Annuities due, but unpaid, &c					
Aunumos due, but dupard, do	684,058	0 3			
	£4,534,126 1	2 6			_
			7,373,085	4	5
ASSETS.					
Life Assurance Branch—					
Mortgages on Property within the United Kingdom	£2,581,245 1	9 11	£	8.	d.
Mortgages on Property out of the United Kingdom	26,095 1			•	
Loans Secured upon Public Rates Loans on Security of Rent Charges	67,524 1 152,881 1				
Loans on the Company's Policies within the Surrender	102,001	0 3			
Values.	173,941	4 8			
Indian and Colonial Government Securities	261,472 1	3 10			
Indian and Colonial Municipal Securities	81,704 1				
British Railway Preference Stock	20,032 9.999 1				
do Annuities	9,959				
House Property		9 6			
Debentures and Debenture Stock		1 4			
British Municipal Bonds	15,048				
Loans upon Personal Security	122,638 I 17,425 I				
Outstanding Premiums	20,399				
do Interest	45,862				
Agents' Balances	49,375	17 7	•		
Sundry Outstanding Balances	5,503 1				
Cash in hand and in Bank	61,161	4 10			
	£3,850,068 1	2 3			
Ú t					

NORTH BRITISH AND MERCANTILE-Concluded.

Annuity Branch-						
Mortgages on Property within the United Kingdom	£253,744 173,400 13,316 98,989 2,680 36,380 50,000 4,747 6	14 12 15 2 0 0 18 6 11	10 2 11 11 0 0 3 8 5			
				684,058	0	3
				£4 K24 126	10	

£4,534,126 12 6 7,373,085 4 5

THE NORTHERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.	
Chairman—Alexander Davidson. General Manager—Jas.	VALENTINE.
Principal Offices-London and Aberdeen.	
Head Office in Canada—Montreal. Agent in Canada—Robe	r. W. Tyrk.
(Organized or Incorporated, 1836. Commenced business in Canada,	
(Organization of Theoretical, 2000). Commonical subtilities in command	10011)
CAPITAL.	
Amount of joint stock capital authorized and subscribed	
for	i,600,0 00 00
Amount paid up in cash	.,400,000 00
and different control of the control	*
ASSETS IN CANADA.	
British Columbia bonds in deposit with Receiver-General, in trust, par	
value\$	100,253 33
Cash in hand at head office	517 72 6,593 83
Agents' balances	9,703 25
Insurance maps and plans	3,500 00
Office fixtures and furniture	1,000 00
Total assets in Canada	121,568 13
LIABILITIES IN CANADA.	
Net amount of losses in Canada due and yet unpaid\$ 3,490 91	
do do claimed but not adjusted 2,950 00	
do do resisted—in suit	
Net amount of unsettled claims for losses in Canada\$	11,065 91
Reserve of unearned premiums for all outstanding fire risks in Canada.	95,775 52
Total liabilities in Canada	
Total natifices in Canada	106,841 43
INCOME IN CANADA.	
Gross cash received for fire premiums \$ 178,056 14 Deduct re-insurance, rebate, abatement and return-premiums 23,951 01	
Net cash received for fire premiums	154,105 13
*Interest and dividends on stock and all other sources	6,015 20
Total cash income in Canada	160,120 33
EXPENDITURE IN CANADA.	
Amount paid during the year for fire losses occurring in previous years (which losses were estimated in the last statement at \$5,015.54)\$ 5,059 62 Paid for fire losses occurring during the year	
Net amount paid for said losses 95,526 12	
The state of the s	

^{*}Interest paid direct to head office, London.

THE NORTHERN—Continued.

Total net amount paid during the year for fire losses in Canada\$ Commission or brokerage in Canada	16, ² 54 16 11,413 78 4,678 68	0 8 9
Miscellaneous payments	10,110 4	_

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.		
Gross policies in force at date of last statement. Taken during the year—new do do renewed	4,393	\$ 16,655,208 8,830,341 6,373,859	\$ 188,046 03 99,639 98 78,416 16		
Deduct terminated		\$ 31,859,408 14,053,233	\$ 366,102 17 159,877 03		
Gross in force at end of year Deduct re-insured		\$ 17,806,175 1,021,938	\$ 206,225 14 14,674 09		
Net in force 31st December, 1887.	10,698	\$ 16,784,237	\$ 191,551 05		
Total number of policies in force in Ca Total net amount in force Total premiums thereon	•••••		8	16,78 4,237 191,551	

Subscribed and sworn to 28th February, 1888, by

ROBT. W. TYRE.

(Received, 29th February, 1888.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1886.

(Abstracted from the Directors' Report, Aberdeen, 10th June, 1887.)

FIRE DEPARTMENT.

The premiums received last year amounted to £581,967 16s. 3d., showing an increase of £4,636 16s. 8d. over those of the previous year.

The losses amounted to £310,826 8s. 1d., or 53.4! per cent. of the premiums, which is a lower ratio than has been experienced since the year 1878. The general average of the experience of the Company from the beginning is now 59.43 per cent.

The expenses of management (including commission to Agents and charges of every kind) came to £191,666 19s. 4d., or 32 93 per cent. of the premiums, which is 1.16 per cent. higher than the ratio of the previous year.

The result is that, after reserving the usual 33 per cent. of the premiums to

The result is that, after reserving the usual 33 per cent. of the premiums to cover liabilities under current policies, a profit was earned of £77,928 16s. 7d., which sum has been transferred to the credit of the Profit and Loss Account.

balance sheet						
DG IO BOO OBOOT	•			600,000	U	(
Amount of Fire Fund at the end of the year, as pe	r		•	000 000	•	,
Balance of revenue transferred to Profit and Los	s . 77,928	16	7			
revenue for 1886	. 193,989	5	5			
under current policies, being one-third of the	9					
Expenses of managementProportion of premiums set aside to meet liability	. 106,545	Ĭβ	1			
Commission	. 85,121	10	3			
of re-insurances)	. 310,826					
Losses by fire paid and outstanding (after deduction	£.	8.	d.	£	8.	d
	£774.411	9	5	£600, 00 0	0	(
Premiums received (after deduction of re-insurances	581,967	16	3			
under current policies at 31st December, 1885	£192,443	13				
Proportion of premiums set aside to meet liability	7			20,000	•	•
Amount transferred from Profit and Loss Account, in tion of General Meeting held 11th June, 1×86	terms of i	0891	IU-	50,000	0	(
Amount of Fire Fund at the beginning of the year.	town of		 I	550,000	0	0
FIRE ACCOUNT FOR THE YEAR ENDING 31	ST DECEMB	ER,	188	16.		
Leaving to be carried forward	•••••	••••	••	£22,624	15	6
				112,500	0	0
a second bonus of 5s. per share, on account of the year 1886, absorbing		0	0	110 500	Λ	n
5s. per share of the "Shareholders' Life Bonus"	')					
1886 of £1 per share, absorbing To pay (in addition to the instalment now due	30,000	0	0			
To pay a further Dividend on account of the year	ır					
To add to the Fire Fund (which will then stand	ıt .	C	Δ.			
Out of this unappropriated balance the Directors pr	opose :—		=			
	£135,124	15	6			
account 8,098 2	- 38,098	2 1	1			
Sundry debits as detailed in						
LESS—Interim Dividend paid in December last£30,000 0	· ·					
	£173,222	18	5			
Profit on Investments realized, and Sundry Credi	t8	13	0			
belonging to the Life, Annuity, and Staff Fund	58,604	5	6			
Profit on Fire Account of 1886	18	10	•			
last General Meeting	£ 35,801	3 16	4			
Amount brought forward from the year 1885, after giving effect to the various Resolutions passed a	er Lt					
Made up as follows:—		•		100,1-1		Ĭ
The unappropriated balance, therefore, being			-			6
each) of the "Shareholders' Life Bonus" decl.	ar o u rasu	y ca.	••	30,000	0	0
of which amount the unpaid instalments (4 in num						
				165,124	15	6
The Balance of the Profit and Loss Account amount						
PROFIT AND LOSS. The Relence of the Profit and Loss Account amount				£.	s.	d

THE NORTHERN-Continued.

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 18

Brought forward from last year	£ 131,196	s. 3	d. 4
Amount transferred from Non-Participation Life Account, in terms	0= 500	•	•
of resolution of General Meeting held 11th June, 1886	37,500		0
Profit on Fire Account of 1886	77,928	10	7
due to the Life, Annuity, and Staff Funds, respectively	58,604	5	6
Profit on investments realized	822		ŏ
Transfer dues	65	_	Ŏ
	£306,117	18	5
		<u> </u>	=
Amounts transferred in terms of resolutions of General Meeting held			
11th June, 1886:—	£	8.	d.
To Fire Fund	50,000	0	0
Annuity FundStaff Pension Fund	2,895	0	0
Dividend and bonuses declared 11th June, 1886	5,000 45 ,000	0	0
Dividend declared 18th November, 1886	30,000	0	Ŏ
Income tax	4,509	4	
Allowances to retired officers of the Company	2,077	_	ŏ
Company's moiety of assurance premiums of staff	794	9	6
Agents' balances irrecoverable	421	4	6
Loss on exchange	295	14	1
Balance at credit of this account, as per balance sheet	165,124	15	6
	£306.117	18	5
	====		–
D C At D			
BALANCE SHEET ON THE 31st DECEMBER, 1886.			
BALANCE SHEET ON THE 31st DECEMBER, 1886. Liabilities.	æ		a
$oldsymbol{Liabilities.}$	£	8. O	-
Liabilities. Shareholders' capital paid up	300,000	0	0
Liabilities. Shareholders' capital paid up			-
Shareholders' capital paid up	300,000 600,000	0	0
Shareholders' capital paid up	300,000 600,000 193,989 260,316	0 0 5 11	0
Shareholders' capital paid up	300,000 600,000 193,989 260,316	0 0 5 11	0 0 5 6 5
Liabilities. Shareholders' capital paid up	300,000 600,000 193,989 260,316	0 0 5 11 3	0 0 5 6 5 5
Liabilities. Shareholders' capital paid up	300,000 600,000 193,989 260,316 1,687,959 79,588 5,102	0 0 5 11 3 16 14	0 0 5 6 5 5 2
Liabilities. Shareholders' capital paid up	300,000 600,000 193,989 260,316 1,687,959 79,588 5,102 5,102	0 0 5 11 3 16 14 14	0 0 5 6 5 5 2 2
Liabilities. Shareholders' capital paid up	300,000 600,000 193,989 260,316 1,687,959 79,588 5,102	0 0 5 11 3 16 14 14	0 0 5 6 5 5 2
Liabilities. Shareholders' capital paid up	300,000 600,000 193,989 260,316 1,687,959 79,588 5,102 5,102 165,124	0 0 5 11 3 16 14 14 15	0 0 5 6 5 5 2 2 6
Liabilities. Shareholders' capital paid up	300,000 600,000 193,989 260,316 1,687,959 79,588 5,102 5,102	0 0 5 11 3 16 14 14 15	0 0 5 6 5 5 2 2 6
Liabilities. Shareholders' capital paid up	300,000 600,000 193,989 260,316 1,687,959 79,588 5,102 5,102 165,124	0 0 5 11 3 16 14 14 15	0 0 5 6 5 5 2 2 6
Shareholders' capital paid up. Fire fund Proportion of fire premiums set aside to meet liability under current policies Life assurance fund—non-participation branch do participation branch Annuity fund Staff pension fund Fletcher trust tund Balance at the credit of profit and loss account Outstanding life claims	300,000 600,000 193,989 260,316 1,687,959 79,588 5,102 5,102 165,124	0 0 5 11 3 16 14 14 15	0 0 5 6 5 5 2 2 6
Shareholders' capital paid up. Fire fund Proportion of fire premiums set aside to meet liability under current policies Life assurance fund—non-participation branch do participation branch Annuity fund Staff pension fund Fletcher trust tund Balance at the credit of profit and loss account Outstanding life claims	300,000 600,000 193,989 260,316 1,687,959 79,588 5,102 5,102 165,124	0 0 5 11 3 16 14 14 15	0 0 5 6 5 5 2 2 6
Shareholders' capital paid up. Fire fund Proportion of fire premiums set aside to meet liability under current policies Life assurance fund—non-participation branch do participation branch Annuity fund Staff pension fund Fletcher trust tund Balance at the credit of profit and loss account Outstanding life claims	300,000 600,000 193,989 260,316 1,687,959 79,588 5,102 5,102 165,124	0 0 5 11 3 16 14 14 15	0 0 5 6 5 5 2 2 6
Shareholders' capital paid up. Fire fund Proportion of fire premiums set aside to meet liability under current policies Life assurance fund—non-participation branch do participation branch Annuity fund Staff pension fund Fletcher trust tund Balance at the credit of profit and loss account Outstanding life claims	300,000 600,000 193,989 260,316 1,687,959 79,588 5,102 5,102 165,124	0 0 5 11 3 16 14 14 15	0 0 5 6 5 5 2 2 6
Shareholders' capital paid up. Fire fund Proportion of fire premiums set aside to meet liability under current policies Life assurance fund—non-participation branch do participation branch Annuity fund Staff pension fund Fletcher trust tund Balance at the credit of profit and loss account Outstanding life claims	300,000 600,000 193,989 260,316 1,687,959 79,588 5,102 5,102 165,124 3,297,184	0 0 5 11 3 16 14 14 15 0	0 0 5 6 5 5 2 2 6 7
Shareholders' capital paid up. Fire fund Proportion of fire premiums set aside to meet liability under current policies Life assurance fund—non-participation branch do participation branch Annuity fund Staff pension fund Fletcher trust tund Balance at the credit of profit and loss account Outstanding life claims	300,000 600,000 193,989 260,316 1,687,959 79,588 5,102 5,102 165,124 3,297,184	0 0 5 11 3 16 14 14 15 0	0 0 5 6 5 5 2 2 6 7

THE NORTHERN-Concluded.

Assets.

	£		d.
Mortgages on property within the United Kingdom	204,481	16	3
do out of the United Kingdom*	138,521	9	8
Loans on parochial and other public rates	316,932	9	10
do life interests	67,045		0
do reversions	44,919	17	4
do debentures, preference stocks and shares of railway and			
other companies	62,775	0	0
do the company's policies	101,718		
do personal security	28,592	12	9
Investments—	•		
In British Government securities	103,339	8	4
British municipal securities	34,557	12	5
Indian and Colonial Government securities	697,681	7	10
Foreign Government securities	338,996	7	7
Railway and other debentures and debenture stocks	112,417		9
Railway and other preference and guaranteed stocks	293,789	5	3
Railway ordinary stock	109,115	13	4
Gas and water companies' stocks	105,780	2	7
Rent charges	74,759	5	2
House property	153,840	8	10
Freehold ground rents	52,595	3	8
Life interests	2,131	4	7
Reversions	105,335	19	7
Bills receivable, being remittances not arrived at maturity	16,649	7	2
Due from other companies and agents	162,445	2	10
Outstanding premiums	14,123	7	0
Outstanding interest and dividends	4,05v		2
Interest accrued but not payable	36,249	4	
Cash in the hands of bankers (on deposit)	7,850	0	
do do (on current account)	52,160	3	7
Stamps on hand	242		0
Cash in hand	42	1	10

£3,443,148 16 9

^{*} Viz., in Australia, under the direction of the Local Board at Melbourne.

132,000

THE NORWICH UNION FIRE INSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887	STATEMENT FO	R THE YEAR	ENDING 31st	DECEMBER.	1887.
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President—Henry S. Patteson. | Secretary—Chas. Edward Bignold.

Principal Office—Norwich, England.

(Organized or Incorporated, 1797. Commenced business, 1797.)

Chief Agent in Canada—Alexander Dixon. | Head Office in Canada—37 Adelaide Street East, Toronto.

(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.....

		=
ASSETS IN CANADA.		
Stocks in deposit with Receiver-General, viz.:—		
Par value. Market value. \$ 100,000 \$ 109,000		
Carried out at market value	109,000 1,086	
Cash in banks, viz,:— Bank of Montreal, Toronto, special account		
Total	35,498	82
Agents' balances	4,520	
Total assets in Canada	150,095	70
LIABILITIES IN CANADA.		
Net amount of losses in Canada adjusted but not due \$ 5,421 69 do do resisted—in suit 750 00 do do not in suit 639 97		
Total net amount of unsettled claims for losses in Canada\$ Reserve of unearned premiums for all outstanding risks in Canada	6,811 61,829	
Total liabilities in Canada\$	68,641	05
INCOME IN CANADA.		
Gross cash received for fire premiums		
Net cash received for premiums	86,664 4,000	_
Interest on bank deposits	619	
Total income in Canada	91,284	00

^{*} Paid direct to Home Office.

NORWICH UNION-Continued.

EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$9,539.60)\$ Deduct amount received for salvage and re-insurances	11,510 53 2,711 17		
Net amount paid for said losses	8,799 36		
Net amount paid during the year for said losses	53,516 60		
Total net amount paid during the year for fire losses		\$ 62,315 96	;
Commission or brokerage and bonus on profits in Canada		19,596 13	
Taxes in Canada (including \$2,500, taxes of previous years) Insurance maps, \$156.40; stationery, advertising, &c., \$329.70; tor's allowance for travelling expenses, \$1,060.00; le	Inspec-	4,859 07	
tainer, \$100,00		1,646 10)
Total cash expenditure in Canada		8 88,417 26	3
Total Carried in Constant in C			_

RISKS AND PREMIUMS.

Gross policies in force at date of last statement. Policies taken during the year, new do do renewed	No. 4 mount. Premiums. 7,917 \$ 11,801,495 \$ 129,074 44 51,002 60 53,869 87	
Deduct terminated	14,008 \$ 21,806,239 \$ 233,966 91 5,217 9,153,683 100,114 14	
Gross in force at end of year Deduct re-insured	8,791 \$ 12,652,556 \$ 133,852 77 1,198,826 13,274 43	
Net in force 31st December, 1887	8,791 \$ 11,453,730 \$ 120,578 34	
Total number of policies in force in Cana Total net amount in force Total premiums thereon		11,453,730 00 120,578 34

Subscribed and sworn to, 14th March, 1888, by

ALEXANDER DIXON,

Chief Agent.

(Received 16th March, 1888.)

NORWICH UNION—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1886.

(Abstracted from Directors' Report, Norwich, Eng., 5th July, 1887.)

The directors have pleasure in submitting to the proprietors the following report upon the transactions of the society for the year ending on the 31st of December, 1886:—

The net premium income for the year ending 31st December, 1885,	£	g.	d.
amounted to The net premium income for 1886 amounted to	588,841	0	1
Showing a decrease on the previous year of	£ 341	10	9

After setting aside one-third of the premiums (£196,166) as a reserve against liabilities on policies not run off, the balance at the credit of Profit and Loss Account, including the unappropriated balance, £98,186, brought forward from the previous year, is £198,605, 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 July. The reserve fund will be increased to £280,000, and a balance of £124,605 carried forward to next year's account.

The character of the business presents no feature needing special comment. The percentage of losses on premiums is 58.14 as against 60.49 for 1885, and 65.97

for 1884, and the working expenses continue moderate.

The results of the year's operations are: that the rate of dividend has been maintained; the usual provision has been made for unexpired risks; £30,000 has been added to the reserve fund, and the balance carried forward is increased £26,400.

The business of the United States has shown a better profit than last year, but the directors still give this branch special attention. The Russian treaties continue to give a good profit, and the result of the treaties generally has been more satisfactory.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1886.

	£	s.	d.
Fire Insurance Fund at 31st December, 1885	588 ,466	16	8
Net premiums	588,499	9	4
Interest, &c	23,658	17	9
Increased value of investments	7,127	17	8
Transfer fees	21	5	0
	£1,207,774	6	5.
	£ 44,000	8.	d.
Dividends to proprietors	44,000	0	0
Dividends to proprietors Net losses by fire	342,143	18	3
Commission	111,249	6	10
Expenses of management, &c	65,609	10	4
Expelses of management, &c Fire Insurance Fund at 31st December, 1886	644,771	11	0
	£1 207 774	6	5

NORWICH UNION-Concluded.

BALANCE SHEET ON 31st DECEMBER, 1886.

Liabilities.

Paid up capitalFire insurance fund—	£ 132,000	s. 0	d. 0
Reserve fund	C44 bb1		•
Retained for losses outstanding. Expenses unpaid estimated at. Bills payable.	644,771 60,722 3,000 4,930		0 11 0 8
Clerks' superannuation fund	2,765 741	6 2	11
*	848,931	0	6
Assets.			
	£	8.	d.
British Government securities	80,712	10	0
Colonial Government securities	50,028	1	8
United States Government securities	139,247	10	0 .
New York city securities	38,7 30	0	0
United States railway securities	20,775	0	0
Austrian Government securities	3,397	1	3
Belgian Government securities	20,460	0	0
Dank stock	76,96 0	0	0
Mailway debenture stock	58,⊱53	0	0
Tortoages	23,000	0	0
Cankers' balances, English	66,9 08	17	3
QO do Koraign and Colonial	120,07 t	4	10
Real estate.	36,40 0	0	0
Suggerala property	1,188	9	4
	4,049	6	7
291V80A corns hailding tands	3,768	5	0
	7,148		4
remiums in course of collection	59,330	5	1
SOUR DRIEDCAR	37,359	18	2
Other items.	540	0	0
	848,931	0	6

^{*}Being the uncollected portion of the revenue of the last quarter, ending on the date to which these accounts are made up, since collected.

THE PHENIX INSURANCE COMPANY OF BROOKLYN, N.Y., U.S.

## Principal Office—16 Court Street, Brooklyn, N.Y. (Incorporated 10th September, 1853. Charter renewed 9th September, 1883, for thirty years.) ### Agent in Canada—L. C. Camp. (Commenced business in Canada, 1st May, 1874.) Capital.	STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887. President—Stephen Crowell. Secretary—Phila	NDER SHA	w.
Cincorporated 10th September, 1853. Charter renewed 9th September, 1883, for thirty years.) Agent in Canada—L. C. Cane. Head Office in Canada—Toronto. (Commenced business in Canada, 1st May, 1874.) OAPITAL.	•	NDBK OIII	••
thirty years.) Agent in Canada—L. C. Camp. Head Office in Canada—Toronto. (Commenced business in Canada, 1st May, 1874.) OAPITAL. Amount authorized, subscribed for, and paid up in cash		er, 1883,	for
Commenced business in Canada, 1st May, 1874. CAPITAL		, .	
ABSETS IN CANADA. United States bonds in deposit with Receiver-General, viz.:— Par value. Market value. United States bonds, 4 per cent., registered	•	a—Toront	t o•
Amount authorized, subscribed for, and paid up in cash	(Commenced business in Canada, 1st May, 1874.)		
Amount authorized, subscribed for, and paid up in cash	entage manufi		
United States bonds in deposit with Receiver-General, viz.:— Par value		1 000 000	00
United States bonds in deposit with Receiver-General, viz.:— Par value. Market value. \$100,000 00 \$126,000 00	Amount authorized, subscribed for, and paid up in cash	1,000,000	$\stackrel{\circ}{=}$
United States bonds in deposit with Receiver-General, viz.:— Par value. Market value. \$100,000 00 \$126,000 00	Address September 1		
Par value. Market value. S 126,000 00 S 126,0			
Carried out at market value	<u>-</u>		
Total assets in Canada \$ 133,934 20	United States bonds, 4 per cent., registered\$ 100,000 00 \$ 126,000 00		
LIABILITIES IN CANADA. Net amount of losses in Canada claimed but not adjusted: Fire		126,000 7,934	00 20
Net amount of losses in Canada claimed but not adjusted: Fire	Total assets in Canada	133,934	20
Fire	LIABILITIES IN CANADA.		
Total amount of unsettled claims for losses in Canada\$ 3,896 08 Reserve of unearned premiums for all outstanding risks in Canada, viz.: Fire	Net amount of losses in Canada claimed but not adjusted :-		
Reserve of unearned premiums for all outstanding risks in Canada, viz.:— Fire	Fire \$ 861 00 Inland navigation 2,750 00 Ocean marine 285 08		
Total reserve of unearned premiums in Canada	Reserve of unearned premiums for all outstanding risks in Canada, viz.:	3,896	08
Total liabilities in Canada \$ 49,991 71		46,095	63
## Fire Risks in Canada. Gross cash received for premiums	<u>-</u>		
Gross cash received for premiums	INCOME IN CANADA.		
Net cash received for fire premiums			
Inland Marine Risks in Canada. Net each received for premiums 2,512 76 Ocean Risks in Canada. Gross cash received for premiums \$ 10,932 39 Deduct re-insurance, &c 1,245 18 Net cash received for said premiums 9,687 21 Total net cash received for premiums \$ 75,577 18	Gross cash received for premiums\$ 81,209 95 Deduct re-insurance, rebate, abatement and return-premiums 17,832 74		
Ocean Risks in Canada. Gross cash received for premiums 10,932 39 1,245 18 Net cash received for said premiums 9,687 21 Total net cash received for premiums 75,577 18	Net cash received for fire premiums \$ 63,377 21		
Ocean Risks in Canada. Gross cash received for premiums			
Net cash received for said premiums 9,687 21 Total net cash received for premiums 75,577 18	British.		
Total net cash received for premiums \$ 75,577 18	Gross cash received for premiums		
The state of the s	Net cash received for said premiums 9,687 21		
Total cash income in Canada \$ 75,577 18	Total net cash received for premiums	75,577	18
	Total cash income in Canada	75,577	18

PHENIX-Continued.

EXPENDITURE IN CANADA.

Fire Risks in Canada.

Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$605.00)\$ 890 09		
Amount paid for losses occurring during the year \$ 91,116 77 Deduct amount received for re-insurance 313 37		
Net amount paid for said losses \$ 90,803 40		
Total amount paid during the year for fire losses in Canada \$ 91,693 49		
Inland Marine Risks in Canada.		
Net amount paid for losses occurring in previous years		
Total amount paid during the year for inland marine losses\$ 857 22		
Total net amount paid during the year for Fire and Inland Marine losses in Canada	92,550	71:
Total net amount paid during the year for Marine (Ocean) losses in	02,000	• •
Canada	20,142	89
Commission or brokerage	15,708	4 8
Salaries, fees and all other charges of officials in Canada	1,000	
Taxes in Canada	3,681	
General expenses—postage, rent, telegrams, &c	3,161	42
Total cash expenditure in Canada	136,245	08

RISKS AND PREMIUMS.

Fire Risks in Canada.	Amount.	Premiums.	
Gross policies in force at date of last statement\$ Taken during the year—new and renewed\$	8, 195, 713 9,527,431	\$ 89,946,15 100,349 38	
Deduct terminated\$	17,723,144 9,088,407	\$ 190,295,53 91,731,75	
Gross in force at end of year\$ Deduct re-insured	8,634,737 525,724	\$ 98,563 78 8,160 04	
Total net in force, 31st December, 1887\$	8,109,013	\$ 90,403 74	
Inland Marine Risks in Canada.			
Policies taken during the year\$ Deduct terminated	606,044 606,044	\$ 2,512 76 2,512 76	
Ocean Risks in Canada.			
Policies taken during the year\$ Deduct terminated	1,002, 68 8 1,002, 68 8	\$ 10,932 39 10,932 39	
Total number of policies in force in Canada at da Total net amount in force Total premiums thereon	te		0 4
,			

Subscribed and sworn to, 6th March, 1888, by

(Received 9th March, 1888.)

L. C. CAMP.

PHENIX—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.

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

ASSETS.

Real estate	\$1,645,911	92
Loans on bond and mortgage	240,950	UU
Interest accrued on said bond and mortgage loans	4,073	43
Stocks and bonds—par value, \$1,643,960; market value	1,912,032	50
Interest due and accrued thereon	5.303	99
Cash on hand and in banks	634,145	03
Loans on collateral security of stocks, &c., of par value \$3,400; market		
value, \$3,848 Interest due and accrued thereon	3,350	00
Interest due and accrued thereon	nil.	_
Net premiums in course of collection	525,011	22
Bills receivable	81,191	18
Other assets—rents due and accrued	3,312	79
77	ar arr 200	06
Total assets	\$5,055,282	=
LIABILITIES.		
Net amount of unpaid losses	£ 562 224	47
Unearned premiums	3 343 325	ñ8
Due and accrued for rent &c	1 639	37
Due and accrued for rent, &c	4 406	18
Total liabilities, except capital stock	\$ 3,911, 5 95	<u>10</u>
Capital stock paid up in cash		
Surplus beyond liabilities and capital stock	143.686	96
Surplus vojo-a suscissos una corplus successioni	====	===
INCOME.		
W	04 500 500	02
Net cash received for premiums	\$4,799,163	00 E.A
Interest and dividends	. 131,173	7Q
Other income	17,576	10
Total cash income	\$4 947.913	96
2000 0002 12002000000000000000000000000	====	====
EXPENDITURE.		
Net amount paid for losses	\$ 3,740,524	62
Dividends	. 100.0 0 0	UU
Commission or brokerage	970,965	49
Salaries, fees, &c	. 326.331	73
Taxes	82.869	20
Miscellaneous	429,088	84
Total cash expenditure,	. ₽ 0,049,779	

PHENIX—Concluded.

RISKS AND PREMIUMS.

Fire risks-written during the year-amount	8 360, 4 97,978 00
Premiums thereon	4,559,722 82
Net in force, 31st December, 1887—amount	
Premiums thereon	6,781,610 3 0
Marine and Inland risks—written during the year	
Premiums thereon	1,136,985 64
Net amount in force, 31st December, 1887	
Premiums thereon	161,367 36
•	

STEPHEN CROWELL,

President.

PHILANDER SHAW,

Secretary.

NEW YORK, 14th January, 1888.

PHŒNIX FIRE ASSURANCE COMPANY OF LONDON.

STATEMENT FOR THE THIRTEEN MONTHS ENDING 31st DECEMBER, 1887.

Hon, Director—John J. Broomfield. | Secretaries - { William C. Macdonald. Francis B, Macdonald.

Principal Office -19 Lombard Street, London, E. C. Organized, A.D. 1782.

Agents in Canada—GILLESPIE, PATERSON & Co. — Head Office in Canada—Montreal.

(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 in deposit with Receiver-General, viz.:-

Par value. Market value.		
Canadian Pacific Railway bonds \$ 57,500 00 \$ 59,800 00 Oanada 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 value \$ 192,793 33 \$ 201,020 93		
Carried out at market value	201,020 1,543 3,000	95
Total assets in Canada	205,564	88
LIABILITIES IN CANADA:		
Net amount of fire losses claimed but not adjusted		
Total net amount of unsettled claims for fire losses in Canada		
Total liabilities in Canada	153,152	24
INCOME IN CANADA.		
Gross cash received for fire premiums		
Net cash received for fire premiums	219,891	09
Add interest on the deposit with Receiver-General, paid direct to the Head Office in London	8,104	23
Total cash income in Canada	227,995	32

PHŒNIX-Concluded.

EXPENDITURE IN CANADA.

Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at \$9,187.93)		
Net amount paid for said losses		
Net amount paid during the year for said losses 104,225 32	÷	
Total net amount paid during the year for fire losses	112,279 47,250 5,051	26
Miscellaneous payments:— Insurance plans	3,475	67
Total cash expenditure in Canada	168,056	81

RISKS AND PREMIUMS.

No.

Amount.

Total number of policies in force at date Total net amount in force)		13,595
Net in force 31st December, 1887	13,595	\$ 24,382,573	\$ 279,155 74
Gross in force at end of year	13,595	\$ 25,640,731 1,258,158	\$ 294,938 82 15,783 08
Deduct terminated	23,405 9,810	\$ 47,344,972 21,704,241	\$ 543,493 86 248,555 04
Gross policies in force at date of last statement. Taken during the year—new do do renewed	12,987 4,935 5,483	\$ 24,880,496 10,632,393 11,832,083	\$ 291,427 52 113,339 69 138,726 65

Subscribed and sworn to, 7th March, 1888, by

Fire Risks in Canada.

A. T. PATERSON.

Premiums.

(Received 8th March, 1888.)

QUEBEC FIRE ASSURANCE COMPANY.

STATEMENT	FOR	THE	VEAR	ENDING	31sr	DECEMBER	1887
OTATEMENT	LOR	THE	LLAL	FUDING	OTOL	LUBURADER,	1004.

President-John Greaves Clapham.

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. 212, and by 29-30 Vic., cap. 29, and by 42 Vic., cap. 69, and by 46 Vic., cap. 83.)

(Commenced business, 1818.)

CAPITAL.

Amount of stock authorized and Amount paid up in cash		
zamouzo para up sa casazo,		

(For List of Shareholders, see Appendix.)

ASSETS.

32,000 00

....\$ 192,691

		Market value.
Quebec Bank, 500 shares\$	50,000 00	\$ 56,000 00
Banque Nationale, 600 shares	30,000 00	15,000 00
City of Quebec Corporation Debentures	33,000 00	33,660 00
Dorehester Bridge Debentures	6,000 00	6, 090 00

Total par and market value...... \$ 119,000 00 \$ 110,750 00

Carried out at market value	110,750 00
Cash in banks, viz.:-	

La Banque Nationale, Quebec\$	8,406 12
Quebec Bank, Montreal	2,700 20
do Toronto	673 07
Bank of Nova Scotia, St. John, N.B	1,449 95
*La Banque Nationale, special deposit at credit of Receiver-General	9,200 00
*Quebec Bank do do	16,000 00
Union Bank, Winnipeg	1,115 73

,	
Total	39,545 07
Deposited as security in Ontario Court	1,200 00
Interest accrued and unpaid on stocks	1,532 85
Agents' balances	6.855 98

Agents' balances 6,855 95
Office furniture, valued at 551 85
Rents accrued at date and not yet received 255 33

	=	
*Of these there is deposited with the Receiver-General:—		
Quebec Bank stock \$	35,000 00	
Banque Nationale stock	25,000 00	
Cash in Quebec Bank	16,000 00	
Cash in La Rangna Nationala	9 200 00	

Total assets.....

Total.,\$ 85,200 00

QUEBEC-Continued.

LIABILITIES.

(1) Liabilities in Canada.

Net amount of fire losses unsettled—not resisted	
Net amount of unsettled claims for fire losses	10,361 17 66,373 06 1,480 75
Total liabilities in Canada, excluding capital stock	78,214 98
(2) Liabilities in other Countries.	
Total reserve of unearned premiums for risks in other countries	723 78
Total amount of liabilities in all countries, except capital stock	78,938 76
Capital stock paid up in cash	
Surplus beyond all liabilities and capital stock paid up	
INCOME.	
In Canada. In other countries.	
Gross cash received for premiums \$ 92,311 28 \$ 1,620 20 Deduct re-insurance, rebate, abatement and return premiums 7,641 35 172 36	
Net cash received for premiums	
Net cash received for premiums in all countries. Received for interest. Received for rent.	8 86.117 77
Total	\$ 95,439,61 200,90
Total cash income	\$ 95,639 61
EXPENDITURE.	
In Canada	
Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at \$3,595.00)\$ 3,835 44 Amount paid for losses occurring during the year	
Total net amount paid during the year for fire losses	\$ 61,253 75 10,002 00 11,602 92 6,455 00 4,157 36 756 77 1,723 88 401 91
Total cash expenditure	\$ 96,353 59

QUEBEC-Concluded.

CASH ACCOUNT.

1886.		L)r.				
		in banks at				54,471	03
1887, Dec. 31. Income as	above		••••••		••••	95,639	61
					8	150,110	64
1887.		C	r.				
Dec. 31. Expenditur Investment Balance in Agents	s hand and	he year (as a in banks the	is date	(including	\$ 6,8 5 5.98	96,353 6,156 47,601	00
					8	150,110	64
		RISKS AND	PREMIUM	ıs.	-		
Fire Risks.	In C	anada. Premiums.		r countries. Premiums.		ll countrie Premiur	
Policies in force at date of last statement\$ Taken during the year—	8,601,569	\$ 128,388 97	\$ 79,929	\$ 1,184 55	\$ 8,681,498	\$ 129,57	3 52
new	2,914,897	39,497 01	92,442	1,620 20	3,007,339	•	
renewed	3,948,215	52,814 27			3,948,215	<u> </u>	
Total \$ Deduct terminated	15,464,681 6,271,833				\$ 15,637,052 6,372,433		
Gross in force at end of year\$ Deduct re-insured\$	9,192,848 285,612	\$ 136,684 77 3,938 66	\$ 71,771		\$ 9,264,619 285,612	\$ 138,132 3,938	
Net in force 31st December, 1887\$	8,907,236	\$ 132,746 11	\$ 71.771	\$ 1,447 57	\$ 8,979,007	\$ 134,193	68
Total number of pol Total net amount in Total premiums then	force		•••••	• • • • • • • • • • • • • • • • • • • •	\$8	3,979,007 134,193	00 68

Subscribed and sworn to, 12th March, 1888, by

J. GREAVES CLAPHAM,

President.

W. W. WELCH,

Secretary.

(Received 14th March, 1888.)

THE QUEEN INSURANCE COMPANY.

-	
STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.	
<u> </u>	
•	
Principal Office—Liverpool, Eng. Chief Agent in Canada—H. J. MUDGE	•
Head Office in Canada—Montreal.	
(Organized or incorporated, 22nd July, 1858. Commenced business in Canada, 5th July, 1859.)	Ł
CAPITAL.	
Amount of joint stock capital authorized, £2,000,000 stg	}
ACCORDA TAT CLANADA	
ASSETS IN CANADA.	
Real estate, viz.:—Lot of land in New Brunswick 50 00)
Stocks and bonds owned by the Company, viz.:— Par value. Market value.	
*New Zealand bonds \$ 48,667 00 \$ 47,450 00	
*Canada 4 p.c. inscribed stock 51,100 00 55,443 50 *City of Toronto bonds 16,000 00 16,800 00	
*Oity of Hamilton do	
*City of Halifax do 60,000 00 66,000 00	
*Province of Quebec bonds	
Total par and market value \$ 247,340 00 \$ 263,673 70	
Carried out at market value)
Loans on security of life policies	
Cash on hand at head office in Canada	;
Cash in banks, viz.:—	
Bank of Montreal, St. John, N.B	
Control of the Contro	
Total	
Interest accrued and unpaid on stocks	
Agents' and other unadjusted balances in Canada 6,746 48	
Sundries—Office farniture, plans, stationery, &c	
1,200 00	-
Total assets in Canada 287,406 67	•
LIABILITIES IN CANADA.	3
Fire losses in Canada:—	
Losses claimed but not adjusted\$7,520 29	
Total not amount of unantiled alains for for large in Consider	
Total net amount of unsettled claims for fire losses in Canada	
Due and accrued for miscellaneous expenses	
wood wow to a minocition combonition (states) (states) (states) (states)	
Total liabilities of Fire Department in Canada 137,225 31	
Add liabilities, Life Department	
Total liabilities in Canada	
&D	ė

^{*}Deposited with Receiver-General for fire and life.

QUEEN-Continued.

INCOME IN CANADA-FIRE DEPARTMENT.

Gross cash received for premiums	
Net cash received for fire premiums	10,977 56
Total cash income in Canada	224,433 44

EXPENDITURE IN CANADA-FIRE DEPARTMENT.

Fire Risks in Canada.

Paid during the year for losses occurring in previous years (which losses were estimated in last statement at \$5,590)	
Net amount paid for said losses	
Net amount paid for said losses 113,681 72	
Total net amount paid during the year for fire losses	119,305 63 27,163 92 9,393 36 5,735 98 9,594 01
Total cash expenditure in Canada	171.192 90

RISKS AND PREMIUMS.

Fire Risks in Canada.	No.	Amount.	Premiums thereon.	
Gross policies in force at date of last statement Taken during the year—new do do renewed	12,846 5,532 5,946	\$ 22,686,412 10,508,755 10,448,870		
Total Deduct terminated	24,324 10,996	\$ 43,644,037 20,654,985	\$ 499,702 39 232,366 83	
Gross in force at end of year Deduct re-insured	13,328	\$ 22,989,052 1,260,733		
Not in force at 31st December, 1887	13,328	\$ 21,728,319	\$ 252,974 87	
Total number of policies in force in Cana Total net amount in force Total premiums thereon		••••••	\$21,728,3 19	00 87

Subscribed and sworn to, 7th March, 1888, by

H. J. MUDGE.

(Received 8th March, 1888.)

QUEEN-Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

(Abstracted from Directors' Report, Liverpool, Eng., 3rd May, 1888.)

FIRE BRANCH.

The premiums of the year, less re-insurances, are £598,785, as compared with £601,649, and the losses of the year, paid and outstanding, are £393,537, or 65.72 per cent. as compared with £353,494, or 58.75 per cent. of the previous year.

SURPLUS.

The balance at credit of profit and loss account is £132,515 0s. 4d., whi recommend be disposed of as follows:—	ich the dir £		ors d.
In payment of a dividend of 10 per cent., and a bonus of 5 per cent., free of income tax, which will absorb	27,005 105,509	5	0 4
£	132,515	0	4
After giving effect to the foregoing, the funds will stand as follows;— Capital paid up	£	s.	d.
490,178 6 5	1,288,335	6	8
FIRE ACCOUNT.			
Amount of fire fund at the beginning of the year Premiums received after deduction of re-insurances	£ 200,000 598,785	0	0. 0 3
Less income tax 261 7 9	8,700	10	6
£	807,485	13	9
Losses by fire, after deduction of re-insurances	£ 393,537		d. 6
Commission	91,724 97,791 24,432 200,000	15 5	1 0 2 0
	807,485		9

£1,411,365 10 7

QUEEN-Continued.

PROFIT	AND	LOSS	ACCOUNT.
PROPERTY	AND	71000	AUUUUNI

PROFIT AND LOSS ACCOUNT.				
Balance from 1886		£ 134,196	s. 10	d. 4
Balance		£ 90,489	s . 8	d. 4
Transfer fees		18,532 106 24,432	9 10 5	8 0 2
		133,560 £	13 s.	2 d.
Dividend and bonus for year ending 31st December, 1886 £37,005 5 0 Amount carried to reserve fund 16,701 17 0)	43,707 90,489	2 8	9
	£	134,196		4
Proportion of general expenses in connection with interest and investments		£ 1,045 132,515	8. 12 0	d- 10 4
**************************************	£	133,560	13	2
BALANCE SHEET ON THE 31st DECEMBER, 1887.				
LIABILITIES.				
		c		d.
Shareholders' capital, as per last account		£ 180,035 587,040 31,081		0 9 6
Shareholders' capital, as per last account Life Insurance fund		180,035 587,040	0 10	9
Shareholders' capital, as per last account Life Insurance fund		180,035 587,040 31,081	0 10 9	9 6
Shareholders' capital, as per last account Life Insurance fund Annuity Fund E133,298 3 0	£	180,035 587,040	0 10 9 9 11 11	9 6

${\tt QUEEN-Concluded.}$

ASSETS.

	£	8.	đ
Mortgages on property within the United Kingdom £ 39,019 3 2 Mortgages on property out of the United Kingdom 144,675 0 0	-	•	
Loans on the Company's policies	183,694 33,004	2	4
Investments, viz.:— In Foreign Government and State securities			
200 V V	599,320	6	0
House property, including the Company's offices at Liver- pool and elsewhere	311,077	3	3
building societies	36,737	4	0
The bonds of local boards and corporations	58,781	10	8
	10,968		
Agents' and branch balances	85,126		
Cash on deposit and current accounts at bankers'	34,537	18	9
	54,429		
Furniture, &c., at chief and branch offices	3,687	6	6
	£1,411,365	10	7

THE ROYAL CANADIAN INSURANCE COMPANY OF MONTREAL, CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.	
President-Andrew Robertson. Manager-Geo. H.	MoHenry.
Secretary-Harry Cutt.	
Principal Office-157 St. James St., Montreal.	
(Organized 23rd May, 1873. Commenced business in Canada, 13th Aug	rust. 1873.)
	,,
CAPITAL.	
Amount of joint stock capital authorized and subscribed for \$ Amount paid up in cash	
(For List of Shareholders, see Appendix.)	
ASSETS.	
Loans secured by bonds and mortgages on which more than one year's interest is due, and for which judgment has not been obtained—	04 000 00
First liens	24,000 00
Stocks and bonds held by the Company, viz: :- Par value. Market value.	
Dominion 4 per cent. bonds	
Total par and market value\$ 489,960 00 \$ 515,991 38	
Carried out at market value	515,991 38
Par value. Market value. Amount loaned.	
1,075 shares C.P.R. of \$100 each\$ 107,500 00 \$ 66,650 00 \$ 50,586 29 13 bonds Montreal Warehousing Co., £200 each, less payments on account	
of mortgages 10,400 00 10,400 00 9,205 39	
\$ 117,900 00 \$ 77,050 00 \$ 59,791 68	
Total amount loaned	59,791 68 29,978 8 7
Cash in banks, viz.:— 1,668 94 Bank of Montreal, current account	
Total	14,272 88

[•] Of this there is deposited with the Receiver-General, par value, \$56,000.

49,698 42

206,516 61

400,000 00

95,806 05

ROYAL CANADIAN—Continued.

ROTAL CANADIAN—Continuea.	
Agents' balances	11,720 85 27,034 52 11,460 85 3,122 62 4,686 51 262 50
Total assets	702,322 66
LIABILITIES.	
(1.) Liabilities in Canada.	
Net amount of losses reported or supposed but not claimed:	
\$ 35,951 59	
Net amount of losses resisted:—	
In suit, Fire (accrued in previous years)\$ 2,250 00 Not in suit, Ocean (accrued in previous year)	
Net a mount of unsettled claims for losses in Canada	38,402 59
Reserve of unearned premiums for all outstanding risks in Canada:— Fire	
Total reserve of uncarned premiums for risks in Canada	118,291 20 124 40
Total liabilities (excluding capital stock) in Canada	156,818 19
(2.) Liabilities in other Countries. Net a mount of fire losses (reported or supposed, but not claimed)	
Total amount of unsettled claims for fire losses in other countries	2,141 90
Reserve of unearned premiums for all outstanding fire risks in other countries	47,556 52

Capital stock paid up.....

Total liabilities in other countries.....\$

Total liabilities (excluding capital stock) in all countries......

*Surplus beyond all liabilities and paid up capital stock......

^{*} Including \$24,000 dividend payable 15th February, 1888.

ROYAL CANADIAN—Continued.

INCOME.

	tries. 799 67 799 67
Net cash received for inland marine premiums \$ 25,0	
Gross cash received for premiums	743 77
Net cash received for ocean premiums \$ 128,3	379 67
Bills and notes taken during the year for ocean premiums and remaining unpaid, \$27,034.52. Total net cash received for premiums in all countries	21,285 33 5,310 62
Total cash income	\$ 471,782 27

EXPENDITURE.

						In othe ountrie				
(which losses were estimated in the last statement at \$12,284.40)		8,	2 60	65	\$	2,012	86			
Paid for losses occurring during the year	\$ 1			55 58	\$	73,304 510				
Net amount paid during the year for said losses	\$ 1	17,	934	97	\$	72,793	42			
Total net amount paid during the year for fire losses	\$ 1	126,	195	62	\$	74,806	28			
For Inland Marine Risks.					Ir	Canad	la.			
Net amount paid for losses occurring during the year Deduct re-insurance and savings and salvage	••••	••••	•••	•••••	\$	17,802 5,914				
Net amount paid during the year for said losses	••••		4 4 00		\$	11,888	13			
Net amount paid during the year for inland marine losses	••••	•••	••••	• •••	\$	11,888	13			
Total net amount paid during the year for fi losses, viz.:	re	an	d	inl	and	mar	ine			
In CanadaIn other countries	••••	••••	••••	•••••	\$	138,083 74,806				
Total124	••••	••••	• • •	••••		••••••	\$	212,8	89 0	03

	ROYAL CANADIAN—Continued.		
Net amoun	t paid during the year for ocean losses	131,711	48
Amount of	dividends paid during the year at 6 per cent	23,977	15
Commissio	n or brokerage	79,073	
Salaries, fe	ees, and all other charges of officials	11,001	
Taxes (inc	cluding \$3,655 back Quebec Government taxes)	5,878	55
Gener \$	payments and expenditure, viz:— al charges, \$7,539.34; charges on account of old loss, 1,381.54; fire charges, \$5,295.74; marine charges, \$4,099.31; uspense account, \$79.05; fire profit and loss, \$102.00; exchange	•	
	122.44	18,619	42
	Total cash expenditure	483,151	49
	CASH ACCOUNT.		
1886.	Dr.		
Dec. 31. To	o Balance in hand and in banks at this date\$	176,740	93
Dec. 31.	Income as above	471,782	27
	Sundry	3,311	
	8	651,834	30
1887.	Cr.		
Dec. 31, B	y Expenditure during the year, as above	483,151	49
	Investments during the year	73,271	
	Loan account—call loan	50,897	
	Balance in hand and in banks at this date	44,514	
	*	651,834	30

ROYAL CANADIAN—Concluded.

RISKS AND PREMIUMS.

Fire Risks.	In Ca	nada. Premiums.	In other Amount.	countries. Premiums.	Total in al Amount.	l countries Premiums	
	\$	\$ cts.	\$	\$ cts,	\$	\$ cts	8.
Policies in force (gross) at date of last statement	16,933,302	197,165 71	6,220,236	101,686 28	23,153,538	288,851 9	99
Taken during the year— new and renewed	17,226,869	206,116 97	15,312,665	146,785 44	32,539,534	352,902 4	ŧl
Total Deduct terminated (includ-	34,160,171	393,282 68	21,532,901	248,471 72	55,693,072	641,754 4	10
ing renewed)	14,563,300	189,650 59	13,807,527	153,358 67	28,370,827	343,009 2	16
Gross in force at end of year	19,596,871	203,632 09	7,725,374	95,113 05	27,322,245	298,745 1	14
Deduct re-insured	3,125,642	35,012 56			3,125,642	35,012 5	6
Netinforceat31st Dec.,1837	16,471,229	168,619 53	7,725,374	95,113 05	24,196,603	263,732 5	58
Inland Marine Risks.							_
Taken during the year	3,899,659	39,234 65		*** ***** *****	3,899,657	39,234 6	
Deduct terminated	3,865,341	38,862 55			3,865,341	38,862 5)O
Gross in force at end of year	34,318	372 10		******	34,318	372 1	
Deduct re-insured	24,596	130 16			24,596	130 1	16
Net in force at end of year.	9,722	241 94			9,722	241 9	94
Marine Ocean Risks. Policies in force (gross) at							_
date of last statement	888,852	45,176 25	• • • • • • • • • • • • • • • • • • • •		888,852	45,176 2	25
Taken during the year		120,403 90	******		6,070,641	120,403 9	
Total	6,959,493	165,580 15			6,959,493	165,580 1	15
Deduct terminated	6,243,499	127,325 05	**********		6,243,499	127,325	
O	715.004	20 085 10			715.004	00.055.1	_
Gross in force at end of year Deduct re-insured	715,994 1 96, 232	38,255 10 4,781 60	******		715,994 196,232	38,255 1 4,781 6	
					<u> </u>		
Net inforce at 31st Dec., 1887	519,762	33,473 50			519,762	33.473	50

Subscribed and sworn to, 2nd March, 1888.

Total premiums thereon.....

J. R. THIBAUDEAU, Vice-President.

297,448 02

HARRY CUTT, Secretary.

(Received 3rd March, 1888.)

Total net amount in force\$24,726,087 00

THE ROYAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DEBEMBER, 1887.		
Chairman—R. Brocklebank. Manager—John H	. McLare	IN.
Principal Office-Liverpool, England.		
Head Office in Canada—Montreal. Chief Agent in Canada—W	M. TATLE	Y.
(Organized 31st May, 1845. Commenced business in Canada, 185	51.)	
	,	
CAPITAL.		
Joint stock capital authorized, £2,000,000 sterling	,394,126	67
ASSETS IN CANADA.		
Real estate:—		
Four-story building, situate on corner of Notre Dame street and Place d'Armes, Montreal, occupied by the Company and tenants as offices		
Total real estate\$	120,000	00
Stocks held by the Company:—		
* Canada 4's	•	
\$ 689,533 34 \$703 570		
Carried out at market value Loans on security of the Company's policies (Life Department) in	703,570	00
Cash on hand at head office in Canada	27,606 271	_
Cash in banks, viz.:— Merchants' Bank		
Total	1,168	57
Agents' balances Rents accrued. Office furniture and fixtures throughout Montreal and Toronto buildings; also furniture at Quebec, Hamilton and other agencies,	37,507 321	
including supplies, block plans, &c	7,000	00
Total assets in Canada\$	897,446	43

^{*}Deposited with Receiver-General on account of Fire and Life.
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ROYAL-Continued.

LIABILITIES IN CANADA.

Pina Piolo in Canada

Fire Risks in Canada.		
Net amount of losses claimed but not adjusted		
Total net amount of unsettled claims for fire losses in Canada	21,574 0 390,706 6	
Total liabilities under fire branch in Canada	412,280 6 319,478 4	
Total liabilities in Canada	731,759 1	6
INCOME IN CANADA (FIRE BRANCH).		
Gross cash received for fire premiums		
Net cash received for fire premiums\$ Interest	521,140 6 942 7	_
Other income, viz.:— Rents received		
Total	9h 5h0 F	i.e.
Total cash income in Canada	27,570 E 549.653 9	
EXPENDITURE IN CANADA (FIRE BRANCH).		
Amount paid during the year for fire losses occurring in previous years (estimated in last statement at \$8,955.08)\$ 8,583 14 Paid for losses occurring during the year		
Net amount paid for said losses		
Total net amount paid during the year for fire losses in Canada\$ Paid for commission or brokerage	307,771 8 75,608 1 44,693 3 7,343 9	17 38
Total cash expenditure in Canada	435,417	10
RISKS AND PREMIUMS.		

For Fire Risks in Canada.	Amounts.	Premiums.
Gross policies in force at date of last statement	5 74,277,373 25,224,590 29,501,944	\$ 742,313 91 261,526 22 299,755 59
Total		\$1,303,595 72 533,584 35
Gross in force at end of year	77,135,541 427,425	\$ 770,011 37 5,210 76
Not in force 31st December, 1887	76,708,116	\$ 764,800 61

ROYAL—Continued.

Total number of policies in force in Canada at dateNo return.	
Total net amount in force	3 00
Total premiums thereon) 61

Subscribed and sworn to, 24th February, 1888, by

WM. TATLEY.

(Received, 27th February, 1888.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1886.

(Abstracted from Directors' Report, Liverpool, Eng., 5th Aug., 187.)

FIRE DEPARTMENT.

The fire premiums for the period, after deduction of re insurances, amounted to £955,039 17s. 2d., and the net losses to £533,32? 11s. 3d. These amounts show a decrease for the year of £11,067 17s. 4d. in premium, and of £18,953 8s. 4d. in losses. Deducting agents' commission and all management expenses, the net profit on the fire business amounts to £120,123 19s. 9d., and the interest on fire fund and current balances to £26,306 10s. 3d.—together, £146,430 10s. 0d.

PROFIT AND LOSS.

The amount at the credit of the profit and loss account, after pay-			
ment of the dividend and income tax for the year 1885, was	211,145	12	9
To which have been added:—	•		
Fire profit for the year			
Interest 67,082 16 7			

213,513

£424,658 19 From this has been deducted amount written off the Dublin building... 5,000

£119,659 19

From this amount your directors have carried to reserve fund...£100,000 0 0 *And they have deemed the present a fitting opportunity for inaugurating a superannuation fund, and have carried to a 25,000 0 0 separate account for the purpose

125,000 0

£294,658 19

DIVIDEND.

The profits from the Fire Department enable the Directors to recommend an increased dividend of 2s. per share for the year, and, with the view of more nearly equalizing the half yearly dividends, they paid in February last an interim dividend of 12s. per share from Fire Profits, in addition to which they now recommend a payment of 15s, further dividend from the same source, and 3s. per share from the balance of undivided Life Profits—all free of income tax—which will absorb.....£144,772 10

Leaving a balance at the credit of the account to be carried forward of.....£149,886

The fund is intended to be employed in the future for the benefit of deserving officers who have been long in the service of the company, and have become incapacitated. But while the amount is specially appropriated for this object, it will continue to be the property of the Company, and the directors will retain absolute discretion in its application.

ROYAL-Continued.

FUNDS.

After providing for payment of the dividend, the funds of t stand as follows:—	he Compan	ı y w	rill
Capital paid up Fire fund £550,000 0 0 Conflagration fund 200,000 0 0	, , -		0
December (and	750,000		0
Reserve fund	1,200,000		0
Life funds	3,257,609		4
Superannuation fund	25,000		0
Balance of Front and Loss	149,8:6	9	4
	£5,672,040	17	8
REVENUE ACCOUNTS—FIRE ACCOUNT.			
1886. <i>Dr</i> .			
Amount of Fire Insurance Fund at the beginning of the year£550,000 0 0 Amount of Conflagration Fund	750,000	0	0
Premiums, after deduction of re-assurances	955,039		2
Interest	26,306		3
	£1,731.346	7	5
1886. <i>Cr</i> .			
Losses by fire after deduction of re-assurances Commission Expenses of management Profit realized, transferred to Profit and Loss account.	£ 533,322 144,336 157,256 146,430	14 12	3 0 2 0
Amount of Fire Insurance Fund			•
At the end of the year, as per balance sheet	750,000	_0 	0
•	£1,731,346	7	5
PROFIT AND LOSS ACCOUNT.			
1886. Dr.	£	8.	d.
Balance of last year's account	. 349,591	117	5
Interest	67,082		7
Profit realized on the fire account	. 146,430		ö
	£563,105	4	0
1886. Cr.	£	8.	d.
Dividends and bonuses to shareholders	. 135,121	0	0
Income tax		-	8
Amount written off Dublin building	. 3,325 5,000	4	0
Amount transferred to reserve fund		0	Ö
Amount transferred to superannuation fund	25,000	8	Ö
Balance, as per balance sheet	. 29 4 ,6 5 8	•	4
, F 222220 22220 22220 22220 2220		15	_
	£563,105	4	0

1,057 2 10

ROYAL-Continued.

BALANCE SHEET ON THE 31st DECEMBER, 1886.

BALANCE SHEET ON THE 31ST DECEMBER, 1886.					
LIABILITIES.					
Shareholders' capital	£ 289,545 1,200,000 3,053,852 203,756	14	d, 0 0 11 5		
Profit and loss (subject to shareholders' dividend)	750,000 25,000 244,658 14,520	0 0 19 3	0 0 4 5		
Dita	3)		1		
	£5,984,537	7	2		
4.0077779			=		
ASSETS.					
Mortgages on freehold and leasehold property, viz. :-	£	8.	d.		
to Scotland	1.724.023		7		
Investments: In British Government securities "Colonial do "Foreign do "United States do "Railway debenture stocks, England "do guaranteed and preference stocks, viz.:— England	37,180 11,536 385,411 25,300	4	4 7 5 5 0		
" do ordinary stock, England" Gas and Dock Companies' bonds, England	- 1,510,418 - 776	0	5 (0 11		
Scotland 29,756 3 Ireland 7,000 0 United States 353,897 3	568,862		6		

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ROYAL-Concluded.

Loans to various towns and townships on security of the rates, viz.:-	3		
Wales		8	3
Loans on English and Scottish railway securities, with margins Temporary loans on United States Government stocks, with	400,567 184,153	6	5
margins	20.000	0	0
Agents' balances) (20,000 103,027 9,878	7	8
Outstanding premiums \since received \cdot \dots	9,878	8	6
Outstanding interest) (71,550	7	10
Agents' balances Outstanding premiums Outstanding interest Cash on hand and on current account with bankers	129,305		
	£5,984,537	7	2

THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

And the second s		
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 18	387.	
President - John M. McCandlish. Secretary-P. P.		N.
Principal Office—Edinburgh, Scotland.	111100	
	ontra	اه
• • • • • • • • • • • • • • • • • • • •		261.
(Organized or incorporated, A.D. 1824. Commenced business in Canad	18,	
February, 1882.)		
Amount of capital authorized\$30,000	000	00
Amount subscribed for	7,000	00
Amount paid up in cash	2,850	00
ASSETS IN CANADA.		
Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate	250	00
Bonds and debentures in deposit with Receiver-General:—	,-00	••
Par value. Market value. Canada inscribed 4 p.c. stock \$ 97,333 33 \$ 104,146 66		•
County of Middlesex debentures 2,000 00 2,240 00		
Total par and market value		
Carried out at market value	7,556	66
	1,708	78
* Total assets in Canada \$ 240),515	44
and the second s		==
LIABILITIES IN CANADA.		
Net amount of losses in Canada claimed but not adjusted \$ 10,291 44		
),291	44
(Of this amount, \$100 accrued in previous years.) Reserve of unearned premiums for all outstanding risks in Canada 52	2,937	27
the state of the s	1,001	
Total liabilities in Canada 65	3. 22 8	71
Besides these there are other Canadian investments, held at Hartford, the U.S. bran	ch of	the
Company, as follows:— Par value. Market v	_	
Province of Quebec Government bonds	00 00	
	00 00 69 87	
Qo Toronto do	00 00	
	28 75 37 50	
Town of Dundas do	28 75	
Village of Parkdale do 14,000 00 10,0	83 75	
Ontario Railway Subsidy honds	606 25 175 19	
Vanada Permanent Loan Company's debentures	00 00	
Tarmers' Loan & Savings Company's do	00 00 00 00	
90000 and Canadian Loan Company's do 20,000 00 20,0	00 00	
Freehold Loan & Savings Company's do	00 00	
<u>\$ 697,696 00</u> \$ 731, 5	25 06	

SCOTTISH UNION AND NATIONAL-Continued.

INCOME IN CANADA.

Gross cash received for premiums		
Net cash received for premiums\$ Received for interest and dividends	100,694 6,167	
Total income in Canada	106,862	01
EXPENDITURE IN CANADA.		
Amount paid for losses occurring in previous years (which losses were estimated in last statement at \$2,505.47)\$ 2,505.47 Deduct savings and salvage		
Net amount paid for said losses		
Net amount paid during the year for losses\$ Commission or brokerage and salaries, fees and all other charges of	38,827	78
officials in Canada Taxes in Canada	19,276 3,276	
Total expenditure in Canada	61,381	36
RISKS AND PREMIUMS.		

Policies in force at date of last statement 5,501 Taken during the year—new and renewed 8,924	\$ 9,744,146 13,198,760	\$ 88,673 06 113,181 58
Total	\$ 22,942,906 10,289,670	\$ 201,854 64 97,206 98
Gross in force at date	\$ 12,653,236 287,465	\$ 104,647 66 2,260 00
Net in force, 31st December, 1887	\$ 12,365,771	\$ 102,387 66
*** · · · · · · · · · · · · · · · · · ·	1 .	

Total premiums thereon..... 102,387 6**6**

Subscribed and sworn to, 26th January, 1888, by

WALTER KAVANAGH,

Chief Agent.

(Received, 27th January, 1888.)

SCOTTISH UNION AND NATIONAL-Continued.

GENERAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

ASSETS.

Real estate owned by the Company	10,227,709 82,560 3,727,760 16,628 1,498,929 13,645 355,544 471,894 7,221 5,247 15,423	35 89 08 98 52 54 73 00 48 98
		==
LIABILITIES.		
Net amount of unpaid losses Unearned fire premiums	111,704 661,660	
Net premium reserve and other liabilities (except capital stock) under the life department	14,447,933	12
Cash dividends to shareholders remaining unpaid	10,341	21
Due and accrued from salaries, rent, advertising, &c	38,620 15,725	00
Total liabilities	15,285,984	87
Capital stock (less stock re-purchased and held by the Company)\$	1,273,600	00
Surplus beyond capital and all liabilities	867,123	
=		
INCOME DURING THE YEAR.		
Net cash received for fire premiums	1,201,103	60
Fremiums on life assurance and annuity departments	1,425,245	
therest and dividends	637,908	
Rents	28,643	43
Total liabilities	3,292,901	35
EXPENDITURE DURING THE YEAR.		
Net amount paid for fire losses	646,986	88
UIVIGANG naid stockholders	197,799	71
VUIDIBBION or healtarage fire dengerment	155,339	
Salari es, fees, and all other charges of officials	155,984	

SCOTTISH UNION AND NATIONAL—Concluded.		
Taxes	26,963	29
ments ments		35
Total expenditure	2,986,896	04
RISKS AND PREMIUMS—FIRE BISKS.		
Written during the year—amount	\$506,008,193	00
Premiums thereon	1,794,725	97
Net amount in force at date	397,461,141	
Premiums thereon		

(Received, 2nd June, 1888.)

873,366 16

1,350 66

15,000 00

THE WESTERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.

President-A. M. SMITH. Managing Director-J. J. KENNY. Secretary-J. BOOMER.

Principal Office - Toronto.

(Incorporated, August, 1851. Commenced business in Canada, August, 1851.)

CAPITAL.

Amount of joint stock capital authorized	\$2,000,000 00
Amount subscribed for	1.000.000 00
Amount paid up in cash	500,000 00
1	

(For List of Shareholders, see Appendix.)

ASSETS.

Real estate—Company's building, 4 story, story corner of Scott and Wellington streets, Tor Loans secured by bonds and mortgages on which year's interest is due, constituting a first lies Loans, as above, on which more than one year's	onto ch not mon n on real e interest is	re than one statedue and for	65,000 22,100	00
which judgment has not been obtained, first Interest due and unpaid on said loans do accrued do do		\$ 1,037 50	3,250	00
Total interest carried out	••••••		2,035	50
.— cooks and bonds need by the company.—	Par Value.	Market Value.		
Dominion of Canada stock Bank stock Loan and Investment Company stock Aldboro' debentures Elma do Grey do Morris do Oshawa do Oxford do Shelbourne do Arthur do Town of Barrie do Lindsay do Owen Sound Village of Uxbridge Town of Whitby United States registered bonds Georgia State bonds Otity of Richmond bonds	40,000 00 58,000 00 2,676 49 5.000 00 3,000 00 7,000 00 18,660 00 3,300 00 3,500 00 2,500 00 13,200 00 2,500 00 3,500 00 2,500 00 3,500 00 100,000 00	45,200 00 75,39 00 2,960 07 5,327 50 3,193 50 2,131 00 7.611 80 20,988 87 3,540 39 3,840 00 2,575 00 3,605 00 15,495 78 500 00 25,500 00 361,260 00 25,750 00 104,000 00		

Total par and market value...... \$ 772.126 49

Carried out at market value.....

Cash on hand at head office.....

WESTERN—Continued.

Cash in banks, viz.:— Canadian Bank of Commerce, Toronto	44,378 4 9,383 1,411 3,393 5 57,311 23,000 2,982 14,677 5,000 20,000 20,000 20,000	65 55 73 08 00 18 82 00 00		
Total		_ \$	201,538	44
Interest due and accrued and unpaid on stocks, &c			3,458	
Agents' balances	• • • • • • • • •	•••	149,954	
Agents' balances	• • • • • • •	•••	58,176	
Sundry, viz.:—			•	
Office furniture, &c\$ Due from other companies for re-assurances on losses already paid	22,128 25,556	38 23	47,684	61
*Total assets	• • • • • • • • • • • • • • • • • • • •	81	, 44 2,91 5	10
LIABILITIES.				
(1.) Liabilities in Canada,				
Net amount of losses, not resisted:—				
Net amount of losses, not resisted: Fire	19,052 5,160 16,230	85		
Fire	5,160 16,230	85 00		
Fire	5, 160 16, 230 40, 442	85 00 85		
Fire	5, 160 16, 230 40, 442	85 00 85		
Fire	5,160 16,230 40,442 1,500	85 00 85 00	41,942	85
Fire	5,160 16,230 40,442 1,500 8:- 232,274	85 00 85 00 \$	41,942	85
Fire	5,160 16,230 40,442 1,500 8:- 232,274 244 17,541	85 00 85 00 \$ 85 86 48	41,942 250,061 742	19

^{*}Amounts deposited with the Governments of various States and countries, viz.:-

	Amount of Deposit.
Dominion of Canada, municipal debentures	\$ 57.700 00
Virginia, City of Richmond, 4 per cent. bonds	40,000 00
Ohio, 3 per cent. State bonds	100,000 00
California, 42 per cent. registered U. S. bonds	100,000 00
Mississippi { Cash	15,000 00
A per cent. registered bonds	10,000 00
New York—Dominion of Canada stock	86.000 00
do U.S. 4 per cent registered bonds	191,000 00
Georgia-6 per cent. State bonds	25,000 00
do U. S. 4 per cent registered bonds	148,350 00
138	•

WESTERN—Continued.

(2.) Liabilities in	other	Countries.
---------------------	-------	------------

(2.) Diamines in other	i Countines.			
Net amount of losses unsettled, but not resisted	:			
Fire		\$ 57,968 47		
Ocean		5,520 00		
Not amount of fine leaves registed in guit (\$1.210.89.6)	f which accrns	.\$ 93,692 02 d		
Total	MUICH MOULES	. 7,219 89		
			100 011	Δ1.
Total net amount of unsettled claims in other co	ountries	····••••••••••••••••••••••••••••••••••	100,911	ar.
Reserve of unearned premiums:—		\$ 458.838.57		
Fire	ba	36,795 22		
Ocean marine	**** ***********	. 17,205 98		
Total reserve	•••••••		512,839	77
Total liabilities in other countries		<u>\$</u>	613,751	68
Total liabilities (excluding capital stock) in all	countries	<u>\$</u>	906,498	25
Capital stock paid up			500,000	00
Surplus beyond all liabilities and capital stock			36,416	85
para vag and an annual and an para		=		
INCOME.				
For Fire Risks.	In Canada.	In other		
Gross cash received for premiums	\$ 440.969.51	countries. \$1,052,471 94		
Deduct re-insurance, rebate, abatement and return pre	-			
miums	102,959 41	231,925 37		
Net cash received for fire premiums		\$ 820,546 57		
(Bills and notes received during the year for premium and remaining unpaid, \$14,678.75.)	S	Tu sahan		
For Inland Marine Risks.	In Canada.	In other countries.		
Gross cash received on bills or notes taken for premiums	.\$ 31,132 91 . 33,969 59	\$ 151,668 09 118,712 57		
Gross cash received for premiums	\$ 65,102 50	\$ 270,380 66		
Deduct re-insurance, &c	. 31,522 87	26,991 77		
Net cash received for inland marine premiums	.\$ 33,579 63	\$ 243,388 89		
(Bills or notes received during the year for premium and remaining unpaid, \$25,579.51.)	8			
For Ocean Risks.	In Canada.	In other countries.		
Gross premiums received in cash	. \$ 111,691 44	\$ 46,521 19		
Gross cash received on bills or notes taken for premiums	50,671 34	29,487 18		
Gross cash received for premiums Deduct re-insurance, &c	.\$ 162,362 78 . 76,312 06	\$ 76,008 37 18,591 43		
Net cash received for ocean premiums		\$ 57,416 94		
(Bills and notes received during the year for ocea premiums and remaining unpaid, \$17,918.49.) Total net cash received for premiums		\$1,121,352 40		
			1 2 50 000	o=
Total net cash received for premiums in all countries and dividends	ntries	. ,	1,578,992 38,902	8 5 91
Total cash income	•••••••		1,617,895	76

WESTERN-Continued.

EXPENDITURE.

	For Fire Losses.	In Canada.	In other				
Paid during the year for losses occurring in previous years							
\$62,149.11)	ses were estimated in last statemen	\$ 17,159 66	\$ 44,596 11				
Paid for losses of Less received to	ccurring during the year	\$ 202,127 26 47,223 13	\$ 540,286 05 30,416 93				
Net amount paid	d for said losses	\$ 154,904 13	\$ 509,869 07				
Total net amoun	at paid during the year for fire losses	\$ 172,063 79	\$ 554,465 18				
Paid during the (which loss	For Inland Marine Losses. year for losses occurring in previous year were estimated in last statemen	t at	\$ 15,084 75				
Paid for losses of Less saving and	occurring during the year salvage and re-insurance	\$ 79,137 52 51,566 10	\$ 174,388 62 \$ 28,421 20				
Net amount paid	d for losses	\$ 27,571 42	\$ 145,967 42				
Total net amoun	at paid during the year for inland ma	rine \$ 28,908 30	\$ 161,052 17				
Total net amount paid during the year for fire and inland marine losses, viz.:—							
In Canada. In other cou	arine losses, viz.:—	\$ 200,972 09 715,517 35					
	Total			916,489	44		
Net amount	paid during the year for ocean l	08868	•• ••••	115,017	94		
	amount \$9,615.00 was incurred			50.000	ΔΔ		
Commission of	dends on capital stock, at 10 peor brokerage	г сөпь		50,000 298,754			
Salaries and	••••••	50,554					
Taxes			•••••••	31,342	74		
Miscellaneous payments, viz.:—General American expenses (fire), \$75,618.14; Canadian general expenses (fire), \$14.9:7.53; general American expenses (marine), \$8,162.44; Canadian general expenses (marine), \$5,639.88; Canadian fire inspection, \$4,882.89;							
law expenses, \$2,579.65; postage and telegraphing, \$3,484.46; printing and stationery, \$899.07							
•	Total cash expenditure		- \$\$	1.578.843	82		
	CASH ACC		=		===		
1886.	Dr.	ı					
1887.	Balance in hand and in banks a			-			
Dec. 31. To	Income as above	nvestments	•••••		55		
	Thousand received from other se		_				
4.0 0%	α.		*	1,864,728			
1887	Cr.			1 570 043	22		
⊸avev. ox. Dy	Expenditure during year			82,819	50		
	Sundry other payments			176	41		
	Balance in hand and in banks			202,889	10		
			•	1,864,728	83		

WESTERN-Concluded.

RISKS AND PREMIUMS.

	In Canada.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
Fire Risks.	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross policies in force at date of last statement Taken during the year (new and renewed)	41,487,890 32,622,712	509,423 14 440,361 22	63,102,993 70,583,602	934,811 73 1,012,258 39	104,590,883 103,206,314	1,444,234 87
Total Deduct terminated	74,110,602 27,811,105	949,784 £6 432,586 00	133,686,595 69,318,156	1,947,070 12	207,797,197 97,129,261	2,896,854 48 1,439,108 52
Gross in force at end of year Deduct re-insured		517,198 36 65,773 56	64,368,439 2,205,571	940,547 60		1,457,745 96 113,105 17
Net in force 31st Dec., 1887.	41,348,370	451,424 80	62,162,868	893,215 99	103,511,238	1,344,610 79
Inland Marine Risks.				:		
Gross policies in force at date of last statement Taken during the year	28,711 6,075,495	1,150 98 61,5 89 30	1,109,053 43,860,183		1,137,764 49,935,678	
Total Deduct terminated	6,104,206 6,064,206	62,740 28 60,926 15	44,969,236 42,194,636	310,731 96 235,928 74	51,073,442 48,258,842	373,472 24 296,854 89
Gross in force at date Deduct re-insured	40,000 25,000	1,814 13 1,324 40	2,774,600 180,850	74,803 22 1,212 78	2,814,600 205,850	76,617 38 2,537 18
Net in force 31st Dec., 1887.	15,000	489 73	2,593,750	73,590 44	2,608,750	74,080 17
Ocean Risks.					<u> </u>	
Gross policies in force at date of last statement Taken during the year	944,881 11,233,490	26,340 42 176,267 53		84,098 74	944,881 17,756,527	
Deduct terminated	12,178,371 11,353,345	202,607 95 184,203 97	6,518,037 5,701,666		18,701,408 17,460,011	
Gross in force at end of year Deduct re-insured	825,026 61,500	18,403 98 862 50	816,371 194,914	18,849 44 1,643 46	1,241,397 256,414	37,253 42 2,505 96
Net in force 31st Dec., 1887.		17,541 48		<u> </u>		

Subscribed and sworn to, 29th February, 1888.

J. J. KENNY,

Managing Director.

JAS. BOOMER,

Secretary.

STATEMENTS

MADE BY

LIFE INSURANCE COMPANIES

IN COMPLIANCE WITH

THE INSURANCE ACT.

LIST OF COMPANIES

DULY LICENSED FOR THE TRANSACTION OF LIFE INSURANCE BUSINESS IN THE DOMINION, FOR THE YEAR ENDED 31st DECEMBER, 1887.

The Ætna Life Insurance Company of Hartford, Conn.

The British Empire Mutual Life Assurance Company, London, England.

The Canada Life Assurance Company, Hamilton.

The Citizens' Insurance Company of Canada.

The Commercial Union Assurance Company (Limited) of London, England.

The Confederation Life Association of Canada.

*The Connecticut Mutual Life Insurance Company of Hartford, Conn.

The Dominion Safety Fund Life Association.

*The Edinburgh Life Assurance Company.

The Equitable Life Assurance Society of the United States, N.Y.

The Federal Life Assurance Company of Ontario.

The Life Association of Scotland.

The Liverpool and London and Globe Insurance Company.

The London and Lancashire Life Assurance Company.

The London Assurance Corporation, England.

The London Life Insurance Company.

The Manufacturers' Life Insurance Company.

The Metropolitan Life Insurance Company of New York.

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 of Milwaukee.

The Ontario Mutual Life Assurance Company.

*The Phœnix Mutual Life Insurance Company, Hartford, Conn.

The Queen Fire and Life Insurance Company, England.

The Reliance Mutual Life Assurance Society, London, England.

The Royal Insurance Company.

*The Scottish Amicable Life Assurance Society.

*The Scottish Provident Institution.

*The Scottish Provincial Assurance Company.

The Standard Life Assurance Company of Scotland.

The Star Life Assurance Society of England. The Sun Life Assurance Company of Canada.
The Temperance and General Life Assurance Company.

The Travelers' Insurance Company of Hartford, Conn.

The Union Mutual Life Insurance Company of Maine.

The United States Life Insurance Company.

The licenses of these companies expired on the 31st March, 1878, so far as relates to new business.

THE ÆTNA LIFE INSURANCE COMPANY.

### Principal Office—Hartford, Conn., U.S. #### Agent in Canada—Willliam H. Orr. Head Office in Canada—Toronto. ### (Organized or incorporated, 1850. Commenced business in Canada, 1850.) CAPITAL. Head Office in Canada—Toronto. (Organized or incorporated, 1850. Commenced business in Canada, 1850.) CAPITAL St. Organized St. Organized or incorporated, 1850. Commenced business in Canada, 1850.) CAPITAL St. Organized St. Organized or incorporated, 1850. Commenced business in Canada, 1850.) CAPITAL St. Organized St. Organized or incorporated St. Organized or incorporated St. Organized or incorporated St. Organized or incorporated St. Organized St. Organized Organized St. Organized Organize	STATEMENT FOR THE YEAR END	ding 31st December, 1887.
### Agent in Canada—William H. Orn. Head Office in Canada—Toronto. ### (Organized or incorporated, 1850. Commenced business in Canada, 1880.) Capital.	President - Morgan G. Bulkeley.	Secretary-J. L. Hnglish.
Agent in Canada—William H. Orr. Head Office in Canada—Toronto.		•
CAPITAL. Amount of capital authorized		
Amount of capital authorized	·	
Amount of capital authorized	(organization into polation, 1000.	minorcou businoss in Canada, 1000.)
Amount of capital authorized	-	
Amount of loans made to Canadian policy-holders on the Company's policies, assigned as collaterals		
Amount of loans made to Canadian policy-holders on the Company's policies, assigned as collaterals	Amount subscribed for and paid up in cash	\$2,000,000 00 1,250,000 00
Amount of loans made to Canadian policy-holders on the Company's policies, assigned as collaterals		_
Amount of loans made to Canadian policy-holders on the Company's policies, assigned as collaterals		
Solution Solution		
(\$50,776.71 of this amount is on policies issued subsequent to 31st March, 1878.) Premium obligations on Canadian policies in force	nolicies assigned as collaterals	nolders on the Company's
Stock Stoc	(\$50,776.71 of this amount is on po	licies issued subsequent to
Par value Market value Par value Market value Par value Market value Par value Market value Par value Market value Par value Market value Par value Market value Par value Market value Par value Market value Par value Market value Par value Market value Par value Market value Par value Market value Par value Market value Par value Market value Par value Market value Par value Market value Par value Market value Par value Par value Par value Market value Par val	31st March, 1878.)	force 85.037.50
Par value Market value	Stock hands and dehentures award by t	ha Company and hald in
Province of Manitoba Bonds. \$ 149,893 33 \$ 164,010 00 City of London do 75,000 00 76,125 00 OCITY of Ottawa do 133,000 00 144,305 00 OCITY of Hull do 40,000 00 41,200 00 Montreal Harbor do 60,000 00 64,800 00 OCITY of Stratford do 21,000 00 22,680 00 OCITY of Stratford do 21,000 00 22,680 00 OCITY of Toronto do 102,200 00 162,200 00 Province of Quebec do 207,560 00 232,400 00 OCITY of Toronto do 102,200 00 171,380 00 OCITY of OCITY	Canada, viz.:—	no company and new in
City of London City of Ottawa City of Hull City of Hull City of Hull City of Hull City of Hull City of Hull City of Hull City of Guebec City of Stratford City of Stratford City of Stratford City of Stratford City of Stratford City of Stratford City of Toronto City of Toronto City of Toronto City of Toronto City of Cuebec City of Toronto City of Cuebec City of Toronto City of Cuebec City of Toronto City of Cuebec City of Toronto City of Cuebec City of Toronto City of Cuebec City of Toronto City of Cuebec City of		Par value. Market value.
State of Connecticut do	Province of Manitoba Bonds	\$ 149,893 33 \$ 164,019 00
State of Connecticut do	City of Ottawa do	133,000 00 144,305 00
State of Connecticut do	City of Hull do	40,000 00 41,200 00
State of Connecticut do	Montreal Haroor do	60,000 00 64,800 00 40,000 00 41,800 00
State of Connecticut do	Oity of Stratford do	21,000 00 22,680 00
State of Connecticut do	City of Toronto do	102,200 00 102,200 00
State of Connecticut do	Town of Coaticooke do	21,000 00 232,400 00
State of Connecticut do	Province of Quebec do do	153,000 00 171,360 00
State of Connecticut do	Town of Mount Forest do	20,000 00 20,800 00
U.S. Government 41 p.c. do		
Carried out at market value		
Total outstanding and deferred premiums		
Total outstanding and deferred premiums	Carried out at market value	\$1,873,415 00
Total outstanding and deferred premiums	Gross promises de la la constant de	11,554 02
Total outstanding and deferred premiums	Gross deferred premiums on same	10,154 19 29,605 46
(\$24,317.45 of this amount belongs to policies issued subsequent to 31st March, 1878.)		
31st March, 1878.)	Net Outstanding and deferred pramings	A1 102 GA
	(\$44,517.45 of this amount belongs to po	plicies issued subsequent to
		\$2,071,399 00

A. 1888

ÆTNA LIFE-Continued.

LIABILITIES IN CANADA.

Under ;	policies	issued	<i>previou</i> s	to 3	31st	March,	1878.
---------	----------	--------	------------------	------	------	--------	-------

Under policies issued previous to 31st March, 1878.		
*Amount estimated to cover the net present value of all Canadian policies in force	1,827,736	00
Claims for matured endowments due and unpaid		
Net amount of unpaid claims	21,538	00
Total liability in respect to said policies in Canada	,849,274	00
LIABILITIES IN CANADA		
Under policies issued subsequent to 31st March, 1878.		
*Amount computed to cover the net present value of all Canadian policies in force	1,945,987	20
Net amount of unpaid claims	11,958	00
† Total liability in respect of said policies in Canada		
Total liabilities in Canada	3,807,219	20
INCOME IN CANADA.		
Cash received for premiums	606,041 7,259 105,984	01
Total premium income\$ Received for interest on premium notes and policy loans	719,285	25
Total income in Canada during the year	724,952	19
TWO THE TEN CANADA		
EXPENDITURE IN CANADA. Cash paid for death losses in Canada		
Cash paid for death losses in Canada		
to the second se		
Total amount paid for death claims \$ 179,011 49		
Providence Assessment		
Total amount paid for death claims\$ 179,011 49 (Of this amount, \$15,412.36 accrued in previous years,)		
Total amount paid for death claims	282,667 9,593	49 79

[†] Covered by a deposit with the Receiver General of \$1,893,440 accepted value.

		=
ETNA LIFE—Continued.		
Premium obligations used in purchase of sarrendered policies Premium obligations voided by lapse Cash dividends paid policy-holders and applied in payment of premiums in Caracle.	627 72 6	
in Canada	101,772	06
Canada	4,212	50
Total net amount paid to policy-holders in Canada\$ Cash paid for commissions, salaries and other expenses of officials in		
Taxes, licenses, fees or fines	85,295 5,424	
Total expenditure in Canada	490,319	59
PREMIUM NOTE ACCOUNT.		
Premium obligations on hand at commencement of years do do received during the year	59,717 4,6 2 8	
<u> </u>	64,345	07
Amount of obligations used in payment of claims	4,111 4,212 726 266	50 97
Total deductions		
Balance—note assets at end of year		
=		=
MISCELLANEOUS.	Amount.	
Number of new policies reported during the year as taken in Canada		
Canada 1,265 Amount of said policies		
Number of policies in force in Canada at date	287,364	
Amount of said policies1	7,837,244	<u>00</u>
Annual An		
Number and amount of policies terminated during the year in Canada:- No.	- Amount.	
(1.) By death 123 \$		
(2.) By maturity 120	107,631	
(3.) By expiry	73,455	
\$9,593.79)	49,280	U O
Difference of amounts carried out	75,012	
(6.) By lapse 328	701,601	
Total 666 \$	1,185,712	00

			=
	ÆTNA LIFE—Continued.		
Policies issue Policies term Policies not t	aken 263	7,004,560 2,451,757 1, 2 25,870 393,203 7,837,244	00 00 00
Number of a Number of d Number of in the year	neured lives at beginning of year		
	DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.		
Policies issued Policies termina Policies not tak	at beginning of year in Canada		
Subscrib	ed and sworn to, 20th February, 1888, by	777	
	J. L. ENGLIS	sn, ecretary.	
(Received 22	nd February, 1888.)	oor olar gs	
GENE	ALL BUSINESS STATEMENT FOR YEAR ENDING 31ST DECEMBER,	1887.	
. (4	As returned to the Insurance Commissioner, State of Connecticut	:.)	
	INCOME DURING THE YEAR 1887.		
Total premit	m income	3,201,344	72
do	d for interest upon mortgage loans do on bonds owned and dividends on stock	982,637 481,096	22
do	do on premium notes, loans and liens	84,401	95
do	do on other debts due the Company	36,663	33
do	do on deposits	33,366	12
do	as discount for claims paid in advance	11,203	46
	Total income	4,830,713	23
	disbursements during the year 1887.		
Total amoun	t actually paid for losses and matured endowments	2 141 132	12
Cash paid fo	r surrendered policies	120,054	0Ī
Premium no	tes, loans or liens used in purchase of surrendered policies,	,	
and voice	led by lapse	31,141	16
Cash surren	der values, including reconverted additions, applied in pay-		
ment of	the premiums	158,237	
Cash divider	ids paid to policy-holders	475,248	4Z
	bonds to reduce cost to par value, 1886 and 1887 tes, loans or liens used in payment of dividends to policy-	84,620	ЯI
holders.	roans of ficus used in psyment of dividends to policy-	99,845	57
Cash paid at	ockholders for interest or dividends	112,500	
	r taxes	93,479	
	enses	565,605	55
•	Total disbursements		
	Loui disdursements	3,001,804	

ÆTNA LIFE-Concluded.

ASSETS.

Cost of real estate, less encumbrances	42 56 62 06 91 55 98 33
Total net or ledger assets\$31,234,520	72
OTHER ASSETS.	
Interest due and accrued	06
Sarket value of stocks and bonds over cost	97
Net amount of uncollected and deferred premiums 170,268	01
Total assets as per books of Company \$32,563,920	76
(Including items not admitted, \$13,232.31.)	
LIABILITIES.	
Net re-insurance reserve, American Experience Table, 4½ per cent\$25,109,184 Total unsettled claims	00
Premiums paid in advance	. 13 . 13
Total liabilities\$25,438,981	26
Gross surplus on policy-holders' account 7,124,939	50
RISKS AND PREMIUMS.	
Number of new policies issued during the year 7.406	
Amount of said policies\$14,380,445	00
Number of new policies issued during the year	
mount terminated	l 00
Amount terminated	1 44

MORGAN G. BULKELEY,

President.

J. L. ENGLISH, Secretary.

HARTFORD, 20th February, 1888.

THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

NAME OF THE PARTY		
STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.	•	
President-John Runtz. Secretary-J. Edwi	n Bowley,	
Principal Office-London, England.		
Agent in Canada—F. Stancliffe. Head Office in Canada—Mo	ONTREAL.	
(Organized or incorporated, 1847. Commenced business in Canada, 7th I	eb., 1883.))
	,	
A mutual Company—No capital.		
ASSETS IN CANADA.		
Value of real estate in Canada held by the Company	125,000 00	
Mortgages on real estate in Canada	282,500 00)
policies assigned as collaterals	8,264 73	3
Stocks and bonds in deposit with the Receiver-General:—	.,	
Par value. Province of New Brunswick bonds		
Province of New Brunswick bonds		
Consolidated 3 per cent. annuities 52,215 50		
City of Toronto 6 per cent. debentures 15,330 00		
Carried out at par value.	115,238 8	
Cash at head office in Canada	13,584 4 40,364 6	
Bills receivable	427 4	
Agents' ledger balances Gross premiums due and uncollected on Canadian policies in force \$ 39,156 66	1,500 0	
Gross premiums due and uncollected on Canadian policies in force \$ 39,156 66 Deduct cost of collection at 10 per cent		
Net outstanding premiums	35,241 0	M
~ · · · · · · · · · · · · · · · · · · ·		_
Total assets in Canada	622,121 1	4
LIABILITIES IN CANADA.		
*Amount of reserve on all outstanding policies in Canada	330,000 0	0
Total liabilities in Canada	330,000 (10
		=
INCOME IN CANADA.		
Gross amount of premiums received in cash during the year on life policies in Canada	179 710 0	11
Cash received for annuities	2,000	
Total		
Deduct premiums paid to other Companies for re-insurance	175,710 9 14,871 9	_
Received for interest on mortgages, &c	160,839 (12,237]	JL 16
Net amount received for rent	4,607	
<u>-</u>		
Total income in Canada	177 053 8	J:J

^{*} Reserve based on Institute of Actuaries H. M. Table of Mortality, 43 per cent. interest, estimated by the Department.

	
THE BRITISH EMPIRE—Continued.	
EXPENDITURE IN CANADA.	
Net amount paid on account of death claims	6,500 00
Quount paid for surrendered policies	2,428 61
Cash dividends paid to policy-holders	1,0 53 00
Total net amount paid to policy-holders in Canada Cash paid for commissions, salaries and other expenses of officials in	9,981 61
Cash paid for taxes (including \$3,435 back Quebec Provincial taxes)	35,737 42
Cash paid for taxes (including \$3,435 back Quebec Provincial taxes)	4.735 75 9,589 40
Total expenditure in Canada	60,044 18
MISCELLANROUS.	
Number of new policies reported during the year as taken in	
Canada 595	
*Amount of said policies re-insured in other licensed companies in	,102,610 00
Canada	30,000 00
"When of noticies become claims in Canada during the year 4	00,000
- 'YO AMOUNG OF SAM CIAIMS	6,500 00
	•
Amount of said policies	
Total	
Canada	
Net amount in force 31st December, 1887 4	277 040 49
1760 amount in 10106 5156 December, 1001	,511,040 4
1	
Number and amount of policies terminated during the year in Canada:	•
1. By death	Amount.
2. By expiry	6,500 00 1,000 00
3. By surrender (including bonus additions, \$281) 30	•
(For which cash value has been paid, \$2,428.61.) 4. By surrender, \$33,200.	,
(For which paid-up policies have been granted to amount of \$5,076,32.)	
Difference of amounts carried out	28,123 68
5. By lapse (including bonus additions \$137) 179	
	290,007 U
m + 1	296,087 00
Total	379,991 6
Total	
Policies in force at beginning of year in Canada (including	379,991 60
Policies in force at beginning of year in Canada (including bonus additions, \$7,463.50)	379,991 60 Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$7,463.50)	379,991 63 Amount. ,115,840 25,196,729 85
Policies in force at beginning of year in Canada (including bonus additions, \$7,463.50)	379,991 60 Amount ,115,840 25,196,729 85 2,000 00 2,012 00
Policies in force at beginning of year in Canada (including bonus additions, \$7,463.50) 1,654 \$4 Policies issued during the year 665 1 Bonuses added during the year 1	379,991 68 Amount. ,115,840 25,196,729 85,2,000 00,2,012 00,379,991 68
Policies in force at beginning of year in Canada (including bonus additions, \$7,463.50) 1,654 \$4 Policies issued during the year 665 1 Reinstated 1 Bonuses added during the year 214 Policies terminated as above 214	379,991 60 Amount ,115,840 25,196,729 85 2,000 00 2,012 00
Policies in force at beginning of year in Canada (including bonus additions, \$7,463.50)	379,991 68 Amount. ,115,840 25,196,729 85,2,000 00,2,012 00,379,991 68

^{*}Not including 34 policies for \$45,119.84 taken over from the Briton Life Association.
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BRITISH EMPIRE—Continued.

Number of insured lives at beginning of year in Canada	1,61 9 652
number of new insurers during the year	054
Number of deaths during the year among the insured	5
Number of new insurers during the year Number of deaths during the year among the insured	328
Number of insured lives at date of statement	1,940
Subscribed and sworn to, 9th March, 1888, by F. STANCLIFF.	Е,

(Received, 10th March, 1888.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st DECEMBER. 1887.

(Abstracted from the Directors' Report, London, Eng., 3rd April, 1888.)

In the financial year, ending 31st December, 1887, 2,502 proposals were received, amounting to £1,162,629, resulting in 2,075 policies for £905,110; the new annual premiums payable thereon, exclusive of sirgle premiums, being £31,313 7s. 4d.

427 proposals for £257,519 were declined or not completed.

In consideration of £5,561 17s., eight annuities have been granted, for an annual payment of £549 4s. 2d.

10 annuitants, in receipt of £299 9s. 8d., have died during the year.

In the course of the same period, 293 policy-holders died, on whose lives 337 assurances had been effected. The claims thus arising, with bonuses, amounted to £106,735 3s. 8d.

The surplus income of the year is £77,844 1s. 5d., out of which £886 8s. has been paid to the policy-bolders as eash bonus, and £1,702 15s. allowed in reduction of premiums, leaving £75,254 18s. 5d. as the net addition to the accumulated fund, which now amounts to £1,212,101 14s. 5d.

The securities are of the highest class, yielding interest exceeding £4 7s. 6d. per cent.

The total income is £262,314 3s. 2d.

The number of policies in force is 18,758, assuring, with bonuses, £6,268,812, of which amount £460,353 is re-assured with other companies, leaving £5,808,459 as the net amount at risk.

The annuity contracts in force are 112, assuring £4,763 per annum.

The deaths during the year were below the estimated number, but the claims have fallen upon policies exceeding the average amount.

Accounts for the Year ending 31st December, 1887.

£1,388,426

£1,236,370 19

BRITISH EMPIRE—Concluded.			
Claims Endowments matured Surrenders Annuities Commission Expenses of management Cash bonus. Bonus reduction of premiums Liability for pensions. Amount of funds at the end of the year (as per balance sheet)	£ 106,735 2,152 10,735 4,047 17,219 26,768 886 1,702 6,076 1,212,101 £1,388,426	5 18 16 17 8 15 0	d. 88 84 6 1 10 0 0 5 6
Balance Sheet.			
Assets.			
Mortgages on property within the United Kingdom Mortgages on property out of the United Kingdom Loans on reversions	£ 206,390 58,477 19,994 239,745		d. 1 0 3 10
Loans on the company's policies.	82,157	14	2 9
Loans on the company's policies	1,104 41,968	0 2	11
Investments— British Government securities	10,227 101,051 9,516 40,030 59,828 51,014 218,282	11 1 0 9 7 19 16 12 13 7 0 6	0 1 0 0 7 6 5 9 3 3 4 0 1
LIABILITIES.	c	_	
Assurance fund	£ 1,212,101 20,425 3,843	8	d. 5 1 9

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CANADA LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 30TH APRIL, 1887.

President and Managing Director—A. G. RAMSAY.

Secretary—R. HILLS.

Agent-A. G. RAMSAY.

Head Office-Hamilton, Ont.

(Organized, 21st August, 1847; Incorporated, 25th April, 1849; 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 and Montreal						44				
	-	on stock and bonds of	Loans		1	Par Valu	l 8.	Market Value.		
⊅ 5,000	A III 8	e of Arthur	9,000	00	\$	9,000	00	\$ 9,360		
	£20,	Simcoe Ry. Co. Debentures, 600 stg, 6 per cent d Banking and Loan Co. Deben-	100,000	00		100,253	40	120,000		
_		, 5 per cent	25,000	00		25,000	00	25,000		
(y of Halton Debentures	2,500			2,500		2,625		
		Security Co. do	50,000			50,000		50,000		
		Cattle Co. do	65,000			80,000		80,000		
		Bank of Hamilton	00,000	••		00,000	••	00,000		
		Federal Bank								
		ture Landed Banking and Loan	2,000	00		2,200	00	2,476		
		\$1,000, 6 per cent								
100 8		Hamilton Provident and Loan								
200 .		Society	10,000	00		10,000	00	12,100		
250	ďο	Rank of Hamilton	25,000			25,000		34,500		
148	do	Hamilton Gaslight Co	8,000			5,920		8,288		
180		Imperial Bank	18,000			18,000		24,840		
3	do	Bank of Commerce	150			150		180		
10	do	Hamilton Gaslight Co	450			400		560		
410	ďo	Central Canada Loan and Sav-	200	•		100	••	000		
410	40	ings Co	30,000	00		41,000	00	41,000		
20	đo	Landed Banking and Loan Co.	1,000			2,000		2,000		
30	do	Hamilton Provident and Loan	1,000	••		2,000	••	2,500		
-	40	Society	3,000	00		3,000	00	3,630		
50	do	Guelph Gaslight Co	550			1,000		1,000		
4	do	Bank of Commerce	200			200		240		
150	do	Hamilton Street Railway Co	7,500			7,500		9,000		
300	do	do do	15,000			15,000		18,000		
20	do	Bank of Hamilton	•		•	2,000		2,760		
20	ďο	Dominion Telegraph Co	3,000	00	1	1,000		820		
			370		•	-, - • •				

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		CANADA	LIFE_	-Con	tinued.				
			Loang.		Par Value	е.	Market Value.		
92	Shares	Hamilton Provident and Loan							
20		Society	\$ 8,600		\$ 9,200				
39 194	do	Bank of Hamilton	4,600		3,900		5,382		
168	do	Confederation Life Association	3,880 8,400		1,940		4,268		
1,500	do do	Hamilton Street Railway Co Central Canada Loan and Sav-	0,400	w	8,400	w	10,080		
-1000	uo)		150,000	00	150,000		
480	do	The Land Security Co	> 150,000	00	12,000		12,000		
		ures Central Canada Loan and	100,000	••	12,000	30	12,000		
-		ngs Co., 5 p.c			50,000	00	50,000		
38		Hamilton Street Railway Co	1,900	00	1,900		2,280		
8	do	Bank of Commerce	400		400		480		
60		Niagara Falls Suspension					***		
		Bridge Co	5,000	00	6,000	00	6,000		
	Ontari	o Cotton Mills Co. Bonds, 7 p.c	100,000	00	100,000	00	105,000		
		do do do 7 p.c	16,500	00	16,500	00	17,325		
	Hamil	on and Dundas Street Railway			•		· ·		
		Bonds	12,532	16	14,800	00	14,800		
		on and Dundas Street Railway							
fir a	χ Co.	Bonds.	5,800	00	7,8 00	00	7,800		
~11,0		Northern and Pacific Junction	E4 080	00	00 700	20	00 500		
9 0		Way Co. Bonds	54,050	w	82,733	39	82,733		
0,0		way Co. Bonds	35,000	00	36 033	22	20 022		
35.0	nte no	Northern and Pacific Junction	00,000	•••	38,933	33	38,933		
,-	Rail	way Co. Bonds	150,000	00	170,333	45	170,333		
		terest in 1 of 69,800 Sicca Ru-			,		210,000		
		, Stock of the Bengal Govt.,							
		3	4,000	00	8,096	80	5,000		
	Life in	terest in § of 69,800 Sicca Ru-			•		•		
	pees	, Stock of the Bengal Govt.,							
	4 p.		1,230	60	24,29 0	40	1,500		
		tion of Northern and North-	10 200						
	Wes	tern Ry. Co	10,500	00	10,500	00	10,500		
		ation of Northern and North-	2 500	00	2 800	00	2 500		
£18.6	W Co	Northern and Pacific Junction	3,500	90	3,500 2,920	00 3	3,500		
	nu sug. Rw	Co	60,500	00	77,866	66	80,786		
	щ.	Out	,						
			\$1,011,742	76	\$1,203,137	43	\$1,238,211		
_									
-		nt of loans on real estate on which					07 492 00		
+A-	*	ithin one year previous to staten	malian ha	12	+h	.	01,433 20		
1 4711	donne	of loans made in cash to	poney-ne	nue	rs on the	9 0	ombany s	207 200 1	
4-	polici	es assigned as collaterals		•••	• • • • • • • • • • • • •	••••	\$	685,929	77
Thi	emiun	obligations on policies in	force	• • • • •	****		• • • • • • • • • • • • • • • • • • • •	154,143	22
Dер	entur	es owned by the Company:						,	
		Municipality.]	Par Value.		
	Jity H	amilton				<u>\$</u>	169,463 45		
	Mo	treal, Que				****	83,000 00		
	Bell	eville			• • • • • • • • • • • • • • • • • • • •	••••	109,500 00		
	Bra	ntford	· •••••• •••••			***	14,500 00		
	Que	lph			•	••••	5 00 00		
	Wi	nipeg, Man		• • • • •	*****	****	198,000 00		
	Thi	ee Rivers, Que	***************	*****		****	20,000 00		
	Vai	icouver, B.C	• •••••	••••	•••••	***	4,500 00		
						95	599,463 45		
	_					_	·		
•	County-	-Brome, Q	*** ****** ****** *	•••••	***** #**** ****	\$	15,000 00		
	Dru	mmond, Q	*** ***** ***** *			*	20,000 00		
	Ker	t	*****		*** ****	****	5,000 00		
	Cor	npton, Q	**** ******		***** ***** ****		28,973 34		
	Dig	by, N.S	******				50,6 00 00		
	Bru	00	***** ***** * ****			****	10,000 00		
	Mir	nedosa	****** ***** ***				8,000 00		
						_	105 550 04		

^{*}Interest has been since paid upon most of these loans. †\$54,500 being loans on policies of other companies. ‡Being debts upon half credit policies.

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\$ 137,573 34

Debentures owned b	y the	Company—Continued.
Munic	cipality	·•

ebentures owned by the Company—Continued.		
Municipality.	Par Val	ue.
Town-Windsor\$	61,700	00
Galt	25,000	
St. Thomas	26,000	
Lindsay	52,000 36,550	
Guelph	12,150	
Tilsonburg	6,600	
Ingersoll	57,000	
Simcoe	4,500	
Woodstock	6,000	
Sarnia	3,000	00
Niagara Falls	15,800	
Mitchell	60,0 0 0 24,000	
Sorel, Q	9,000	
Bowmanville	13,515	
Goderich	6,000	00
Dresden	3,374	
Kincardine	11,000	
Peterboro'	14,500 22,500	
Beauharnois, Q	10,000	
St. Marv's	11,304	45
Sherbrooke, Q	13,100	00
Strathroy	20,000	00
Collingwood	8,000	
Seaforth Orangeville	4,000	
Orillia	15,000 10,700	
St. Henri, Q	25,000	
Petrolea	4,119	
Cornwall	6, 175	00
Amherstburg	11,550	
Meaford	3,815	
Listowel	7,000 12,585	
Wingham	11,000	
Uxbridge	5,000	
-	642,538	94
Harbor-Mentreal\$	50,000	00
Village—Listowel\$	20,000	00
Ulinton	22,590	
Exeter	10,000	00
Caledonia	12,000	
Hochelaga, Q	80,000	
Georgetown St. Ounegonde, Q	4,850	
Barriston	87,000 (2,604)	
St. Jean Baptiste, Q	35,000	
Wingham	2,500	00
Uôteau St. Louis, Q	11,400	00
Alliston	5,500	
Madoc	7,500	
Glencoe	1,260 (9,000 (
St. Gabriel, Q	65,000	~~
Parkdale	80,000	
Blyth	5,300 (00
Aylmer	21,245	
Thamesville	6,087	
Remptville Port Elgin	2,000 (3,602 7	
Uxbridge	10,000	
Stayner	794	
Dunnville	7,400	
Lucknow	4,500	90
Carried forward,	517,044 1	5

Debentures owned by the Company-Concluded.

Municipality.	Par val	ue.
Brought forward	517.044	15
Village—Essex Centre	4,378	00
Tottenham	2,095	
Kingsville	2,225	00
Wallaceburg	4,328	55
London West.	10,000	
Leamington	11,673	
Port Stanley	2,000	-00
\$	553,744	30
Township-Hatley, Q	25,000	00
Ascot, Q	21,700	
Eldon	14,500	
Dudswell, Q Dereham	20,000	
Culross.	3,000 20,000	
Lochiel	9,000	
Weedon, Q.	24,000	
Wallace	10,000	
Turnberry	10,000	
Morris	3,000	00
Dover, East and West	11,091	
Enniskillen	4,758	
Mara	8,600	
East Wawanosh	13,000	
Stephen	4,500	00
Bolton, Q	12,000	
Grantham, Q	7,034	
Yarmouth, N.S	59,200	
Chatham	11,550	
Gosfield	18,148	
Colchester	9,282	
Rastnor, Lindsay and St. Edmonds	3,000	
Romney	12,668	
Rochester	2,867	00
Мегеев	20,611	
Maidstone	2,273	
Westminster	4,440	
St. Jean Baptiste, Man	1,000	
Torbolton	1,200	
McLeod, Man	1,000	
Harwich	1,946	
Albert, Man		90
Melbourne, Man	1,500) 00
McKeliar		5 00
Aldboro'	1,046	
Lobo	1,23	
Plympton		3 00
Alfred	2,12	4 00
Lethbridge	2,50	
Walsingham	1,000	J. 00
•	383,17	90
Synopsis—City.	599,46	R AK
County	137,57	
Town	642,53	
Harbor.	50,000	
Township,	383,179	
Village	552,74	
en jaron <u>e</u> filozofia en en en en en en en en en en en en en		

OANADA MITU-O	one eneucu.			
Stocks and bonds owned by the Company:-				
	Par Value.	Market Value.		
Loan Coys.' Debentures-Landed Ranking and Loan Co.	\$ 10,000 00	\$ 10,000 00		
Central Canada Loan and Savings Co	10,000 00	10,000 00		
	\$ 20,000 00	\$ 20,000 00		
		0 00 000 00		
Bank Stock-Merchants'		\$ 26,600 00		
Commerce	2,500 00 23,650 00	3,025 00 50,375 00		
Hamilton	80,000 00	111,200 00		
Standard	22,500 00	28,688 00		
Federal	40,000 00	43,200 00		
Toronto	7,500 00	15,750 00		
	\$ 196,150 00	\$ 278,838 00		
	<u> </u>			
Loan Coys.' Stock-Canada Landed Credit Co	\$ 5,000 CO	\$ 6,500 00	•	
Huron and Erie	12,300 00	18,843 00		
	\$ 17,300 00	\$ 25,343 00		
Bridge Co. Debentures-Dorchester Bridge Co	\$ 6,0 00 00	\$ 6,000 00		
Canadian Pacific Railway-Land Grant Bonds	\$ 375 000 00	\$ 375,000 00		
Candatan 1 acipic hambay—Dand Grant Donda	313,000 00	φ 515,000 00		
Government Debentures-Ontario	\$ 2,711 23	\$ 2,711 23		
Telegraph Co.'s Stock-Dominion	\$ 6,700 00	\$ 5,494 00		
Railway Bonds—Wellington, Grey and Bruce	\$ 8,273 33	\$ 7,913 00		
Gas Stock-Hamilton Gas Light Co	\$ 4,152 00	5 5,912 65		
Toronto Consumers' Gas Co	7,000 00	13,300 00		
	\$ 11,152 00	\$ 19,212 65		
		Ψ 10,315 00		
Street Railway Bonds-Toronto		\$ 100,000 00		
St. Catharines, Merriton and Thorold	8,000 00	8,000 00		
	\$ 108,000 00	\$ 108,000 00		
Synopsis—Government debentures	\$ 2,711 23	\$ 2,711 23		
Telegraph Company's stock	6,700 00	5,494 00		
Loan Company's debentures Bank stock	20,000 00 196,150 00	20,000 00 278,838 00		
Loan Company's stock		25,343 00		
Bridge Company's debentures				
Oanadian Pacific Railway	375,000 00			
Railway bonds				
Gas stock Street Railway bonds				
•				
Total	\$ 751,286 56	\$ 848,541 88		
Value of stocks, &c., carried out at market value	Α		848,541	88
Cash at head office			297	
Cash in banks, viz.:—	************	*************	40	•
Rank of Montreal		\$ 647 83		
Bank of Montreal		51 99		
Bank of Hamilton		1,194 37		
Bank of Ottawa, Winnipeg	······························	1,005 53		
Ozvings Dank, Central Canadian Loan and Savings		10,000 00	12,899	72
			12,000	
Total	••••••••		7,625,205	42
OTHER ASSET				
Interest due		\$ 24,294 RR		
do accrued		124,364 98		
			4.00-	0.4
Total carried out	•••••	••••••	148,659	ŏ 4
160				

Rents due..... 713 67 287 56 Total carried out 1,701 23 Gross premiums due and uncollected ou policies in force \$321,226 60 Gross deferred premiums on same 151, 97 09 Net outstanding and deferred premiums...... 425,541 33 Office furniture...... 6.891 31 Total assets....... \$8,207,999 13 LIABILITIES.

Net re-insurance reserve	Amount computed to cover the net present value of all policies in force\$7,342,938 10 Deduct value of policies re-insured in other companies		
Copital stock paid up. Cof this, \$2,237.34 accrued in previous years.) (Of this, \$2,500 occorued in previous years.) (Of th	Net re-insurance reserve	\$7,322,719	97
do unadjusted, but not resisted	(Of this, \$2,237.34 accrued in previous years.)		
Amount of dividends or bonuses to policy-holders due and unpaid (including \$3,330 bonuses on death claims)	do unadjusted, but not resisted		
Capital stock paid up Cluding \$3,330 bonuses on death claims) 20,588 70 2,193 30 Total liabilities		79,697	54
Total liabilities			×Λ
Total liabilities	Shanna account	20,958	
Surplus of assets over liabilities available for protection of policy-holders	Penso account	2,193	30
Of which has been carried to Proprietors' account			
Of which has been carried to Proprietors' account	Total liabilities	\$ 7, 4 25,199	51
Capital stock paid up			51
Capital stock paid up	Surplus of assets over liabilities available for protection of policy-	. 782.799	
ourplus above all liabilities (including capital stock paid up and the	Surplus of assets over liabilities available for protection of policy-	. 782.799	62
amount as above carried to proprietors' account) 566,232 16	Surplus of assets over liabilities available for protection of policy-holders Of which has been carried to Proprietors' account	\$ 782,799 91,567	62 46
	Surplus of assets over liabilities available for protection of policy-holders	\$ 782,799 91,567 \$ 691,232 \$ 125,000	62 46

INCOME.

Total	Cash received for premiums	0, 2 19 :	88 98		
Received for interest and dividends			_		
	Madal manufacture in a sure			,157,428	50
	Deceived for interest and dividends			379,753	62
Profits on sales of debentures 84.963 24				12,853	88
2,000	Profits on sales of debentures	•••••	••	84,963	24

^{*}Upon basis of Institute of Actuaries H. M. experience table of mortality, with 4½ per cent. interest for policies and bonuses; and Government Annuity Table, with 4½ per cent. interest for annuities. Computed by the Insurance Department of Canada, as at 30th April, 1886, with addition estimated on Company's experience.

EXPENDITURE.

Cash paid for death losses		
Total amount paid for death claims (of this amount \$87,226.97, including \$9,077.92 profits accrued in previous years)		
Net amount paid for death claims		
Cash paid to annuitants Cash paid for surrendered policies. *Premium obligations used in purchase of surrendered policies. Cash dividends paid to policy-holders. (Including \$44.274.4), being bonuses paid on account of death	368,966 400 39,064 2,813 97,789	00 60 5 0
Cash dividends applied in payment of premiums. *Premium obligations used in payment of dividends to policy-holders. Cash paid stockholders for interest or dividends Commissions, salaries and other expenses of officials. Taxes, licenses, fees or fines. Suspense account.	130,777 2,203 25,000 157,010 5,396 241	05 00 96 37
Miscellaneous payments, viz.:— Medical fees, \$3,894.11; solicitor's charges, \$1,204.13; travelling expenses of agents and others, \$8,182.65; ronts, \$12,476.68; fuel, \$1,049; gas, \$476.12; stationery, 2,943.24; printing and advertising, \$5,595.17; books, periodicals, &c., \$234.33; postage, exchange, &c., \$5,128.90; sundries, including water rates, express charges, guarantee premiums, cleaning offices, \$2,786.41; written off office furniture, \$765.70	49,736	44
Total expenditure	879,399	91
*PREMIUM NOTE ACCOUNT.		
Premium obligations on hand at commencement of year	166,880	17
Deductions during the year, viz.:—		
Amount of obligations used in payment of claims	6,017 2,813 2 ,2 03	50
do redeemed in cash	1,702	80
Total deductions\$	12,736	95
Balance, premium obligations at end of year\$	154,143	22

^{*}Being half credit debts.

MISCELLANEOUS.

Number of new policies reported during the year as taken Amount of said policies Number of policies become claims during the year Amount of said claims Amount of said claims Canada, \$4,712.72. Number of policies in force at date Amount of said policies Total Total Deduct amount of said policies re-insured in other licensed companies in \$41,50 Deduct amount of said policies re-insured in other licensed companies in Canada, including bonus profits, \$7,568.62.	. 21,060 85,539 4 61,092 31 46,631 75	412,798 4 1 5	38
Net policies in force at 30th April, 1887		41,434,853	13
Number and amount of policies terminated during the year, noting bonus additions:—	t includ	l- · Amount	Ł
1. By death	183	\$ 351,490	30
2. Maturity	11	15,000	
3. By expiry	6	31,000	
4. Surrender	205	324,086	
(For which cash value has been paid, \$41,878.10.) 5. Surrender, \$151,000.00. (For which paid-up policies have been granted to amount of \$38,047.00.) Difference of amounts carried out	597	112,953 1,201,900	
Total	1,002	\$2,036,430	00
Policies in force at beginning of year (not including bonus profits, \$2,540,486.00)	No. 20,073 2,360 1,079 294 21,060	Amount. \$36,970,861 4,867,433 2,074,477 578,278 39,185,539	00 00 00 44
Bonuses in force at 30th April, 1886	••••••	5 2,540,486	69
		\$ 2,548, 132	69

VI VICTORIA. DESSIONAL LAPOTS (NO. VA.)	
CANADA LIFE—Continued.	
Bonuses terminated:—	
By death \$ 40,558 79 By matured endowments 3,089 04 By free policies 2,792 13 By lapse 25,545 64 By change 100,987 30 Surrendered 14,067 49	38
Bonuses in force at 30th April, 1887\$2.361,092	
	=
Number of insured lives at beginning of year	
BUSINESS DONE OUTSIDE OF CANADA.	
(Included in above Statement.)	
ASSETS.	
Gross premiums due and uncollected on policies in force	
Total outstanding and deferred premiums	
Net outstanding and deferred premiums	?2
LIABILITIES.	
Claims for death losses and matured endowments outstanding at 30th April, 1887	
INCOME.	
Premiums received during year ending 30th April, 1887 15,840	00
EXPENDITURE.	_
Payment for death claims and matured endowments during the year ending 30th April, 1887	00
MISCELLANEOUS.	
Number of new policies reported during the year as taken in other countries	
Amount of said policies	00
Number of policies become claims	00.
Number of policies in force in other countries at date	00

Amount of said policies.....

CANADA LIFE-Concluded.

Number and amount of policies terminated during the year in countries:—	othe	r	
1. By death	No. Z	\$	Amount. 2,000 00
(For which paid-up policies have been granted to amount of \$547.)			0.450.00
Difference in amounts carried out	9		3,453 00 19,000 00
Total	11	8	24,453 00
Policies in force at beginning of year	38 14	\$	456 500 00 71,500 00 24,453 00 503,547 00
Number of insured lives at beginning of year	36 2 12		

Subscribed and sworn to, 24th February, 1888, by

A. G. RAMSAY,

President.

R. HILLS,

, Sec**re**tary.

(Received, 25th February, 1888.)

THE CITIZENS' INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

President-HENRY LYMAN.

Secretary-Archibald McGoun.

General Manager - GERALD E. HART.

Principal Office-Montreal.

(Incorporated 30th June, 1864. Commenced life business in Canada, August, 1868.)

CAPITAL.

(Included in Fire Department Statement.)

ASSETS AS PER LEDGER ACCOUNTS.

Amount of loans made in cash to policy-hole policies assigned as collaterals Premium obligations on policies in force Stock and bonds held by the Company, viz.:—		\$	3,32 8 4,399	
*Quebec Provincial bonds, 5 per cent	\$ 30,000 00	\$ 32,850 00		
*Montreal Corporation bonds, 6 per cent	15,000 (0	15,560 00		
*Montreal Harbor, 5 per cent. bonds	2,000 00	2,140 00		
*Canada Central Railway bonds	5,840 00	6,716 00		
*Montreal R. C. School Commissioners' bonds	2,000 00	2,320 60		
*Parkhill bords	1,000 00	1,060 00		
Montreal Corporation, 6 per cent. stock	15,000 00	17,400 00		
do do 7 per cent. do	2,600 00	4,160 00		
Montreal Harbor 61 per cent. bonds	8,000 00	9,080 00		
do 5 per cent. do 94 shares Merchants' bank stock.	5,000 00	5,350 00		
Toronto bonds	9,400 00	11,468 00		
Montreal Loan and Mortgage Company's stock	9,974 00	11,370 76		
West Tilburg bonds	7,500 00	8,250 00		
West Tilbury bonds	4,474 24 3,038 00	4,563 72 3,281 04		
Sandwich bonds.	2,656 00	2,748 95		
Dominion Telegraph 6 per cent bonds	9,733 33	10,025 33		
Dundas Cotton Will Co. 7 per cent. bonds	10,000 00	10,450 00		
Montreal Cotton Co. 7 per cent. bonds	15,500 00	16,275 00		
London Loan Co. 5 per cent. bonds	5,000 00	5,050 00		
C. P. R. Land Grant bonds, 5 per cent	5,000 00	5,250 00		
Total par and market value	\$ 168,715 57	\$ 185,368 80		
Carried out at market value			185,368	OA.
Agents' ledger balances			6,674	
Bills receivable		•••••	200	00
Total		\$	199,971	38
OTHER ASSET				
Interest accrued		\$ 15,355 45	2,640	71
Total outstanding and deferred premiums Deduct cost of collection, at 10 per cent	***** ****** *****	\$ 25,720 75 2,572 08		
Net outstanding and deferred premiums			23,148	67
Commuted commissions			9,000	
Due her Fine Despet	•••••••	• • • • • • • • • • • • • • • • • • • •		
Due by Fire Branch	n policies re	e-insured in	10,613	94
Life Association of Canada	£	*****	7,910	03
Total assets, Life Department	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		253,283	83

^{*}Deposited_with_Receiver-General.

CITIZENS'-Continued.

LIABILITIES.

LIABILITIES.		
†Amount computed to cover the net reserve on all outstanding policies in force	-	
Net re-insurance reserve\$ Claims for death losses unadjusted but not resisted	249,319 2,000	
Total liabilities, Life Department	251,319	69
Surplus on policy-holders' account	1,964	14
INCOME DURING THE YEAR.		
Net cash received for premiums (including \$7,743.78 received back from Life Association of Canada for policies re-insured in that com-		
Deduct premiums paid to other companies for re-insurance	66,915 2,566	47 38
Net premium income	64,349 11,815	
Total income, Life Department\$	76,164	51
EXPENDITURE DURING THE YEAR.		==
Total amount paid for death claims (including \$6,500 accrued in previous years)		
bonus additions, \$272)	32,205 937 268 756 632 20,334 1,133	96 55 00 21 61
Miscellaneous payments, viz.:— Bank commission, \$41.66, postage, \$87.77; law expenses, \$782.05; advertising, \$237.85; medical fees, \$1,163.75; interest account, \$931.42.	3,244	50
Total expenditure, Life Department\$	59,512	05
PREMIUM NOTE ACCOUNT.		
Premium obligations on hand at the commencement of the year\$ do received during the year	4, 073 595	
Total\$ Premium obligations voided by lapse	4,668 268	
Balance—Note assets at end of year	4,399	77

[†]Based on Institute H. M. Table at 4½ per cent. interest. 167

CITIZENS'-Continued.

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada 32	3		
Amount of said policies		4,000	00
Amount of said policies re-insured in other licensed companies in Canada	:	3,000	00
Number of policies become claims in Canada during the year 1	6	.,	
Amount of said claims			
Total	. 2	7,705	00
Number of policies in force in Canada at date 1,42	6	.,-	
Number of policies in force in Canada at date	в 0		
Total	6		
Deduct amount of said policies re-insured in other licensed companies in Canada 12,867 0	0		
Net amount in force, 31st December, 1887	- . \$2 ,05	2,572	56
,	<u> </u>		
X			
Number and amount of policies terminated during the year in Canad			
1. By death (including bonus additions, \$244.00) 13		Amoun 4,744	
2. By maturity (including bonus additions, \$28.00) 3		2,961	00
3. By expiry		1,000	
4. By surrender	1	9,000	00
5. By surrender (including \$79 bonus additions) \$57,579.			
(For which paid up policies have been granted to			
amount of \$9,982.00).			
Difference of amounts farried out		7,597	
		7,268	
Total	\$ 53	2,570	55
Policies in force at beginning of year (including bonus additions			
\$7,123.05)		9,996	
Policies issued during the year (including 13 revived) 378	54	9,496	00
Policies terminated as above and by change to paid up policies (including bonus additions, \$561.00)	54	2.552	55
Policies terminated by change		1,500	
Policies in force at date of statement (of which \$12,867.00 is re-	0.04		
insured)1,426	2,06	55,439 ———	56
NAME OF THE PARTY			

CITIZENS'-Concluded.

BUSINESS DONE OUTSIDE OF CANADA.

(Included in above Statement.)

ASSETS.

ACCETS.	
Gross premiums due and uncollected on policies in force	3
Total outstanding and deferred premiums	 }
Net outstanding and deferred premiums	\$ 1,633 49
LIABILITIES.	
Claims for death losses outstanding at 31st December, 1887	. Nil.
INCOME.	
Premiums received during the year ending 31st December, 1837	\$ 4,062 63
EXPENDITURE.	
Payment for death claims and matured endowments during year end- ing 31st December, 1887	Nil.
MISCELLANEOUS.	
Number of new policies reported during the year as taken outside of Canada	.\$ 12,067 00 5
Total net amount in force at date	112,721 00
Number and amount of policies terminated during the year outside of	Canada:-
1. By supporder	Amount.

(For which cash value has been paid, \$141.59.) 2. By surrender, \$12,000.00. (For which paid up policies have been granted to	3	•	4,000 00
amount of \$2,082.00.) Difference of amounts carried out			9,918 00 103,000 00
· 	70	\$	116,918 00
Policies in force at beginning of year Policies issued during the year (including 2 restored for \$700). Policies terminated as above and by change to paid-up policies Policies in force at date of statement	152 13 79 95	8	214,632 00 15,007 00 119,000 00 112,721 00

Subscribed and sworn to, 14th March, 1888, by

HENRY LYMAN,

President.

GERALD E. HART,

General Manager.

THE COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.

Chairman-John Holmes, Esq.

Secretary-GEO. LYON BENNET.

Principal Office-19 and 20 Cornhill, London, England.

Incorporated, 28th September, 1861.

Agents in Canada—Evans & McGregor. | Head Office in Canada—Montreal.

(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)

(Specially Life Department.)		
Amount of loans made to Canadian policy-holders on the Company's policies assigned as collaterals (of this amount, \$328.27 is on policies issued subsequent to 31st March, 1878)	12,168	73
\$2,173.55 is on policies issued subsequent to 31st March, 1878) Deposited with Receiver-General:—	9,240	18
Cape of Good Hope stock		
31st March, 1878) 9,733 33 10,317 34		
\$ 116,800 00 \$ 123.808 00		
Carried out at market value	123,808 573	
Cash in banks, viz.:—		
Bank of Montreal, Montreal, current account \$ 1,674 97 do do special deposit 1,000 90 Bank of Toronto, Toronto, current account 314 69 do do special deposit 1,000 00		
Total cash in banks\$ 5,805 25 Gross premiums due and uncollected on Canadian policies in torce\$ 5,805 25 Gross deferred premiums on same	3,989	6 6
Total outstanding and deferred premiums\$ 6.448 88 Deduct cost of collection, at 10 per cent		
Net outstanding and deferred premiums (of which \$1,7.5.60 is on policies issued since 31st March, 1878)	5,804	00
Total assets in Canada	155,583	76

COMMERCIAL UNION-Continued.

COMMERCIAL UNION—Continued.		
LIABILITIES IN CANADA, LIFE DEPARTMENT.		
Under policies issued previous to 31st March, 1878.		
*Amount computed to cover the net reserve or re-insurance value of all outstanding policies in Canada	185,984	52 :
\$958.25)	4,364	91
Total liabilities to said policy-holders in Canada	190,349	43.
LIABILITIES IN CANADA.		
Under policies issued subsequent to 31st March, 1878.		
†Amount computed to cover net reserve on all outstanding policies in Canada	16,230	33
Total net liabilities to said policy-holders in Canada\$	16,230	33
Total net liabilities to all policy-holders in Canada	206,579	76
INCOME IN CANADA.		
Gross amount of premiums received in cash during the year on life		
	20,037	
Premium obligations taken in part payment of premiums in Canada	20 190	
Interest on bank deposits	1,470	
Total net premium income	21,719	06
EXPENDITURE IN CANADA.		
Amount paid on account of death claims (including bonus additions	40 -0-	
XX16 35\	12,787 195	
Premium obligations used in payment of same. Amount paid for surrendered policies.	657	_
Premium obligations used in payment of surrendered policies	1,095	
Total net amount paid to policy-holders in Canada\$	14,735	
Cash paid for commission Miscellaneau rouncest taxes, fees or fines	1,859 178	
Miscellaneous payments.	123	
Total expenditure in Canada		
PREMIUM NOTE ACCOUNT.		
Premium obligations on hand at commencement of year	9,414	82
do received during the year	20	53. —
Deductions during the year, viz.:— Amount of obligations used in payment of claims	9,435	3 5 -
Total deductions	195	17
Balance—note assets at end of year	9,240	18

^{*}Institute of Actuaries H. M. Table, 44 per cent. interest.
† Reserve based on H. M. Table of Mortality, at 41 per cent. interest.

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COMMERCIAL UNION—Continued. MISCELLANEOUS. Number of new policies reported during the year as taken in 15 Canada..... Amount of said policies..... 24,000 00 Number of policies become claims in Canada during the year.... Amount of said claims (including bonus additions, \$1,558.80).... 9.832 12 Number of policies in force in Canada at date...... 304 Total policies in force at 31st December, 1887...... 701,845 85 Number and amount of policies terminated during the year in Canada, viz:-No. Amount. 1. By death (inclusive of bonuses, \$1,558.80)..... 4 9,833 12 2 2. By surrender (inclusive of bonuses, \$171.48)......... 10,878 15 (For which cash value has been paid, \$1,752.25) 3. By surrender, \$4,866.66. (For which paid-up policies have been granted to amount of \$501.27.) Difference of amounts carried out..... 4,365 39 4. By lapse (inclusive of bonuses, \$186.87)..... 5,540 20 11 Total..... 30,615 86 No. Amount. Policies in force at beginning of year (inclusive of bonuses, 708,461 71 24,000 00 Policies issued during the year..... 15 Policies terminated as above (inclusive of bonuses, \$1,917.15).... 30,615 86 Policies in force at date of statement (inclusive of bonuses, 701,845 85 Number of insured lives at beginning of year...... 279 Number of new insurers during the year..... Number of deaths during the year among insured...... Number of insured whose policies have been terminated during the year otherwise than by death..... DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878. No. Amount. Policies in force at beginning of year in Canada (exclusive of bcnuses, \$1,350,26)..... 72 165,721 10 Policies issued during the year..... 15 24,000 00 Policies terminated as above (exclusive of bonuses, \$71.78)...... 9,232 05 Policies in force at date of statement (exclusive of bonuses, \$1,-278.48) 180,489 05

Subscribed and sworn to, 17th March, 1888, by

Bonus additions.....

J. McGREGOR,

Joint Chief Agent.

1,278 48

COMMERCIAL UNION-Continued.

General Business Statement for the Year ending 31st Droember, 1887.

(Abstracted from Directors' Report, London, Eng., March, 1888.)

LIFE DEPARTMENT.

The new business of the year consisted of 556 policies, assuring £442,241, and the new premiums amounted to £16,467.

The claims amounted to £79,229, and the life fund has been increased in the

Year by £65,648, amounting at the end of the year to £1,070,065.

The directors will be able to announce to the general meeting the results of the fifth Quinquennial valuation.

REVENUE ACCOUNT.

1	٠	
,	ı	•

Amount of life assurance fund at the beginning of the year. New premiums	£ 1,004,417		d. 0
142,782 16 Deduct re-assurances 17,261 4	8		
Premium for endowment certain	- 125,521 . 37	17	8
Consideration for annuities Interest and dividends	45.649	10	8
Fines. Cash bonus on re-assurance.	. 21 5 . 7 7	2 19	11 4
	£1,177,960	4	9
Cr.			
-	£	8.	
Claims under policies, after deduction of sums re-assured	79,229		d. 10
Claims under policies, after deduction of sums re-assured	79,229 5,961	5	10
Claims under policies, after deduction of sums re-assured	79,229 5,961 2,036	5 4	10
Claims under policies, after deduction of sums re-assured	79,229 5,961 2,036 5,761	5 4	10
Claims under policies, after deduction of sums re-assured Annuities	79,229 5,961 2,036 5,761 10.118	5 4 8 12	10 5 1
Claims under policies, after deduction of sums re-assured Annuities	79,229 5,961 2,036 5,761 10,118	5 4 8 12 12	10 5 1 7
Claims under policies, after deduction of sums re-assured. Surrenders Annuities Commission Kxpenses of management Kxchange Bad debts.	79,229 5,961 2,036 5,761 10,118 294	5 4 8 12 12	10 5 1 7
Claims under policies, after deduction of sums re-assured Annuities	79,229 5,961 2,036 5,761 10,118 294 3	5 4 8 12 12 10 2 13	10 5 1 7 7 7 3

BALANCE SHEET OF THE LIFE DEPARTMENT, 31st DECEMBER, 1887.

Dr

DI.			
•	£	8.	d.
Assurance fund	1,070,064	14	6
Tile investment recorve fund	10.086	- 0	0
Vial ma outstanding	15 411	5	11
40-889mmaninma dua but not neid	4,719	15	7
Olimpication due	3,004	Ð	1
Annities do do		14	1
Surrenders do do	77	0	5
Suspense account	257	13	3

£1,103,785 8 10

COMMERCIAL UNION-Concluded.

Cr.

<i>Or.</i>			
	£	s.	d.
Mortgages on property within the United Kingdom	360,998		2
do do out of the do	188,751	18	4
do rates raised under Acts of Parliament	106,263	13	
Loans upon life interests and reversions	128,783	5	3
Loans on the company's policies	41,658	7	5
Investments:			_
Indian and Colonial Government securities	87,673		1
Cape of Good Hope Government securities	21,120		0
Railway and other debentures and debenture stocks	25,540		
Railway and other preference stocks and shares	30,991		10
United States railway securities	9,871		7
Parliamentary debenture bonds	23,881		2
Freehold ground rents		1	
Life policy purchased	1,180		
Reversion do	469	-	6
Branch and agency balances	20,410	6	6
Outstanding premiums	8,885	-	9
do interest	3,197	0	3
CASH -On deposit £ 16,905 13 8			
Bankers' current accounts			
	28,992	3	5
Bills receivable	426		
	£1,103,785	8	10

THE CONFEDERATION LIFE ASSOCIATION.

President— Hon. SIR V	d or Incorporated, 14th Apr	M.G. Man	a <i>ging Dire</i> to. Commence	J. K.	gent— Magdonald
Amount of c	CA) apital authorized and subscr l up in cash	PITAL.			31,000,000 00 100,000 00
	(For List of Stock	· ·	• •	.)	
first lien Amount of	ount of real estate held by the tred by way of loans on real loans secured by bonds, sto	he Compan l estate by cks or oth	bond or	mortgage,	174,588 12 1,442,379 53 154,305 71
40 shares 40 do 20 do 444 do 39 do 13 do 46 do 50 do	Standard Bank stock Western Assurance Co. stock Canadian Bank of Commerce stock Ontario Bank stock Federal Bank do Standard Bank do Imperial Bank do Consumers Gas Co. stock Western Assurance Co. stock Land Security Co. stock Imperial Bank stock Standard Bank do Federal Bank do Federal Bank do Federal Bank do Standard Bank do Federal Bank do Federal Bank do Federal Bank do Federal Bank do Federal Bank do Federal Bank do Federal Bank do Federal Bank do Federal Bank do Federal Bank do Federal Bank do Federal Bank do Federal Bank do Federal Bank do Federal Bank do Federal Bank do	8,000 00 20,950 00 1,250 00 15,000 00	2,937 50 . 16,450 00	7,000 00 16,950 00 1,800 00 13,000 00	
700 do 30 do 8 do 15 do 82 do 57 do County of	Freehold Loan and Savings Uo. stock London and Canadian Loan Agency Co. stock Merchants' Bank of Canada stock Ontario Bank stock Canadian Bank of Commerce Manitoba and NW. Loan Co Ontario Industrial Loan and Investment Co York Debentures Cathedral Debentures	4,900 00 3,800 00 750 00 5,250 00 12,000 00 74,896 00	7,105 00 4,488 00 828 75 5,250 00 12,600 00 78,862 14 \$173,693 39	6,250 00 3,840 00 596 13 3,970 00 10,777 44 75,300 00	

87,969 39

CONFEDERATION LIFE—Continued.

Stocks,	bonds and	debentures	owned	by the	Company,	viz.:—
---------	-----------	------------	-------	--------	----------	--------

Deposited with Dom	inion Government.	Par value.	Market value.		
City of Toronto	debentures		\$ 64.753 60		
do Hamilton	do		2,614 08		
Town of Belleville	do		5,743 50		
Village of Mount Forest			4,320 40		
do Arthur	do		2,752 00		
do Yorkville	do		4,254 28 1,100 29		
Town of Whitby	do	0,001.00	2,619 29		
do Ridgetown Township of York	do	1 000 00	1,950 06		
10wiship or 10th					
		\$ 84,046 00	\$ 90,107 50		
Hell by Com	pany.	Par value.	Market value.		
City of Brandon	debentures	\$ 15,000 00	\$ 18,540 20		
do Toronto	do		1,004 80		
Town of Brussels	do		5,174 50		
do Ridgetown	do		2,505 94		
do Cobourg	do		6,103 50		
do Orillia	do			٠.	
do Whitby Village of Yorkville	do	'aa	1,08 6 63 386 65		
do Aurora	do		12,253 24		
do Markham	do		5,148 91		
do Aurora	do		12,718 66		
Township of Muskoka	do		1,606 84		
do Colchester		389 00	408 52		
do Assiginach			1,105 90		
do Howard	do		512 10		
do York	do		4,105 39		
do do do St. Vincen	do t do		1,842 39 654 09		
do St. Vincen do York	do		8,283 40		
do Harwich		2,000 00	2,023 66		
Rosedale, Turtle Mount		1,000 00	1,220 70		
•		\$ 85,298 77	\$ 94,133 52		
			D 54,155 52		
Carried out at mar	ket value		8	184,241	02
	cent. stock, par value			4,703	
				546	
Cash at head omce	******	•••••••••••	•••••	940	02
Cash in banks, viz.	:				
Ontario Bank, Win	nipeg	AGGS 10000000 40000	\$ 6,893 37		
Merchants' Bank. I	lalifax	***************************************	3,123 72		
Bank of B. N. A.,	7ictoria		. 65 41		
	wick				
Canadian bank of	Commerce		23,819 87	00.054	62
				39,374	
Agents' leager bala	nces	•••••••••		97	74
motol.			_	A00 005	OG
Iotai		•••••	••••••	2,088,200	DO.
	OTHI	ER ASSETS.			
	;; :es;;; 4; '7;;;;; 4; 4;;;;;;; 4;;;				
do accrued	*******************************	**	30,051 02		
Total		***************		56,519	94
				,	
Total		••••••	•••	1,231	42
		176		-,	

CONFEDERATION LIFE-Continued.

Gross premiums due and uncollected en policies in force\$ 88,216 09 Gross deferred premiums on same	
Total outstanding and deferred premiums \$\) 111,694 58 Deduct cost of collection, at 10 per cent 11,169 46	
Net outstanding and deferred premiums	100,525 12 2,575 10 1,128 03 735 00
Advances to employees, secured by salary or commission Sundry small accounts Due from Sun Life Insurance Company for claim not yet adjusted	1,162 31 123 49 5,000 00

Total assets.....\$2,257,206 27

LIABILITIES.

Amount computed to cover the net present value of all policies and annuity bonds in force	,848,056 22,301	00 00		
Reserves for annuities		00		
Total net re-insurance reserve Claims for death losses due and unpaid (\$101.25 of this amount accrued in previous years)	•••	\$]	l,983,9 20	00
Due on account of general expenses. Dividend to stockholders, due and unpaid. Sundry liabilities.	•••••	•••	37,566 7,827 6,000 1,479	50 00
Total liabilities			2,036,793	23
Surplus on policy-holders' account	• • • • • • • • • • • • • • • • • • • •	•••	220,413 100,000	04 00
Surplus above all liabilities and capital	••••••		120,413	04

INCOME DURING THE YEAR.

Cash received for premiums	454,462 61, 54 5 8,822	17
Deduct premiums paid to other companies for re-insurance	E04 00A	08 32
Received for interest or dividends on stock\$		76 63

*Reserve at 4½ per cent. based on Table Institute of Actuaries, G.B., for policies. Annuities valued Government Table, 4½ per cent.

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CONTRIDED AMICK TIME Continued

CONFEDERATION LIFE—Continued.		
Agents' balances written off in former years as bad received in 1887 Cash surrender values applied to the purchase of temporary annuities. Profits applied at request of policy-holders to the purchase of temporary annuities, \$153,914,01.	48 1,547	
Total	633,655 20,000	98 00
Total income\$	653,655	98
EXPENDITURE DURING THE YEAR.		
Cash paid for death claims \$ 104,954 02		
Net amount paid for death claims	104,951	02
Cash paid for matured endowments Interest allowed on claim owing to delay in settlement	9,433	90
Cash paid to annuitants.	1,731 $2,792$	
Cash paid for surrendered policies	20,308	
Cash dividends paid to policy-holders	81,592	20
Cash dividends applied to payment of premiums	61,545	17
Cash dividends applied to purchase temporary reductions, \$153,914.01.	00	~ 4
Cash paid to stockholders for interest or dividends, including civic tax.	29,750	84
Cash paid for commission and salaries and other expenses of officials Cash paid for rent, taxes, licenses, fees or fines	89,303 8,519	09
Other expenditures, viz.:—Insurance Superintendence, \$317.38; solicitors' fees, \$2,015.24; postage, \$2,029.49; agency expenses, \$430.75; medical expenses, \$5,403.50; general expenses, \$2,802.46; printing, stationery and advertising, \$6,050.82; insurance literature, \$107.75; furniture, \$419.33; commission on loans, \$1,590.70	21,167	
Total expenditure	427,097	65
*MISCELLANEOUS.		===
Number of new policies reported during the year as taken in		
Canada		
Amount of said policies (including 22 revived for \$33,300)	2,502,400	00
Number of policies become claims in Canada during the year 81 Amount of said claims (including bonuses, \$3,024)	139,742	og.
Amount of claims re-incurred in other licensed companies in Canada	133,144	<i>3</i> 0
Number of policies in force in Canada 10,202		
Amount of said policies		
Total \$15,794,367 00		
Amount of said policies re-insured in other licensed companies in Canada (including \$500 bonus additions)		
Net amount of policies in force on 31st December, 1887	5,644,463	50

^{*}Following the past practice, the books were kept open for a few days after the close of the year, but in no item is there more than twelve months' business.

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CONFEDERATION LIFE—Concluded.		
Number and amount of policies terminated during the year in Canada:—	3 7 -	A A
1. By death (including \$3,024 bonus additions)	No. 76 5	62,000 00
4. By surrender	139	215,000 00
amount of \$12,895.) Difference of amounts carried out 6. By lapse (including bonuses, \$93)	443	74,105 00 700,193 00
Bonuses surrendered		3,171 00
Total	695	\$ 1,194,211 98
Policies in force at beginning of year (including bonuses,	No.	Amount.
Policies issued during the year (including 22 revived policies	9,493	\$14 ,679, 474 00
Bonuses added during the year (including 336 restored)	1,639	2,592,200 00 71,966 00
Policies terminated as above	69 5 235	1,194,211 98 355,061 02
\$102,693.00)	10,202	15,794,367 00
Number of insured lives at beginning of year	8,476	
Number of deaths during the year among insured	1,398 65	
	,	
Number of deaths during the year among insured	772 9,037	AND

J. K.'MACDONALD,

Managing Director.

(Received, 3rd March, 1888.)

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.

President-JACOB L. GREENE.

Secretary-WILLIAM G. ABBOTT-

Principal Office-Hartford, Conn., U.S.

Agent in Canada—Frederick W. Evans. Head Office in Canada—Montreal.

Organized or Incorporated, 15th June, 1846. Commenced business, 15th December, 1846. Licensed in Canada, 1st August, 1868.

(No capital—being purely a Mutual Company.)

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	,000,000	00
INCOME IN CANADA,		_
Amount of premiums received in cash during the year on life policies in Canada	51,473 25,551	00 15
Total premium income\$	77,024	15
EXPENDITURE IN CANADA.		=
Amount paid during the year on claims in Canada:— On account of death claims		
Net amount paid on account of claims		
Total net amount paid to policy-holders in Canada\$ Cash paid for commission, &c	96,167	15
Total expenditure in Canada		
MISCELLANEOUS.		<i></i>
Number of policies become claims in Canada during the year 42 Amount of said claims	70,616 2,823,366	

[•] This Company allows surrender values on lapsed policies only in payment of premiums on new insurance, or to keep other insurance on same life in force, or the value is applied in purchase of paid up insurance. No record is kept by States or Territories of the amounts so applied.

† Estimated on basis of 4 per cent. interest, Combined Experience Table.

CONNECTICUT MUTUAL-Concluded.

Number and amount of policies terminated during the year in Canada:-

	No.		Amoun	ı t.
1. By death	24	\$	38,440	
2. By maturity	18		32,176	00
3. By surrender and lapse	40		110,100	00
Total				
Policies in force at beginning of year in Canada	1,588	\$ 3	,004,070	00
Policies terminated as above	82		180,716	00
Policies in force at date of statement	1,506	2	,823,366	00

No return of number of insured lives.

Subscribed and sworn to, 22nd March, 1888, by FRED. W. EVANS, Chief Agent. (Received, 23rd March, 1888).

THE DOMINION SAFETY FUND LIFE ASSOCIATION.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

President and Agent-J. DEWOLFE SPURR.

Secretary—CHARLES CAMPBELL.

Head Office-St. John, N.B.

(Incorporated, 25th March, 1881. Organized, 28th March, 1881. Commenced business in Canada, 8th June, 1881.)

CAPITAL.

Amount of capital authorized and subscribed for	120,000	00
Amount paid up in cash	29,172	00
Amount of Guarantee Fund paid up in cash or securities	5,248	
(For List of Shareholders, see Appendix.)		==
marting with the state of the s		
ASSETS AS PEB LEDGER ACCOUNTS.		

ASSETS AS PER LEDGER ACCOUNTS.		
Amount of loans secured by \$5,248 in Guarantee Loan as collateral\$ Bonds and debentures held by the Association;—	1,279	55
Province of New Brunswick 6 p. c. bonds		
Town of Portland do debentures		
Total par and market value \$ 47,850 00 \$ 56,414 40		
Carried out at market value	56,414	40
Cash in bank to credit of Receiver-General	50,000	
Agents' ledger balances	481	
Cash on hand at head office	96	
Cash in Bank of Montreal	10,495	
*Interest due	13,333	
Total\$	132,101	84
OTHER ASSETS.		
Interest accrued	103	04
Office furniture	400	00

LIABILITIES.

Total assets. 132,604 88

Claims for death losses, adjusted but not due (since paid)		5,000 32,137 42,868	76
Total liabilities	,	80,006	51
†Surplus of assets over liabilities	3	52,598	37
Guarantee Fund and capital stock paid up	8	34,420	00

Interest to 31st December, 1887, due and payable by Maritime Bank to the Receiver-General, for which suit has been brought in the name of Her Majesty by the Department of Justice.

† Including surplus on policy-holders' account in Mortuary Fund, \$10,661.63.

DOMINION SAFETY FUND-Continued.

INCOME.		
Total premiums received		20
Premiums paid by dividends	. 387 . 3,342	
Received for calls on capital	.\$ 43,801 26,772	
Total income		29
Para C	• • • • • • • • • • • • • • • • • • • •	
Paid for death claims	7,346 131	00 23 99
Stationery 83 11 Postage 479 12 General expenses 309 00 Printing 308 20 Advertising 436 23	3) 5	79
Total expenditure		
Total exhauminate	φ 32,030	
MISCELLANEOUS.		
Number of policies reported as taken in Canada during the year 118 Amount of said policies. Number of policies reported as taken outside of Canada during	\$ 168,0 00	00
	4,000	00
Amount of said policies	26,000	
Total2,268		
Amount of said policies (including \$80,000 in other countries)	2,626,000	00
Number and amount of policies terminated during the year:—	=,0=0,000	=
1. By death	* 26,000 197,000	00
Total 170	\$ 223,000	
Policies issued during the year	\$2,677,000 172,000 223,000	00
11 10rce at date of statement (including \$60,000 out-	2,626,009	00
side of Canada)	=,0=0,000	

DOMINION SAFETY FUND-Concluded.

·	In Canada.	In other Countries
Number of insured lives at beginning of year	1,612	45
Number of new insurers during the year	99	2
Number of deaths during year among insured	15	None.
Number of insured whose policies terminated otherwise than by	•	
death		7
Number of insured lives at date of statement	1,591	40

Subscribed and sworn to, 8th March, 1838, by

J. DEWOLFE SPURR,

President.
CHARLES CAMPBELL,

Secretary.

(Received, 12th March, 1888;)

THE EDINBURGH LIFE ASSURANCE COMPANY,

STATEMENT FOR THE YEAR ENDING 31st MARCH, 1887.
President—Sir G. G. MONTGOMERY, Bart. Manager—Grouge M. Low, F.F.A.
Principal Office-Edinburgh, Scotland. Organized, A.D. 1823.
Agent in Canada—David Higgins. Head Office in Canada—Toronto.
(Commenced business in Canada, June, A.D. 1857.)

CAPITAL.		
Amount of joint stock capital authorized and subscribed		_
for£500,000 stg. \$ *Amount paid up in cash	365,000 00	3
ASSETS IN CANADA.		
Amount of loans made to Canadian policy-holders on the Company's policies, assigned as collaterals	11,158 0	5
Stocks and bonds in deposit with Receiver-General, viz.:—		
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 313,000 00 Town of London East do 40,000 00 Town of Stratford 6,000 00		
Cash in Bank of British North America	161,666 6 2,601 1	
Net outstanding premiums\$ 53 65 do accrued	1,206 1	2
Total carried out	246 8	8
Total assets in Canada	176,878 8	3
LIABILITIES IN CANADA.		
Amount of claims on policies in Canada unsettled †Amount computed to cover the net reserve on all outstanding policies	None.	
in Canada	§ 192 ,233 4	6
Total net liabilities to policy-holders in Canada	192,233 4	<u>6</u>
INCOME IN CANADA DURING THE YEAR.		
Net cash received for premiums	13,243 6 510 8	
Total income in Canada	13,754 4	7
· ·		=

^{*}Of this £75,000 now appearing as "paid up," £25,000 was added out of profits to the sum of £50,000 originally paid up.
†Detailed valuation based on the Institute of Actuaries', H. M. Table with 4½ per cent. interest.

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EDINBURGH LIFE-Continued.

EXPENDITURE IN CANADA.

EXPENDITURE IN CANADA.	
Amount paid during the year on claims in Canada, viz.:— On account of death claims	
Net amount paid on account of claims	
•	114 85
Total net amount paid to policy-holders in Canada	20,266 47 1,051 50 12 65
Total expenditure in Canada	2 1,330 62
MISCELLANEOUS.	
Number of policies become claims in Canada during the year 2 Amount of said claims (including bonus additions, \$2,243.54) Number of faid policies in force in Carada at date	Amount. 8 7,110 21
Net amount in force 31st March, 1887	468,963 81
Number and amount of policies terminated during the year in Canada 1. By death (including bonus additions, \$2,243.54)	;— \$ 7,110 20 486 66
of \$1,332.25.) Difference of amounts carried out	3,534 42
Total 3	\$ 11,131 28
Policies in force at beginning of year in Canada (including bonus additions, \$76,326.35)	\$ 480,095 09 2,433 33 11,131 28 2,433 33 468,963 81
Number of insured lives at beginning of year	
Subscribed and sworn to, 13th December, 1887, by DAVID HIGG (Received, 14th December, 1887.) 186	HINS, hief Agent.
100	

EDINBURGH LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st MARCH, 1887.

(Abstracted from Directors' Report, Edinburgh, 5th July, 1887.)

Proposals were received and submitted to the Board during the year for assurances amounting in all to £700,012. Of these some were declined, and others were not proceeded with. The policies issued were 1,141 in number, assuring a total sum of £576,599 and yielding in new premiums £28,494 14s. 6d., including £9,569 7s. 1d. by single payments. Of the total amount assured, £85,816 was reassured with other offices.

During the past year 52 annuities were purchased, amounting in all to £2,710 17s. 1d. per annum. The purchase-money received was £26,833 4s. 6d. By the death of 19 annuitants the Company was relieved of annual payments amounting to £1,402 12s. 3d., and a contingent annuity of £50 has fallen by the death of the person to whom it would have become payable.

The premium income of the year, after deducting reassurance premiums, was £205,823 12s. 3d., and the income from interest and dividends £88,134 14s. 2d. The total income (exclusive of annuity purchase money) was £295,653 14s. 4d.

The claims by death and survivance amounted to £178,281 4s. 2d., and the sum of £18,524 8s. 11d. was allowed as surrender values of policies given up, and of bonus additions to existing policies exchanged for cash payments.

The accumulated funds have increased by £61,790 4s. 10d., and at the close of the year they amounted to £2,180,980 6s. 9d.

REVENUE ACCOUNT FOR THE YEAR ENDING 31st MARCH, 1887.

Amount of funds at the beginning of the year	205,823 26,833 88,134 106	12 4 14 0 7	
CR₀ .			
Claims under policies (after deduction of sums re-assured)	18,524 19,172 9,331 19,311 9,000 4,500 2,575	8 17 8 12 0 0 2 6	2 11 11 6 2 0 4 9
	£2,441,077		=
BALANCE SHEET AT 31sT MARCH, 1887.			
LIABILITIES.			
Assurance and annuity fund	75 000	0	5 0 4
Total funds	£2,180,980	6	9

Sash in banks				=
Expenses of management not yet paid	EDINBURGH LIFE—Concluded.			
Expenses of management not yet paid	*Claims admitted but not yet paid	53.543	16	0
Temiums paid in advance	*Expenses of management not vet paid			0
Assets A	Premiums paid in advance			2
Assets A	Sums deposited with the Company to meet interests, &c		_	
ASSETS ASSETS ASSETS ASSETS ASSETS ASSETS ASSETS ASSETS ASSETS ASSETS ASSE	* Unclaimed dividends	31	10	0
Mortgages of real property Mortgages of real property Mortgages of real property Mortgages of real property Mortgages of life interests and reversions Mortgages of life interests and reversions Mortgages of Company's own shares 1,300 0 0 0		£2,237,609	3	3
Mortgages of real property	ASSETS.			
Mortgages of real property	Mortgages on property within the United Kingdom viz -			
Rent charges and annual rents.	Mortgages of real property	£ 564.148	2	1
Mortgages of life interests and reversions. 352,921 14 3 1,300 0 0 Mortgages of Company's own shares. 1,300 0 0 E1,404,658 11 9 Lortgage on property out of the United Kingdom (with collateral guarantee). 30,000 0 0 Loans on the Company's policies. 124,306 9 4 Loans on security of Statutory assessments. 27,073 18 6 Loans on personal security with life policies. 8,727 3 3 Investments, viz.— 146,418 0 8 Colonial and Provincial Government securities. 146,418 0 8 Municipal securities (United Kingdom). 4,597 13 0 Municipal securities (Canada). 32,116 11 2 Railway and other debentures and debenture stocks. 120,152 0 0 Railway stocks (preference and guaranteed). 65,823 4 9 House property in Edinburgh, London, Dublin, Manchester and Glasgow. 116,765 16 1 Company's own shares (purchased). 33,987 15 11 Life interests (purchased). 20,37 12 0 Sash in banks— 21,510 0 0 On current account. 1,870 15 10 On current account. 26,870 15 10 Ontstanding interest due and unpaid at date. 26,870 15 10 Outstanding interest accrued but not yet receivable.	Rent charges and annual rents	486,288	15	5
Mortgages of Company's own shares	Mortgages of life interests and reversions	352,921	14	3
Source State Sta	Mortgages of Company's own shares	1,300	0	0
30,000 0 0 124,306 9 4 27,073 18 6 27,073 18 6 27,073 18 6 3,727 3 3 3 3 3 3 3 3 3 3		£1,404,658	11	9
27,073 18 6	Mortgage on property out of the United Kingdom (with collateral		_	_
27,073 18 6	guarantee)			-
Soans on personal security with life policies 8,727 3 3	Loans on the Company's policies			_
Colonial and Provincial Government securities	Loans on security of Statutory assessments			
Colonial and Provincial Government securities	Investments, viz.—	8,121	ð	3
Municipal securities (United Kingdom) 4,597 13 0 Municipal securities (Canada) 32,116 11 2 Railway and other debentures and debenture stocks 120,152 0 6 Railway stocks (preference and guaranteed) 65,823 4 9 House property in Edinburgh, London, Dublin, Manchester and Glasgow 116,765 16 1 Company's own shares (purchased) 33,987 15 11 Life interests (purchased) 33,987 15 11 Reversions (purchased) 21,510 0 0 Jash in banks— 20 on fixed deposits On current account 1,870 15 10 Dutstanding premiums 26,870 15 10 Dutstanding interest due and unpaid at date 4,598 7 11 Colicy stamps on hand 26,185 2 5	Colonial and Provincial Government securities	146,418	0	8
Municipal securities (Canada) 32,116 11 2 Railway and other debentures and debenture stocks 120,152 0 0 65,823 4 9	Municipal securities (United Kingdom)			0
Railway and other debentures and debenture stocks	Municipal securities (Canada)		11	2
House property in Edinburgh, London, Dublin, Manchester and Glasgow	Railway and other debentures and debenture stocks		0	
and Glasgow. 116,765_16 1 Company's own shares (purchased). 33,987 12 0 Ground annuals and feu-duties. 33,987 15 11 Life interests (purchased). 21,510 0 0 Sash in banks— On fixed deposits. 225,000 0 0 On current account. 1,870 15 10 Agents' balances (since accounted for). 37,754 12 7 Outstanding premiums. 4,598 7 11 Outstanding interest due and unpaid at date. 624 6 6 Outstanding interest accrued but not yet receivable. 26,185 2 5 Olicy stamps on hand 103 7 6	Railway stocks (preference and guaranteed)	.65,823	4	9
Ground annuals and feu-duties	and Glasgow	116 765	16	1
Ground annuals and feu-duties	Company's own shares (purchased)			_
Life interests (purchased) 1,297 14 1 Reversions (purchased) 21,510 0 0 sash in banks— On fixed deposits. 255,000 0 0 On current account. 1,870 15 10 Agents' balances (since accounted for) 37,754 12 7 Outstanding premiums. 4,598 7 11 Outstanding interest due and unpaid at date. 624 6 6 Outstanding interest accrued but not yet receivable 26,185 2 5 Tolicy stamps on hand 1,000 0	Ground annuals and feu-duties.			
Reversions (purchased)				
ash in banks— 0n fixed deposits. £25,000 0 0 0 On current account. 1,870 15 10 26,870 15 10 agents' balances (since accounted for). 37,754 12 7 cutstanding premiums. 4,598 7 11 cutstanding interest due and unpaid at date. 624 6 6 cutstanding interest accrued but not yet receivable. 26,185 2 5 colicy stamps on hand 103 7 6	Reversions (purchased)			0
On current account	Cash in banks—	·		
26,870 15 10 37,754 12 7 20 12 13 10 15 10 37,754 12 7 20 12 13 10 15 10 37,754 12 7 20 12 13 10 15 10 37,754 12 7 20 12 13 15 10 37,754 12 7 20 12 13 15 10 37,754 12 7 20 12 13 15 10 37,754 12 7 20 12 13 15 10 37,754 12 7 20 12 13 15 10 37,754 12 7 20 12 13 15 10 37,754 12 7 20 12 13 15 10 37,754 12 7 20 12 13 15 10 37,754 12 7 20 12 13 15 10 20 13 15	On fixed deposits			
Outstanding premiums		26,870		
Outstanding premiums	Agents' balances (since accounted for)	37,754		7
Outstanding interest accrued but not yet receivable	Outstanding premiums	4,598		-
olicy stamps on hand	Outstanding interest due and unpaid at date	624		
***************************************	Outstanding interest accrued but not yet receivable	26,185	2	_
£2,237,609 3 3	roncy scamps on hand	103	7	6
		£2,237,609	3	3

[•] These items are included in the corresponding items in the Revenue Account.

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.		
President—Henry B. Hyde. Secretary—William A	LEXANDE	R
Principal Office-120 Broadway, New York.		
Agent in Canada—Seargent P. Stearns. Head Office in Canada-	-Montres	al.
(Organized or Incorporated, 26th July, 1859. Commenced business in about October, 1868.)	ı Canada,	
CAPITAL.		
Amount of capital authorized, subscribed for and paid up in cash8	100,000	00
· · · · · · · · · · · · · · · · · · ·		
ASSETS IN CANADA.		
Par value. Market value.		
St. Louis City bonds, 6 per cent. \$100,000 00 \$116,000 00 U. S. bonds, 4 per cent. 205,000 00 258,300 00 U. S. bonds, 4½ per cent. 60,000 00 64,800 00 City of Toronto, 4 per cent. 292,000 00 292,730 00 Oity of Montreal bonds 18,000 00 18,540 00		
Total (in deposit with Receiver-General). \$ 675,000 00 \$ 750,370 00		
Carried out at market value	750,370	00
Total outstanding and deferred premiums		
Net outstanding and deferred premiums	42,300	00
Total assets in Canada	792,670	00
LIABILITIES IN CANADA.		
Under policies issued previous to 31st March, 1878.		
*Amount computed or estimated to cover the net reserve or re-insurance value on all outstanding policies in Canada	765,000 500 500	00
Total liability to said policy-holders in Canada	766,000	00
Under Policies issued subsequent to 31st March, 1878.		
†Amount computed to cover the net reserve on all outstanding policies		
in Canada	640,000	
Dividends or bonuses to Canadian policy-holders—due and unpaid	3,000 1,500	
All other liability in Canada	1,500	
Total net liabilities to said policy-holders in Canada		
Total net liabilities to all policy-holders in Canada	,412,000	00

[•] Reserve based upon the American Experience Table, 4 per cent. 7 Reserve based on the American Experience. Table, 4½ per cent. 189

\$1,003,304 00

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EQUITABLE LIFE—Continued.

INCOME IN CANADA.

Total premiums received during the year on life policies in Canada\$ Interest or dividends on stock	496,548 29,300	46 00
Total income in Canada	525,848	46
-		
EXPENDITURE IN CANADA.		
Amount paid during the year on claims in Canada, viz.:— On account of death claims (including bonus additions, \$3,000)\$ 135,082 60 do matured endowments		
Net amount paid on account of claims Amount paid for surrendered policies Amount paid for dividends or bonuses to Canadian policy-holders	143, 974 70,650 26,902	86
Total net amount paid to policy-holders in Canada\$ Cash paid for commissions, salaries and other expenses of officials in	241,528	50
Canada	42,446 4,710	
expenses, \$9,628.22; sundry items, \$1,856.69	21,635	07
Total expenditure in Canada	310,320	13
MISCELLANEOUS. Number of new policies reported during the year as taken in		
Canada	2,188,698	00
Amount of said claims. Number of policies in force in Canada at date	142,974	73
Net amount in force at 31st December, 188713	,341,981	00
——————————————————————————————————————		
Number and amount of policies terminated during the year in Canada:-	- Amount.	
1. By death (including bonus additions, \$3,000)		
 By maturity (including bonus additions, \$55.7.73) By surrender (including bonus additions, \$30,942.27) (For which cash value has been paid, \$70,650.86.) By surrender, \$119,000 (including bonus additions, 	8,892 243,241	
\$2,000.) (For which paid-up policies have been granted to amount of \$33,615.)		
Difference of amounts carried out	85,385 526,700	
The first first and so the second sec	520, 100	

Total (including bonus additions, \$36,700)......

EQUITABLE LIFE—Continued.

*Policies in force at beginning of year (including bonus addi-	No.	Amount.	
Policies issued during the year (including bonus additions,	4,970	\$ 12,129,71 7	00
estimated \$38,000)	1.218	2,751,217 1,036,919	
Policies in force at date of statement (not including bonus	207	502,034	00
additions, estimated \$98,000.00)	5,490	13,341,981	00
Number of insured lives at heginning of year in Canada (agti			_
Number of insured lives at beginning of year in Canada (esti-	4,614		
Number of new insurers during the year	47		
Number of insured whose policies have been terminated during the year otherwise than by death Number of insured lives at date of statement (estimated)	627		
DETAIL OF POLICIES ISSUED SINCE 31st MARCH,	1878.		
Policies in force at beginning of year in Canada (including bonus	Ameunt	•	
Policies issued during the year (including bonus additions, esti-	9, 432, 1		
Policies terminated as above (including bonus additions, esti-	2,738,3		
Policies in force at date of statement (including bonus additions,	798,7 50 2, 0		
estimated, \$28,500)	10,869,7	22 	
Subscribed and sworn to, 5th March, 1888, by			

Subscribed and sworn to, 5th March, 1888, by

SEARGENT P. STEARNS,

Chief Agent.

(Received, 10th March, 1888.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887. (As returned to the Superintendent of Insurance, State of New York.)

Total premium income	19,115,775 3,648,232 476,840	47 85 97
Total income	23,240,849	29
DISBURGEMENTS DURING THE YEAR 1887.		
Total amount paid for losses and matured endowments\$ Cash paid to annuitants Cash paid for surrendered policies Cash dividends paid to policy-holders Cash paid to stockholders for dividends	6,049,607 138,603 1,555,515 2,319,783 7,000	36 28 30

^{*}Last year 100 policies for \$306,571 were wrongly included in this amount, as they were New-Soundland policies.

		=
EQUITABLE LIFE—Concluded.		
Commissions to agents	1,984,887 155,518 157,041 1,772,196	72 79
Total disbursements	14,139,154	13
Assets.		
Book value of real estate, unencumbered	20,945,923 23,548,376 507,000 25,609,398 7,657,967 122,505 906,784	48 00 22 50 49
Total net or ledger assets	79,297,955	46
OTHER ASSETS.		
Interest due and accrued	755,077 57,284 2,398,921 1,869,666	39 78 00
Total assets Less items not allowed Total net assets	1.403.222	65
Liabilities.		
*Net re-insurance reserve Total unsettled claims Unpaid dividends or surplus or other description of profits due policy-	261,264	00
And other liabilities, namely, possible claims under lapsed policies	101,544 119,10 5	
Total liabilities	66,274,650	00
Gross surplus on policy-holders' account	16,701,032	20
RISKS AND PREMIUMS.		
Number of new policies issued during the year	66,772,641	00
Tion amount of said hourings	200,040,004	

JAMES W. ALEXANDER,
Vice-President.
WILLIAM ALEXANDER,
Secretary.

NEW YORK, 14th February, 1888.

^{*}Computed according to the Actuaries' Table of Mortality, with 4 per cent. interest.

THE FEDERAL LIFE ASSURANCE COMPANY OF ONTARIO.

STATEMENT	FOR	THE	YEAR	ENDING	31sT	DECEMBER	1887
CYTTEMPIAT	T. O.T.	7 77 77	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	TANDIMO	OTDI	JUDUE DE DE LA COLUMNIA DE LA COLUMN	1001.

President-JAS. H. BEATTY.

Managing Director - DAVID DEXTER.

Head Office-Hamilton, Ont.

(Incorporated, 21st December, 1874. Commenced business in Canada, June, 1882.)

CAPITAL.

Amount of joint stock capital authorized	1,000,000 00
Mount anhanihad for	700,000,00
Amount paid up in cash	79,612 00

(For List of Stockholders, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

ASSETS AS PER LEDGER ACCOUNTS.		
Amount secured by way of loans on real estate, by bond or mortgage,		
urst lien	12,510	00
amount of loans made to policy holders on the Company's policies	•	
9ggiam ad ag callatamala	1,742	00
Walla on stock	150	00
omium obligations on policies in force	1,672	02
Stocks and bonds owned by the Company, viz.:—	•	
St. Thomas debentures		
Lindsay do 4,000 00 4,322 82		
Milton do		
*Canadian Pacific Railway bonds 11,000 00 11,000 00		
Total par and market value 46,330 00 \$ 50,828 89		
Carried out at market value	50,828	89
• THE SECTION OF COMMENTS OF THE PROPERTY OF T	2,892	
Cash in banks, viz.:	,	
Bank of Hamilton—special deposit\$ 8,303 00		
70 entrant account 12 500 07		
mamilton Provident and Loan Society		
Ontario Bank, Toronto		
Show Total	41,371	74
"40Tt data notes for premiums	984	
Agents' ledger balances	1,011	
	<u></u>	-
Total\$	113,163	12
OTHER ASSETS.		
Interest scorned	1 010	
Interest accrued	1,010	24

Deposited with the Receiver-General,

FEDERAL LIFE—Continued.		
Total outstanding and deferred premiums		
Net outstanding and deferred premiums	10,893 7,941 1,231	42
Suspense account	108 150	37
Total assets	134,498	32
LIABILITIES.	-	
*Amount computed to cover the net present value of all policies in force\$ 67,856 68 Deduct value of policies re-insured in other companies		
Net re-insurance reserve	66,8 9 9 688	
Total liabilities	67,587	47
Surplus on policy-holders' account	66,910 79,61 2	85 0
INCOME DURING THE YEAR.		
Cash received for premiums	97,364 291 43,945	18
Total	141,600 4,527	87 81
Total premium income	4.437	06 18 00
Total	141,594 120	24
Total income	141,714	24
EXPENDITURE DURING THE YEAR.		
Cash paid for death losses		
Net amount paid for death claims	30,000	60
Cash paid for surrendered policies	926	11
Premium obligations used in purchase of surrendered policies	138 166	
†Dividends applied in payment of premiums	43,945	
Cash paid for commissions, salaries and other expenses of officials Miscellaneous payments, viz.:—Medical fees, \$3,699.62; printing, advertising, stationery, &c., \$2,460.91; general expenses, including postage, directors' fees, fuel, light, actuarial fees, department fees,	32,654	25
audit fees and telegraphy, \$3,326.88; rent, \$946.80	10,434	24
Tetal expenditure	118,265	36

^{*}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.

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FEDERAL LIFE-Concluded.

DREMITIM	MOTE	ACCOUNT.

PREMIUM NOTE ACCOUNT.		
Premium obligations on hand at commencement of year do received during the year	\$ 1,685 291	98 1 18
Premium obligations used in purchase of surrendered policies		7 16
Total deductions		5 14
Balance, note assets at end of year	8 1,67.2	02
MISOPI I ANDOHO		
Number of new policies reported during the year as taken (including 9 revived for \$22,000)	} . \$ 4,017,00	0 00
Amount of said claims	30,0).	
Amount of said policies re-insured in other licensed companies		7 46
Number and amount of policies terminated during the year:—		
(1.) By death	**************************************	0 00
(For which paid up policies have been granted to amount of \$1,360.)		
Difference of amounts carried out	. 4,64 838,50	0 00
Total	8 888,14	00 0
Policies in force at beginning of year	\$ 5,2 41, 67	7 46
Policies rerminated as above	4,226,00 888,14 187,00	00 00
*Number of insured lives at beginning of year	8,392,53	7 46
Number of deaths during the year among the insured		
Number of insured lives at date of statement		

Subscribed and sworn to, 13th February, 1888, by

WILLIAM KERNS,

Vice-President.

DAVID DEXTER,

(Received, 15th February, 1858.)

Managing Director.

By a clerical error this was given in last report as 1,923.

THE LIFE ASSOCIATION OF SCOTLAND.

STATEMENT	FOR TH	r Year	ENDING	БТН	APRIL.	1887.

STATEMENT FOR THE YEAR ENDING 5TH APRIL, 1887.	
Manager— John Turnbull Smith, Esq. Joint Secretaries— { John Sharp, James Chart	LES WARDROP
Principal Office-Edinburgh.	
Agent in Canada—Archibald Inglis. Head Office in Canada, (Organized or Incorporated, 1838. Commenced business in Canada, S	
CAPITAL.	•
Amount of capital authorized and subscribed for	\$1,946,666 67 425,833 33
ASSETS IN CANADA.	
Real estate in Canada owned (balance at debit of Association's Montreal premises)	8 43,143 14
Amount of loans made to Canadian policy-holders on the Association's policies assigned as collaterals	21.088 05
Stocks and bonds in deposit with Receiver General, viz.: Canada 4 per cent. bonds	
Total par value	154,760 00° 4,799 53
Total interest	2,118 3 ⁶
Gross premiums due and uncollected on Canadian policies in force	654 57 27,410 58
Total assets in Canada	3 338,680 35
LIABILITIES IN CANADA,	
*Amount estimated to cover the net reserve on all outstanding policies in Canada	8 92 6,4 98 90
Total	30,741 ⁹⁴
Total liabilities in Canada	\$957,239 94

[•] Institute of Actuaries H.M. Table, 41 per cent. interest, computed exactly in year 1885-86.

\$115,317 74

LIFE ASSOCIATION OF SCOTLAND-Continued.

INCOME IN CANADA.				
Cach received for premiums	•••••	\$ 	61, 27 9 90	58 70
Amount received for interest or dividends on stock, &c	•••••	\$	61,370 6,334 1,725	91
Total income in Canada			69,430	91
EXPENDITURE IN CANADA.				
†Net amount paid for death claims in Canada (including bonus	add	i.		
Premium obligations used in burchase of surrendered policies or s	zoide	• •	75,964 5,134	
by lapse	••••••	•	1,841 89 12,620	07
Total payments to policy holders in Canada		.\$	95,649 2,193 195 1,998	61 77 38
Total expenditure in Canada			100,036	76
MISCELLANEOUS.				
Number of policies become claims in Canada during the year Amount of said claims	•••••	• •	78,099 ,373,911	-
Number and amount of policies terminated during the year in Ca	anada No.	.:-	- Amount.	
1. By death	31	\$	74,789	92
4. By maturity 3. By surrender (For which cash value has been paid, \$5,243.37.) 4. By surrender, \$10,220.00.	11		3,309 1 4,600	
For which paid up policies have been granted to amount of \$2,011.71.)			5	12.
Difference of amounts carried out	8	•	8,208 14,600	
Ded	54	8	115,507	54
Deduct lapsed policy of previous year for which paid-up policy was issued			•	
TO TOO TOO TOO TOO TOO TOO TOO TOO TOO	1		189	80

[†] Of this amount \$22,524.12 accrued in previous years.

Net policies terminating.....

Amount.

No.

LIFE ASSOCIATION OF SCOTLAND—Continued.

Policies in force at beginning of year in Canada Policies terminated as above Policies in force at date of statement		\$2,489,129 48 115,317 74 2,373,811 84
- manufacture and a second		
Number of insured lives	No returi	ı .
Subscribed and sworn to, 8th March, 1888, by	ARCHIBALD	INGIIS
(Received, 9th March, 1888.)	AIWHIDAUD	· IMGINO.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 5TH APRIL, 1887.

(Abstracted from the Directors' Report, Edinburgh, 12th July, 1887)

During the year ending 5th April, 1887-

The new assurances transacted were 1,582, for£	825,213	Stg.
The premiums for these amounted to	28,039	
The new annuity transactions completed were 63, at the price of	32,035	
The revenue from premiums and interest was	484,992	
*The deaths which occurred amongst the assured were 507.	,	
under policies for	234,003	"

At 5th April, 1887—

28,279 policies were in force, assuring (exclusive of bonuses)	E11,872,413	Stg-
Total claims paid under life policies amounted to	4,304,317	"
Cash bonus paid and bonus additions amounted to	1,494,155	"
The funds in hand were	3.198,577	نسن

The funds, as invested at the close of the accounts, yield an average return of £4 2s. 3d., while the rate upon which all the assurance calculations of the Association and the Association and the Association are the funds.

tion proceed is $3\frac{1}{2}$ per cent.

The allocation of bonus to the policy-holders in the older series of Class A is made annually, and the directors now accordingly declare the following cash bonuses on the premiums for ordinary Whole-Life policies by premiums payable throughout life for the year commencing 6th April, 1888, to be applied as formerly in part payment of the premiums falling due during that year:—To entrants on or before 5th April, 1855, 45 per cent.; to entrants between 6th April, 1860, and 5th April, 1865, 30 per cent.; to entrants between 6th April, 1860, and 5th April, 1865, 30 per cent.; to entrants between 6th April, 1871, 27½ per cent.; and 25 per cent. to entrants between 6th April, 1871, and the close of the class. In the case of assurances by a limited number of premiums and endowment assurances, the cash bonuses are of precisely the same amount as if they were ordinary assurances by premiums during life.

The Directors now declare, as formerly, a dividend on the amount of the paidup capital of the Association (£87,500) at the rate of 15 per cent., together with a bonus of 5s. per share, payable at 11th November next, under deduction of the

interim dividend paid on 16th May last.

^{*} The number expected was 584.

LIFE ASSOCIATION OF SCOTLAND-Continued.

REVENUE ACCOUNT FOR THE YEAR ENDING 5TH APRIL, 1887.

Dr.

Amount of funds at the beginning of year		189	10	1
	515,	027	3	9
	£3,596,	216	13	10
Cr.				
Claims on policies payable on death Claims on policies payable on survivance Surrenders Anmities Commission. Expenses of Management Dividends to shareholders, and interest on paid-up capital Cash bonuses to existing policy-holders Income tax Amount of funds at the end of the year	7, 18, 27, 13, 40, 13, 40,	250 482 046 589 480 262 733 790	0 17 3 17 15 2 6 15	0 10 8 1 5 11 2
	£3,596.	216	13	10

BALANCE SHEET ON THE 5TH APRIL, 1887.

ASSETS.

,======				
Mortgages on property within the United Kingdom£1	.196.086	9	4	
WADE On the Association's molicies	282,309	16	ō	
Investments:—	_0_,000		·	
In Indian and Colonial Government securities	286,978	18	5	
Foreign Government securities	38,754			
	469,836			
Railway and other debentures and debenture stocks	400,000	14	<u> </u>	
	307,832	9	8	
House property	133,141	15	3	
Annuities and reversions	78,862	3	0	
Bank stock	46,403			
Stock of the Agnosiation numbered under their Act 16 and 17	±0,±00	•	U	
Stock of the Association, purchased under their Act, 16 and 17	00 4 4	• •		
Vict., c. 224	2 2 ,147			
coans on personal security	19,479	16	10	
Cans on statutory public rates	66,707			
Loans on preference and guaranteed railway stocks, and other	,			
stocks	2,700	0	0	
Office furniture and stamps	1,228	18	3	
Outstanding manipung	107,050	2	7	
Outstanding premiums	101,000	-	.:	
Tublanding interest	1,333	.7	ΤĪ	
THE PROPERTY ACCURAGE THE PARTY OF THE PARTY	36,990	19	1	
Cash in bank:—				
On deposit£137,132 11 8				
On deposit				
	174.639	11	3	

LIFE ASSOCIATION OF SCOTLAND-Concluded.

LIABILITIES.

Shareholders' capital, paid up Assurance and Annuity fund	£ 87,500 3,111,077	0 17	0
Total funds as per Revenue Account Claims admitted but not paid (including all deaths to date, whether	£3,198,577	17	0
formally proved or not)	73,469		
	£3,272,483	17	8

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.

President-A. P. FLETCHER.

General Manager—John M. Dove, Esq.

Principal Office-Liverpool, England.

Agent in Canada—G. F. C. SMITH.

Head Office in Canada—Montreal.

(Organized, 21st May, 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	65,406	02
Total net liabilities to policy-holders in Canada	65,406	02
INCOME IN CANADA.		
Amount of premiums received in cash during the year on life policies in Canada	8,68 4 2,659	39
Total net premium income\$	11,343	55
EXPENDITURE IN CANADA.		
Net amount paid on account of death claims	5,548	
Amount paid to annuitants	238 222	
Total payments to policy-holders in Canada\$	6,009	
Paid for commissions, &c	28 2 91	66 29
Total expenditure in Canada	6,383	46
MISCELLANEOUS.		
Number of new policies reported during the year as taken in Canada3 Amount of said policies	4,000	00
Amount of said claims	5,548	37
Total net amount in force 31st December, 1887	270,421	49

Table, 42 per cent. interest.

†Also 1 annuity bond, \$2,659.39.

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LIVERPOOL AND LONDON AND GLOBE-Continued.

LIVERPOOL AND LONDON AND GLOBE—Contin	uec	ł.		
Number and amount of policies terminated during the year in Cana	da	:		
N	0.		Amount.	
	i l		5,548 1,578	
Difference of amounts carried out			802	23
Total (including bonus additions, \$806.20)	5	8	7,929	20
Policies in force at beginning of year (including bonus additions,	0.		Amount.	
\$1 8.980.68)	•	\$	273,718	62
Policies issued during the year	3		4,000	
Bonuses added	_		1,171	
Transferred to Liverpool office (including bonus additions,	5		7,929	
Policies in force at date of statement (including bonus additions,	l		539	11
\$19,566.08)	6	_	2 70,421	49
Number of deaths during the year among insured	6 2 4			,
Number of insured whose polices have been terminated during	1			
Subscribed and sworn to, 29th February, 1888, by G. F. C. S	= 2 M	TT	ET .	
			retary.	
(Received, 1st March, 1888.)	••	NUC	notury.	

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.

(Abstracted from Directors' Report, Liverpool, Eng., 16th May, 1888.)

LIFE DEPARTMENT.

DITS DELKEMENT.	
During the year the Company has received—	
998 proposals to assure the sum of	£617.834
768 policies were issued for	458,738
145 proposals were not completed for	119.596
85 proposals were declined for	39,500

The premiums on new assurances during the year amount to £14,614, the total premium income, after deducting the amount paid for re-assurances, being £224,449. One hundred and forty-six annuity bonds have been issued for a consideration of £68,627 granting annuities amounting to £6,642. The holders of one hundred annuity bonds have died during the year, relieving the Company of the aunual payment of £4,747. The funds have been increased during the year by £49,876, and now amount to £3,857,456.

LIVERPOOL AND LONDON AND GLOBE-Continued.

LIFE ASSURANCE ACCOUNT.

LIFE ASSURANCE ACCOUNT.								
Liverpool and London and Globe Fund.								
Amount of Life Assurance Fund at the beginning of the year £2,777. Premiums after deduction of re-assurance premiums	,097 1 ,127 ,630 104 29	5 0	0	23,1	01,98	9 :	10	7
• • • • • • • • • • • • • • • • • • • •								
Amount of Life Assurance Fund at the beginning of the year £ 325 Premiums, after deduction of re-assurance premiums	,986 ,322 ,017 3 12	19 0	000		353,3 4		12	<u>0</u> .
			1	3,4	155,33	1	2	7
Liverpool and London and Globe Fund			=					=
Claims under life policies, including those admitted but not paid (after deducting sums re-assured)	1,211 185 1,611 9,560 871	15 15 18 9 19	8 0 0 -3	£3,	101,98	39	10	7
hitherto deferred	691 0,984							
• •			_		353,34	11	12	0
				£3,	455,3	31	2	7
			:			_		=
ANNUITY ACCOUNT.	_							
Liverpool and London and Globe Fu	ind.							
Dr.					£		в.	d.
Amount of fund at the beginning of the year£6 Consideration for annuities granted	67,75 28,62	0	8 3 1	0	791,8	04	7	5
Globe Fund.					•			
Amount of fund at the beginning of the year£ Interest and dividends£ Transfer from life fund, consideration for immediate annuity hith-		7 1	2	3				
erto deferred	69	1	6	0	10,2	98	3	4
				£	802,1	02	10	9
				=				

LIVERPOOL AND LONDON AND GLOBE-Concluded.

Liverpool and London and Globe Fund.

Cr.	£	8.	d.
Annuities paid	791,804		
Claba Thun 3	£791,804	7	5
### Care Fund. Annuities paid			
Amount of funds at the end of the year, as in balance sheet	10,298	3	4
	£802,102	10	

(For Balance Sheet, see Fire Statement.)
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LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.

President—Col. Kingscote, C.B., M.P. | Secretary—William Palin Cliebhugh.

Principal Office—London, England.

Agent in Canada-WM. ROBERTSON.

Head Office in Canada-Montreal.

(Organized or Incorporated, 6th 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 5,000 0 0		
Amount paid up in cash		

£18,340 1955

ASSETS IN CANADA.

In deposit with Receiver-General, viz.:-				
•	Par value	e.	Market va	lue.
Province of Quebec bonds (registered)	8,000	00	\$ 8,590	40
City of Victoria, B.C., Water Works debentures	10,000	00	12,188	00
City of Toronto debentures	4,999	00	5,410	07
Corporation of Montreal debentures	5,000	00	5,155	50
do do stocks	24,700	CO	26,830	13
County of Middlesex debentures	20,000	00	21,030	00
City of Hamilton debentures	15,000	00	18,157	50
Town of St. Thomas debentures	18,055	22	18,304	16
Province of Quebec bonds	13,000	00	13,877	50
\$	118,754	22	\$ 129,543	26

Total in deposit with Receiver-General..... 129,543 26

Municipal Debentures—held by Trustees in accordance with the Act: Par value.
\$ 2,000 00
10,000 00
12,800 00 Market value. 2,164 20 10,636 00 19,840 00 Dominion of Canada 6 per cent. debentures..... \$ 16,508 07 9,000 00 16,508 07 9,186 30 7,046 01 Township of Fenelon..... 8,157 24 1,030 00 3,000 00 1,040 18 Dawn...... 3,141 00 3,141 00 4,501 23 32,780 49 6,861 31 6,317 00 12,270 74 6,202 80 4,243 96 31,035 00 6,654 94 6,165 00 11,845 24 6,000 00 Collingwood do do Orangeville...... Township of Finch..... 4,120 27 4,009 55 3,000 00 3,069 60 900 00 913 95 2,000 00 10,000 00 2,050 80 10,907 00 54,123 60 49,000 00 15,000 00 16,000 00 17,819 90 17,107 50 Stock do Township of Enniskillen Bonds..... 1,171 00 1,206 23 3,600 00 3,912 12 do Sombra. 1,114 40 do Enniskillen do 916 49

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LONDON AND LANCASHIRE LIFE-Continued.	
Town of Valleyfield do Cowansville do S, 5,000 00 11,185 50	
The state of the s	
Total municipal debentures held by trustees in accordance with the Act carried out at market value	357,640 00
Amount of loans made to Canadian policy-holders on the Company's	190,131 46
policies assigned as collaterals Half credit debt on policies Cash at head office in Canada	33,223 00 3,121 70
Cash in banks, viz.:—	
On current account	
Bills receivable in Canada (secured)	2,405 2 7 212 35
Gross premiums due and uncollected on Canadian policies in force (since paid, with very few exceptions)	
Total outstanding and deferred premiums	1
Net outstanding and deferred premiumsOffice furniture	48,517 93 980 07
Total assets in Canada	\$ 840,842 59
LIABILITIES IN CANADA.	
Under Policies issued previous to 3:st March, 1878.	
Amount estimated to cover the net present value of all Canadian policies in force \$152,658 72 Deduct value of said policies re-insured in other companies licensed in Canada 7,615 52	
Net re-insurance reserve Claims or death losses—adjusted but not due (including bonus additions, \$343 75)	\$ 144,443 20
Claims for death losses—unadjusted but not resisted (waiting proof) 1,650 00	5,493 75
Total liability in respect of said policies	8 149,936 95

LONDON AND LANCASHIRE LIFE -Continued.		
Under Policies issued subsequent to 31st March, 1878.		
Amount estimated to cover the net present value of all Canadian policies in force. \$375,929 70 Deduct value of said policies re-insured in other companies licensed in Canada. 16,438 15		
Net re-insurance reserve	359,491 1,000 1,725	00
Total liability in respect of said policies	362,216	97
Total liabilities in Canada	5 512,153	92
INCOME IN CANADA.		
-	h 101012	
Cash received for premiums Deduct premiums paid to other companies for re-insurance	9,426 9,426	
Net premium income	\$ 172,388 37,002	
Total income in Canada	3 209,391	30
EXPENDITURE IN CANADA.		
Cash paid for death losses in Canada (including bonus additions, \$495)\$ 34,185 00 Cash paid for matured endowments in Canada (including bonus additions, \$50)		•
Total paid for death claims and matured endowments	37,235 4,238	
Total net amount paid to policy holders in Canada	\$ 41,473 33,692	
taxes)	3,624	00
All other expenditure	7,912	04
Total expenditure in Canada	86.701	83
PREMIUM OBLIGATION ACCOUNT.		
Premium obligations on hand at commencement of year	3,121	. 78
Note assets at end of year	8 3,121	70
MISCELLANEOUS.		
Number of new policies reported during the year as taken in Canada, 483		
amount of said policies	868,000	04
Number of policies become claims in Canada during the year	. 15,000	
Ponts additions	27,576	25

LUNDON AND LANCASHIRE LIFE—Continued.	
Number of policies in force in Canada at date	2 3)
\$ 5,538,691 76 Less amount of said policies re-insured in other licensed companies in	}
Canada)
Net amount in force, 31st December, 1887	.\$5,289,216 76
Number and amount of policies terminated during the year in Canada No.	
1. By death (including bonus additions, \$686.25) 17	
2. By maturity (including bonus additions, \$50) 2	3,050 00
3. By surrender (including bonus additions, \$200)	68, 2 00 00
4. By surrender, \$62,500.	
(For which paid-up policies have been granted to	
amount of \$17,468.) Difference of amounts carried out	45,032 00
5. By lapse (including bonus additions, \$123.10) 288	488,745 60
Total (including bonus additions, \$1,059.35) 354	8 629,553 8 5
Policies in force at beginning of year (including \$30,297.45	
bonus additions)	\$5,300,245 61
Policies issued during the year	939,000 00 629,553 8 5
Policics not taken and returned by agents	71,600 00
Policies in force at date of statement (including \$29,238.10	, roo and ha
bonus additions)3,142	5,538,691 76
Number of insured lives at beginning of year in Canada 2,732 Number of new insurers during the year	
Number of deaths during the year among insured	
Number of insured whose policies have been terminated during	
the year otherwise than by death	
Ziambor of insured fives at date of statement,	
DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.	
Policies in force at beginning of year in Canada (including	
bonus additions)	84 ,641,018 12 939,000 00
Policies terminated, as above	5 96,845 7 5
Policies not taken and returned by agents	71,000 00
Policies in force at date of statement (including bonus addi-	4 912 172 27
tions \$3,689.57)	2,014,114 51

Subscribed and sworn to, 22nd February, 1888, by

M. M. J. FLANAGAN,

Accountant.

LONDON AND LANCASHIRE LIFE—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

(Abstracted from Directors' Report, London, Eng., 11th April, 1888.)

NEW ASSURANCES.

The number of proposals received during the year was.....1,995 for £703,433 0

yielding a new premium income of £21,026 0s. 1d.

The average age of the new lives is 321, and under all the policies now in force

the average age is $40\frac{1}{2}$.

The total premium income for the past year is £139, 69 7s. 3d., and after deducting premiums paid to other offices for re-assurance, the net amount is £131,997 2s., showing an increase of £4,554 14s. 2d. This increase is less than reported the previous year, chiefly owing to the plan adopted and explained in the report of 1887 in reference to the reduction in the value of the rupee, the effect of Which has been to diminish the premiums, but at the same time effecting a corres-Ponding reduction in the liabilities under the Indian policies.

The claims by death, with bonus additions, and those matured under endowment assurances, amount to £52,513 5s. 6d., and although in excess of the amount reported

in the previous year, are within the expectation.

The audited accounts, on the annexed page, are in accordance with the Insurance Companies' Act. After providing for dividend and bonus to the shareholders at the rate of 15 per cent. per aunum on the original amount paid up, and the payment of claims, surrenders, and cash bonus to policy-holders, and all other outgoings, there is a balance on the year's working of £58,059 9s. 3d., equivalent to 44 per cent. of the net premium income.

The total funds, as at 31st December last, amounted to £534,832 7s. 6d., and are invested in securities which, if taken at the market value, would show an improve-

ment of over £6,000.

THE QUINQUENNIAL VALUATION.

In accordance with the deed of settlement, a valuation of the Company's policies has been made, the principles adopted being similar to those which formed the basis of the investigation on the last occasion—viz., the table of mortality known as the

Institute of Actuaries' (Hm), deduced from the combined experience of twenty life offices, and the rate of interest assumed 4 per cent.

The whole of what is termed the loading, that is, the difference between the premiums paid by the policy-holders and the "pure" or net premium, has been reserved as a provision during the duration of the policies for future profits and experience.

The relate of such loading is £245 499 98 5d.

expenses. The value of such loading is £345,499 9s. 5d.

The result is a surplus of £54,105 16s. 7d., as shown by the following statement:-

LIABILITIES.

Value of £4,144,397 assured by 11,778 policies	8	3
54,105	16	7
£1 901 082		

ASSETS.

Value of £138,122 0s. 10d. premiums£1 Less value of loading	1,690,077	19	10
value of loading	3 45,4 99	9	5

£1,344,578 10

LONDON AND LANCASHIRE LIFE—Continued.

Value of re-assurances		-	
	£1,901,082	4	10

Of this surplus it is proposed that £46,000 be divided, and that £8,105 16s. 7d.

be reserved until the next division of profits.

Policy-holders' share of Profits.—The balance of the divisible surplus—viz., £36,800—will enable the board to declare a reversionary bonus on the sums assured by the whole life participating policies in force, at rates varying from £1 to £1 10s. per cent. per annum.

Income and Expenditure for the Year ending 31st Decemb	er, 1887.		
Amount of funds at the beginning of the year£	476,772	18	3
Premiums— New, under 1,688 policies, assuring £578,890 14s£ 21,026 0 1 Renewals 118,743 7 2			
Total premiums £ 139,769 7 3 Less premiums paid to other offices for re-assurances 7,772 5 3			
Net premiums£ 131,997 2 0 Interest and dividends			
Other receipts— Registration of assignments and other fees 44 12 0			
Total net income	152,938	7	2
£ ==	629,711	5	5
Claims under policies and matured endowments (after deduction of sums re-assured) paid and admitted, with bonus additions£ Annuity	52,513 80 100 7,106 12,653	5 0 0 0 1	0 7
Policy stamps	19,516	1	6
Dividends and bonus to shareholders	1,049 1,500 360	9 0 19	1 0 5
Amount of funds at the end of the year (as per balance sheet)	534,832	7	6
$oldsymbol{ar{ar{ar{ar{ar{ar{ar{ar{ar{ar$	629,711	5	5

LONDON AND LANCASHIRE LIFE-Concluded.

BALANCE SHEET ON THE 31st DECEMBER, 1887.

LIABILITIES.

Capital fully subscribed			
Balance of proprietors' fund			
£ 16,348 9 11 518,483 17 7			
Total funds (as per revenue account)£ Claims admitted, but not paid£	4,612		6 7
Other sums owing by the Company—interest to shareholders, &c	923	6	10
£	540,368	12	11
Assets.			
Mortgages on property within the United Kingdom— On real property			
Tortgages on freehold property in Australia, Canada and India 45,168 0 11			_
Loans on the Company's policies within the extent of their value	73,924 54, 782		1 2
Investments, at cost price— In Indian and Colonial Government securities, and special deposit with the Canadian Government			
Loans upon personal security in connection with life policies Branch offices' and agenta' balances'	312,002 10,584	5	3 6
Ontstand	32,427		0
Outstanding half-yearly and quarterly premiums	1,344		8 1
Outstanding rents*	7,228 595	0	ō
Ossp-	030	v	v
On deposit and on current account at head office and branches		_	_
Other assets—	45,293	2	1
Furniture and fittings at head office and branches£ 2,389 2 4 Less amount written off for depreciation			
Policy stamps in hand	2,186	4	1
-			_
£	540,368	12	11

[•] These have, with few exceptions, been since paid.

THE LONDON ASSURANCE CORPORATION OF LONDON, ENGLAND:
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887. Governor—Lewis A. Wallace, Esq. Secretary—John P. Lawrence, Esq. Principal Office—No. 7 Royal Exchange, London, E.C.
Agents in Canada { C. C. FOSTER, A. B. GWILT. Head Office in Canada, Montreal.
(Incorporated, A.D. 1720. Commenced business in Canada, 1st March, 1862.) (For Capital and Assets in Canada, see Fire Statement.)
*Amount computed to cover the net reserve on all outstanding policies in Canada
Total net liability to policy-holders in Canada 7,530 30
INCOME IN CANADA.
Amount of premiums received in cash during the year on life policies in Canada
EXPENDITURE IN CANADA. Amount paid for taxes, licenses, fees or fines in Canada (including \$250 back Quebec Provincial taxes)
Paid for commission in Canada
Total expenditure in Canada
MISCELLANEOUS.
Number of policies reported during the year as taken in Canada 1 Amount of said policy
Total amount in force at 31st December, 1887 33,213 30
Number and amount of policies terminated during the year in Canada
Policies in force at beginning of year in Canada (including bonus
additions, \$3,526.63)
additions, \$3,526.63)
Number of insured lives at beginning of year in Canada
Subscribed and sworn to, 28th February, 1888, by C. C. FOSTER.
(Received, 29th February, 1888.)

^{*}Based on the Institute of Actuaries, H.M. Table, 4½ per cent. interest. Computed by the Department.

LONDON ASSURANCE CORPORATION-Concluded.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

	LIFE ASSURANCE ACCOUNT.		•	
1887	Amount of life assurance funds at this date	£ 1,819,009	s. 16	d. 4
Dec. 31.	Premiums, after deduction of re-assurance premiums and returns			
	Cash bonus received on policies with other companies Portion of abatement under Series of 1831, estimated 1st November, 1886, and appropriated to policies not re-	77,903 176		2 0
	newed in 1887	119	16	1
	:	£2,039,557	16	10
Dec. 31.	Claims under life policies, after deduction of sums re-	£	8.	d•
	assured	148,137		9
	Surrenders	6,817	8	5
	Annuities	6,330		
	Bad debts	5,196 63	8	1
	Provision for depreciation in house property	1,000	Ö	Õ
	*Expenses of management (apportioned)		7	-
	Bonus taken by assured in cash	806		0
	Bonus taken by assured in abatement of premiums:— Series of 1831	8,080	9	6
	Portion of profits appropriated to shareholders carried to profit and loss account:—	-,		•
	Old series			
	*Less expenses of management as above £27,857 10 0 10,223 7 10	17,634	2	2
	Amount of life assurance funds at this date, as per balance	,	_	_
	sheet	1,835,268	12	5
	£	2,039,557	16	10

^{*}At the request of the Board of Trade, the expenses of management have, as before, been apportioned between the Marine, Fire and Life Departments, the amount chargeable to the Life Department being deducted entirely from the Corporation's share of the profits.

(For Balance Sheet, see Fire Statement.)

5,434 79

THE LONDON LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.

President-Joseph Jeffery.

Secretary-John G. Richter.

Head Office-London, Ont.

Agent-John G. Richter.

(Organized or Incorporated, March, 1874, and December, 1885. Commenced business in Canada, July, 1874.)

CAPITAL.

		CAPITAL.				
Amount of join	t stock capita	l authorized			\$1,000,000	00
do	do	subscribed for			223,000	00
do	do	paid up in cash				00
		P				
	(For	List of Stockholders, see	e Appendix	:.)		
	ASS	SETS AS PER LEDGER AC	COUNTS.			
*Amount secur	ed by way of	loans on real estate	b y bond o	r mortgage	9 40 701	09
)		1	4-bl1	.\$ 42,701	34
		y bonds, stocks or ot			. 12,940	62
Upon stock of,					•	
O pon stock or,	V)Z. :—	1	Par walne.	Amount loan	eđ.	
		d Debenture Company\$	320 00	\$ 320 00 12,620 63)	
		<u>\$</u>	23,795 00	\$ 12,940 6	2	
	ns made to p s collaterals	policy-holders on the	Compan	y's policie	s . 9,723	40
Stocks and hor	de held by th	he Company, viz.:-				
Divole and box	ido nosa og ti		Par value.	Market value) .	
		Company stock \$				
do Dominion So.	do ************************************		6,210 00	7,452 0 23,8 0 0 0		
		ment Company stock Company stock	21,250 00 5,000 00	6,050 0		
		an Company stock	2,600 00	3,068 0		
		vings Company stock	1,600 00	2,480 0	0	
do	do	20 p. c. stock	16 0 00	240 0		
County of Bru	ice debentures	•••••••••••••••••••••••••••••••	2,058 39	2,058 3	9	
Total			88,878 39	\$ 106,398 3	9	
Carried out at	market value				106, 3 98	39
Cash in Molson	'a Bank	*******				54
Bills receivabl	e, being short	t date notes for premit	ıms			6 6
	-	-			\$177,251	53
		OTHER ASSETS.				
Interest due		******************************		\$ 251 1	9	
Interest accrued				5.183 6		

^{*\$3,678.34} of this under one mortgage on property against which a prior mortgage for \$321.66 exists, the payment of which when due has been assumed by the Company, sufficient having been retained by the Company to pay this mortgage.

Total interest.....

THE LONDON LIFE INSURANCE COMPANY—Continue	d.
Gross premiums due and uncollected on policies in force	
Deduct cost of collection, at 10 per cent	
Net outstanding and deferred premiums	7,631 12
Total assets	190,317 44
LIABILITIES:	
*Amount computed to cover the net present value of all policies in force. \$ 149,292 64 Deduct value of policies re-insured in other licensed companies	
Net re-insurance reserve	148,909 14
paid) Amount of dividends or bonuses to policy-holders due and accrued	2,000 00
Amount of dividends or bonuses to policy-holders due and accrued	272 82
Advanced premiumsContingent fund, to cover all outstanding accounts	817 54 500 00
Shareholders' special account	709 49
Total liabilities\$	153,208 99
Surplus on policy-holders' account	37,108 45
Capital stock paid up	33,650 00
Surplus above all liabilities and capital	3,458 45
INCOME DURING THE YEAR.	
Cash received for premiums (including Industrial, \$1,783.39)\$ Premiums paid by dividends	34,363 04 447 72
Total	34.810 76
Deduct premiums paid to other companies for re-insurance	201 60
Net premium income	34,609 16 9,244 43
Total cash income	
<u></u>	
Cash paid for death losses\$	8,500 00
Vash paid for matured endowments	900 00
Vasu Daid for surrendered policies	1,396 23
Cash dividends applied in payment of premiums	447 72
Cash paid to stockholders for interest or dividends	2,355 50 13,488 35
-axes. Va	76 33
Miscellaneous payments, viz.:—Medical examination fees, \$1,022.50;	• • • • •
ravelling expenses, \$1,030.02; postage and exchange, \$399.20;	
printing and stationery, \$752.90; advertising, \$147.66; rent,	
\$565.00; commission on loans, \$60.50; sundries, including water, light, periodicals, cleaning offices, &c., \$335.67; legal expenses,	
\$104.06; office furniture, \$8.75	4,982 32
Total expenditure	32,146 44
TOWN ORPOTATION OF THE PROPERTY OF THE PROPERT	

^{*}Reserve based on Institute of Actuaries, H. M. Table of Mortality, with 4½ per cent. interest. 215

51 Victoria.

THE LONDON LIFE INSURANCE COMPANY-Concluded.

MISCRILLANEOUS

MISCELLANEOUS.
Number of policies reported during the year as taken in Canada—general, 357; industrial, 3,112 3,469
Amount of said policies—general
Total
Amount of said claims—general
trial, 2,029
Total
Net amount in force, 31st December, 1887
Number and amount of policies terminated during the year in Canada:—
1. By death—general 11 \$ 10,500 00
2. By maturity do
3. By surrender do
4. By surrender, \$18,500.
(For which paid-up policies have been granted to amount of \$3,208.12.)
Difference of amounts carried out
5. By lapse—general
do industrial 1,083 114,379 00
Total
No. Amount
Policies in force at beginning of year—general
Policies revived during the year do
Policies issued during the year do
Policies terminated as above
Policies in force at date of statement—general
do do industrial
Number of insured lives at beginning of year 1,324
Number of new insurers during the year
Number of deaths during the year among insured
the year otherwise than by death
Number of insured lives at date of statement 3,405
Subscribed and sworn to, 11th February, 1888, by
JOSEPH JEFFERY,
President.
JOHN G. RICHTER,

JOHN G. RICHTER,

Secretary.

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

The state of the s	1.	
STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.		
President—SIR JOHN A. MACDONALD. Managing Director and Chief	Agent— B. Carlii	[. ≇2 _
Principal Office—Toronto, Ont.	D. CHMIL	
(Organized or incorporated, 23rd June, 1887. Commenced business in 19th August, 1887.)	ı Canada,	
CAPITAL.		
Amount of joint stock capital authorized	621 000	00
(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	27,339	er.
Stocks, bonds or debentures owned by the Company, viz.:	41,000	09
Par value Market value Dominion Government bonds 75,000 00 \$78,000 00 Equatsville school debentures 5,500 00 5,500 0		
\$80,500 00 \$83,500 00		
Carried out at market value	89,500 1,475 5,754 21,078 3,425	41 9 7 8 6
	142,574	42
OTHER ASSETS.	115,011	24
Interest accrued	830	25
Net outstanding and deferred premiums	6 ,450	28
Commuted commissions Promoters' account	6,000	60
All other assets, viz.:—Office furniture, \$2,845.33; advances to travelling agents, \$3,175.95	3,8 55 6,022	
		-
Total assets\$	165,732	96
Deduct items not admitted by Department, viz:—		
Commuted commissions		
-	9,855	73

Total net assets...... 155,877 23

THE MANUFACTURERS' LIFE INSURANCE COMPANY-Continued.

LIABILITIES.

*Amount computed or estimated to cover the net present value of all policies in force		
Net re-insurance reserve\$	38,993	00
Total liabilities	38,993	00
Surplus of assets over liabilities for protection of policy-holders\$ Capital stock paid up	116,884 126,830	23 00
INCOME.		
Cash received for premiums		
Total premium income\$ Amount received for interest or dividends on stock	27,184 778	93 64
Total\$ Received for calls on capital	27,963 126,820	57 00
Total income	154,783	57
EXPENDITURE.		
Cash paid for death losses\$ Cash paid for commissions, salaries, and other expenses of officials	7,000 13,787	
Miscellaneous payments, viz.:— Travelling, \$1,823.58; printing and advertising, \$1,164.27; postages, telegrams and express, \$342.03; office expenses, sundry, \$1,537.16; medical fees, \$1,784.00	C CE1	0 <i>1</i>
Total expenditure	6,651 27,438	
Total expenditure	27,450	40
MISCELLANEOUS.		
Number of policies reported during the year as taken in Canada 907 Amount of said policies re-insured in other licensed companies in	2 ,543, 000	00
Canada Number of policies become claims during the year	194,000	00
Amount of said claims. Number of policies in force in Canada at date	7,000	00
Net amount in force at 31st December, 1887	9 249 6 00	00
		=
Number and amount of policies terminated during the year:-		
1. By death 2 \$	Amount. 7,000	
Total2	7,0 00	00

^{*}Based on Institute of Actuaries' H.M. 42 per cent. Table. 218

THE MANUFACTURERS' LIFE INSURANCE COMPANY-Concluded.

Policies issued during the year Policies terminated as above Policies terminated otherwise Policies in force at date of statement	2 8	\$2,564,500 00 7,000 00 21,500 00 2,536,000 00
Number of insurers during the year Number of deaths during the year among the insured Number of insured whose policies have been terminated otherwise than by death Number of insured lives at date of statement	8	

Subscribed and sworn to, 29th February, 1888, by GEORGE GOODERHAM,

Vice-President,

J. B. CARLILE,

Managing Director and Chief Agents.

(Received, 1st March, 1888.)

THE METROPOLITAN LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

President-Joseph F. Knapp.

Secretary-John R. Hegeman.

Principal Office-32 to 36 Park Place, New York City.

Agent in Canada—WM. FAIRBANKS.

Head Office in Canada—Toronto.

(Organized or incorporated, June, 1866. Commenced business in Canada, November, 1872.)

CAPITAL.

ASSETS IN CANADA. Premium obligations on policies in force	00
Premium obligations on policies in force	
United States 4½ per cent. bonds in deposit with Receiver-General, par value, \$100,000; market value	
Total outstanding and deferred premiums	16
Total outstanding and deferred premiums	00
Total outstanding and deferred premiums	
*Amount computed to cover the net reserve on all outstanding policies	
*Amount computed to cover the net reserve on all outstanding policies	38
*Amount computed to cover the net reserve on all outstanding policies	51
Total net liabilities to policy-holders in Canada	
Total net liabilities to policy-holders in Canada	
INCOME IN CANADA. Premiums received in cash on life policies in Canada	00
Premiums received in cash on life policies in Canada	00
EXPENDITURE IN CANADA. Amount paid on account of death claims (including industrial, \$6,380.75)\$ 7,380	
Amount paid on account of death claims (including industrial, \$6,380,75)\$ 7,380	72
Amount paid on account of death claims (including industrial, \$6,380.75)\$ Cash paid for surrendered policies	
Cash paid for surrendered policies	75
Premium obligations used in purchase of surrendered policies	
Miles and the partition of Sarronauta Politico.	
The same voided by lapse	
Cash paid for dividends or bonuses to policy-holders	
Total net amount paid to policy-holders in Canada 12,469	94
Cash paid for commission, salaries, and other expenses of officials 16,913	
do licenses or taxes	07
Total expenditure in Canada 29,390	05

^{*} Reserve at 41 per cent., based on American Experience Table.

METROPOLITAN LIFE INSURANCE COMPANY—Continued.

PREMIUM NOTE ACCOUNT.

PREMIUM NOTE ACCOUNT.			
Premium obligations on hand at commencement of year do received during the year	.\$	5,396 3 318 8	
Total	. \$ 3 3	5,715	4
Total deductions		1,102 9	} 8
Balance, note assets at end of the year	.8	4.612	16 =
MISCELLANEOUS.			
Number of new policies reported during the year as taken in Canada—General, 4; Industrial, 7,445	\$	4,000 (817,204 (
Number of policies become claims in Canada during the year— General, 1; Industrial, 100		1,000 6,380	
do Industrial	1		
Net in force at 31st December, 1887	==	,088,606	<u>00</u>
Number and amount of policies terminated during the year in Canada No.	:	Amount.	
1. By death—General	8	1,000	
do Industrial 100 2. By surrender—General 10		6,380 20,500	
(For which \$2,994.06 cash value has been paid.)		20,000	vv
3. By lapse—General		3,000	
do Industrial 5,361		605,770	25
Total—General	\$	24,500 612,151	
Policies in force at beginning of year—General	\$	253,286 650,767 4,000	00
do do Industrial		817,204	00
Cities terminated as above 0.474		636,651	
Policies in force at date of statement—General		232,786 855,820	
20 20 20 20 20 20 20 20 20 20 20 20 20 2	=		

Number of insured lives—No return.

Subscribed and sworn to, 7th February, 1888, by
JOHN R. HEGEMAN, Secretary.

(Received, 10th February, 1888.)

METROPOLITAN LIFE—Continued

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

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

INCOME DURING THE YEAR 1887.

		_
Total premium income	5,618,767	49
Received for interest and dividends	181,804	33
Received for rent	29,143	
Total income	5,829,714	95
-		
DISBURSEMENTS DURING THE YEAR 1887.		
Total amount paid for losses and matured endowments	2,113,392	76
Cash paid for surrendered policies	33,522	92
Premium notes, loans or liens used in purchase of surrendered policies,	•	
and voided by lapse	4,738	58
Dividends paid to policy-holders	42.352	94
Cash paid to stockholders for interest or dividends	35,000	
Commissions to agents	876,057	
Cash paid for salaries of officers	134,847	
Commuting commissions	478,984	
Taxes	44,696	
Salaries and travelling expenses of managers of agencies and agents	627,558	
Medical examiners' fees	62,598	
Sundry expenses	207,595	27
Total disbursements	4.661,345	45
ASSETS.		
· Cost value of real estate, unincumbered	344.383	56
Loans on bonds and mortgages (first liens) on real estate	2.321,800	00
Loans secured by pledge of bonds, stock or other marketable collaterals	95,000	00
Loans to policy-holders on the Company's policies assigned as collaterals.	8,500	
Premium notes, loans or liens on policies in force	132,187	23
Cost value of stocks and bonds owned	1 755 180	32
Cash on hand and in banks		01
- Vasu on name and in panks	20,001	
	4,686,385	12
OTHER ASSETS.	.0.0	40
Interest due and accrued	48,240	
Rents due and accrued	649	
Market value of bonds and stocks over cost	22,40 8	
Market value of real estate over cost	18,616	44
Net amount of uncollected and deferred premiums	130,724	68
(D. 4-1	4 007 004	94
Total assets	4,907,024	<u> </u>
LIABILITIES.		
*Net re-insurance reserve	3 717 624	00
Potal apporting claims	19,624	QQ.
Total unsettled claims	13,024	a U
Unpaid dividends or surplus or other description of profits due policy holders	4,727	07

Computed according to the Combined Experience Table of Mortality, with 4 per cent. interest.
 222

METROPOLITAN LIFE-Concluded.

Premiums paid in advance			1,556 1,539 300'000	00
Total liabilities	•••••	. \$4	,045,071	14
Gross surplus on policy-holders' account	• • • • • • • • • • • • • • • • • • • •		861,953	10
RISKS AND PREMIUMS.				
Number of new policies issued during the year	No. 317		Amount.	
Number of policies terminated during the year	362	8	122,100	00
Number of policies in force at date	3 524		466,661	00
Net amount of said policies		4	,272,7 90	00
amount in force		147	,758,287	00
22,566 industrial claims paid, insuring		_1	,982,286	76

Subscribed and sworn to, by

JOSEPH F. KNAPP, President.

JOHN R. HEGEMAN, Secretary.

New York, 14th February, 1888.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.		
President—RICHARD A. MCCURDY. Secretary—WM.	J. Easto	N.
Principal Office-New York City.		
Attorney in Canada—FAYETTE BROWN. Head Office in Canada	-Montre	al.
(Organized or incorporated, 1st February, 1843. Commenced business 1st September, 1885.)	in Canada	a ,
A Mutual Company.		
		
ASSETS IN CANADA.		
U. S. 4 per cent. bonds in deposit with the Receiver-General (par value, \$250.000)	312, 5 00 4,280	
Total outstanding and deferred premiums		
Net outstanding and deferred premiums	32,361	39
Total assets in Canada\$	349,142	32
LIABILITIES IN CANADA.		
*Amount computed or estimated to cover the net reserve or re-insurance value of all outstanding policies in Canada	443,449	00
Claims for death losses—due and unpaid	1,000	
Total liabilities in Canada	444,449	00 =
INCOME IN CANADA.		
Amount of premiums received in cash during the year on life policies in Canada	185,672	77
EXPENDITURE IN CANADA.		
Amount paid during the year on account of claims in Canada:— On account of death claims		
Net amount paid on account of claims	81,816 49 3,017 1,845	71 52
Total amount paid to policy-holders in Canada	86,728 56,157 1,650 18,575	63 38
Total expenditure in Canada	163,112	24

^{*}Based on the American Experience Table, with 4½ per cent. interest. 224

MUTUAL LIFE-Continued.

MISCELLANEOUS.

MIDUMLIAN MOUNT		
Number of new policies reported during the year as taken i	n 1059	
Amount of said policies	1,000	.\$2,557,890 00
Number of policies become claims in Canada during the year	16	
- Mount of said claims (including additions, \$17.391.73)		. 79 391 73
and the control of th	1.900	
ballount of said policies \$ 4.	550,498 0 153,750 0	0
		_
Net amount in force, 31st December, 1887	• • • • • • • • • • • • • • • • • • • •	\$4,704,248 00
Number and amount of policies terminated during the year in	Canada	:
	No.	Amount.
1. By death (including bonus additions, \$15,871.80)	15	8 72,871 80
2. By maturity (including bonus additions, \$1,519.93)	1	6,519 93
3. By Expiry		2,000 00
4. By surrender (including bonus additions, \$171)	1	10,171 00
5. By lapse and cancellation (including bonus additions,	000	FF.0.044.00
\$94)	2 98	556,344 00
Total (including bonus additions, \$17,656.73)	316	8 647,906 73
=		
·		
Polisies in force of beginning of moon in Court Control	No.	Amount.
Policies in force at beginning of year in Canada (including bonus additions, \$161,136.00)	1,132	\$2,679,144 00
Policies issued during the year (including bonus additions,	1,152	Φ2,013,14¥ UU
	1,084	2,678,010 73
VIICIAA tarminatad oo ahaya	316	647,906 73
Total in force at date of statement (including bonds additions,		,
\$153,750)	1,900	4,704,248 00
=		
Number		
Number of insured lives—No return.		

Subscribed and sworn to, 2nd March, 1888, by

(Received, 3rd March, 1888.)

FAYETTE BROWN.

GENERAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.

INCOME DUBING THE YEAR.

Total premium income	17,110,901	62
Received for interest	5,431,925	16
40 rants.	404.089	54
do profits on bonds or stocks sold	145,634	74
Sundries profits on bonds or stocks sold	26,871	49

Total income.....\$ 23,119,922 46

45
MUTUAL LIFE—Concluded.
DISBURSEMENTS DURING THE YEAR.
Cash paid for losses and matured endowments 8,352,388 20
Cash paid to annuitants
Cash paid to annuitants
Cash dividends paid policy-holders
Cash dividends paid policy-holders 2,654,185 38 Paid for general expenses, &c
Total disbursements \$ 17,777,938 69
ASSETS.
Real estate\$ 10,644,073 37
Loans on bond and mortgage (first liens) on real estate
Loans on collaterals
Loans on collaterals
Cash on hand and in banks
Agents' ledger balances 22,896 58
Total net or ledger balances\$110,061,718 68
OTHER ASSETS.
Interest due and accrued
Market value of stocks and bonds over par
Net amount of uncollected and deferred premiums 1,440,893 61
Total assets (including \$171.662 items not admitted)\$118,446,628 48
LIABILITIES.
*Net re-insurance reserve\$104,312,693 00
Total policy claims
Premiums paid in advance
Total policy claims 335,660 67 Premiums paid in advance 82,314 36 Non-forfeiture clause in policies 41,600 06
Total liabilities on policy-holders' account \$104,772,268 03
Gross surplus on policy-holders' account
MISCELLANEOUS.
Number of policies issued during the year 21,320
Amount of policies issued
Number of policies terminated
Amount of said policies
Number of policies in force at date
Amount of policies in force
Bonus additions on same
27,019,200

^{*} Estimated according to American Table of Mortality with 41 per cent. interest.

THE NATIONAL LIFE INSURANCE COMPANY, OF U.S. OF AMERICA.

STATEMENT FOR TH	YEAR ENDING	31st DECEMBER,	1887.
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President-VAN. H. HIGGINS.

Secretary-J. H. NITCHIE.

Principal Office—Washington, D. C.

Agent in Canada—John F. Bell.

Head Office in Canada—Windsor, Ont.

(Organized or incorporated, 25th July, 1868. Commenced business in Canada, 11th June, 1876.)

OAPITAL.

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
Net deferred premiums	756 88

Total assets in Canada...... \$ 110.756 88

LIABILITIES IN CANADA.

*Amount computed to cover the net reserve on all outstanding policies		
in Canada\$	102,621	21
in Canada\$ Claims for death losses adjusted but not due	1,000	00
Total not liabilities to policy-holders in Canada		

INCOME IN CANADA.

Premiums received in cash during the year on life policies in Canada...\$ 5,247 50

EXPENDITURE IN CANADA.

Amount paid for surrendered policies	1,918 8,775	
Total net amount paid to policy-holders in Canada\$ Cash paid for salaries of officials in Canada Cash paid for licenses, taxes, fees or fines	10,693 10 14	00
Total expenditure in Canada\$	10,717	16

Reserve based upon Institute of Actuaries' H. M. Table of Mortality, with 42 per cent. interest; computed by the Department.

Not -

NATIONAL LIFE—Continued.	
MISCELLANEOUS, No.	Amount.
Number of policies become claims in Canada during the year 1 Amount of said claim	8 1,000 00
Number of policies in force in Canada at 31st December, 1887 251 Amount of said policies	255.415 00
Number and amount of policies terminated during the year in Canada	
No. 1. By death 1	
2. By surrender	33,338 00
(For which paid-up policies have been granted to amount of \$1,031.)	
Difference of amounts carried out	1,969 00 1,500 00
Total	8 37,807 00
Policies in force at beginning of year	\$ 292,372 00 850 00
Policies terminated as above	37,807 00 255,415 00
Number of insured lives at beginning of year 251	
do deaths during the year	
than by death	
Subscribed and sworn to, 27th February, 1888, by J. H. NITO	יםוני
(Received, 1st March, 1888.)	Secretary.

(Received, 1st March, 1888.)

NATIONAL LIFE-Continued.

GENERAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

(As returned to the Auditor of Public Accounts, State of Illinois.)

INCOME.

INCOME.		
Total premium income	52,583	60
advance	85,035	79
Cash received for rents	9 4 ,554	
Total income	232,174	07
Disbursements.		
Total amount paid for losses and matured endowments	113,833	78
tor premiums paid in advance)	26	70
for premiums paid in advance)	93,643	
GIIU VIIIIBU IIV IXIDAN		41
Cash surrender values applied in payment of premiums		10
Yash Daid Stockholders for dividends	50,000	
General expenses	104,035	51
Total disbursements	361,972	91
Assets.		
Book value of real estate, exclusive of all encumbrances	700,843	94
Safes and fixtures in Company's buildings for use of its tenants	1,650	
Loans on bond and mornings of first liens) on real estate	650,670	
10876 secured by pledge of hands stocks on other meritatable collections	190,000	00
Coans secured by pledge of bonds, stocks, or other marketable collaterals	6,638	50
Premium notes, loans or liens on policies in force	U,UJO	90
Cost value of bonds and stocks owned	527,829	3V
Cash on hand and in banks	51,105	
Bills receivable.	10,000	
Cash in hands of a Receiver appointed by court	1,800	
	40,509	
Contracts for the sale of real estate	192,369	95
Total net or ledger assets	,373,416	77
The state of the s	16,352	39
Total		
	,,,,,,,,	
OTHER ASSETS.		
Interest due and accrued	11,023	93
	1,285	
Net amount of uncollected and deferred premiums	4,967	

\$2,374,341 34

Total assets.....

NATIONAL LIFE-Concluded.

LIABILITIES.

*Net re-insurance reserve	25,948	75
Total liabilities on policy-holders' account	\$1,463,832	85
Gross surplus on policy-holders' account	\$ 910,508 1,000,090	49 00
Character Transaction		
Number of policies issued during the year	8 14.477	00
Amount terminated	581,126	00
Amount in force	3,700,966	00

Subscribed and sworn to, 27th February, 1888, by

VAN H. HIGGINS, President. J. H. NITCHIE, Secretary.

^{*} Computed according to the Actuaries' Table of Mortality, with 4 per cent. interest.

THE NEW YORK LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

President-W. H. BEERS.

Vice-President-HY, Tuck.

Actuary-Rufus W. Werks. | 2nd Vice-President-A. H. Welch.

Principal Office-346 and 348 Broadway, N.Y.

Attorney in Canada—F. W. CAMPBELL, M.D. | Head Office in Canada—Montreal.

Superintendent-DAVID BURKE.

(Organized or Incorporated, 1841. Commenced business in Canada about 1868.)

A purely Mutual Company-No Capital.

ASSETS IN CANADA.

Real Estate—Stone building in process of erection, corner of Place D'Armes Square and St. James St., Montreal (free of encum-		
Premium obligations on Canadian policies in force		
Stocks, bonds or debentures, deposited with the Receiver General, viz.:—	993	27
Per value Market value		
United States 4 per cent consols		
\$ 460,000 00 \$ 506,350 00		
Carried out at market value	506,350	00
Agents' ledger balances in Canada	383	
Gross premiums due and uncollected on Canadian policies in force\$ 26,856 00 Gross deferred premiums on same		
Total outstanding and deferred premiums		
Net outstanding and deferred premiums	49,997	00
Net outstanding and deferred premiums Total assets in Canada		
-		
Total assets in Canada		
Total assets in Canada	700,296	78
Total assets in Canada	700,296	78
Total assets in Canada	700,296	78

Total net liabilities to said policy holders in Canada......\$ 863,199 88

^{*} Basis of computation, Institute of Actuaries, H.M. Table, 4½ per cent. interest.

NEW YORK LIFE-Continued.

LIABILITIES IN CANADA.

Under Policies issued subsequent to 31st March, 1878.

*A		
*Amount computed to cover the net reserve on all outstanding policies and bonus additions in Canada	568,893	aa.
Claims for death losses unadjusted but not resisted	7,500	
Total net liabilities to said policy-holders in Canada		
Total net liabilities to all policy-holders in Canada	,439,597	88
INCOME IN CANADA.		
A A . C duning the mean on life noticies in Comade #	400 HH 4	0.4
Amount of premiums received during the year on life policies in Canada\$ Consideration for annuities granted	16,012	91
Total net premium income	442,787	85
EXPENDITURE IN CANADA.		
Amount paid during the year on claims in Canada, viz.:-		
On account of death claims		
Net amount paid on account of claims\$	103,997	33
Amount paid for surrendered policies	39,163	
Cash dividends or bonuses paid to policy-holders or applied in reduction of premiums	81,679	44
Total net amount paid to policy-holders in Canada	224,839	80
Cash paid for commissions and salaries	74,598	09
Cash paid for licenses, taxes fees or fines	4,957	37
Miscellaneous payments, viz.:—Travelling expenses, rent, printing, stationery, postage, &c	16,436	19
Total expenditure in Canada	320,831	45
· ==		
PREMIUM NOTE ACCOUNT.		
Premium obligations on hand at commencement of year		
Total	1,262	65
Deductions during the year, viz.:—		
Amount of obligations used in payment of claims		
Total deductions	269	38
Balance—note assets at end of year	993	27

^{*} H. M. Table, 41 per cent. interest.

NEW YORK LIFE-Continued.

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	
Amount of said policies) 0
Number of policies in force in Canada at date	14
Total amount in force 31st December, 1887, (including bonus additions)	90
Wilmhon and amount of malicinate winds at the installation of the state of the stat	
Number and amount of policies terminated during the year in Canada:— No. Amount.	

N	ło.	Amount
 By death (including bonus additions, \$1,784.00) By maturity (including bonus additions, \$223.00) 	32	\$ 107,754 00
2. By maturity (including bonus additions, \$223.00)	7	
3. By surrender	73	268,600 00
4. By lapse	241	427,452 00
Total	3 53	\$ 810,714 00

D . 10	No.	Amount.
Policies in force at beginning of year (including \$79,176 bonus		
additions)	3,066	\$8,520,483 00
Policies issued during the year	1,179	3,274,330 00
Policies terminated as above	353	810,71 4 00
		623,935 00
oncluding bonus additions,		
\$87,160)	3.710	10,370,164 07

Number of insured lives-No return.

DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

Policies in force at beginning of year (including bonus addi-	No.		Amount.
tions, \$2,883)	2,005	\$	5,959,335 00 3,274,330 00
tions, \$2,883) Policies issued during the year Policies terminated as above Policies not taken Policies in force at date of statement (including hongs additional policies in force at date of statement (including hongs additional policies in force at date of statement (including hongs additional policies in force at date of statement (including hongs additional policies in force at date of statement (including hongs additional policies in force at date of statement (including hongs additional policies in force at date of statement (including hongs additional policies in force at date of statement (including hongs additional policies in force at date of statement (including hongs additional policies in force at date of statement (including hongs additional policies in force at date of statement (including hongs additional policies in force at date of statement (including hongs additional policies in force at date of statement (including hongs additional policies in force at date of statement (including hongs additional policies in force at date of statement (including hongs additional policies in force at date of statement (including hongs additional policies in force at date of statement (including hongs additional policies in force at date of statement (including hongs additional policies in force at date of statement (including hongs additional policies in force at date of statement (including hongs additional policies in force at date of statement (including hongs additional policies in force additional policies in force at date of statement (including hongs additional policies in force additional policies in force additional policies in force additional policies in force additional policies in force additional policies in force additional policies in force additional policies in force additional policies additional policies additional policies additional policies additional policies additional policies additional policies additional policies additional policies additional policies additional	270 182		537,934 00
*Olicies in force at date of statement (including bonus addi-			623,935 00
tions, \$5,028)	2,732	=	8,073,941 00

Subscribed and sworn to, 23rd March, 1888, by

DAVID BURKE.

NEW YORK LIFE-Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

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

INCOME DURING THE YEAR 1887.

INCOME DURING THE LEAR 1004.		
Total premium income\$	17.826.892	01
Received for interest	3,639,503	97
Received for rent	86,579	49
Received for rent Profit on bonds, stocks or real estate actually sold	37,869	45
Total income\$	21,590,844	92
·		
disbursements during the year 1887.		
Total amount paid for losses and matured endowments	4,361,366	83
Cash paid to annuitants	967,916	88
Cash paid for surrendered policies	1,867,723	90
Premium notes, loans or liens, used in purchase of surrendered poli-	•	
cies and voided by lapse	13,980	31
Dividends paid to policy-holders	2,324,222	87
Total miscellaneous expenses	4,290,314	08
<u>-</u>		
Total disbursements	13,825,524	87
Assets.		
Cash value of real estate unincumbered\$	6,887,092	59
Loans on bond and mortgage (first liens) on real estate	15,969,372	78
Loans secured by pledge of bonds, stocks or other marketable colla-	•	
terals	1,867,500	00
Cost value of bonds and stocks owned	49,088,286	14
Cash on hand and in banks	3,038,499	60
Premium notes on existing policies	388,799	
Agents' balances	170,792	59
m . 1		
Total net assets \$	77,410,343	14
OTHER ASSETS.		
Interest due and accrued	475,889	42
Rents accrued	12,588	
Market value of bonds and stocks over cost	3,167,528	68
Net amount of uncollected and deferred premiums	1,610,797	15
Total assets (including items not admitted, \$170,792.59).	82,677,146	56
:		
LIABILITIES.		
Net re-insurance reserve\$	69,946,756	00
Total unsettled policy claims	659,918	18
Premiums paid in advance	52,886	73
Total liabilities	70,659,560	91
Gross surplus on policy-holders' account		
(Computed as belonging to tontine policy-holders\$	5,315,720	83)
(Computed as belonging to other than tontine policy-holders	6,531,072	23)
and the second of the second o		

NEW YORK LIFE-Concluded.

RISKS AND PREMIUMS.

Number of new policies issued during the year 28,428		
Amount of said policies	102,230,600	00
All Direction of maliation Assume in a feed of a manufacture of the ma	-	
	52,187,299	00
Net amount of said policies	358,935,536	00

Subscribed and sworn to, 28th March, 1888, by

HENRY TUCK,

Vice-President.

RUFUS W. WEEKS,

Actuary.

THE NORTH AMERICAN LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

President-

HON. ALEX. MACKENZIE, M.P.

Managing Director and Agent— WILLIAM McCabe, F.I.A.

Secretary—LEOPOLD GOLDMAN, A.I.A.

Head Office-Toronto, Ontario.

(Incorporated 15th May, 1879. Organized and commenced business in Canada, 10th January, 1881.)

CAPITAL.

Amount of guarantee fund authorized and subscribed for...... 300,000 00 60,000 00 Amount paid up in cash.....

(For list of Guarantors, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

TODALD TO Y dr. 7				
Amount secured by way of loans on real first liens	oks, or otl	her marke	table col-	279,502 83 79,550 00
·	Par value.	Market value.	Amount loaned.	
Manitobs and North-West Land Company Federal Bank of Canada	\$14,550 00 5,000 00 2,000 00 7,700 00 6,000 00 5,000 00 1,700 00 17,250 00	\$13,822 50 4,000 00 2,000 00 11,165 00	\$79,5 5 0 00	
	\$61,200 00	\$93,807 50	\$79,550 00	
Amount of loans as above on which inter-	est has n	ot been pa	id within	

one year previous to statement \$5,500.

Amount of loans made to policy-holders on the Company's policies, assigned as collaterals.....

1,298 40

140 00

338 49

Stocks and bonds owned by the Company:—

*City of Toronto bonds	3,000	00	3,000	
*County of Oxford bonds	4,000	00	4,305	00
Total par and cost value	B 400	-00	\$65.705	<u>~</u>

65,705 00 Carried out at cost..... Cash in Federal Bank at credit of Receiver-General..... 1,384 71 Cash at head office..... Cash at branch offices.....

Par value.

Cost.

^{*} In deposit with the Receiver-General.

146 94 542,318 99

NORTH AMERICAN LIFE—Continued.

Cash	at	banks,	viz.:—	
------	----	--------	--------	--

Federal Bank, Toronto	101 75 533 2 224	93 82 92 81 23		
Total Bills receivable (being short date notes for premiums) Bills receivable	• • • • • • • • • • • • • • • • • • • •	•••	35,990 27,765 2,027 532	14 14
Total	•••••	\$	494,234	29
OTHER ASSETS. Interest due	613 5,402			
Total carried out\$ Gross preminms due and uncollected on policies in force\$ Gross deferred premiums on same\$	9,096 16,656	99	6,016	23
Total outstanding and deferred premiums	25,653 5,341			
Total outstanding and deferred premiums	••••••	•••	20,311 5,000 3,224	00
Reversions Fire premiums paid on account of mortgagors, &c			13,385 146	70

LIABILITIES.

annuities in force		
Net re-insurance reserve\$ Claims for death losses adjusted but not due, awaiting proof (since	416,511	00
paid) Amount of dividends or bonuses to policy-holders, due and unpaid Due on account of general expenses	9,000 678 1,233	93
Total liability	427,423	05
Surplus on policy-holders' account	114,89 5 60,000	94 00
Surplus above all liabilities and guarantee fund	54,895	94

Based on Mortality Experience H. M. Table, interest at 4½ per cent. Institute of Actuaries of Great Britain and Ireland.

NORTH AMERICAN LIFE-Continued.

INCOME DURING THE YEAR.		
Cash received for premiums\$	202,482	77
Premiums paid by dividends	271	35
Cash received for annuities	13,320	00
	216,074	12
Deduct premiums paid to other companies for re-insurance	11,510	20
Total premium income	204,563	92
Amount received for interest or dividends	23,718	72
Total income\$	228,282	64
=		
EXPENDITURE DURING THE YEAR.		
Cash paid for death losses\$33,348 09 (Of this \$283.80 is for industrial.)		
Net amount paid for death claims\$	33,348	09
Cash paid to annuitants	524	
Cash paid for surrendered policies	2,003	73
Cash dividends applied in payment of premiums	271	35
Cash paid to guaranters for interest on guarantee fund paid-up, at 8		
per cent. per annum	4,800	00
ling expenses	55,097	30
ling expenses	3,875	
Taxes, licenses, fees or fines, and rent	2,937	
Other expenditures, viz.:—Medical fees, \$3,872.83; advertising, \$1,764.90; exchange, 233.00; general expenses, \$940.88; postage \$1,104.59; printing and stationery, \$2,207.01; legal expenses, \$276.63; Directors fees, \$1,836.00; furniture, \$891.70; commission	ŕ	
on loans, \$40.00; insurance papers, etc., \$123.50	13,291	04
Total expenditure	116,147	87
MISCELLANEOUS.		
Number of new policies reported during the year as taken in Canada	2,209,685 4	00 00

Number of new policies reported during the year as take Canada	1,4	168 \$2, 209	,685 (
Number of policies become claims in Canada during the year		19	- T (,,,
Amount of said claims			,348 ()9
Number of policies in force in Canada at date—General	3.8	826		
do do Industrial	1	186		
Amount of said policies – General do do Industrial	\$6,947, 6 30 24 ,648	00 3 00		
Bonus additions thereon	\$3,972,278 2, 112			
Amount of said policies re-insured in other companies	\$6,974,390 413,000	0 00		

NORTH AMERICAN LIFE-Concluded.

Number and amount of policies terminated during the year in	Canada	:
	No.	Amount.
 By death (of these 4 were industrial policies for \$283.80) By expiry 	19 2	\$ 40,348 09 10,600 00
3. By surrender— General	53	49,435 00
(For which paid-up policies, 11 have been granted to amount of \$3,025.) Difference of amounts carried out	1	16,475 00
General	434	835,015 20
_	509	\$ 951,873 29
Policies in force at beginning of year:—	No.	Amount.
General	3,209	\$6,075,205 00
Policies issued during the year—General Bonuses added during the year	1,522	2,305,185 00 4 00
Policies terminated by change.	509	951,873 29 16,500 00
Policies in force at date of statement (including bonus addi-	210	438,230 71
tions, \$2,112)	4 012	6,974,390 00
Number of insured lives at beginning of year	3,046 1,509 18 704 3,833	

Subscribed and sworn to, 31st December, 1887, by

A. MACKENZIE,

President,
L. GOLDMAN,

Secretary.

(Received, 3rd January, 1888.)

THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1887. President— His Grace the Duke of Roxburghe. Chairman— Principal Offices—Edinburgh and London. Agent in Canada— Thos. Davidson. Head Office in Canada— CAPITAL.	Montrea	
(See Fire Statement.)		
(For Assets in Canada, see Fire Statement.)		
LIABILITIES IN CANADA.		
Under policies issued previous to 31st March, 1878.		
*Amount computed to cover the net reserve on all outstanding policies in Canada	256,852 6	9
bonus additions)	10,282 4	2
Total net liabilities to said policy-holders in Canada\$	267,135 1	1
Under policies issued subsequent to 31st March, 1878.		
*Amount computed to cover the net reserve on all outstanding policies in Canada	17,575 3	9-
bonus additions)	1,139 0 587 8	
Total liability to all policy-holders in Canada	286,437 3	10
INCOME IN CANADA.		
Amount of premiums received in cash during the year on life policies in Canada	19,806 6	9
Total net premium income	19,806 6	39
EXPENDITURE IN CANADA.		=
Amount paid during the year on claims in Canada, viz.:— On account of death claims (including \$2,637.78 bonus additions)\$ 18,004 45		
Total amount paid for claims in Canada	18,004 4	5
Amount paid to policy-holders for surrendered bonuses	1,190 6 3,614 2	8
Total net amount paid to policy holders in Canada\$ Cash paid for commissions, salaries and other expenses of officials Cash paid for taxes, licenses, fees or fines (including back Quebec Provincial taxes \$300)	22,809 3 2,972 6 350 0	5
·		
Total expenditure in Canada\$	26.131 9	=

^{*}Computed by the Department, Institute of Actuaries Table, with 4½ per cent. interest. 240

NORTH BRITISH AND MERCANTILE—Continued	,	
MISCELLANEOUS.		
Number of new policies reported during the year as taken in Canada	8	7,000 00 26,821 79
Total amount of policies in force, 30th November, 1887	<u>\$</u>	809,529 86
Number and amount of policies terminated during the year in Canada		A
 By death (including bonus additions, \$4,159.98)	\$	26,821 79 10,258 98
Difference of amounts carried out		2,108 43
Total (including bonus additions, \$5,549.39) 15	8	39,189 20
No.		Amount.
Policies in force at beginning of year (inclusive of bonuses, \$120,065.04)	4	841,719 06
Policies terminated as above and by change to paid-up policies	•	8,022 00
(inclusive of bonuses, \$5,549.39)	\$	40,211 20 809,529 86
Number of insured lives at beginning of year		
DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.		
Policies in faces at hadinning of year in Canada (inclusive of		Amount.
Policies in force at beginning of year in Canada (inclusive of bonus additions, \$5,006.71)		187,674 41 8,022 00
Policies in force at date of statement (inclusive of bonus additions, \$4,661.12)		5,345 59 190,350 82
Subscribed and sworn to, 26th March, 1888, by	=	
(Received, 4th April, 1888.)	ΑV	IDSON.

NORTH BRITISH-Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.

(Abstracted from Directors' Report, 27th April, 1888.)

LIFE BUSINESS.

During the year 1887 there were issued 1,057 policies, assuring £740,429, the new premiums on which amount to £28.074 7s. 5d. In 1886 the number of policies was 876, the sums assured were £683,633, and the new premiums were £24,623 0s. 3d.

The net amount insured in 1887, after deducting sums re-insured, was £701,129. The new premiums, after deducting those paid to the re-insuring offices, were £26,462 14s. 7d. The net amount insured in 1886 was £648,639, and the new net premiums were £23,515 19s. 6d.

The income of the life branch, from premiums and interest, amounted in the

year 1887 to £502,399 13s. 6d.

During the year 305 deaths, by which 381 policies emerged, were proved, and 23 endowments matured. The sums which thus became payable amount, with bonus additions, to the sum of £293,630 7s. 4d., after deducting re-assurances.

It will be seen from the balance sheet annexed that the life assurance fund now amounts to £3,772,579 2s. 11d. At 31st December, 1886, the amount of the life assurance fund was £3,645,719. There was thus an increase during the year of £126,860 2s. 11d.

ANNUITY BUSINESS.

In the annuity branch 210 bonds were issued, securing the sum of £11,770 3s. 11d-yearly of immediate annuities, and £2,123 2s. 6d. yearly of survivorship annuities, for which the Company received the sum of £125,024 6s. 2d. by single payment, and £788 18s. 0d. by annual premium. In 1886 the number of bonds was 171, securing the sum of £7,671 16s. 0d. of immediate annuities and £1,721 5s. 0d. of survivorship annuities, for which the Company received the sum of £86,165 9s 0d. by single payment, and £105 6s. 9d. by annual premium.

During the year 80 annuities have fallen in, relieving the Company of the sum

of £5,383 18s. 8d. yearly.

The accumulated funds of the life department, including those of the annuity branch, are separately invested, and, by Act of Parliament, are set aside to meet the claims under this department of the Company's business.

LIFE ASSURANCE ACCOUNT.

Dr.

27,			_
	£	S.	d.
Amount of life assurance fund at the beginning of the year	3,645,719	0	0
Premiums, after deduction of re-assurance premiums			8
Interest			10
Recording fees		10	8
<u> </u>			
	£4,118,245	4	2
A			
Cr,			,
	£	8.	4
Claims under life policies, after deduction of sums re-assured			4 5
Surrenders		0	Ð
Commission	14,324	7	8
Expenses of management	31,127		10
Amount of life assurance fund at the end of the year	3,772,579	2	11
	£4,148,245	4	2

NORTH BRITISH-Concluded.

ANNUITY ACCOUNT.

Dr.			
•	£	s.	d.
Amount of annuity fund at the beginning of the year	607,635	13	9
Consideration for annuities granted	125,024	6	2
remiums, after deduction of re-assurance premiums	1,578	19	6
Interest	23,876	10	6
$oldsymbol{ar{ar{ar{ar{ar{ar{ar{ar{ar{ar$	758,115	9	11
<i>Cr.</i>			
	£	s.	d.
Annuities paid, less received under re-assurances	66,896	16	7
Out mission	894	0	11
penses of management.	1,660	18	7
Zurrenders, less received under re-assurances	6,204	19	7
recoverable balances	22	9	4
Amount of annuity fund at the end of the year	682,436	4	11
$\overline{\hat{m{\pounds}}}$	758,115	9	11

(For Balance Sheet, see Fire Statement.)

THE NORTH-WESTERN MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.		
President—H. L. PALMER. Secretary—J.	W. Skinneb	į,
Principal Office-Milwaukee, Wis., U.S.		
Agent in Canada—M. W. MILLS. Head Office in Canada	la—Toronto),
(Organized or Incorporated, March, 1857. Commenced business in November, 1871.)	Canada,	
 		
A PURELY MUTUAL COMPANY—NO CAPITAL STOCK,		
ASSETS IN CANADA.		
United States registered bonds held by the Receiver-General, viz.:— 6 per cent. bonds, \$60,000; 4½ per cent. bonds, \$40,000; carried out at market value	118,200 00	0
Net outstanding premiums	1,022 98	Б
Total assets in Canada	119,222 9	5
LIABILITIES IN CANADA.		
Amount of claims on policies in Canada, unsettled but not resisted\$ *Amount estimated to cover the net reserve on all outstanding policies	3,170 00	0.
in Canada		0
Total net liability to policy-holders in Canada	153,170 00	<u>0</u>
INCOME IN CANADA.		
Amount of premiums received in cash during the year on life policies in Canada\$	20,182 7	3
Amount of notes, loans or liens taken during the year in payment of premiums in Canada	63 45	5
Total net premium income	20,246 18	8
EXPENDITURE IN CANADA.		
Amount paid during the year on claims in Canada, viz.:— On account of death claims		
Net amount paid on account of claims in Canada\$ Amount paid for surrendered policies	7,399 00 539 83 43 23 13,383 76	3
Total net amount to policy-holders in Canada	21,365 82 222 67 18 13	7

^{*} Estimate based on Actuaries' Table—4 per cent.

Total expenditure in Canada......

			=
NORTH-WESTERN MUTUAL-Continued.			
PREMIUM NOTE ACCOUNT CANADIAN POLICIES.			
Premium obligations on hand at commencement of year Premium obligations received during the year	\$	639 63	49 45
Deductions during the year, viz.:— Amount of obligation used in purchase of surrendered policies\$ 43 23		702	94
do used in payment of dividends to policy-holders 231 73 do redeemed in cash, &c			
Total deductions	_	337	79
Balance—note assets at end of year	8	365	15
MISCELLANEOUS.			
Number of policies become claims in Canada during the year 5			
Min her of noticing in force in Consider at data		\$ 5,147	00
Amount of said policies	_	685,708	00
Number and amount of policies terminated during the year in Canada:			
1. By death 4	R	Amount. 4,147	
2. By maturity	•	1,000	
3. By expiry (temporary additional insurance)		1,574	
4. By surrender		1,996	00
(For which paid-up policies have been granted to amount of \$2,562.)			
Difference of amounts carried out		3,619	
6. By lapse 1		1,000	00
Total 11	<u>}</u>	13,336	00
Policies in force at beginning of year in Canada	;	Amount. 689,414	00
Restored 4,181 00 Added by dividends 3,919 00			
Policia Total		12,192	
Policies terminated as above, and by change to paid-up policies. 14 Olicies in force at date of statement	_	15,898 685,708	00 00
No account of number of lives insured.			-

account of number of lives insured.

Subscribed and sworn to, 8th February, 1888, by

(Received, 10th February, 1888.) · 245

M. W. MILLS, Chief Agent.

NORTH-WESTERN MUTUAL-Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

(As returned to the Commissioner of Insurance, State of Wisconsin.)

INCOME.

INCOME.		
Total premium income	1	
advance	1,564,070	96
Cash received for rents	75,095	05
Total income	\$6, 860 ,11 9	13
•		
DISBURSEMENTS.		
Total amount paid for losses and matured endowments	\$1 721 108	63
Surrendered nolicies	160 621	07
Premium notes, loans or liens, voided by lapse	8,468	57
Paid policyholders for dividends.	1 457 611	09
Paid policyholders for dividendsGeneral expenses	1 423 890	49
Odera: Apanoo :	1,420,000	
Total disbursements	84,771,699	85
		==
ASSETS.	•	
Value of real estate, exclusive of all encumbrances	1,320,530	81
Loans on bond and mortgages (first liens) on real estate	24,211,495	86
Premium notes, loans or liens on policies in force	857,535	04
Par value of bonds and stocks owned	554,525	00
Cash on hand and in banks	837,831	43
Bills receivable	2,197	13
Agents' and other ledger balances	19,466	62
Total net or ledger assets	27,803,581	89
OTHER ASSETS.		
Interest due and accrued	424,205	62
Rents due and accrued	7,168	
Market value of stocks and bonds over par	52,082	
Net amount of uncollected and deferred premiums	570,981	13
Total assets (including items not admitted, \$21,663.75)	\$28,858,018	90
LIABILITIES.		•
*Net re-insurance reserve	24 508 027	00
Total unsettled policy claims	137,363	96
Total unsettled policy claims	101,403	
estimated	95,000	60
Sundry	78,738	76
**************************************	10,130	
Total liabilities	\$24 ,819,1 2 9	72

^{*}Actuaries' Table of Mortality with 4 p. c. interest.

NORTH-WESTERN MUTUAL-Concluded.

RISKS AND PREMIUMS.

Number of new policies issued during the year Amount of said policies Number of policies terminated during the year.	13,009
Number of policies terminated during the year	5,442
Number of policies in force at date of statement	15,623,510 00 64,406
Net amount of said policies	147,615,323 00

Subscribed and sworn to, 2nd February, 1888, by

H. L. PALMER,

President.

J. W. SKINNER,

Secretary.

THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.

President-ISAAC E. BOWMAN.

Secretary- W. H. RIDDELL.

| Manager and Agent-WILLIAM HENDRY.

Head Office-Waterloo, Ontario.

(Organized or Incorporated A.D. 1869. Commenced business in Canada A.D. 1870.)

CAPITAL.

This Company is purely mutual, and has no stock capital.

ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (less encumbrances) held by t Amounts secured by way of loans on real estate by	he Comp	any	\$	6,794	58
	y bond o	i morega		ee0 49#	ດດ
first liens	• • • • • • • • • • • • • • • • • • • •	**********		668,437	22
(Amount of loans, as above, on which in					
paid within one year previous to star	tement, 🛭	30,662.90	.)		
Amount of loans made in cash to policy-holder	s on the	Compan	v's		_
policies assigned as collaterals			•••	87,306	40
Premium obligations on policies in force	•••	•••		48,000	57
*Stocks and bonds owned by the Company, viz :-				,	
		Market vs	lna		
Town of Waterloo\$					
Town of Milton	4,500 00				
Town of Thorold	3,469 7				
Town of Berlin	1,900 00				
Village of Port Elgin	265 00		00		
Town of Brampton	2,500 00	2,588	65		
Village of Teeswater	5,700 0	0 5,719	37		
Village of Brussels	10,000 0	0 11,661	20		
Town of Owen Sound	15,000 6	0 16,329	45		
City of Guelph	16,100 0	0 17,294	19		
Town of Galt	1,020 0				
Town of Palmerston	2,500 0		171		
Town of Listowel	12,000 0	0 14,20	t 35		
Town of Windsor	12,000 0				
Town of Collingwood	2,200 0				
Town of Paris	6,0 00 0				
Township of Woolwich	7,050 0				
City of St. Catharines	7,982 4	- — <u> </u>			
Total par and market value	127,810 1	9 \$ 139,53	4 40		
Carried out at market value				139,534	40
				526	
Cash at head office	*********	••••••	••••	926	10
Cash in banks, viz.:—				•	
Molson's Bank, Waterloo	••	\$ 4,22	0 75		
Canadian Bank of Commerce, Berlin		7,71	1 41		
				11 020	40
Total	•• ••••••		• • • • •	11,932	10
Agents' and other ledger balances	•••••	····· ••••••	••••	5,795	58
Total	-		_ 2	968.327	01

^{*}All of these, with the exception of Town of Berlin, \$1,900; Village of Port Elgin, \$265; Town of Waterloo, \$7,713; Town of Galt, \$1,020; City of St. Catharines, \$7,882.46; Town of Windsor, \$8,000, and Town of Thorold, \$3,469.73, are deposited with the Receiver-General.

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ONTARIO MUTUAL LIFE-Continued.

OTHER ASSETS.

Interest due		
Total interest	\$ 39,107	25
Total outstanding and deferred premiums \$45,960 06 Deduct cost of collection, at 10 per cent 4,596 01	. 3	
Net outstanding and deferred premiums	32.003	94
Total assets		
LIABILITIES.		
Amount computed to cover the net present value of all policies in force \$1,012,033 90 Deduct net value of policies re-insured in other companies	,	
Net re-insurance reserve\$14,500 00 do resisted, not in suit	** ** **	64
Net amount of unsettled claims	15,500	ΛΛ
594 Der Cent. Colleggion tee on short date notes	5 AMI	
Premiums paid in advance	3,00 3	
Premiums paid in advance	776	
Total liabilities	\$1,027,186	77
Surplus on policy-holders' account	8 57,665	49
INCOME DURING THE YEAR.		
Cash received for premiums	\$ 270,458	95
remium obligations taken in part payment of premiums	. 5 18 4	
Premiums paid by dividends.	29,099	53
Deduct premiums paid to other companies for re-insurance	.\$ 304,542 3,180	
Net premium income	\$ 301,661 51,262	87 97
Total income		
		=
EXPENDITURN DURING THE YMAR.		
Total		
onigations about in hal more or same	•	
Total amount paid for death claims	8 60,156	00
(Of this amount \$3,500 accrued in 1886.) Cash paid for matured endowments	3,150	00
Vash haid for granged andicing	15 100	
Premium obligations used in purchase of surrendered policies	293	

^{*} Reserve based on Institute of Actuaries' H.M. Table of Mortality, 42 per cent. interest.

		_
ONTARIO MUTUAL LIFE—Continued.		
Premium obligations voided by lapse	1,051 3,889 29,099 1,859 54,200 824	85 53 79 86 03
Total cash expenditure		
= 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	100,000	≕
PREMIUM NOTE ACCOUNT.		
Premium obligations on hand at commencement of year	46,065 5,284 120	25
Total	51,470	43
Premium obligations voided by lapse		
Total deductions	3,469	86
Balance—note assets at end of year	48,0u0	57
MISCELLANEOUS,		
Amount of said policies re-insured in other licensed companies	2,412,100	
in Canada	7,000	00
Amount of said claims	75,306	00
Net amount in force 31st December, 18871	0,935,090	38
-		

ONTARIO MUTUAL LIFE-Concluded.

ONTHING MOTORI BITE—Concinuou.		
Number and amount of policies terminated during the year in Ca	ınada	:
	No.	Amount.
1. By death	52	\$ 72,156 00
2. By maturity	4	3,150 00
3. By expiry	5	5,500 00
4. By surrender	91	
(For which cash value has been paid, \$15,395.62.)		,
5. By surrender, \$31,000.		
(For which paid-up policies have been granted to		
amount of \$4,142.)		
Difference of amounts carried out		26,858 00
6. By lapse	784	1,058,000 00
· ·		
Total	936	
=		
_	No.	
Policies in force at beginning of year	,488	\$ 9,774,543 38
Policies issued during the year (including 36 policies for \$43.341	-	, ,
revived, and \$11,000 for policies increased)	,181	2,716,041 00
Policies terminated as above	936	1,261,494 00
Policies terminated otherwise (not taken)	128	148,000 00
Policies in force at date of statement	,605	11,081,090 38
:		
The state of the s		
Number of insured lives at beginning of year	.959	
Number of new insurers during the year	.030	
Number of deaths during the year among the insured	50	
Number of insured whose policies have been terminated during	•	
the year otherwise than by death	978	
Number of insured lives at date of statement	7.961	
	,	

(;----)

Subscribed and sworn to, 17th February, 1888, by

I. E. BOWMAN,

President.

W. H. RIDDELL, Secretary..

(Received, 20th February, 1888.)

PHŒNIX MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887. President—Aaron C. Goodman. Secretary—John M. Ho Principal Office—Hartford, Conn. Agent in Canada—Mrs. H. D. Simpson. Head Office in Canada—M)LCOMB	
Principal Office—Hartford, Conn.	LCOMB	
· · · · · · · · · · · · · · · · · · ·		E.
Agent in Canada—Mrs. H. D. SIMPSON. Head Office in Canada—M		
		al.
(Organized or Incorporated, May, 1851. Commenced business in Can October, 1866.)	ada,	
CAPITAL. Amount of capital authorized, subscribed for and paid up in cash\$ 10	0.000	00
Amount of capital authorized, subscribed for and paid up in cash	0,000	=
ASSETS IN CANADA.		
United States bonds in deposit with Receiver-General	3,747	60
Total outstanding and deferred premiums		
Net outstanding and deferred premiums	1,285	25
Total assets in Canada	05,032	85
LIABILITIES IN CANADA.		===
*Amount estimated to cover the net reserve on all outstanding claims in		
Canada 50 Claims for death losses—adjusted but not due, and unadjusted but not	00,000	00
	22,107	0.0
Total limbilities in Canada 52	22,107	00
INCOME IN CANADA.		==
Gross amount of premiums received in cash during the year on life		
Premiums paid by dividends, including reconverted additions	3 2,346 8, 943	
	41,289	
-	11,200	=
EXPENDITURE IN CANADA.		
Amount paid during the year on claims in Canada, viz.:— On account of death claims		
Net amount paid on account of claims	90, 215 8,9 43	
Cash dividends applied in payment of premiums in Canada		•
Cash dividends applied in payment of premiums in Canada	99,158	
Cash dividends applied in payment of premiums in Canada	99,158 1,931	37

^{*} Estimate based on average of the Company's entire amount at risk, American Experience 42; per cent.

PHŒNIX MUTUAL LIFE-Concluded.

MISCELLANEOUS. Number of old policies reported during the year as reinstated in Canada	No.	Amount.
Amount of said policies	50	\$ 400 00
Amount of said claims	1347	83,072 00 1,512,591 00
amount of said policies		1,012,001 00
Number and amount of policies terminated during the year in	Canada	:
1. By death	25	
2. By maturity	25	20,847 00
3. By surrender	2 3	16,600 00
(For which cash value has been paid, \$3,060.38.)		
4. By surrender, (\$17,770.00.)		
(For which paid-up policies have been granted to amount of \$9,682.00.)		
Difference of amounts carried out		8,088 00
5. By lapse	7	15,837 00
Total	80	8 123,59 7 00
Policies in force at beginning of year in Canada	1410	\$1,623,166 00
Policies re-instated	17	12,822 00
Policies terminated as above	80	123,597 00
Policies in force at date of statement	1347	

Number of insured lives.—No return.

Subscribed and sworn to, 1st March, 1888, by

HARRIET D. SIMPSON,

Chief Agent in Canada.

(Received, 2nd March, 1888.)

THE QUEEN INSURANCE COMPANY.

STATEMENT FOR THE	VEAD ENDING 310T	DECEMBER 1887
STATEMENT FOR THE	I KAK KNDING DIST	DECEMBER 1001

Chairman—THOMAS H. JACKSON.

Manager - T. WALTON THOMSON.

Principal Office - Liverpool, England.

Chief Agent in Canada-

Head Office in Canada—

193 St. James Street, Montreal.

(Organized or Incorporated, 22nd July, 1858. Commenced business in Canada, 5th July, 1859.)

(For Capital and Assets in Canada, see Fire Statement.)

LIABILITIES IN CANADA.

LIABILITIES IN CANADA.		
Amount of claims on policies in Canada, unadjusted but not resisted (accrued previous to 1887)	557	53
in Canada	88,398	13
Total net liability to policy-holders in Canada	88,955	66
INCOME IN CANADA.		
Amount of premiums received in cash during the year on life policies in Canada	7,373	36
EXPENDITURE IN CANADA.		
Amount paid during the year on claims in Canada, viz.:— On account of death claims	•	
Net amount paid on account of claims	1,011 430	
Total net amount paid to policy-holders in Canada\$ Cash paid for commission, salaries and other expenses of officials Cash paid for taxes, licenses, fees or fines	1,441 310 300	05
Total expenditure in Canada 8	2,051	97
MISCELLANEOUS.		
Number of new policies reported during the year as taken in Canada		
Amount of said policies	4,000	00
Amount of said claims (including bonus additions, \$11)	1,011	00
Total amount in force, 31st December, 1887	302,031	93

^{*}Based on Institute of Actuaries' H. M. Table, 31 per cent. interest.

THE QUEEN—Continued.

THE QUEEN—Continuea.				
Number and amount of policies terminated during the year in C	anada	:-		
,	No.	_	mount.	
1. By death (including \$11 bonus additions)	1	8	1,011	00
2. By surrender (including bonus additions, \$135)	3	•	8,608	
(For which cash value has been paid, \$430.92.)				
3. By surrender, \$2,000.				
(For which paid-up policies have been granted to amount of \$177.20.)				
Difference of amounts carried out			1,822	٤0
4. By lapse (including bonus additions, \$76.28)	3		16,562	
Total (including bonus additions \$222.28)		<u> </u>	2×,005	00
Total (including bonus additions, \$222.28)		8	47,000	
and the second				
	No.	A	mount.	
Policies in force at beginning of year (including bonus additions,				
\$20,506.82)	188	\$ 3	26,037	
Policies terminated as above (including bonns additions (200 90)			4,000	
Policies terminated as above (including bonus additions, \$222.28) Policies in force at date of statement (including bonus additions,	7		28,005	09
\$20,284.54)	182	3	02,031	93
=	===	=	====	=
●90/30				
Number of insured lives at beginning of year in Canada	100			
Number of new insurers during the year	1			
Number of deaths during the year among insured	î		•	
Number of insured whose policies have been terminated during				
the year otherwise than by death	5			
Number of insured lives at date of statement	175			
Marinestina y dina				
Subscribed and sworn to, 7th March, 1888, by	пτ	MIT	DOB	
(Received, 8th March, 1888.)	H. J.	M.U.	DGB.	
,				
General Business Statement for the Year ending 31st I)ecem	BER,	1887.	
(Abstracted from Directors' Report, Liverpool, Eng., 3rd	Man 1	888	`	
	 wy, -	.000.	,	
LIFE BRANCH.				
During the year 1,090 proposals were received for assurance amounting to	ces,			
amounting to	£	360,	186 10	0
Of which 302 for £105,696 10s. were either declined or not g				
ceeded with, and 788 were completed and policies issued i		254.	790 0	0
(Yielding in new premiums, £9,168.)		,		•
At the close of 1886 the Life Fund stood at	<u>-</u>	561	016 18	_
And there has been added in the past year	æ	26	016 19 023 11	
Making the fund stand at the close of 1887 at	£	587,	040 10	9
955				

QUEEN-Concluded.

REVENUE ACCOUNTS FOR THE YEAR ENDING 31st DECEMBER, 1887.

Life Assurance Account.

Dr.

		£	8.	d.
Amount of life assurance fund at the beginning of the year		561,016	19	8
Prominms ofter deduction of re-assurances		85,040	15	2
Premiums, after deduction of re-assurances		00,010		
Less income-tax 666 0 6				
		22,169	3	8
	£	668,226	18	6
:	=			
Cr.				
		£	8.	d.
Claims under life policies, after deduction of sums re-assured		52 .931	12	10
Endowment policies matured		4,100	-0	0
Surrenders		5,221		
		5,221	10	3
Commission		5,165	3	3
Expenses of management				
Medical fees and policy stamps 1,165 13 2		8,953	117	1
0.1		0,393	1.4	7
Other payments, viz.:—				
Other payments, viz.:— Cash bonus to policy-holders				
DBG Gents 101 11 4		4,814	9	9
A of life assumence fund at the and of the man	•			9
Amount of life assurance fund at the end of the year		587,040	ΙU	ð
	_	660 996	10	6
	프	668,226	10	
Annuity Account.				
Amony Account.				
Dr.				
Di.		£		4
A			8.	
Amount of annuity fund at the beginning of the year		24,202		4
Consideration for annuities granted		7,504		0
Interest		1,331	19	0
		<u> </u>		
	£	33,038	14	4
	=			
Cr.				
		£	8.	d.
Annuities	ı	1,879	5	6
Commission and expenses			19	
Amount of annuity fund at the end of the year	•	31,081	9	6
TIMORIE OF MINISTER INTER SECTION OF OF AND ACCESSORY	,	31,001	3	
	£	33,038	14	4
	2	55, 55 0	T#	-

(For Balance Sheet, see Fire Statement.)

THE RELIANCE MUTUAL LIFE ASSURANCE SOCIETY OF LONDON.

STATEMENT FOR THE YEAR ENDING 31st JANUARY, 1888.

Chairman—W. W. Duffirld, Esq.

Secretary-Henry Unwin, Esq.

Principal Office-71 King William Street, London, England.

Attorney in Canada—

Head Office in Canada—

J. CASSIE HATTON.

1724 Notre Dame St., Montreal.

(Organized or Incorporated, 1840. Commenced business in Canada, 1st August, 1868.)

A MUTUAL COMPANY-NO CAPITAL.

ASSETS IN CANADA.

New 3 per cent. British annuities in deposit with Receiver-General\$ Cash in hand	110,277 0)0 32
Cash in Molsons' Bank	10,041 9	
Total assets in Canada	121,227 8	89

LIABILITIES IN CANADA.

Under policies issued previous to 31st March, 1878.

*Amount of reserve on all outstanding policies in Canada	60,000 00	
additions)	1,586 00	
Total net liabilities to said policy-holders in Canada	61,586 00	

Under policies issued subsequent to 31st March, 1878.

*Net reserve on all outstanding policies in Canada	23,000	00
additions)	2,056	00
Total net liabilities to said policy-holders in Canada\$	25,056	00
Total liabilities to all policy-holders in Canada\$	86,642	00

INCOME IN CANADA.

Gross amount of premiums received in cash during the year on life	11 429	26.
policies in Canada	296	80
Total income\$		

Reserve based on Institute of Actuaries'- H. M. Table of Mortality, with 4 per cent. interest.

RELIANCE MUTUAL LIFE-Continued.

EXPENDITURE IN CANADA.

Amount paid during the year on account of death claims in Canada (including bonuses)	1,500	00
Amount paid for surrendered policies	150	00
Total net amount paid to policy-holders in Canada\$	1,650	00
Cash paid for commissions, salaries, and other expenses of officials	516	
Cash paid for postages, stationery, &c	85	57
Insurance Superintendence	10	83
Total expenditure in Canada\$	2,26 3	27
MISCELLANEOUS.		
Mo.	Amount.	
Number of policies become claims in Canada during the year 4		
Amount of said policies (including bonuses, \$231,29) \$ Number of policies in force in Canada at date	5,142	00
\$ 336,037 02		
Net amount of policies in force in Canada, 31st January, 1888	336,037	02
Number and amount of policies terminated during the year in Canada: 1. By death (including \$142 bonus additions)	5,142 2,197 3,138 10,477	75 15
Policies in force at beginning of year (including bonus additions, \$9,431.57)	346,514 10,477 336,037	90
Number of insured lives at beginning of year		

RELIANCE MUTUAL LIFE-Continued.

DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1878.

Policies in force at beginning of year (including \$1,465.75 bonus additions)	104	g	109 349 71
Policies terminated as above (including \$120.25 bonus additions). Policies in force at date of statement (including \$1,345.50 bonus	6	•	6,770 25
additions)	98		102,579 46

Subscribed and sworn to, 28th February, 1883, by

J. CASSIE HATTON,

Attorney.

(Received, 1st March, 1888.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

(Abstracted from Directors' Report, London, Eng., April, 1888.)

New policies have been issued during the year assuring £270,458, and producing in new premiums £9.334 7s. 8d.

The total net premium income, after deducting the amount paid for re-assurances, was £86,863 4s. 11d.; and the entire net revenue for the year, including interest upon investments, was £111,701 2s. 7d.

The claims by death under policies were for £53,020 8s. 4d., being smaller in amount than in the previous year, and considerably less than the expectation. Endowment policies for £958 7s. have matured for payment.

The Accumulated Fund, by the addition of £25,100 8s. 9d., has been raised to

£681,594 12s. 10d.

At the close of the quinquennial period, a strict examination of the Society's assets and liabilities has been made. The report of the actuary, embodying his

valuation, is herewith submitted.

The assets amounting, as stated above, to £681,594 12s. 10d., and the total net liability, as ascertained by the actuary, being £596,058, there results a surplus of £85,536. In view of the present depreciation in the value of landed properties, the Directors have resolved to set aside as a Suspense Fund, to meet possible losses in the future realization of securities, the sum of £20,000. There remains a balance of £65,536, of which two-thirds are available for distribution amongst the participating members.

The valuation of the assurances has been based, as before, upon the Institute H. M. Table of Mortality, with a 4 per cent. rate of interest, and the whole of the "loading" of the premiums has been reserved for expenses and profits. The value of the additional reserve thus created is £305,125.

ACTUARY'S REPORT.

To the Directors of the Reliance Mutual Life Assurance Society:

Gentlemen,—In accordance with your instructions, I have made a valuation of the liabilities of your Society on the 31st December, 1887, on the same basis as befor e.

The Tables of Mortality employed were, for the Assurance risks, the Institute of Actuaries, H.M. (healthy males) Table; for the Annuities, the Government Annuitants'

RELIANCE MUTUAL LIFE-Continued.

experience. The rate of interest adopted was 4 per cent, per annum, and there has been reserved, in order to make provision for future expenses and profits, the present value of what is called the "loading," i.e., the difference between the premiums payable and the corresponding premiums deduced from the rates of mortality and interest mentioned above.

The results of the valuation will be found in the accompanying schedule, which is in the form required by the Act of Parliament. These results may be summarized

as follows, viz,:-

Present value of sums assured and additions	£1,319,658	0	0
special liabilities		0	0
Present value of Annuities	9,278	0	0
Present value of loading			
	£1,641,576	0	0
Present value of premiums payable	. 1,045,518	0	0
Estimated liability	£ 596,058	0	0

The amount of the Fund on the 31st December, 1887, was £681,594. Of this you have decided to reserve £20,000 to provide for probable loss on investments arising from the depreciation in the value of landed property. The available Fund is, therefore, £661,594, and the surplus £65,536, to be dealt with as directed by the Deed of Settlement.

I am, gentlemen,

Your obedient servant,

A. H. BAILEY.

ROYAL EXCHANGE, 18th April, 1888.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

Dr.

s. d. Amount of funds at the beginning of the year..... 656,494 4 1 Interest and dividends...... 24,609 0 5 Assignment fees..... 111,526 3 Loan guarantee fund...... 174 19 3 768,195 6 8 Cr. d. **53,020** 8 Claims with bonus additions, less re-assurances..... Endowment policies matured 958 7 0 Annuities..... 1,712 18 10 Surrendered policies..... 7,692 4 Bonus in reduction of premiums and in cash..... 1,694 10 Commission 4,162 12 11

260

Expenses of management— General expenses Branch offices and agency extension	RELIANCE MUTUAL LIFE—Concluded.	-			
Balance Sheet on the state of the year Section Sec	General expenses FR 014 15	9 4 6	12 489	14	17
BALANCE SHEET ON THE 31ST DECEMBER, 1887. LIABILITIES. £ s. d. Amount of funds as per revenue account, viz.:— Assurance fund	Depreciation in securities written off	- "	3,876	17	5
Amount of funds as per revenue account, viz. : Assurance fund		£	768,195	6	8
Amount of funds as per revenue account, viz. : Assurance fund					
Assurance fund	BALANCE SHEET ON THE 31ST DECEMBER, 1887.				
Amount of funds as per revenue account, viz.:— Assurance fund	LIABILITIES.		£	8.	đ.
ASSETS. ASSETS. ASSETS. Mortgages on property within the United Kingdom	Assurance fund	_		12	_
## ASSETS. Mortgages on property within the United Kingdom 287,477 9 8	Claims admitted, but not paid	••	13,389	0	4
Mortgages on property within the United Kingdom 287,477 9 8 Loans on policies of full value 287,477 9 8 Life interests in possession 54,987 8 8 Absolute and contingent reversions to fixed sums 11,542 0 9 Proportionate interest accrued on advances 19,378 9 5 Agents' balances 3,018 4 3 Current premiums 16,662 9 4 Investments— British Government securities 22,885 15 1 House property, including furniture and fixtures, less leasehold redemption fund 33,877 19 4 Temporary loan against securities £ 10,000 0 0 Cash on deposit at bankers 16,000 0 0 Balances at bankers' 23,000 0 0 Balances at bankers' 13,399 2 3		£	694,983	13	2
Mortgages on property within the United Kingdom 287,477 9 8 Loans on policies of full value £ 47,223 1 8 do do with personal security 40,376 8 8 Life interests in possession £118,155 4 1 Reversionary life interests 54,987 8 8 Absolute and contingent reversions to fixed sums 11,542 0 9 Proportionate interest accrued on advances 19,378 9 5 Agents' balances 3,018 4 3 Current premiums 16,662 9 4 Investments— 22,885 15 1 House property, including furniture and fixtures, less leasehold redemption fund 33,877 19 4 Temporary loan against securities £ 10,000 0 0 0 Cash on deposit at bankers 16,000 0 0 0 0 Balances at bankers' 13,399 2 3	ASSETS.		_		
Life interests in possession	Mortgages on property within the United Kingdom£ 47,223 1 do do with personal security £ 40,376 8	• 8 8	287,477	9	8
Proportionate interest accrued on advances. 19,378 9 5 Agents' balances. 3,018 4 3 Current premiums. 16,662 9 4 Investments— 22,885 15 1 House property, including furniture and fixtures, less leasehold redemption fund. 33,877 19 4 Temporary loan against securities. £ 10,000 0	Life interests in possession	1 8 9	•		_
Agents' balances		_			
Investments— British Government securities	Agents' balances	•	3,018	4	3
British Government securities	•	•	16,662	9	4
Temporary loan against securities	British Government securities	i	22,885	15	1
Balances at bankers'	redemption fund	_	,		_
	Balances at bankers'	-			
		£_	<u>_</u>		2

THE ROYAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

Chairman-R. BROCKLEBANK.

Monager-John H. McLaren.

Principal Office-Liverpool, England.

Agent in Canada—WM. TATLEY.

Head Office in Canada—Montreal.

(Organized or Incorporated, 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.

Under Policies issued previous to 31st March, 1878.		
*Amount estimated to cover the reserve on all outstanding policies in Canada	294,784	86
Canada	5 ,000	
ing \$880 bonus additions)	4,080	
Total net liabilities to said policy-holders in Canada\$	303,864	86
Under Policies issued subsequent to 31st March, 1878.		
*Amount estimated to cover the reserve on all outstanding policies in Canada	14,913	63
Claims for death losses—unadjusted but not resisted (accrued in 1886)	700	
Total net liabilities to said policy-holders in Canada\$	15,613	63
Total liabilities to all policy-holders in Canada	319,478	49
INCOME IN CANADA.		
Amount of premiums received in cash during the year on life policies in Canada	20,191	98
EXPENDITURE IN CANADA.		
Paid on account of death claims (of which amount \$1,946.67 accrued		
in previous years\$	3,245	
Amount paid to annuitants	600 3,312	_
Total net amount paid to policy-holders in Canada		
Cash paid for commissions, &c	806 3 00	
Total expenditure in Canada	8,26 5	93

[•] Reserve as at 31st December, 1886, based on Institute of Actuaries' H.M. Table of Mortality, 42 per cent. interest. Computed by the Department.

ROYAL—Continued.

ROYAL—Continued.				
MISCELLANEOUS.			_	
Number of new policies reported during the year as taken in	No.		Amoun	t.
Cunada	5			
Amount of said policies Number of policies become claims in Canada during the year Amount of said claims	3	\$	18,500	00
			5,062	76
Number of policies in force at date	289			
Net amount in force, 31st December, 1887			844,679	06
		=		
Number and amount of policies terminated during the year in Car 1. By death (including bonus additions, \$880.00)	3 1 3	\$	5,062 10,000 8,546	00
(For which paid-up policies have been granted to amount of \$1,452.69.)				
Difference of amounts carried out	3		3,754 9,717	
Total (including bonus additions, \$5,300.33)	10	8	37,080	40
Policies in force at beginning of year in Canada (including bonus additions, \$113,042.05)	295 6 12	8	863,259 19,952 38,533 844,679	69 09
Number of insured lives at beginning of year in Canada Number of new insurers during the year	3 3 6			
DETAIL OF POLICIES ISSUED SINCE 31ST MARCH, 1	878.			
Policies in force at beginning of year in Canada (including bonus				
additions, \$3,567)	46	\$	135,400	
Policies issued during the year			19,952 10,300	00
\$3,567)	<u>50</u>	=	145,053	UZ
Subscribed and sworn to, 24th February, 1888, by (Received, 27th February, 1888)	м. :	ΓA	TLEY.	
EDBBODOS 97th Wahrnortt (XXX).				

ROYAL-Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1886.

(Abstracted from Directors' Report, Liverpool, Eng., 5th August, 1887.)

LIFE DEPARTMENT.

During the year new proposals were accepted for £603,103, of which amount £533,103 has been completed, and the corresponding annual premiums obtained to the closing of the accounts, were £18,647 1s. 3d. The proposals declined during the period amounted to £60,008. The total income from premiums, after deducting re-assurances, amounted to £243,490 17s. 4d., and the interest received from investments, exclusive of that on the annuity funds, was £123,046 15s. 2d. The claims during the year were:—

		8.	
By death—Original sums assured	160,788	16	5
Bonus additions thereon	21,785	16	8
By matured policies (including children's endowments,):—	·		
Original sums assured	14,381		
Bonus additions thereon	1,778	0	0
$\overline{oldsymbol{arepsilon}}$	198,733	18	6

In the annuity branch the purchase-money received for new annuities, together with the premiums on contingent annuities, amounted to £6,923 13s. 11d., and the interest to £8,807 9s. 1d. Fifty annuities have expired during the year, the annual payments on which amounted to £1,668 5s. 0d.

After payment of all claims, annuities, bonuses in cash, and expenses of every description, a balance of £108,723 15s. 8d. has been added to the life funds, making the total accumulations of the life and annuity branches of the company £3,257,609

8s, 4d.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1886.

LIFE ASSURANCE ACCOUNT.

1886. <i>Dr</i> .	£	~	a
Amount of life assurance fund at the beginning of the year	2,936,414	18	1
Premiums, after deduction of re-assurance premiums Interest	248,490 123,046		
·	£3,307,952	10	7
1886. <i>Cr.</i>			
Claims under life policies including reversioners because after	£	s.	d.
Claims under life policies, including reversionary bonuses after deductions of sums re-assured	198,733	18	6
Surrenders			3
Bonuses in cash and in reduction of premiums		11	2
Commission	11,842		2
Expenses of management		3	7
Amount of life assurance fund at the end of the year, as per balance sheet		13	11
	£3,307,952	10	7

ROYAL-Concluded.

ANNUITY ACCOUNT.

1886.	Dr.			
Consideration for annu	nd at the beginning of the year	£ 212,470 6,923 8,807	14 13	7
	£	228.201	17	7
1886.	Cr.			
Commission Expenses of managem	ent ent at the end of the year, as per balance sheet	£ 23,916 281 246 203,756	5 19 18	8 6 0
	£	228,201	17	7

(For Balance Sheet, see Fire Statement.)

THE SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.	
President—The Rt. Hon. the Earl of Devon. Secretary—William	G. Spens.
Manager—Thomas Marr. Principal Office—Glasge) ₩ .
Agent in Canada—G. W. Ford. Head Office in Canada—Mo	ontreal.
(Founded at Glasgow, 1st January, 1826. Commenced business in Ca	nada, 1846.)
A PURELY MUTUAL SOCIETY.	
ASSETS IN CANADA.	
Canada Atlantic Railway (Province of Ontario Railway subsidy fund) certificates in deposit with Receiver-General, face value \$166,886.73, present value at 4½ per cent, interest. Amount of loans made to Canadian policy-holders on the Society's policies assigned as collaterals. Cash at head office in Canada. Cash in banks in Canada. Interest due. Gross premiums due and uncollected on Canadian policies in force.	124,061 76 13,237 33 475 84 679 20 109 50 157 34
Total assets in Canada	138,720 97
LIABILITIES IN CANADA.	
Amount of claims on policies in Canada unsettled but not resisted *Amount estimated to cover the net reserve on all outstanding policies in Canada	
Total liabilities in Canada\$	116,800 00
INCOME IN CANADA.	
Amount of premiums received in each during the year on life policies in Canada	8,160 91 523 25 8,684 16
EXPENDITURE IN CANADA.	
Amount paid on account of death claims\$ (Of this amount \$486.66 accrued in previous years.) Cash paid for commission in Canada	919 78
Vacu paid 101 Commission in Canada	430 74
Licenses or taxes	430 74 19 45 88 69

^{*} Reserve estimated upon Institute of Actuaries' Table of Mortality, with 42 per cent. interest

SCOTTISH AMICABLE LIFE—Continued.

MISCELLANEOUS.

MINUMEDIAN 2005.			
Number of policies become claims in Canada during the year 1 Amount of said claim (including \$433.11 bonus additions) Number of policies in force in Canada at 31st December, 1887 105	\$	919	78
Amount of said policies (including \$7,730.29 bonus additions)	=	371,080	<u>25</u>
Number and amount of policies terminated during the year in Canad	a :	-	
NO.		Amount.	
1. By death (including bonus additions, \$433.11) 1	\$	919	-
2. By lapse 1		4,866	67
Total2	\$	5,786	45
Policies in force at beginning of year (including bonus additions,		Amount.	
	\$	376,866	70
Policies terminated (including bonus additions, \$433.11)		5,786	45
additions) 155		371,080	25
Number of insured lives at beginning of year			
Number of insured lives at date of statement			
OI INDUITOR ILVON WE AREO OF PRESCHEDING STREET STREE			

Subscribed and sworn to, 18th February, 1888, by

THOS. MARR, Manager.

(Received 27th February, 1888.)

General Business Statement for the Year ending 31st December, 1887.

(Abstracted from the Directors' Report, Glasgow, 3rd May, 1888.)

The Directors have to report that during the year ending 31st December last they received and considered 881 proposals for assurance, amounting in all to \$523,666. These applications resulted in 753 policies being issued and taken up, assuring the capital sum of £411,896, the new premiums on which—including £7,550 18s. 5d. of single payments—amounted to £19,598 13s. 2d. In addition to this this, the sum of £8,911 6s. ld. was received for Annuities granted during the year.

The number of deaths in 1887 was 249, and the consequent claims, including bonus additions, and after deducting re-assurances, amounted to £188,357 4s. 8d.

The Society has also paid the sum of £4,850, under policies which became claims by survivance.

By the deaths of 6 annuitants the Society has been relieved of payments

amounting to £279 4s. 9d. per annum.

The accounts hereto appended show that the total income was £341,156 10s. 9d., and the total outgo £240,582 6s., resulting in the sum of £100,574 4s. 9d. being added to the net funds, which at 31st December last amounted to £2,866,821 10s. 6d.

The total assurances on the Society's books at 31st December last amounted to £8,053,714, under 14,854 policies.

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SCOTTISH AMICABLE LIFE-Continued.

REVENUE ACCOUNT FOR THE YEAR ENDING 31st DECEMBER, 1887.

Dr.	£		d.
Amount of funds at the beginning of the year, as per last published report		5 0	9
Premiums (after deduction of re-assurances) £211,043 13 10 Consideration for annuities granted 8,911 6 1 Interest and rents 121,115 5 10		5	9
Office fees	341,156	10	9
·	£3,107,403	16	6
Cr.	£	8.	d.
Claims under policies (after deduction of sums re-assured):— By death	193,207 10,913 557 8,232 6,115 17,949 2,821 785	3 7 13 4 10 10 10	10 1 11 11 10 9 6
	£3,107,403	16	6

BALANCE SHEET ON THE 31st DECEMBER, 1887.

LIABILITIES.

Assurance and annuity fund£2,766,821 Guarantee fund	10 0	6 0
Net funds, as per revenue account £2,866,821 Claims under policies admitted or intimated but not paid 53,240 Premiums prepaid 231 Annuities due 93	8	1
£2.920.386	16	5

SCOTTISH AMICABLE LIFE-Concluded.

ASSETS.

Mortgages—			
On property in the United KingdomOn property out of United Kingdom	£ 860,263 315,605	8 9	$\frac{3}{2}$
Loans—	220,200		_
On the Society's policies On life rents On reversions Under drainage and public health Acts	20,230 8,587	0	4 0 0
On personal security			J
Investments—			
Reversions purchasedLife interests purchased	285	13	10
Indian Government securities	58,592		
Ontario Government certificates	25,825	14	
House propertyGlasgow corporation water annuities	185,106	6	5
Ground rents and Feu-duties	361,578	5	7
Deposit for fixed term Outstanding premiums	32,253	2	2
Outstanding interest, and interest accrued, but not yet payable Cash in bank (including £5,740 on deposit)	12,075	17	2
Bills on hand	. 1,586 . 575		
	£2,920,386	16	5

SCOTTISH PROVIDENT INSTITUTION.

STATEMENT FOR	THE	YRAR	ENDING	31sr	DECEMBER.	1887.
OTHER DIMENTIFICATION	T 11 12	T 131714	MILL DILL G	OIDI	TO DO DIED HING	10011

Principal Office-6 St. Andrew Square, Edinburgh.

(Organized in 1837. Incorporated by special Act of Parliament in 1848 and 1884.)

ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals	6,010	3 3
*Stocks and bonds owned by the company, viz.:— Canadian Government securities deposited with Receiver General \$ 98,577 25 Municipal debentures	·	
Total carried out at purchase price	746,902	72
Total	17,250	41
Net outstanding premiums	684	21
Total assets in Canada	770,847	67
LIABILITIES IN CANADA.		
† Net re-insurance reserve\$ Claims for death losses, resisted—not in suit	78,5 83 2,1 3 1	
Total liabilities in Canada	80,714	96
INCOME IN CANADA.		
Cash premium income	3,60 5 3 6,90 3	
Total income in Canada	40,509	06
EXPENDITURE IN CANADA.		

Total paid for death claims and matured endowments.....\$ 16,772 97

^{*} This item is entered at the purchase price of the various stocks, but it is believed that the market value is considerably higher.
† H.M. Table of Mortality and 4 p.c. interest.

				_
SCOTTISH PROVIDENT—Continued.				
Cash paid for taxes, licenses, fees or fines			8 101	76 89
Total expenditure in Canada	•••••	.8	16,883	63
MISCELLANEOUS.		-		==
Number of policies become claims in Canada during the year Amount of said claims (including bonus additions, \$712.97) Number of policies in force in Canada at date	5 79	\$	14,826 186,006	
Number and amount of policies terminated during the year in Ca 1. By death (including bonus additions, \$712.97) Total	nada No. 5	\$	Amouut. 14,826	
Policies in force at beginning of year in Canada (including bonus additions, \$14,016)	84 5 79	\$	196,530 4,302 14,826 186,006	13 30
Number of lives insured	No re	tur	'n.	
Edinburgh, 20th February, 1888. JAMES W	ATS		•	
(Received, 6th March, 1888.)		Д	Ianag er.	

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

(Abstracted from the Report of the Directors, Edinburgh, 25th April, 1888.)

During the past year 2,000 new proposals were received for £1,236,882 6s., of which there were completed 1,734, assuring £1,041,247 6s., being an increase on the amount assured during the preceding year.

amount assured during the preceding year.

The new premiums were £44,929 5s., whereof £10,575 2s. 7d. by single payment. In addition, a sum of £49,359 8s. 4d. was received as the purchase price of annuities.

The claims by death were, both in number and amount, considerably less than in the previous year, notwithstanding the greater amount at risk. By the death of 345 members, the sums payable (under 451 policies) after deducting the portion re-assured with other offices, amounted to £288,865 9s., including bonus additions.* Endowment assurances of £11,400 have matured. The total claims were thus £300,265 9s. On the other hand, annuities for £306 2s. 6d. have ceased by the death of the annuitants.

^{*}These additions averaged 36.6 per cent. on the assurances which participated.

SCOTTISH PROVIDENT INSTITUTION—Continued.

The premiums of all kirds received in the year were £536,286 1s. 11d., or deducting paid for re-assurances, £530,643 1s. 10d. The total receipts for the year, including interest, were £783,675 13s. 7d.

The expenses, allowing a moderate rate on the price of annuities, were in the same ratio as for the previous year, viz., 9 per cent. on premiums and 6 per cent. on

income.

The realized funds, after deduction of claims admitted but not then paid, amounted at 31st December, 1887, to £6,115,256 2s. 5d. The large increase in the year, £387,093 10s. 7d., includes the amount received as purchase price of annuities.

Since the commencement there have been issued in all 51,236 policies of various kinds, assuring £26,837,043 6s. 7d. of capital sums, besides annuities. The claims paid have amounted in all to £4,634,737. The policies subsisting at the close of the year were 31,544, and the assurances (exclusive of bonuses) remaining in force amounted to £16,957,317 5s. 7d.

REVENUE ACCOUNT FOR THE YEAR ENDING 31st DECEMBER, 1887.

Dr.			
Funds at beginning of year Premiums, less re-assurances Price of annuities Interest and dividends Fines and fees for assignments	481,283 49,359 252,324	11 13 8 2	d. 10 6 4 2
	£6,511 ,838	5	5
Cr.			
Claims under policies, less re-assurances	11,400 20,440 22,769 5,337 11,779 35,989 6,115,256	0 3 18 4 17 10 2	0
	£6,511,838	5	5

BALANCE SHEET ON THE 31st DECEMBER, 1887.

LIABILITIES.	•	
£ Life assurance fund	2	5
Funds as per revenue account		
£6,179,746		

SCOTTISH PROVIDENT INSTITUTION—Concluded.

ASSETS.

	£	8.	d.
Mortgages on property in United Kingdom (less than half on land). do out of United Kingdom	3,298,074	18	1
do out of United Kingdom	1,0:6,240	14	9
Loans on policies within value	376,158	6	0
Railway and other debentures	172,158		
Debenture, preference and guarantee stocks (market value consider-	•		
ably higher)	389,990	15	8
Business premises and property in connection yielding rent	222,286	0	5
Value of reversions	52 ,453	4	6
Loans on rates		14	2
do railway stocks	60,000	0	0
do trust funds	74,724	15	0
do personal security with policies	36,412	17	2
Deposits with Colonial banks	140,000	0	0
Premiums and interest outstanding and in course of collection	115,032	13	11
Office furniture	1,931	12	6
In bank and on hand	102,736	15	7
	£6,179,746	13	5

THE SCOTTISH PROVINCIAL ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

Chairman—John Webster, of Edgehill.

Secretary and Actuary—Chas. Gordon. | Manager—Thomas Yuille Wardrop.

Principal Office -Aberdeen.

Agent in Canada—
GEORGE W. FORD.

Head Office in Canada— 30 St. John St., Montreal.

(Established, December, 1825. Incorporated, May, 1852. Commenced business in Canada, March, 1859. Ceased to do new business in Canada, January, 1875).

CAPITAL.

Amount of capital authorized and subscribed for	4,866,666	67
Amount paid up in cash	292,000	00
· · · · · · · · · · · · · · · · · · ·		==

ASSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the Company's policies assigned as collaterals\$	17,095	50
Victoria Government 4½ per cent. bonds		
Total in deposit with Receiver-General, carried out at par value	147,780	00
Cash at head office in Canada	859	
Cash in Bank of Montreal	1,008	78
Interest due	,	
Total interest	445	70

Total assets in Canada...... <u>\$ 168,358 56</u>

LIABILITIES IN CANADA.

Amount of claims for death losses on policies in Canada due and unpaid	
(including bonuses)	
Net reserve on all outstanding policies in Canada (estimated by the	
Department)	3

1,2**4**2 22 300,000 00

INCOME IN CANADA.

Gross amount of premiums received in cash on life policies	20,828 48
Interest or dividends on stock, &c	1,185 02
Fines for renewal of lapsed policies	11 69

Total net premium income...... 22,025 19

SCOTTISH PROVINCIAL-Continued.

EXPENDITURE IN CANADA.

Paid on account of death claims (including bonuses)		
Net amount paid on account of claims. Cash paid for surrendered policies. Cash paid for surrendered bonuses.		58,324 22 1,759 64 1,320 46
Total net amount paid to policy-holders in Canada		61,404 32 847 71 30 70 248 68
Total expenditure in Canada	8	62,531 41
MISCELLANEOUS. Number of policies become claims in Canada during the year	8	Amount. 52,638 93 816,884 43
Number and amount of policies terminated during the year in Canada	:	
1. By death (including bonus additions, \$8,637.12)	8	Amount. 49,517 19 3,121 74 5,423 07
Difference of amounts carried out		333 11 1,161 91
Total (including bonus additions, \$10,608.74) 22	8	59,557 02
Policies in force at beginning of year (including bonus additions,		Amount.
\$107,086.27)	8	830,611 75 45,829 70 59,557 02
additions, \$142,307.23)423		816,884 43

Number of insured lives......No return.

Subscribed and sworn to, 15th February, 1888, by
CHARLES GORDON,
Secretary and Actuary.

(Received, 27th February, 1888.)

SCOTTISH PROVINCIAL—Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST JANUARY, 1888.

(Abstracted from Directors' Report Aberdeen, 24th April, 1888.)

LIFE DEPARTMENT.

733 proposals, representing £291,560, were submitted. From these, 640 policies have been issued, assuring £243,576 and yielding in annual premiums £8,327 16s. 10d. and £19 16s. 9d. of single premium.

The life claims paid, including those admitted and reported, but not yet matured, and in some cases not yet proved, represent £97,351 15s. 5d. This includes the sum of £7,119 9s. 1d. under endowment policies, which during the year have arrived at maturity.

ANNUITY DEPARTMENT.

The sum of £1,163 19s. 2d. has been received, and for which annuities to the amount of £111 12s. have been granted; also annual premiums of £67 13s. 7d. for contingent annuities, part of which annuities is re-insured. During the year ten annuities have lapsed by death, relieving the company of the sum of £217 15s. 10d. yearly.

FUNDS.

The total assets of the company now amount to £1,731,192 14s., being an increase of £40,727 13s. 4d. over last year.

INCOME.

For the year, including interest, is £255,247 4s. 2d., an increase of £5,369 3s. 2d.

INVESTMENTS.

The debentures, preference, guaranteed, and debenture stocks, and the Indian and Colonial securities, taken at the market price of the day (31st January, 1888), continue to show an increasingly large surplus over the value at which these securities stand in the books and balance sheet.

PROFIT AND LOSS.

The balance at credit of this account, after paying the half-yearly dividend of £6,000 in November last, amounts to £14,370 5s. 7d.

The directors propose to deal with this sum as follows:—			d.
Agents, balances irrecoverable		8	10
To pay a dividend at the rate of 20 per cent. for the past year, of which 10 per cent. has been paid in November, leaving the balance, 10 per cent., now to be paid, requiring)	0 16	0 9 —
	£14,370	5	7

SCOTTISH PROVINCIAL-Continued.

REVENUE ACCOUNTS.

Life Assurance Account.

116/0 115541 41600 11000 41600				
I PARTICIPATION BRANCH.				
1887.		£	8.	d.
Jan. 31.—Amount of this fund at the beginning of the year	. 1.2		4	8
1888.		,	_	_
Jan. 31.—Premiums, after deduction of re-assurance premiums	. 1	21,806	15	5
Interest and dividends		51,694	7	3
	£1,4	51,272	7	4
				=
_1888.		£	s.	d.
Jan. 31.—Claims under policies, after deduction of sums re-assured	;—			
By death £ 69,862 7 Matured endowments 4,813 19	4			
Matured endowments 4,815 19	_	74,676	6	5
Surrenders of policies		10,169		10
Surrenders of bonuses	•	9,132	8	
Commission	•	6,569	8	4
Expenses of management	•	12,582	_	ō
Amount of this fund at the end of the year, as per balance	۵.	12,002		•
sheet		38,142	11	4
NAOON 1111111111111111111111111111111111				
	£1,4	51,272	7	4
	=			=
IINON-PARTICIPATION BRANCH,				
1887.		£		d.
Jan. 31.—Amount of this fund at the beginning of the year	. 1	59,864	3	3
1888,		10 00#	10	4
Jan. 31.—Premiums, after deduction of re-assurance premiums	•	18,337	10	4
Interest and dividends	•	5,921	12	0
	£ 1	84,123	13	7
	$\stackrel{\sim}{=}$		$\stackrel{ ext{\tiny}}{=}$	<u> </u>
1888.		£	s.	d.
Jan. 31.—Transferred to profit and loss, by order of annual meeting		11,293	16	7
Claims under policies, after deduction of sums re-assured	:	•		
By death				
Matured endowments		99 67E	o	Λ
Surmandana of maliaina		22,675 1,766		
Surrenders of policies	•	812		
Expenses of management		2,076		
Amount of this fund at the end of the year, as per balance	•	2,010	IV	v
sheet	1	45,498	11	10
OHOUR	·	±0,±00		
	£ 1	184,123	13	7
			===	
III.—ANNUITY BRANCH.		_		
1887.		£		d.
Jan. 31.—Amount of this fund at the beginning of the year	٠	31,840	14	7
1888,		4 400		-
Jan. 31.—Consideration for annuities granted	•	1,189		7
Interest and dividends	•	1,131	15	0
	c	34,161	14	2
	£	34,101	14	
	2 7 7 7 7 7 7 7 7		_	

SCOTTISH PROVINCIAL—Continued.			
Jan. 31.—Transferred to profit and loss by order of annual meeting. Payments to annuitants	£ 2 ,603 3,368 6	15	d. 7 6 9
sheet	28,182	6	4
	34,161	14	2
Profit and Loss Account. 1887.	£	8.	d.
Jan. 31.—Balance on last year's account	15,833	7	11
Jan. 31.—Interest and dividends not carried to other accounts£ Profit on fire account	14,639	17	3
Transfer and assignation fees £ 103 12 6 Bad debt recovered 1 10 0	105	2	6
Surplus on non-participation fund transferred by order of annual meeting Surplus on annuity fund transferred by order of annual	11,293	16	7
meeting	2,603	15	7
annual meeting	3,986	16	_8 _
- -	£48,462	16	6 =
1887. Jan. 31.—Transferred by order of last annual meeting to share- holders' bonus fund, to meet a guaranteed annual bonus of 4s. per share for five years, commencing May. 1887 £ 20,000 0 0	£	8.	d.
May, 1887	27,101	1	7
Other payments— To half-year's dividend, November	6,000	0	0
To reserved to meet claim for income tax on year's profits, pending decision of Court of Exchequer	865	0	0
To loss on exchange with Canada To loss on life interest loan closed		15 14	0
1888. Jan. 31.—Balance on this account, per balance sheet	14,370	5	7
	€ 48,462	16	6

SCOTTISH PROVINCIAL—Continued.

BALANCE SHEET, 31st JANUARY, 1888.

LIABILITIES.

LIABILITIES.			
Shareholders' capital		s. 0	d. 0
General reserve fund, 31st January, 1887£ 30,000 0 0 Transferred by order of annual meeting to meet cash bonus of 10s. per share		0	O
Participation life fund	ŕ	·	•
Non-participation life fund	1,483,641	3	
Annuity fund	28,182	6	
Profit and loss	76,8 37	5	7 7 0
	£1,699,031		_
Claims under life policies admitted, but not yet paid)		
This payable (Canada), draits not yet materiod	32,161	2	4
	£1,731,192	14	0

ASSETS.

Mortgages	on property	within the	United Kingdom			£	241,928	12	11
	do	out of					Nil.		
T									11
Loans on t	не сотрапу	rs policies w	vithin their surrender	value.	••••	•••	100,430	J	TT
Investment	8								
Indian	Go	vernment secu	rities£	68,907	9	6			
Victoria		do	***** * *** **** * *****	29,625	0	0			
New Sou	th Wales	do	***************	15,000					
New Zeal		do		29,371		8			
	Good Hope	do	4	43,421	3	2			
Queensla		do		18,355	0	0			
South Ar		do	400000000000000000000000000000000000000	29,875					
20412						-	234,554	14	4
Dail	Lashan dahans		£	17K 64A	10	A			_
TOTALIWAYS AUG	other depend	ures	r debenture stocks	120,265	13	10			
do (Er	ignan and oco	insu) and ome	L dementatio stocks	140,400	10	10	295,910	9	10
		_				_	299,910	ð	IV
do	do	do	preference stocks£	250,434	18	4			
do	d o	do	guaranteed and leased		_	_			
			lines	149,542	8	3		_	
							3 99 ,97 7	6	7
Railmon	dinary stoc	ba					•		
Twill Way Of	Wanth War	atom concolida	ted stock£	31,877	10	6			
London	ind North-we	Stell Cousonida	wu Bwch	14,371					
North-Ea	stern consols.		**** :::::: :::::	28,006	19	Ä			
Great W	estern consolic	lated stock		4,900	11	۵			
⊸an €ashi	re and Yorksi	Hie couronare	d stock	4,500	11	9	70 150	4	•
		•					79,156	4	3
Stocks of S	cottish char	rtered banks							
Ruitiah I	inen Company	Renk	£	22,302	0	0			
Boxel Be	men Comban)	d		8,598	Ō				
woyat Da	TIE OF DOORING	LL 1930** 001. 0000* 0000					30,900	0	0
			—				UU,300	v	v

SCOTTISH PROVINCIAL—Concluded. 145,300 0 Deposits in Colonial banks for fixed periods..... Company's buildings—property in Aberdeen, Dublin and London... 12,671 10 1 6,556 0 4 Reversions..... Loans on reversions and life interests..... 0 0 17,001 Feu-duties and ground rents—Capitalized value..... 49,649 14 11 Loans secured on public rates under Act of Parliament..... 14,928 8 10 7,035 18 8 Half-credit premiums due on life policies...... Loans on the company's policies, with personal security...... Nil. Branches, agents and insurance companies (principally premiums due in January, and since accounted for)..... 56,686 1 Outstanding premiums due in Aberdeen (principally premiums due in January, and since accounted for)..... 904 17 Outstanding interests (most of them since paid up)..... 920 15 Interest on investments accrued, but not yet payable..... 18,593 1 Cash at bankers'— 3,000 0 0 14,917 8 3 22 14 8 On current account at head office and branches...... 17,940 2 11 Stamps in hand..... 147 11 £1,731,192 14

THE STANDARD LIFE ASSURANCE COMPANY.

Statement	FOR TH	E YEAR ENDI	NG 15TH NOVEMB	er, 1887.	
Manager-Spencer C. Tr					ie Gregor.
			-Edinburgh.	•	
Annal to County W. W.		_		in Canada	Wontrool
Agent in Canada—W. M.		-			-Montreal.
(Organized or Incom	porated	l, 18 25. Con	mmenced business	in Canada,	1847.)
A . 6 . 1 . 1 . 1 . 1	• . 1 .	CAPITA		.l: 00	400 000 00
Amount of capital author	rized at	na subscribed	i for, £500,000 ster	nng\$2	504 000 00
Amount paid up in cash	, £120,0	ov sterning			584,000 00
		ASSETS IN	DANADA.		
Value of real estate in C	anada h	eld by the C	ompany	\$	355,000 00
Amount secured by way	of loa	ns on real es	tate in Canada, by	bond or	,
mortgage, first lien	s	•••••		1	,029,445 29
mortgage, first lien Amount of loans made t	o Cana	dian policy-l	holders on the Co	ompany's	
policies assigned as	collate	rais	• • • • • • • • • • • • • • • • • • • •		116,742 60
Bonds in deposit with the	ne Recei	iver-General	:		
Montreal City bonds			I e	Par value. 5,000 00	
do Harbor bonds	. ~		• ••••• ••••••••• · • • • • • • • • • •	69,000 00	
County of Compton bone	18		******* ******** * ******** ***	24,000 00	
Town of Owen Sound bo	nds			15,000 00	
				5,000 00 6,557 00	
				20,400 00	
			**** ******* ******* * *****	8,000 00	
	lo		********	6,000 00	
			*** ******* * ******* *****	57,000 00	
			*******************************	4,500 00	
				4,500 00 10,000 00	
Township of Elderslie Township of Normanby			, , , ,	10,000 00	
				20,000 00	
				12,000 00	
			•••••• •••••	6,000 00	
				34,000 00	
				10,000 00 20,179 80	
			*** ***** ******* ****** *****	9,000 00	
do Collingwood			*** ******* ******	3,009 00	
Village of New Edinbur	gh bonds.			9,000 60	
Brampton Water-works			******** ******* ******* *****	5,859 02	
Township of Ellice				8,521 87	
do Kenyon do Lochiel			, · · · · · · · · · · · · · · · · · · ·	4,000 00 6,000 00	
County of Oxford			** ******* ******** ***** ******	1,000 00	
Township of Artemesia				3,500 00	
Bontreal Harbor	do.		· · · · · · · · · · · · · · · · · · ·	24,500 00	
City of Stratford			*** ********* ****** ****** *****	52,000 00	
Town of Parkdale			***** * *** ***************	29,409 00	
do Oakville do New Glasgow				10,000 00 25,000 00	
do Moncton			**************************************	10,000 00	
do Dundas			******	3,500 00	
do Peterboro'			*****	3,000 00	
do Trenton			*********************	48,000 00	
do Orangeville City of Halifax				11,300 00 16,000 00	
do St. John				14,300 00	
do Hamilton				89,979 90	
do Toronto	đo			162,200 0(

		_
STANDARD LIFE—Continued,	,	_
Carried out at par value *Municipal debentures in the hands of the Company Cash at head office	887,206 535,266 2,321 28,616	56 06
Net outstanding premiums	61,538	20
Total assets in Canada\$3	,016,136	76
LIABILITIES IN CANADA.		
Under policies issued previous to 31st March, 1878.		
†Amount estimated to cover the net reserve on all outstanding policies in Canada	29,024	39
LIABILITIES IN CANADA.		
Under policies issued subsequent to 31st March, 1878. Amount estimated to cover the net reserve on all outstanding policies in Canada		
Difference carried out	88 7,363 9, 515	00 00
Total net liabilities to said policy-holders in Canada\$	896,878	00
Total net liabilities to all policy-holders in Canada\$	2,309,049	39
INCOME IN CANADA.		
Cash received for premiums		
Total		
Net premium income	339,829 130,017 9,922	68
Total income in Canada \$	479,769	38

In addition to these there are \$492,876.73 Canadian municipal debentures held at the head office, Edinburgh, for safe keeping.

† An exact valuation as at 15th November, 1885, by Registrar General's English Table No. 1 (males) 32 per cent., with addition estimated for liability since accrued.

STANDARD LIFE-Continued.

EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz.:— On account of death claims		
Net amount paid on account of claims	796	36
Amount paid for surrendered policies	15,833 7,839 622	68
Total net amount paid to policy-holders in Canada	187,259	59
Canada Taxes (including \$3,820 back Quebec Provincial taxes) Cash paid for sundry expenditures	5,166 5,550 8,918	94
Total expenditure in Canada		
		==
MISCELLANEOUS.		
Number of new policies reported during the year as taken in		
Canada	966,063	
Amount of said claims	154,247	67
Net amount of policies in force in Canada at 15th November, 1887 1	0,200,567	79
Number and amount of policies terminated during the year in Canada:- No.	Amount	t. ===
1. By death (including \$19,842.79 bonus additions)	154,247 145,536	
(For which paid up policies have been granted to		
amount of \$29,535.76.) Difference of amounts carried out	98,130 412, 286	30 55
Total	810,200	68
•		-
No.	Amount.	
Policies in force at the beginning of the year4,703 \$		
Bonuses vested, 1886	81,0 53 1 ,016,8 29	
Policies terminated as above and by change to paid-up policies 430	839, 736	44
Bonuses surrendered for cash Policies in force at date of statement4,784 1	26,342 0,200,567	
		<u> </u>

STANDARD LIFE-Continued.

Detail of Policies issued since 31st March, 1878, and Bonus additions thereon.

No.		Amount.
Policies in force at beginning of year in Canada3,013	8	6,356,465 22
Bonuses vested, 1886		81,053 00
Policies issued during the year 494		1,003,623 34
Policies terminated as above and by change to paid-up policies 329		643,622 20
Bonuses surrendered		10,868 00
Policies in force at date of statement3,178		6,786,651 36
	_	

Subscribed and sworn to, 19th March, 1888, by

W. M. RAMSAY,

Chief Agent.

(Received, 20th March, 1888.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 15th NOVEMBER, 1887.

(Abstracted from the Directors' Report, Edinburgh, 1st May, 1888.)

Amount proposed for assurance during the year, 1887 (2,835 proposals), £1,538,550; amount of assurances accepted during the year 1887 (2,515 policies), £1,302,913; annual premiums on new policies during the year 1887, £49,471; claims under policies during the year 1887, inclusive of bonus additions, £597,118; amount of assurances accepted during the last five years, £6,299,524; subsisting assurances at 15th November, 1887 (of which £1,372,554 is re-assured with other offices), £20,523,778.

The Board of Directors are glad to be able to report that the company's business both at home and abroad continues to be most satisfactorily maintained, the number of new policies and of the sums assured under them being both in excess of

the figures of last year.

On the other hand the claims by death show some diminution notwithstanding the increase in the total amount at risk, while the invested funds show an increase during the year of £111,000, and bring the total assets up to more than 63 millions

sterling.

The safe and profitable disposal of the company's funds receives as heretofore the constant attention of the Board. A further diminution has again been made during the year in the amount invested in Irish securities, and the directors continue to watch these investments with every care.

The directors use their utmost endeavor to ensure that no field within the company's area of operations is allowed to remain uncultivated, and with this object the manager in the course of last winter paid a visit of inspection to the company's agents in the West Indies, from which it is hoped that good results will ensue.

At the same time the company's working expenses are watched with great care, and will compare very favorably with those of any other office similarly cir-

cumstanced.

The Board of Directors would once more take the opportunity of urging on the proprietors the necessity of their hearty co-operation in advancing the company's business and connections whenever they find an opportunity of doing so.

The following are the accounts:

STANDARD LIFE-Continued.

ACCOUNTS FOR THE YEAR ENDING 15TH NOVEMBER, 1887.

	£	5.	d.
Funds at the beginning of the year	6,481,858	1	7
Premiums, less re-assurance premiums	644,806	15	11
Consideration for annuities granted	51,024	15	5
Interest and dividends	271,118	12	3
Fines and fees	573		4
Exchange account	1,071	9	7
	£7,450,453	13	1
Claims under life policies, including bonus additions (less sums	£	s.	d.
re-assured)		17	7
Surrenders	60,257	5	i
Annuities			6
Commission		1	9
Expenses of management			
Dividend and borus to shareholders	25,000	0	ŏ
Income tax			7
Funds at the end of the year, as per balance sheet		19	9
	£7,450,453	13	1
BALANCE SHEET.	-		
$oldsymbol{Liabilities}.$			
	£	s.	d.
Shareholders' capital paid up	. 120,000	0	0 -
Assurance and annuity fund	. 6,448,596	3	3
Guarantee fund	. 40,000	0	0
Balance carried forward	. 9,889	16	6
Total funds, as per revenue account	£6.618.485	19	9
Claims under policies admitted, but not matured	. 178,720	14	Ō
Dividends to proprietors (due at and prior to 15th November) out	-		-
standing		11	0
	£6,807,956	4	9
	=====		
Assets.			
	£	8.	d.
Mortgages on property within the United Kingdom	. 3,645,044	12	0
Mortgages on property out of the United Kingdom	. 776,143		
Loans on the company's policies, within their surrender value	343,743	16	3
British Government securities	. 39,810	5	10
Indian and Colonial Government securities	. 338,200	12	9
United States Government securities		5	5
Indian and Colonial municipal and other bonds	. 374,114		
Railway and other debentures and debenture stock	. 148,281		
Railway shares (guaranteed)	8,250		0.
Bank deposits for fixed periods	175,000		_
House property—freehold	267,778		
do leasehold		3 7	3.
285			

STANDARD LIFE-Concluded.

Stocks of Scottish chartered banks	22,884	15	0
Company's shares	6,520	9	9
Ground rents and feu-duties	18,503	18	10
Life rents and reversions purchased	2.573	1	5
Loans upon Indian Government securities	16,625	0	0
Loans upon guaranteed railway stock	50,000		
Loans upon personal security with policies of assurance, re-payable		-	-
by instalments		14	11
Agents' balances in course of collection			
Premiums outstanding, in course of collection	86,420	_	
Interest accrued, but not due	49,321		
Interest due, but not paid	25,055		
Cash—on deposit			Õ
on current accounts and in hand	81,238	-	-
Deed and receipt stamps on hand			
å	£6,807,956		
•	- , , , ,	_	-

4,195 23

STAR LIFE ASSURANCE SOCIETY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887. Chairman—Sir Wm. Moarthur, K.C.M.G., M.P. | Secretary—Wm. W. Baynes, F.I.A. Principal Office-32 Moorgate Street, London, England. Head Office in Canada—Toronto. Agent in Canada—A. D. Perry. 1 (Organized or incorporated, 1843. Commenced business in Canada, 6th Nov., 1868.) CAPITAL. Amount of capital authorized and subscribed for, £100,000 stg......\$ 486,666 67 ASSETS IN CANADA. Cash in Bank of Toronto.... 17,309 83 Interest due..... 2,911 07 Total assets in Canada...... 982,056 40 LIABILITIES IN CANADA. Amount of claims or policies in Canada unsettled...... *Net reserve on all outstanding risks in Canada \$ 142,000 00 Total liabilities in Canada...... **8** 142,000 00 INCOME IN CANADA. Amount of premiums received in cash during the year on life policies in Canada...... 18,770 89 EXPENDITURE IN CANADA. Amount paid during the year on claims in Canada, viz. :--On account of matured endowments\$ 1,214 24 1,214 24 523 96 Amount paid to annuitants..... 123 49 1,861 60 Total net amount paid to policy-holders in Canada....... Cash paid for commissions, salaries and other expenses of officials...... 1,366 01 Cash paid for licenses, taxes, fees or fines 17 86 486 67 463 09

Total expenditure in Ganada

^{*} H.M. Table, 42 per cent.

STAR LIFE-Continued.

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada 19 Amount of said policies	68,000 1,214	
Total amount in force at 31st December, 1887	781,999	81
Number and amount of policies terminated during the year in Canada:- No.	- Amount.	
 By maturity (including bonus additions, \$214.24)		24
Difference of amounts carried out	1,620 24,300	
Total	34,921	31
Policies in force at beginning of year (including bonus additions, \$44,663.59)	Amount. 68,000 34,921 781,999	05 00 31
Number of insured lives at the beginning of the year in Canada 290 Number of new insurers during the year		

Subscribed and sworn to, 17th March, 1888, by

A. D. PERRY.

(Received, 19th March, 1888.)

STAR LIFE-Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.

(Abstracted from the Directors' Report, London, Eng., 14th March, 1888.)

NEW BUSINESS IN 1887.

During the year, 3,316 proposals for assurance, amounting to £1,021,939, were submitted to the board; of these, 629 were either declined or not carried out at the close of the year; and 2,687 policies were issued for the assurance of £763,675, the annual premiums on which amount to £27,742 12s. 2d.

The sum of £15,987 12s. 4d. has been received for the purchase of 19 immediate

annuities, amounting to £1,916 3s. 4d.

The total amount of assurances now in force is £9,469,667 5s.

MORTALITY.

The claims which have arisen during the year in respect of 421 policies, have mounted to £143,721 10s. 9d., including bonus additions of £18,430 15s. The number of policy-holders who have died is within the average expected and provided for in the Society's tables, as in previous years.

The total sum paid in claims (including bonus additions) since the establish-

ment of the Society, now amounts to £2,895,052 8r. 10d.

ANNUAL INCOME AND INVESTMENTS.

The income of the Society during the past year has amounted to £407,392 19s. 7d., derived from the following sources:—

	£407.392		_
Interest on invested funds			
Purchase of annuities			
Develore of amounties	15 005	10	*
Premiums on policies	£227 650	K	4

After the payment of all expenses and claims, the balance of income over expenditure amounts to £185,469 14s. 3d. This sum has been added to the assurance and annuity fund, which now stands at £2,606,573 17s. 5d.

The average rate of interest realized on the investments of the Society during

the year, has been £4 6s. 3d. per cent.

REVENUE ACCOUNT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

Dr.			
	£	8.	d.
Funds at beginning of year	2,421,104	3	2
Funds at beginning of year	287,659	5	4
Consideration for annuities granted	15,987	12	4
Interest and dividends	103.512	13	7
Kees.	175		
Fines	58	6	8

£2,828,497

9

£2,620,415 0 5

STAR LIFE-Concluded.

•	٦		
		r	

<i>Cr.</i>			
·	£	g.	d.
Claims under policies	140,761	13	9
Endowments matured	2,959		0
Surrenders			4
Surrenders of bonus	1,608	1	2
	6,963		7
Annuities	23,759		ė
Commission			8
Expenses, medical fees	21,327		_
Income tax		8	0
Dividends		0	0
Bonus abatement	5,957	1	10
Funds at end of year	2,606,57 3	17	5
•			
	£2.828,497	2	9
			=
December 11 - November 11 - December 1	1007		
Balance Sheet for the Year ending 31st December,	1907.		
$oldsymbol{L}iabilities$.			
	£	•	ď٠
Shareholders' capital paid up £ 5.000 0 0			٠.,
Shareholders' capital paid up			
			_
Total funds, as per revenue account	2,606,573	17	5
Claims admitted and announced, but not paid	13,841	3	0
	£2,620,415	0	
44			
Assets.	c		
	£	8.	d.
Mortgages on property within the United Kingdom	435,099	6	6
Mortgages on property within the United Kingdom	435,099 254,389	6	6
Mortgages on property within the United Kingdom	435,099 254,389	6	6
Mortgages on property within the United Kingdom	435,099 254,389	6	6
Mortgages on property within the United Kingdom	435,099 254,289 150,412	6 6 5	6
Mortgages on property within the United Kingdom Mortgages on property out of the United Kingdom Loans on the Society's policies (within their surrender value) Investments— British Government securities	435,099 254,389 150,412 8,517	6 6 5	6 4 6
Mortgages on property within the United Kingdom Mortgages on property out of the United Kingdom Loans on the Society's policies (within their surrender value) Investments— British Government securities Indian and Colonial Government securities	435,099 254,289 150,412 8,517 481,958	6 6 5 10 11	6 4 6 0 3
Mortgages on property within the United Kingdom Mortgages on property out of the United Kingdom Loans on the Society's policies (within their surrender value) Investments— British Government securities Indian and Colonial Government securities. Railway guaranteed steek	435,099 254,389 150,412 8,517 481,958 31,522	6 6 5 10 11 10	6 6 0 3 1
Mortgages on property within the United Kingdom Mortgages on property out of the United Kingdom Loans on the Society's policies (within their surrender value) Investments— British Government securities Indian and Colonial Government securities Railway guaranteed stock Railway debenture stock	435,999 254,289 150,412 . 8,5:¥ . 481,958 . 31,522 . 25,172	6 6 5 10 11 10 8	6 4 6 0 3 1 8
Mortgages on property within the United Kingdom Mortgages on property out of the United Kingdom Loans on the Society's policies (within their surrender value) Investments— British Government securities Indian and Colonial Government securities. Railway guaranteed stock Railway preference and preferred stock	435,999 254,289 150,412 8,517 481,958 31,522 25,172 576,051	6 6 5 10 11 10	6 6 0 3 1
Mortgages on property within the United Kingdom Mortgages on property out of the United Kingdom Loans on the Society's policies (within their surrender value) Investments— British Government securities Indian and Colonial Government securities. Railway guaranteed stock Railway preference and preferred stock House property (offices, 32 Moorgate Street, and adjoining	435,999 254,289 150,412 8,517 481,958 31,522 25,172 576,051	6 6 5 10 11 10 8 0	6 4 6 0 3 1 8 7
Mortgages on property within the United Kingdom Mortgages on property out of the United Kingdom Loans on the Society's policies (within their surrender value) Investments— British Government securities Indian and Colonial Government securities. Railway guaranteed stock Railway preference and preferred stock House property (offices, 32 Moorgate Street, and adjoining	435,999 254,289 150,412 8,517 481,958 31,522 25,172 576,051	6 6 5 10 11 10 8 0	6 4 6 0 3 1 8 7
Mortgages on property within the United Kingdom Mortgages on property out of the United Kingdom Loans on the Society's policies (within their surrender value) Investments— British Government securities	435,999 254,289 150,412 8,517 481,958 31,522 25,172 576,051 312,473 150,609	6 6 5 10 11 10 8 0	6 4 6 9 3 1 8 7 6 5
Mortgages on property within the United Kingdom Mortgages on property out of the United Kingdom Loans on the Society's policies (within their surrender value) Investments— British Government securities	435,999 254,389 150,412 8,517 481,958 31,522 25,172 576,051 512,473 150,609 25,260	6 6 5 10 11 10 8 0	6 4 6 0 3 1 8 7 6 5 0
Mortgages on property within the United Kingdom Mortgages on property out of the United Kingdom Loans on the Society's policies (within their surrender value) Investments— British Government securities Indian and Colonial Government securities. Railway guaranteed stock Railway debenture stock Railway preference and preferred stock House property (offices, 32 Moorgate Street, and adjoining premises, No. 30) Wesleyan Methodist Chapels, Trustees of Other Methodist Chapels Congregational Chapels do	435,099 254,389 150,412 8,517 481,958 31,522 25,172 576,051 12,473 150,609 25,260 28,650	6 6 5 5 10 11 10 8 0 10 0 0	6 4 6 3 1 8 7 6 5 0
Mortgages on property within the United Kingdom Mortgages on property out of the United Kingdom Loans on the Society's policies (within their surrender value) Investments— British Government securities Indian and Colonial Government securities Railway guaranteed stock Railway debenture stock Railway preference and preferred stock House property (offices, 32 Moorgate Street, and adjoining premises, No. 30) Wesleyan Methodist Chapels, Trustees of Other Methodist Chapels do Congregational Chapels do Baptist Chapels do	435,099 254,389 150,412 8,517 481,958 31,522 25,172 576,051 512,473 150,609 25,269 28,650 48,731	6 6 5 5 10 11 10 8 0 0 10 10 10	6 4 6 9 3 1 8 7 6 5 0 0
Mortgages on property within the United Kingdom Mortgages on property out of the United Kingdom Loans on the Society's policies (within their surrender value) Investments— British Government securities. Indian and Colonial Government securities. Railway guaranteed stock Railway debenture stock Railway preference and preferred stock House property (offices, 32 Moorgate Street, and adjoining premises, No. 30) Wesleyan Methodist Chapels, Trustees of. Other Methodist Chapels Congregational Chapels do Baptist Chapels do Local boards, secured on parliamentary rates.	435,099 254,389 150,412 8,517 481,958 31,522 25,172 576,051 150,609 25,260 28,650 48,731 190,497	6 6 5 5 10 11 10 8 0 10 10 10 17	6 6 9 3 1 8 7 6 5 0 0 8
Mortgages on property within the United Kingdom Mortgages on property out of the United Kingdom Loans on the Society's policies (within their surrender value) Investments— British Government securities. Indian and Colonial Government securities. Railway guaranteed stock Railway debenture stock Railway preference and preferred stock House property (offices, 32 Moorgate Street, and adjoining premises, No. 30) Wesleyan Methodist Chapels, Trustees of. Other Methodist Chapels Congregational Chapels do Baptist Chapels do Local boards, secured on parliamentary rates.	435,099 254,389 150,412 8,517 481,958 31,522 25,172 576,051 150,609 25,260 28,650 48,731 190,497	6 6 5 5 10 11 10 8 0 10 10 10 17	6 4 6 9 3 1 8 7 6 5 0 0
Mortgages on property within the United Kingdom Mortgages on property out of the United Kingdom Loans on the Society's policies (within their surrender value) Investments— British Government securities. Indian and Colonial Government securities. Railway guaranteed stock Railway debenture stock Railway preference and preferred stock House property (offices, 32 Moorgate Street, and adjoining premises, No. 30) Wesleyan Methodist Chapels, Trustees of. Other Methodist Chapels do Congregational Chapels do Baptist Chapels do Local boards, secured on parliamentary rates. Ground rents. Agents' balances (premiums in course of collection) since paid.	435,099 254,389 150,412 8,517 481,958 31,522 25,172 576,051 150,609 25,269 28,650 48,731 190,497 37,509 66,706	6 6 5 5 10 11 10 8 0 10 10 10 17	6 6 9 3 1 8 7 6 5 0 0 8
Mortgages on property within the United Kingdom Mortgages on property out of the United Kingdom Loans on the Society's policies (within their surrender value) Investments— British Government securities. Indian and Colonial Government securities. Railway guaranteed stock Railway debenture stock Railway preference and preferred stock House property (offices, 32 Moorgate Street, and adjoining premises, No. 30) Wesleyan Methodist Chapels, Trustees of Other Methodist Chapels do Congregational Chapels do Baptist Chapels do Local boards, secured on parliamentary rates. Ground rents. Agents' balances (premiums in course of collection) since paid. Outstanding premiums (head office) since paid	435,099 254,389 150,412 8,517 481,958 31,522 25,172 576,051 12,473 150,609 25,269 28,650 48,731 190,497 37,509 66,706 7,201	6 6 5 5 10 11 10 8 0 10 17 12 5	6 4 6 0 3 1 8 7 6 5 0 0 8 7
Mortgages on property within the United Kingdom Mortgages on property out of the United Kingdom Loans on the Society's policies (within their surrender value) Investments— British Government securities. Indian and Colonial Government securities. Railway guaranteed stock Railway debenture stock Railway preference and preferred stock House property (offices, 32 Moorgate Street, and adjoining premises, No. 30) Wesleyan Methodist Chapels, Trustees of Other Methodist Chapels do Congregational Chapels do Baptist Chapels do Local boards, secured on parliamentary rates. Ground rents. Agents' balances (premiums in course of collection) since paid. Outstanding premiums (head office) since paid	435,099 254,389 150,412 8,517 481,958 31,522 25,172 576,051 12,473 150,609 25,269 28,650 48,731 190,497 37,509 66,706 7,201	6 6 5 5 10 11 10 8 0 10 17 12 5 5	6 4 6 0 3 1 8 7 6 5 0 0 8 7 5
Mortgages on property within the United Kingdom Mortgages on property out of the United Kingdom Loans on the Society's policies (within their surrender value) Investments— British Government securities. Indian and Colonial Government securities. Railway guaranteed stock Railway debenture stock Railway preference and preferred stock House property (offices, 32 Moorgate Street, and adjoining premises, No. 30) Wesleyan Methodist Chapels, Trustees of Other Methodist Chapels do Congregational Chapels do Baptist Chapels do Local boards, secured on parliamentary rates. Ground rents. Agents' balances (premiums in course of collection) since paid. Outstanding premiums (head office) since paid	435,099 254,389 150,412 8,517 481,958 31,522 25,172 576,051 12,473 150,609 25,269 28,650 48,731 190,497 37,509 66,706 7,201	6 6 5 10 11 10 8 0 10 17 12 5 5 18	6 4 6 0 3 1 8 7 6 5 0 0 8 7 5 6 1 1
Mortgages on property within the United Kingdom Mortgages on property out of the United Kingdom Loans on the Society's policies (within their surrender value) Investments— British Government securities. Indian and Colonial Government securities. Railway guaranteed stock. Railway debenture stock. Railway preference and preferred stock. House property (offices, 32 Moorgate Street, and adjoining premises, No. 30) Wesleyan Methodist Chapels, Trustees of. Other Methodist Chapels do Congregational Chapels do Baptist Chapels do Local boards, secured on parliamentary rates. Ground rents. Agents' balances (premiums in course of collection) since paid. Outstanding premiums (head office) since paid. Half credit premiums	435,099 254,389 150,412 8,517 481,958 31,522 25,172 576,051 12,473 150,609 25,269 28,650 48,731 190,497 37,509 66,706 7,201 23,683 5,492	6 6 5 10 11 10 8 0 10 17 12 5 5 18 6	6 4 6 0 3 1 8 7 6 5 0 0 0 8 7 5 6 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Mortgages on property within the United Kingdom Mortgages on property out of the United Kingdom Loans on the Society's policies (within their surrender value) Investments— British Government securities. Indian and Colonial Government securities. Railway guaranteed stock Railway debenture stock Railway preference and preferred stock House property (offices, 32 Moorgate Street, and adjoining premises, No. 30) Wesleyan Methodist Chapels, Trustees of Other Methodist Chapels do Congregational Chapels do Baptist Chapels do Local boards, secured on parliamentary rates. Ground rents. Agents' balances (premiums in course of collection) since paid Outstanding premiums (head office) since paid Half credit premiums Outstanding interest. Accrued interest to 31st December, 1887.	435,099 254,389 150,412 8,517 481,958 31,522 25,172 576,051 12,473 150,609 28,650 28,650 48,731 190,497 37,509 66,706 7,201 23,683 5,492 37,379	6 6 5 5 10 111 10 8 0 10 10 17 12 5 5 18 6 4	6 4 6 0 3 1 8 7 6 5 0 0 0 8 7 5 6 11 0 2
Mortgages on property within the United Kingdom Mortgages on property out of the United Kingdom Loans on the Society's policies (within their surrender value) Investments— British Government securities. Indian and Colonial Government securities. Railway guaranteed stock. Railway debenture stock. Railway preference and preferred stock. House property (offices, 32 Moorgate Street, and adjoining premises, No. 30) Wesleyan Methodist Chapels, Trustees of. Other Methodist Chapels do Congregational Chapels do Baptist Chapels do Local boards, secured on parliamentary rates. Ground rents. Agents' balances (premiums in course of collection) since paid. Outstanding premiums (head office) since paid. Half credit premiums	435,099 254,389 150,412 8,517 481,958 31,522 25,172 576,051 12,473 150,609 28,650 28,650 48,731 190,497 37,509 66,706 7,201 23,683 5,492 37,379	6 6 5 10 11 10 8 0 10 17 12 5 5 18 6	6 4 6 0 3 1 8 7 6 5 0 0 0 8 7 5 6 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

President-Thomas Working	AR.	Head O	fice-Montreal.
Managina Dire	ector and Secretary-I	ROBERTSON MACAULA	Y.
(Organized or incorporated,		1870, 1871 and 1882	
	-		
	CAPITAL.		
Amount of joint stock capit Amount subscribed for Amount paid ap in cash			\$1,000,000 00 500,000 00 62,500 0
(For	List of Stockholders se	ee Appendix.)	
A	SSETS AS PER LEDGER	ACCOUNTS.	
Value of real estate (no enc	umbrances) held by t	he company	\$ 31,268 36
Amount secured by way of	loans on real estate	oy bond or mortgag	ge .
(first liens)	L d		891,908 48
Amount of loans secured by	bonds, stock or other	marketadie collateral	
Viz	Pa	r Market Amou	300 00
	valu	value, loaned	Ī.
Hamilton Provident and Loan So	ciety stock	0 00 \$ 1,440 00 \$ 300	00
	\$ 1,200	0 00 \$ 1,440 00 \$ 300	0 .0
Amount of loans, as above,			
one year previous to st	tatement	\$21.35	70
Amount of loans made in c	ash to policy-holders	on the Company's po	li-
cies assigned as collate	rals		63,499 75
cies assigned as collate Premium obligations on pol	licies in force	••••••••	897 35
*Saock, bonds and debentur	es owned by the Com	pany, viz.:—	
		Par value. Market val	ue.
Montreal Loan and Mortgage Montreal Tarnpike Trust deb		5 23,550 00 35 27,082 2,800 00 2,912	
City of Belleville	de	6,000 00 6,540	
Village of Côte St. Louis	do	20,000 00 24,600	00
Town of Cornwall Town of Sorel	do	6,000 00 6,780 1,000 00 1,075	
Town of St. Mary's	do	3,644 79 3,858	30
Town of Richmond	do	2,000 00 2,040	00
do	de school bostd	7,863 30 9,042 3,000 00 3,240	
Oity of New Westminster Village of Gravenhurst	do	4,588 00 5,047	
Village of Midland	do	3,500 00 3,762,	50
Village of Wyoming	do	3,200 00 3,456 2,000 00 2,100	
Village of Streetsville Township of Alborough	do	850 00 875	
Township of North Stukely	do	6,000 00 6,480	
Township of Mariposa	do	1,350 00 1,390 20,000 00 21,600	
Town of St Jerome Town of Valleyfield Waterwa	orks bonds	19,600 00 21,168	
Town of Smith's Falls		1,000 00 1,070	
Town of Iberville debentured Parish of St. Chrysostome	B	3,000 00 3,030 6,500 00 6,695	
I arish of Dt. Offrysostome			

^{*\$63,866.44} of which are deposited with the Receiver-General.

\$ 163,845 10

Total par and market value \$ 147,424 09

SUN LIFE—Continued.		
Carried out at market value	163,845	10
Cash on hand (chiefly amounts received 2nd January and deposited)	8,673	
Cash in Molson's Bank, Montreal	9,607	
Bills receivable	1,444	
Agents' ledger balances	3,379	
Total\$	1,174,814	04
OTHER ASSETS.		
Interest due		
Total	25,839	95
Total	222	ĒΩ
Gross premiums due and uncollected on policies in force	223	JU
Gross outstanding and deferred premiums		
Net outstanding and deferred premiums	96,947	78
Commuted commissions	10,961	
Office furniture	3,330	
Sundry accounts	38 8	
Total net assets\$	1,312,504	48
		=
LIABILITIES.		
*Amount computed to cover the net reserve on all outstanding policies in force (including annuity reserves, \$9.769.39)		
*Amount computed to cover the net reserve on all outstanding policies in force (including annuity reserves, \$9.769.39)		
Amount computed to cover the net reserve on all outstanding policies in force (including annuity reserves, \$9.769.39)		
Amount computed to cover the net reserve on all outstanding policies in force (including annuity reserves, \$9.769.39)		
*Amount computed to cover the net reserve on all outstanding policies in force (including annuity reserves, \$9.769.39) \$1,135,489 86 Deduct net value of policies re-insured in other companies 3,905 24 Net re-insurance reserve \$ Claims for death losses reported but not proved \$13,068 00		
Amount computed to cover the net reserve on all outstanding policies in force (including annuity reserves, \$9.769.39)		63
Amount computed to cover the net reserve on all outstanding policies in force (including annuity reserves, \$9.769.39)	1,131,584 19,916 6,856	63
Amount computed to cover the net reserve on all outstanding policies in force (including annuity reserves, \$9.769.39)	1,131,584 19,916 6,856 6,547	63 20 66 73
Amount computed to cover the net reserve on all outstanding policies in force (including annuity reserves, \$9.769.39) \$1,135,489 86 Deduct net value of policies re-insured in other companies 3,905 24 Net re-insurance reserve \$13,068 00 do do due and unpaid, awaiting discharge 2,848 20 do do adjusted but not due, awaiting discharge 2,000 00 do resisted, in suit (accrued in 1886) 2,000 00 Total outstanding claims. Amount of dividends or bonuses to policy-holders due and unpaid Deposit to meet maturing debentures. Suspense account.	1,131,584 19,916 6,856 6,547 388	62 20 66 73 00
Amount computed to cover the net reserve on all outstanding policies in force (including annuity reserves, \$9.769.39)	1,131,584 19,916 6,856 6,547 388	62 20 66 73 00 21
*Amount computed to cover the net reserve on all outstanding policies in force (including annuity reserves, \$9.769.39)	19,916 6,856 6,547 388 1,165,293 9,594	20 66 73 00 21 10
*Amount computed to cover the net reserve on all outstanding policies in force (including annuity reserves, \$9.769.39) \$1,135,489 86 Deduct net value of policies re-insured in other companies \$3,905 24 Net re-insurance reserve \$13,068 00 do do due and unpaid, awaiting discharge \$2,848 20 do do adjusted but not due, awaiting discharge \$2,000 00 do do resisted, in suit (accrued in 1886) \$2,000 00 Total outstanding claims. Amount of dividends or bonuses to policy-holders due and unpaid. Deposit to meet maturing debentures. Suspense account. Total liabilities—Life Department. \$3,068 00 2,848 20 2,000 00 Total outstanding claims. Amount of dividends or bonuses to policy-holders due and unpaid Total liabilities—Life Department. \$4. Liabilities Accident Department.	19,916 6,856 6,547 388 1,165,293 9,594 1,174,887	20 66 73 00 21 10
*Amount computed to cover the net reserve on all outstanding policies in force (including annuity reserves, \$9.769.39) \$1,135,489 86 Deduct net value of policies re-insured in other companies 3,905 24 Net re-insurance reserve \$3,905 24 Net re-insurance reserve \$13,068 00 do do due and unpaid, awaiting discharge 2,848 20 do do adjusted but not due, awaiting discharge 2,000 00 do do resisted, in suit (accrued in 1886) 2,000 00 Total outstanding claims. Amount of dividends or bonuses to policy-holders due and unpaid. Deposit to meet maturing debentures. Suspense account. Total liabilities—Life Department \$1.00 do and the partment	19,916 6,856 6,547 388 1,165,293 9,594 1,174,887	62 20 66 73 00 21 10 31
*Amount computed to cover the net reserve on all outstanding policies in force (including annuity reserves, \$9.769.39) \$1,135,489 86 Deduct net value of policies re-insured in other companies 3,905 24 Net re-insurance reserve \$3,068 00 Net re-insurance reserve \$13,068 00 do do due and unpaid, awaiting discharge 2,848 20 do do adjusted but not due, awaiting discharge 2,000 00 do do resisted, in suit (accrued in 1886) 2,000 00 Total outstanding claims. Amount of dividends or bonuses to policy-holders due and unpaid. Deposit to meet maturing debentures. Suspense account. Total liabilities—Life Department. \$13,068 00 2,848 20 2,000 00 Total outstanding claims. Amount of dividends or bonuses to policy-holders due and unpaid. Total liabilities—Life Department. \$2,848 20 2,000 00 **Total outstanding claims.** **Amount of dividends or bonuses to policy-holders due and unpaid	19,916 6,856 6,547 388 1,165,293 9,594 1,174,887 137,617 62,500	20 66 73 00 21 10 31 17 00

^{*} On the basis of the Institute of Actuaries H.M. Table, with 4½ per cent. interest. 292

SUN LIFE-Continued.

INCOME DERING THE YEAR.		
(Life Department.)		
Gross cash received for premiums	336,622 8 144 1 72,001 9	57 10 93
Total Beduct premiums paid to other companies for re-insurance	408,768 6 2,413 6	
Total premium income	406,354 5 58,038 5 1,545 2 11,472 0	53 23
Total income—Life Department\$		
EXPENDITURE DURING THE YEAR.		~
(Life Department.)		
Cash paid for death claims (including bonuses, \$2,102)		
Net amount paid for death claims and matured endowments	1,282 9	80 15 00 35 35 365 365 365 365 365 365 365 365 3
Premium obligations received during the year	144 1	lO
Deduct amount of obligations used in purchase of surrendered policies\$ 435 00 do do in payment of dividends to policy-holders 64 65 do do redeemed in cash	1,427 (00
Total deductions	529 6	5
Balance, note assets at end of year	897 3	5
MISCELLANEOUS.		=
Number of new policies reported during the year as taken	3,803, 34 8 8 9,500 0	

SUN LIFE—Continued.
Amount of said claims (including matured endowments, \$19,406.13)\$ 105,095 63. Number of policies in force at date
Tot+1
Net amount of policies in force at 31st December, 188710,841,751 69
Number and amount of policies terminated during the year:
1. By death (including bonus additions, \$2,342)
(For which paid-up policies have been granted to amount of \$20,073.44.) Difference of amounts carried out
Total (including additions, \$10,756.10)
Policies in force at beginning of year (including bonus additions, \$69,837 84)
Number of insured lives at beginning of year
Reserves on policies

Total liabilities outside of Canada...... \$ 142,793 76

SUN LIFE-Concluded.

INCOME OUTSIDE OF CANADA.

Premiums	•••••	8 76,346	28
EXPENDITURE OUTSIDE OF CANADA.			
Claims paid during the yearProfits paid in cash	•••••	\$ 7,447 17,405	
Total,	• • • • • • •	\$ 24 ,853	07
MISCRLLANBOUS.			
Number of policies reported during the year as taken, outside of			
Canada	••••	\$ 247,936	93
Number of policies become claims during year		7,718	00
Policies in force at beginning of year (including bonus additions,	No.	Amount.	
\$9,819.30)	532	\$1,056,032	94
Policies issued during the year	187	371,928	
Bonuses added during the year	18	27,128 30,962	
Total	7 17	\$1,486,052	47
Policies terminated by death (including bonus additions, \$68) Policies cancelled by surrender value (including bonus additions,	5	\$ 7,718	00
\$190.74)	4	6,398	07
\$290. 08)	10	18,76 3	
Policies terminated by lapse (including bonus additions, \$756.10)	33	79,782	
Terminated by reduction	37	9 7 3 63,9 56	-
Total	89	8 177,593	15
Policies in force at end of year (including bonus additions, \$35,668.94)	648	\$ 1,308,460	32

Subscribed and sworn to, 2nd March, 1888, by

THOMAS WORKMAN,

President

R. MACAULAY,

Managing Director and Secretary.

(Received, 3rd March, 1888.)

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THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING	31st December.	1887.
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President-Hon. Gro. W. Ross.

Interest due and accrued.....

Secretary-James B. Fudger.

Managing Director-

HENRY O'HARA.

Head Office-Manning Areade, Toronto.

(Organized or Incorporated, 19th April, 1884. Commenced business in Canada, 1st April, 1886.)

CAPITAL.

Amount of guarantee capital authorized	000,000,1	00
Amount subscribed for	100,000	
Amount paid up in cash	60,000	00

(For List of Guarantors, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Total\$	71,026 31	Ĺ
Agents' ledger balances	2,104 58	
Bills receivable	7,958 19	
Cash in Imperial Bank, Toronto	10.585 50	_
Cash at head office	378 04	
General	50,000 00)
Cash in Imperial Bank, special deposit to the credit of the Receiver-		

OTHER ASSETS.

Gross premiums due and uncollected on policies in force..... 4,499 31

Gross deferred premiums on same 2,916 57	
Total outstanding and deferred premiums	
Net outstanding and deferred premiums Office furniture and fixtures. Balance preliminary expense account (\$1,000 written off this year) Commuted commissions	1,144 38 3,000 00 1,687 77
m	

<u>. </u>		
Total assets\$	83,606	58
Deduct items not admitted by Department, viz.:-		
Preliminary Expense Account	3,000	00
Commuted commissions	1,687	

Net assets 78,918 81

THE TEMPERANCE AND GENERAL LIFE-Continued.

LIABILITIES.

*Amount conputed to cover the net present value of all policies in force\$ 28,500 66 Deduct value of policies re-insured	
Net re-insurance reserve	28,288 72 614 00 56 70
Total liability\$	28,959 42
Surplus on policy holders' account	49,959 39
Capital stock paid-up	60,000 00
INCOME DURING THE YEAR.	
Cash received for premiums	
Total premium income\$ Amount received for interest	29,381 03 2,524 34
Received for calls on guarantee fund	31,905 37 1,130 00
Total income	33,035 37
EXPENDITURE DURING THE YEAR.	
Cash paid for death claims	1,000 00 14,549 51
Miscellaneous payments, viz.:— Rent, \$878.95; medical fees, \$2,162; advertising, \$1,506.53; printing and stationery, \$865.58; postage, expressage, telegrams and exchange, \$370.81; solicitor's charges, \$56.90; care of offices, gas and head office sundries, \$237.45	6,078 22
Total expenditure	21.627 73
MISCELLANEOUS,	
Number of new policies reported during the year as taken in	
Canada	,605,600 00 29,00 0 00
Number of policies become claims during the year	1,000 00

^{*}Reserve based on H. M. Mortality Table, Institute of Actuaries G. B., with 4½ p.c. interest, computed by the Department.

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THE TEMPERANCE AND GENERAL LIFE-Concluded.

	Number and	l amount of policies	terminated	during the year	r in Canada:~
--	------------	----------------------	------------	-----------------	---------------

i i i i i i i i i i i i i i i i i i i		
	No.	Amount.
1. By death	1	\$ 1,000 00
2. By lapse	80	129,500 00
Total	81	\$ 130,500 00
Policies in force at beginning of year	213	\$ 399,000 00
Policies issued during the year	967	1,605,600 90
Terminated as above	81	130,500 00
Policies in force at date of statement	1,099	1,874,100 00
Number of insured lives at beginning of year	197	
Number of new insurers during the year	874	
Number of deaths during the year among the insured	1	
Number of insurers whose policies have been terminated during		
the year, otherwise than by death	71	
Number of insured lives at date of statement	999	

Subscribed and sworn to, 27th February, 1888, by

H. O'HARA,

Managing Director.

JAMES B. FUDGER,

Secretary.

(Received, 29th February, 1888.)

THE TRAVELERS, INSURANCE COMPANY.

LIFE DEPARTMENT.

	•
STATEMENT FOR THE YEAR ENDING	31st December, 1887.
President-James G. Batterson.	Secretary—Rodney Dennis.
Principal Office—Hartsord,	Conn., U.S.
Agent in Canada—WM. HANSON.	Head Office in Canada—Montreal.
(Organized or Incorporated, 17th June, 1863. Co. July, 1865.)	ommenced business in Canada, 1st
-	
QAPITAL,	
Amount of capital authorized Amount subscribed for and paid up in cash	\$1,000,000 00 600,000 00
ASSETS IN CANADA	•
United States 4½ p.c. bonds in deposit with Recei (par value)	Deral, viz.:— Par value. Market value. 3 26,000 00 35,000 00 4,500 00 36,000 00 38,000 00
Total par and market value	74,946 67 79,443 47
Carried out at market value	389,651 70 2,400 00 22,891 00 n force\$ 10,116 52 16,153 04 \$ 26,269 56 2,626 96
†Net outstanding and deferred premiums	23,642 60

Of which \$14,426 is on policies issued since 31st March, 1878.

† Of this amount, \$26,313.87 belongs to policies issued since 31st March, 1878.

Total sesets in Canada...... 546.585 30

TRAVELERS'-Continued.

LIABILITIES IN CANADA.

Under policies issued previous to 31st March, 1878.

Under policies issued previous to 31st March, 1878.		
*Amount computed to cover the net reserve on all outstanding policies in Canada	530,536 1,800	00
Total liabilities to said policy-holders in Canada	532,336	00
Under policies issued subsequent to 31st March, 1878.		
†Amount computed to cover the net reserve on all outstanding policies	2011 1192	00
in Canada\$ Claims for death losses—unadjusted but not resisted	3,000	00
Total net liabilities to said policy-holders in Canada\$		
Total net liabilities to all policy-holders in Canada\$	923,062	00
INCOME IN CANADA.		
Amount of premiums received in cash during the year on life policies in Canada	129,923 18,672 31	56 08 25
Total income in Canada\$	148 626	89
	-10,0-0	
=		==
EXPENDITURE IN CANADA. Amount peid on account of claims in Canada, viz:		==
EXPENDITURE IN CANADA. Amount peid on account of claims in Canada, viz:	110,010	-
EXPENDITURE IN CANADA. Amount paid on account of claims in Canada, viz.:— On account of death claims	45,550	33
EXPENDITURE IN CANADA. Amount paid on account of claims in Canada, viz.:— On account of death claims	45,550 11,277	33 91
EXPENDITURE IN CANADA. Amount paid on account of claims in Canada, viz.:— On account of death claims	45,550	33 91 24 14
EXPENDITURE IN CANADA. Amount paid on account of claims in Canada, viz.:— On account of death claims	45,550 11,277 56,828 8,448 2,810	33 91 24 14 06
Amount paid on account of claims in Canada, viz.:— On account of death claims	45,550 11,277 56,828 8,448 2,810	33 91 24 14 06
EXPENDITURE IN CANADA. Amount paid on account of claims in Canada, viz.:— On account of death claims	45,550 11,277 56,828 8,448 2,810	33 91 24 14 06
EXPENDITURE IN CANADA. Amount paid on account of claims in Canada, viz.:— On account of death claims	45,550 11,277 56,828 8,448 2,810 68,086	33 91 24 14 06 44
EXPENDITURE IN CANADA. Amount paid on account of claims in Canada, viz.:— On account of death claims	45,550 11,277 56,828 8,448 2,810 68,086	33 91 24 14 06 44
EXPENDITURE IN CANADA. Amount paid on account of claims in Canada, viz.:— On account of death claims	45,550 11,277 56,828 8,448 2,810 68,086	33 91 24 14 06 44

^{*} Reserve at 4½ per cent., Institute H.M. Table.

† Reserve based on Institute of Actuaries' Table, 4½ per cent. interest.

300

TRAVELERS'-Continued. Number and amount of policies terminated during the year in Canada:— 39,151 00 3 766 00 3. By surrender..... 39 41,619 00 (For which cash has been paid, \$11,277.91.) 4. By surrender, \$89,196. (For which paid-up policies have been granted to amount of \$19,696.) Difference of amounts carried out..... 38 69,500 00 230,288 00 5. By lapse..... 140 \$ 381,324 00 **\$4**,015,055 00 330,164 00 381,324 00 3,963,895 00 DETAIL OF POLICIES ISSUED SINCE 31st MARCH, 1878. Policies in force at beginning of year in Canada...... 1,449 \$2,414,672 00 320,448 60 319,586 00 Policies in force at date of statement...... 1,480 2,415,534 00 Number of insured lives..... No return. Subscribed and sworn to, 16th February, 1888, by WILLIAM HANSON, Chief Agent in Canada. (Received, 25th February, 1888.) GENERAL BUSINESS-LIFE-FOR THE YEAR ENDING 31ST DECEMBER, 1887. INCOME DURING THE YEAR 1887. Total income......\$3,725,946 81 DISBURSEMENTS DURING THE YEAR 1887. Amount paid for losses by death...... 683,582 01 597,590 13 policies..... 111,088 97 Total disbursements......\$2,751,516 42

TRAVELERS'-Concluded.

ASSETS.

Real estate	502,319 3.622.506	56
Loans on collateral security	81,113 257,311	41 00
Deferred Life premiums	85,709	34
State, province, county and municipal bonds. Railroad stocks and bonds	1,095,504 1,748,165	15 00
Bank stocks	793,637 260,494	00
Total assets	9,584,249	31
LIABILITIES.		
Claims unadjusted, not due, resisted, and all other liabilities	226,256	00
cent)	6,913,509	95
Total liabilities	7,139,765	95
Net surplus, policy-holdens' account	2,444,483	36

THE UNION MUTUAL LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.		
President-John E. De Witt. Secretary-Arthu	R L. BATT	DGL.
Principal Office-Portland, Maine.		
Agent in Canada — WILLIAM MULOCK. Head Office in Canad	a—Toron	to.
(Organized or Incorporated, 17th July, 1848.)		
(The second sec		
NO CAPITAL.	·	
ASSETS IN CANADA.		
Short date notes given in payment of premiums (of which \$361.87 belongs to policies issued since 31st March, 1878)	614 17,387	
Market value. 975 Province of Ontario annuity bonds		
975 Province of Ontario annuity bonds		
Carried out at market value	271,460	98
Bank of Montreal, Montreal		
do Ottawa		
do Peterboro', Ont 41 86		
Bank of London, London 17 88 Bank of British North America, St. John, N. B 301 60 do do Halifax, N. S 758 99 do do Victoria, R. C 851 26		
do do Halifax, N. S		
do do Victoria, B.O		
Quebec Bank, Quebec 598 35		
Total eash in banks in Canada	13,461	09
Agents' ledger balances in Canada	377	
Interest accrued	125	0
Gross deferred premiums on same 13,480 66 12,184 13		
Total outstanding and deferred premiums \$ 25,664 79		
Deduct cost of collection at 10 per cent 2,566 48		
*Net outstanding and deferred premiums	23,098	31
All other assets	25 2	00
Total assets in Canada	326,775	17
LIABILITIES IN CANADA.		_
(Under policies issued previous to 31st March, 1878.)		
†Amount computed to cover the net reserve on all outstanding policies		
in Canada\$ Claims for death losses—una ijusted but not resisted\$ 11,000 00 Claims for matured endowments—due and unpaid	460,762	00
Total	11,345	78
Dividends or bonuses to Canadian policy-holders due and unpaid	226	33
Premiums paid in advance	50	22
		

Of this amount \$21,003.11 belongs to policies issued since 31st March, 1878.

† Based on American Experience Table of Mortality with 4½ per cent. interest.

303

Total net liabilities to said policy-holders in Canada......\$ 472,384 33

UNION MUTUAL LIFE—Continued.

ONION MOTORI III II - Communica.		
(Under policies issued subsequent to 31st March, 1878.)		
*Amount computed to cover the net reserve on all outstanding policies in Canada		
Net re-insurance reserve	197,838 2,000 37 126	00 97
Total net liabilities to said policy-holders in Canada	200,002	54
Total liabilities to all policy holders in Canada	672 ,386	87
INCOME IN CANADA.	-	
Gross amount of premiums received in cash during the year on life policies in Canada		
Deduct amount paid for premiums on policies re-insured in other licensed companies in Canada.		26 45
Total net premium income in Canada	115,721 11,354 1,062	34
Total income in Canada	128,138	96
EXPENDITURE IN CANADA.		
Cash paid for death losses		
Total (of which \$7,345.41 accrued in previous years)	6 0,8 75	03
Total (of which \$200 accrued in previous years)	25,856	03
Total death claims and matured endowments Cash paid for surrendered policies Premium obligations used in purchase of surrendered policies do voided by lapse Cash dividends paid to Canadian policy-holders	1,564 65 354	60 00
Total paid to policy-holders in Canada	88,745 16,356 446	81
Miscellaneous payments, viz.:— Rent, \$1,086; advertising, \$18; printing and stationery, \$5; exchange, \$58.42; medical fees, \$1,672; legal expenses, \$117.80; sundries, \$1.50.	2,95 8	72
Total expenditure in Canada		
Total orhonatiano in Oanara''''''''''''''''''	¥ 110,001	

^{*} Based on American Experience Table of Mortality, $4\frac{1}{2}$ per cent. interest. 304

UNION MUTUAL LIFE-Continued.

PREMIUM NOTE ACCOUNT.

	I MARKON MOZZ MOCOCKIZ.	
Premium ebligations do	on hand at commencement of year \$ 597,078 00 received during the year 31,535 13	
Tota	1	628,613 13
Deductions during the		020,010 10
Amount of oblige	tions used in payment of claims\$ 48,065 00	
do do do do do do do do do do do do do d	used in purchase of surrendered polices 7,644 00	
do	used in payment of dividends to policy-holders 14,117 00	
do	voided by lapse 10.591 13	
do		
do	redeemed in cash 5,092 00 transferred 4,630 00	
	deductions	90,139 13
	assets at end of year	
,	MISCELLANEOUS.	
N	malicing remarked during the many so taken in	
	policies reported during the year as taken in	
Uanada		
Amount of said po	olicies	\$ 529, 200 00
Number of policie	es become claims in Canada during the year 61	
Amount of said clain	ns \$ 91,759 28	
Bonus additions	ns\$ 91,759 28 769 37	
	1	
Tota	al	92,528 6 5
Number of policie	es in force in Canada at date	·
Amount of said police	pies	
Bonus additions	ies	
		•
Deduct policies re-ins	gured in other licensed companies in Canada 5,000 00	i I
Net amount in for	rce, 31st December, 1887	\$ 4,401,152 65
Number and amo	ount of policies terminated during the year in Canada:	Amount.
1 Producth		8 66,578 51
1. Dy death	(including bonds additions, \$400.01)	
2. by matur	ity (including bonus additions, \$285.86) 30	25,999 03
3. By expiry	7 33	56,000 00
4. By surren	der (including bonus additions, \$5,992.11) 5	12,392 11
(For y	which cash value has been paid, \$1,564.60.)	,
	der, \$15,000.	
J. Dy Sullen	ich maid my malicies howe been granted to amount	
	ich paid-up policies have been granted to amount	
of \$ 11	,700.)	
Difference	of amounts carried out	3 ,3 00 00
6. By lapse	(including bonus additions, \$113.67) 184	312,813 67
- J		
Total	al (including horns additions \$4.875.15) 283	¢ 477 002 29
100	al (including bonus additions, \$4,875.15) 283	411,000 02
	at beginning of year (including bonus addi-	
~ Olicies III 101.00	of the state of th	04 011 05# 40
D. Hons, \$30,30	5.43)	\$4,311,007 43
Concres issued du	ring the year 425	698,900 00
Reversionary add	litions during the year	11,193 70
Policies terminate	ed as above and by change to paid up policies. 287	488,783 32
Policies decrease	d (including \$41.33, reversionary additions)	12,315 16
Policies not taker	1 83	
Policies not taker	U of statement (including bound = 33)	114,500 00
	at date of statement (including bonus addi-	
tions, \$42,64	(2.65) (2.851)	4,406,152 65
• •		
After deducting	g \$542.40, bonus additions, from last detailed statement.	
	305	
0		

UNION MUTUAL LIFE-Continued.

Detail of policies issued since 31st March, 1878.

No.	Amount.
†Policies in force at beginning of year in Canada (including	
bonus additions, \$25,230.20)	\$ 2,749,723 20
Policies issued during the year420	681,200 00
Bonuses issued during the year	9,023 30
Policies terminated as above and by change to paid-up policies 209	364,893 45
Policies not taken 83	114,500 00
Policies decreased	11,000 00
Policies in force at date of statement (including bonus addi-	
tions, \$30,560.05)	2,949,553 05

No return as to insured lives.

Subscribed and sworn to, 22nd March, 1888, by

ARTHUR L. BATES.

Secretary.

(Received, 24th March, 1888.)

GENERAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

(As returned to the Insurance Commissioner, State of Maine)

INCOME.

Total premium income	688,327	48
in advance	242,421 21,350	43 65
Profit and loss (net)		
Total income	984,875	25

DISBURSEMENTS.		
Total amount paid for losses and matured and discounted endowments\$	631,47 3	60
Cash paid to annuitants (including premium annuities, or certificates for premiums paid in advance)	193	55
Cash paid for surrendered policies and for expenses of purchasing	9,867	
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse	18,235	13
Cash surrender values, including recenverted additions applied in payment of premiums	29,414 40,332	30
Cash dividends paid to policy-holders	40 332	69
holders	14,117	00
General exponses	287,351	17
Total disbursements	030,984	78

[†] After deducting \$197.13, bonus additions, from last detailed statement.

UNION MUTUAL LIFE-Concluded.

ASSETS.

Appraised value of real estate, exclusive of all incumbrances	37 05 02 75 73 22 96 14
Total net or ledger assets\$5,823,627	45
OTHER ASSETS.	
Interest due and accrued	06 60 58
Total assets	18
Total assets less items not admitted	<u>53</u>
LIABILITIES.	
Re-insurance fund, Actuaries' Combined Experience Table of Mortality, 4 per cent. interest	00 94 02 84 00 91
MISCELLANEOUS.	
Number of policies issued during the year	11

Subscribed and sworn to, hy

JOHN E. DEWITT, President,

ARTHUR L. BATES, Secretary. Portland Me., 10th February, 1888.

THE UNITED STATES LIFE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.

President-GEO. H. BURFORD.

Secretary-U. P. FRALEIGH.

Principal Office—261-263 Broadway, New York City.

(Organized or Incorporated, February, 1850.)

Attorney in Canada-Thos. A. Temple.

Head Office in Canada—St. John, N.B.

CAPITAL.	
Amount of capital authorized	440,000 00
Amount subscribed for and paid up in cash	440,000 00
ASSETS IN CANADA.	
United States 4½ per cent. bonds (registered) in deposit with Receiver-	
General	40,000 00
District of Columbia 3-65 bonds (registered) in deposit with Receiver- General	60,000 00
Gross premiums due and uncollected on Canadian policies in force\$ 3,117 96 Gross deferred premiums on same	00,000
Total outstanding and deferred premiums	
Net outstanding and deferred premiums	6, 6 82 60
Total assets in Canada\$	106,682 60
LIABILITIES IN CANADA.	
*Amount computed to cover the net reserve on all outstanding policies	45.050.00
in Canada	45,270 00
Total liabilities to policy holders in Canada	45,270 00
INCOME IN CANADA.	
Amount of premiums received in cash during the year on life policies	
in Canada	19,266 09
EXPENDITURE IN CANADA.	
Amount paid during the year on account of death claims in Canada\$ Cash paid for salaries, commissions and other expenses of officials in	2,000 00
Canada	11,468 39
Cash paid for licenses or taxes	4,184 47
	608 36
*Total expenditure	18,261 22
MISCELLANEOUS.	

Number of new policies reported during the year as taken in Canada. 250 Amount of said policies.....

308

Number of policies become claims in Canada during the year...... 1

^{*} Based on American Experience Table, 4½ per cent.

UNITED STATES LIFE—Continued.		
Amount of said claims	2,000	60
Number of policies in force in Canada at date	750,025	
- mount of said polices		=
Number and amount of policies terminated during the year in Canada:-	_	
No.	Amount.	
1. By death 1 \$	2,000	00
2. By surrender, \$5,500. (For which paid-up policies have been granted to the		
amount of \$3,600.)		
Difference of amounts carried out	1,900	
3. By lapse 84	141,100	00
Total	145,000	00
manufacture Park		
-		
	432,425	00
Colicies issued during the year	462,600	
Policies terminated as above	145,000	
Policies in force at date of statement473	750,025	
Number of insured lives—No return.		
Subscribed and sworn to, 26th January, 1888, by WM. T. STANDI	r:NT	
	Actuary.	
(Received, 30th January, 1888.)	•	
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBE	в, 1887.	
(As returned to the Superintendent of Insurance, State of New Yor	-	
INCOME DURING THE YEAR.		
Total premium income	745,459	44
Received for interest or dividends	257,026	
Received for rent	2,809	
Received for rentBalance profit and loss account, less debits	18,164	72
Total income	1,023,459	61
DISBURSEMENTS DURING THE YEAR 1887.		
Potal amount paid for losses and matured endowments	477,889	21
Sash paid to annuitants	126	
Jash paid for surrendered policies	46,714	
Jash paid to stockholders for interest on capital stock	30,800	00
Commissions to agents	116,947	
Paxes	19,001	
General expenses	178,076	03
Total disbursements	869,554	95

UNITED STATES LIFE—Concluded.

ASSETS.

Book value of real estate, less encumbrances	2,749,949 138,861	53 89
collaterals, premium notes, loans or liens on policies in force	142,075	
Cost value of bonds and stocks owned	2,193,215	51
Cash on hand and in banks	79,202	65
Bills receivable	. 10,897	50
Agents' balances	25,32 3	5 <u>Z</u>
Total net or ledger assets	\$5,402,530	17
OTHER ASSETS.		
Interest due and accrued	65,576	00
Market value of bonds and stocks over cost	. 76,161	
Market value of real estate over cost	. 39,195	76
Net amount of uncollected and deferred premiums	. 151,032	92
Total assets	\$5 ,73 4 ,496	34
LIABILITIES.		
*Net re-insurance reserve	9 5 064 706	ΩΩ
Total unsettled claims	• 8,535	00
Other lightities namely needible claims and a lawed a light name be	. 0,555 . 7,584	₽.O
Other liabilities, namely, possible claims under lapsed policies, rents, &c	1,564	93
Total liabilities	.\$5,080,825	53
Gross surplus on policy-holders' account	.\$ 653,670	81
RISKS AND PREMIUMS.		
RIORS AND PREMIUMS.	Amount	
Number of new policies issued during the year	05 40F 000	00
Amount of said policies.	\$5,497,820	UU
Number of policies terminated during the year	0.0kg 440	0.0
Total amount terminated	3,278,446	UU
Number of policies in force at date11,735	0 424 000	00:
Amount of said policies	23,471,829	00

Subscribed and sworn to, 17th January, 1888, by

GEO. H. BURFORD,

President.
C. P. FRALEIGH,

Secretary.

^{*}Computed according to the combined Experience Table of Mortality, with 41per cent. interest.

STATEMENTS

MADE BY

ACCIDENT, GUARANTEE, PLATE GLASS

AND

STEAM BOILER INSURANCE COMPANIES

IN ACCORDANCE WITH THE INSURANCE ACT.

LIST OF COMPANIES

DULY LICENSED FOR THE TRANSACTION OF ACCIDENT, GUAR-ANTEE, PLATE GLASS AND STEAM BOILER INSURANCE BUSINESS IN THE DOMINION, FOR THE YEAR ENDED 31st DECEMBER, 1887.

ACCIDENT.

The Accident Insurance Company of North America.
The Citizens' Insurance Company of Canada.
The London Guarantee and Accident Company (Limited).
The Manufacturers' Accident Insurance Company.
The Mutual Accident Association (Limited).
The Norwich and London Accident Insurance Association.
The Sun Life Assurance Company of Canada.
The Travelers' Insurance Company of Hartford, Conn.

GUARANTEE.

The American Surety Company (Limited).
The Guarantee Company of North America.
The London Guarantee and Accident Company (Limited).

PLATE GLASS INSURANCE.

The Lloyds Plate Glass Insurance Company of New York. The Mutual Accident Association.

Mongenais, Boivin & Co.

A. Ramsay.

STEAM BOILER INSURANCE.

The Boiler Inspection and Insurance Company of Canada (formerly the Canadian Steam Users' Insurance Association).

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.

President-Hon, James Ferrier.

Managing Director-Edward Rawlings.

Head Office-

157 St. James St., Montreal.

(Organized or Incorporated, June, 1872. Commenced business in Canada, June, 1874.)

CAPITAL.

Authorized\$	500,000 00
Subscribed for	261,000 00
Paid up in cash	174.048 33

For List of Shareholders, see Appendix.)

Assets.	
*Stocks and bonds held by the Company:— Montreal Harbor bonds	·
Carried out at market value	130,502 41 264 43
Cash in banks, viz.:—	
Albany City National Bank, Albany	
Total	6,317 11
Cash deposited with Receiver-General	3,441 36
Interest due and unpaid on stocks and bonds	1,071 03
Premiums in course of collection, not over three months due	14,627 22
25 per cent. for collection	39,795 53
Bills receivable held by the Company	6,142 87
Furniture and fixtures	1,745 36
Total assets	203,907 32

Of these there are deposited with Receiver-General, Canada, \$13,500 Montreal Harbor bonds; \$6,746.49 Montreal Warehousing bonds; and \$549.67 Dominion stock.

† Deposited with Insurance Department, State of New York.

ACCIDENT COMPANY-Continued.

LIABILITIES.

(1.) Liabilities in Canada.

Net amount of losses due and yet unpaid (accrued in previous years)\$ 3,224 75 Claimed but not adjusted	
Net amount of losses resisted and in suit (accrued in previous years) 15,000 00	
Total net amount of unsettled claims	19,224 75 27,851 04 3,065 83
Commissions on premiums in course of collection	2,535 31
Total liabilities in Canada	52,676 93
(2.) Liabilities in other Countries.	
Net amount of losses unsettled, viz.:-	
Claimed but not adjusted (of which \$750 accrued in previous years) \$ 3,675 86 Resisted—in suit (accrued in previous years) \$ 12,500 00	•
Total amount of unsettled losses in other countries	16,175 86
tries	19,0 51 0 8
Commission on premiums in course of collection	1,121 49
Total liabilities in other countries	36,348 43
Total liabilities (excluding capital stock) in all countries	89,025 36
Capital stock paid up in cash	174,048 33

INCOME.

For Accident Risks.	In	Canada.	In other Countries.		
Gross cash received for premiums	\$	46,826 53	\$ 207,903 14		
miums		6,465 89	66,947 51		
Net cash received for premiums	\$	40,360 64	\$ 140,955 63		
Total net cash received for premiums in all coun. Interest and dividends	•••		•••••••	181,316 5,79 6 500	70
Total		****		187,612	97
Received for calls on capital	• • •	•••••••	••••	16,488	33
Total income	•••		\$	204,101	30

ACCIDENT COMPANY—Continued.

EXPE	NDI	URE.
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EXPENDITUR	E.			
For Accident Risks.	In Canada.	In other Countries.		
Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$37,060). Deduct amount received for re-insurance)	\$ 34,695 38 13,521 94		
Total		\$ 21,173 44		
Amount paid for losses during the year Deduct amount received for re-insurances	. \$ 27,826 64 . 7,330 79	\$ 110,075 29 4,979 90		
Net amount paid during the year for said losses	\$ 20,495 85	\$ 105,095 39		
Total net amount paid during the year for accident losses	\$ 20,495 85	\$ 126,268 83		
Total net amount paid during the year for acci	dent losses,	viz.:— \$ 20,495 85 126,268 83		
Total			146,764 46,882 43,216 9,251	24 72
Miscellaneous payments, viz.:—				
Rents, \$3,640.30; office charges, \$1,253.53; postage, express and telegrams, &c., stationery, \$3,121.62; law charges, \$9	\$ 3,042. 3 6 ; -	printing and	16,179	04
Total expenditure	•••••	••••••••••••••••••••••••••••••••••••••	262,293	83
CASH ACCOU	NT.			
	8.6	Cr. enditure during y above	\$262,293	3 8 3

1886. DR.		1887 UR.	
Dec. 31To Balance in hand and in		Dec. 31.—By Expenditure during year	
banks at this date	\$ 25,619 25	as above\$	262,293 83
1887.		Loan account, borrowed	•
Dec. 31.—To income as above	204,101 30	money returned	16,108 33
Received from realiza-		Balance in hand and in	
tion of investments		bank this date	10,022 90
Loan account, berrowed	•		
during the year	29,108 33		
Received from other			
sources	1,461 78		
_	\$288,425 06	_8	288, 425 06

uded.	
Concl	1
MPA	1
S	
JENT	
_	

A 10					- 581	onai	ra	per	(140
ntries.	Premiums thereon	220,186 79 219,027 31	439,214 10 364,237 38	74,976 72	67,804 25				ector.
l in all con	Amount.	\$ 31,187,950 23,541,700	54,729,650 42,153,750	12,575,900	11,589,550				Managing Director.
Tota	No.	16,519 12,179	28 698	6,876	6,876	550 00	804 25	NGS,	Mar
intries.	Premiums thereon.	\$ c. 184,996 88 168,496 13	353,493 01 310,329 87	43,163 14 5,060 97	38,102 17	,876 \$11.589	67,	D RAWLI	WILLIAM JONES,
In other cou	Amount.	\$ 25,063,250 17,142,450	42,210,700 34,908,350	7,302,350	6,639,750	9		EDWAR	WILLIA
,	No.	13,966 8,964	22,930 18,785	4,145	4,146				
	Premiums thereon.	\$ c. 35,189 91 50,531 18	85,721 09 53,907 51	31,813 58 2,111 50	29,702 08				
In Ca na do	Amount.	8,119,700 6,399,250	12,518,950 7,245,400	6,273,550 323,750	4,949,800	e at date			
	No	3,215	3,037	2,731	2 731	in forc	:	88, by	
	Accident Rieks.	Gross policies in force at date of last statement	Total Deduct terminated	Gross in force at end of year	Net in force at 31st December, 1887	Total number of policies Total amount in force	:	Subscribed and	
	In other countries.	In Canada. In other countries. Total in all coun Premiums No. Amount. thereon. No. Amount. thereon. No. Amount.	In Canada. Premiums Premiums Total in all countries. Total in all countries. No. Amount. thereon. No. Amount. thereon. No. Amount. thereon. No. Amount. thereon. No. Amount. thereon. No. Amount. \$\$ 0. \$\$\$ 0. \$\$ 0. \$\$ 0. \$\$\$ 0. \$\$ 0. \$\$\$ 0. \$\$\$ 0. \$\$\$ 0. \$\$\$ 0. \$\$\$ 0. \$\$\$ 0. \$\$\$ 0. \$\$\$ 0. \$\$\$ 0. \$\$\$ 0. \$\$\$ 0. \$\$\$ 0. \$\$\$ 0. \$\$\$ 0. \$\$\$\$ 0. \$\$\$ 0. \$\$\$\$ 0. \$\$\$\$ 0. \$\$\$\$ 0. \$\$\$\$ 0. \$\$\$\$ 0. \$\$\$\$\$ 0. \$\$\$\$\$ 0. \$\$\$\$\$\$\$ 0. \$\$\$\$\$\$\$\$	No. Amount. Premiums thereon. No. Amount. In other countries. Total in all count. 2,553 6,119,700 56,189 91 13,966 25,063,350 188,998 88 16,519 31,187,850 5,788 12,518,950 50,531 18 8,964 17,142,450 168,496 13 12,179 23,541,700 5,788 12,518,950 53,907 51 18,786 34,200,700 353,493 51 28,693,100 31,329 87 21,822 42,153,760	In Canada Premiums In other countries Total in all countries	In Canada. In Canada. In other countries. Total in all countries. Premiums No. Amount. Premiums No. Amount. Premiums No. Amount. Premiums No. Amount. Premiums No. Amount. Premiums No. Amount. Premiums No. Amount. Premiums No. Amount. Premiums No. Amount. Premiums No. Amount. Premiums No. Amount. Premiums No. Amount. Premiums No. Amount. Premiums No. Amount. Premiums No. Amount. Premiums No. Amount. Premiums No. Amount. Premiums No. Amount. Premiums Premiums No. Amount. Premiums No. Amount. Premiums Premiums No. Amount. Premiums Premiums No. Amount. Premiums Premiums Premiums No. Amount. Premiums Premium	In Canada. In Canada. In other countries. Total in all countries. Premiums No. Amount. Premiums S. 6. 119,702 S. 118 91 S. 96 25,065,326 S. 118,966 S. 96 11,142,450 S. 98 16,519 S. 98 16	Total number of policies in force at 31st December, 1887	In Canada

(Received 18th March, 1888.)

THE CITIZENS' INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.

ACCIDENT DEPARTMENT.

(For Assets and Liabilities, see Fire Return.)

INCOME,

Cash received for premiums	37,035 1,612	
Net premium income	35,423	03
EXPENDITURE.		
Cash paid for losses (including \$5,000 accured in previous year)	17,870 756 11,357 3,997 461 1,133 3,459	00 57 78 52 22
Total cash expenditure\$	39,035	89

RISKS AND PREMIUMS.

NIDEO AND PRAIL	RISKS AND PREMIUMS.					
	Amount.	Premiums thereon.				
Gross policies in force at date of last statement		\$ 20,636 65 37,739 94				
Total Deduct terminated		\$ 58,376 59 33,185 03				
Gross in force at end of year Deduct re-insured	.\$2,572,600 00 139,500 00	\$ 25,191 56 517 65				
Net in force at 31st December, 1887	\$2,433,100 00	\$ 24,673 91				

Subscribed and sworn to, 14th March, 1888, by

HENRY LYMAN,

President.

GERALD E. HART, General Manager.

(Received, 15th March, 1888.)

43.331 85

THE LONDON GUARANTEE AND ACCIDENT COMPANY (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1857.		
Principal Office— 10 Moorgate St., London, England. Secretary— E. G. LAUGHTON AND	erson.	
(Organized or Incorporated, A.D. 1869.)		
Head office in Canada— 72 King Street, East, Toronto. Agent in Canada— A. T. Mo	Cord.	
(Commenced business in Canada, July, 1880.)		
CAPITAL.		
Amount of joint stock capital authorized	20 gdo	g;
Assets in Canada.		
Canada inscribed stock in deposit with Receiver-General (Par value, \$53,533.33; market value, \$56,745.32.)	56,745	32
Cash in Bank of Montreal	4,220	
Agents' balances	2,412 350	
(Amount of same overdue, \$150.)	300	vv
All other property	972	71
Total assets in Canada	64,700	33
LIABILITIES IN CANADA.		
Net amount of guarantee losses in Canada claimed but not adjusted (accrued in previous year)		
Total net amount of unsettled claims for losses in Canada\$	11,300	00
Reserve of unearned premiums for all outstanding risks in Canada:— Guarantee	•	
Total reserve	19,546	58
Total liabilities in Canada	30,846	58
INCOME IN CANADA.		
Gross cash received for guarantee premiums		
Net cash for said premiums \$ 24,981 36		
Gross cash received for accident premiums \$ 16.209 16		
Total net cash received for premiums in Canada	41,190 2,141	

LONDON GUARANTEE—Continued.

EXPENDITURE IN CANADA.

For Guarantee Risks in Canada.

20, 340, 40, 40, 40, 40, 40, 40, 40, 40, 40,	
Amount paid during the year for guarantee losses occurring in previous years (which losses were estimated in the last statement at \$300) \$ Amount paid for guarantee losses occurring during the year \$2,551 86 Deduct savings and salvage	
Net amount paid during the year for said losses 1,457 87	
Total net amount paid during the year for guarantee losses	
For Accident Risks in Canada.	
Amount paid for accident losses occurring during the year\$ 3,465 25	
Net amount paid for accident losses\$ 3,465 25	
Total net amount paid during the year for guarantee and accident	
losses\$	5,22 3 12
Paid for commission or brokerage in Canada	16,331 95
Paid for taxes in Canada (including \$2,850 back Quebec provincial	10,001 00
	9 909 10
taxes)	3,203 12
Miscellaneous payments, viz.:—Law costs, \$4,075.56; sundries, \$367.64	4,443 20
Total expenditure in Canada	29,201 39

	Amount.	Premiums.
2,470 636 1,933	\$3,571,450 744,250 2,731,600	\$24,827 34 5,260 70 20,809 14
5,039 2,634	\$7,047,300 3,741,750	\$50,897 18 26,389 08
2,405	\$3,305,550 98,750	\$24,508 10 928 13
2,405	\$3,206,800	\$23,579 97
2,084 1,582 1,115	\$3,195,633 2,342,783 1,966,983	\$15,987 83 8,826 04 11,327 35
4,781 2,466	\$6,505,399 3,862,033	\$36,141 22 20,627 93
2,315	\$2,643,366	\$15,513 29
	2,405 2,405 2,405 2,405 2,405 2,405 2,405 2,405 2,315	636 1,933 2,731,600 5,039 2,634 3,741,750 2,405 3,305,550 98,750 2,405 \$3,206,800 2,084 \$3,195,633 1,582 2,342,783 1,115 1,966,983 4,781 \$6,505,399

Subscribed and sworn to, 27th March, 1838, by

A. T. McCORD.

£

s. d.

LONDON GUARANTEE-Continued.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

(Abstracted from the Directors' Report, London, 20th March, 1888.)

During the year the policies completed assured £3,616,397, representing a new annual income of £17,960 16s. 1d.

The net income from premiums, after deducting re-assurances, was £44,244 16s, 8d.

The claims, including reserve for those then under investigation, were £20,057

The directors recommend the payment of a dividend of 4°. 6d. per share, free of income tax, and the transfer of £5,000 to the reserve fund, which will then amount to £53,000.

BALANCE SHEET ON THE 31st DECEMBER, 1887.

LIABILITIES.

To capital: -50,000 shares of £5 each,	£250,000	of which	ch 23	.224			•
are subscribed, on which there has l	been call	led and n	aid		46,448	0	0
To unclaimed dividends					62	6	ŏ
To sundry accounts	•••••				1,343	_	
To reserve for claims under consideration	n			••••	11,829		7
To reserve, including provision for curre	rt polic	ies	••••	••••	53,000		ó
To revenue account:—	. v pono		•••••	••••	00,000	U	v
Balance of account from last year		£	8.470	5 6			
Add balance of account for the year ending	this date.		8,183	5 10			
					16,653	11	4
		•		-			
				£	129,336	18	8
				=		===	_
A .8	sets.						
ъ.					£	8.	d.
By investments—at cost:—							
*£5,812 consols			• • • • • • • •	••••	5,420	11	6
*£2,000 India $3\frac{1}{2}$ per cent. stock		••••••	•••••	••••	2,041	2	0
Rs. 11,000 India 4 and $4\frac{1}{2}$ per cent.	enfaced	paper	••••	••••	910		0
Rs. 15,000 do $4\frac{1}{2}$ per cent. 1879 b	onds \dots		•		1,336	17	6
*£4,500 Bombay & Baroda Railwa	y guara	nteed 5 p.	c. stoc	k	5,622	14	4
* 1,800 Oude & Rohilkund	do	5		.4.	2,204	0	6
2,200 Great Western	do	5	do	•••	2,972		5
4,500 London & North Western	do	4	do	•••	4,761	6	0
* 4,500 North-Eastern	do	4	do		4,711	11	8
11,000 Canada 4 per cent. stock	• • • • • • • • • •	• • • • • • • • • • • • • • • • • • • •	• • • • • • •	• • • • •	10,327	16	1
(Inscribed in the nam	ie of th	e Receive	er-Gen	eral			
of Canada.)							
3,745 Cape of Good Hope 4 per o	ent insc	ribed sto	:k	• • • • •	3,417	18	4
3,300 New South Wales 5 per cer	at. bond	8	••••••	• • • •	3,408	12	6
2,000 Queensland 4	do	•••••	••••	••••	1,786	2	8
$3,000 \text{ Victoria}$ $4\frac{1}{2}$	do	*****		• • • • •	3,063	14	8
6,300 Colonial Municipal bonds				••••	6,300	0	0
Fl. 33,000 Austrian 4.2 paper rente.		•••••	• • • • • • •	• • • • •	2,044	3	9
(Deposited with Austro-Hungar	rian Gov	ernment.)		•		

In the names of the company's trustees, together £20,000.

LONDON GUARANTEE—Continued.				
		£	8.	d.
Birmingham Canal Navigations 3½ per cent. debentures	•	3,500	0	0
Land Securities Co. Limited, 4 do	_	4,000		0
Loans on mortgage	•	17,350	ŏ	_
Fixed deposits with banks:—		,		
Bank of Australasia		4,500	0	0
Chartered of India, Australia and China	•	5,000	ŏ	ő
English, Scottish and Australian Chartered		10.000		ő
Hong Kong and Shanghai Banking Corporation				ŏ
Grandend Dank of Court Africa	•	4,000		ŏ
Standard Bank of South Africa		5,000	-	_
Union Bank of Australia		1,000	-	_
Interest accrued due	•	801	14	11
		115,480	6	10
By Branch and agents' balances£5,830 2	6	,	-	
Less reserve for commission and lapses 1,525 0	0			_
The contract of the state of th	-	4,305	2	6
Cash at Alliance Bank 6,163 19	В			
Cash at local banks				
VADII VII 116114 10 10 17 17 17 17 17 17 17 17 17 17 17 17 17	_	9,551	9	4
	£	129,336	18	- 8

THE MANUFACTURERS' ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

President - SIR JOHN A. MACDONALD.

Managing Director and Chief Agent—J. B. CARLILE,

Principal Office-Toronto, Ont.

(Organized or incorporated, 23rd June, 1887. Commenced business in Canada, 5th November, 1887.)

Amount of joint stock capital authorized	.000,000	CO
Quoint an hacribed for	112 700	00
Amount paid up in cash	22,840	00

(For list of Stockholders, see Appendix.)

ASSETS.

Stocks and bonds held by the Company, viz.:-

Stocks and bonds neid by the Company, viz.:—	
Canadian Government bonds Par value. Market value. \$ 20,000 00 \$ 20,900 00	
Cash on hand at head office	20,900 00 132 31 2,408 62
Agents' halances	133 35 889 17
Bills receivable held by the Company	2,140 70 500 00
Total assets	27,104 15 500 00
<u>\$</u>	26,604 15
LIABILITIES.	
Reserve of unearned premiums for all outstanding risks	
Total liabilities	3,627 00
Capital stock paid up in cash and notes	23,440 00
INCOME.	
Gross cash received for premiums	2,533 90 65 74
Received for calls on capital	2,599 64 22,840 00
Total income	25,439 64

EXPENI	פדותו	r.				
						- 00
Amount paid for losses occurring during the	ne ye	ar	••••		$\frac{40}{719}$	83
Agents' commissions	als	•••••	•••••	••••••	300	
Miscellaneous payments, viz.:— Advances to agents, \$30; balance Promot	ore'	account \$		anndry		
expenses, \$259.28; printing and adver					9 38	78
Total expenditure	•••••	••••••	••••		1,998	71
				=		==
CASH A	CCOU	NT.				
1887. D	r.					
Dec. 31. To income as above	•••••	••••••	• • • • •		25,4 39	64
1887. Ci	٠.			-		
Dec. 31. By expenditure as above	•••••	•••••	• • • •		1,998	71
"Investments, viz.:— "Dominion Government bonds					20,900	00
" Balance in hand and in banks	this	date	••••	•••••	2,540	
				9	25,439	61
MISCELL	ANEO	US.		=		
	No.	Amount.	1	Premiums thereon.		
Policies taken during the year	337	\$ 656,000 00	\$	5,002 27		
Net in force at 31st December, 1887	337	\$ 656,000 00	\$	5,002 27		
Total number of policies in force at date			••••	337		
Total amount in force						00
Total premiums thereon	•••••	• • • • • • • • • • • • • • • • • •	• • • •		5,002	\mathbf{z}_{t}

Subscribed and sworn to, 29th February, 1888, by

(Received, 1st March, 1888.)

GEO. GOODERHAM. J. B. CARLILE.

THE MUTUAL ACCIDENT ASSOCIATION (LIMITED).

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.	
Chairman—Samuel Ogden, Esq. Secretary—O.	B. JERNS.
Principal Office-Manchester, England.	
Agents in Canada— Walton & Lightbourn. Head Office in Canada	Toronto.
•	Totolio.
(Commenced business in Canada, 20th April, 1886.)	
	
CAPITAL.	
Amount of joint stock capital authorized and subscribed for\$ Amount paid up in cash	486,666 67 48,666 67
ASSETS IN CANADA.	
Canada 31 per cent. stock in deposit with Receiver-General	37,960 00
Cash on hand at head office in Canada and in course of transmission	528 55
Central Bank \$ 2,299 23 Imperial Bank 614 45	
Total	2,913 68
Agents' balances in Canada	1,040 93
Total assets in Canada	42,443 16
LIABILITIES IN CANADA.	
Net amount of accident losses claimed but not adjusted	160 00
Reserve of unearned premiums for all outstanding accident risks in	160 00
Reserve of unearned premiums for all outstanding plate glass risks in	1,760 03
Canada	1,504 25
Total liabilities in Canada	3,434 28
INCOME IN CANADA.	
For Accident Risks in Canada.	
Gross cash received for premiums	
Net cash received for accident premiums	3,520 06
Roe Plate Glass Risks in Canada.	-
Gross cash received for premiums	
Net cash received for plate glass premiums	2,037 68
Total cash received for premiums	5,557 74
EXPENDITURE IN CANADA.	
Net amount paid for accident losses occurring during the year	816 35
TIVE amount neid for nigte giggs losses occurring during the vegr	158 46
Paid for commission or brokerage in Canada	1,667 32
Total expenditure in Canada	2,642 13

MUTUAL ACCIDENT-Concluded.

RISKS AND PREMIUMS:

Accident Risks in Canada. Gross policies in force at date of last statement Taken during the year—new do renewed	325	Amount. \$ 168,000 670,000 162,000	Premiums thereon. \$ 1,042 00 3,394 75 701 50		
Total Deduct terminated		\$1,000,000 357,500	\$ 5,138 25 1,618 19		
Gross and net in force at 31st December, 1887	335	\$ 642,500	\$ 3,520 06		
Plate Glass Risks in Canada. Gross policies in force at date of last statement		Amount. \$ 16,430	Premiums thereon. \$ 1,043 90		
Total Deduct terminated	187	\$ 53,396 5,122	\$ 3,276 17 267 67		
Gross and net in force at 31st December, 1887	171	\$ 48,274	\$ 3,009 50		
Total number of policies in force in Canada at Total net amount in force	• • • • • •	· · • • • • • • • • • • • • • • •	\$	690,774 6,528	

Subscribed and sworn to, 29th March, 1888, by

A. G. LIGHTBOURN.

(Received 31st March, 1888.)

2,254 00

THE NORWICH AND LONDON ACCIDENT INSURANCE ASSOCIATION.

·	
STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.	
President—Henry S. Patteson. Secretary—C.	R. GILMAN.
Principal Office-Norwich, England.	
(Organized or Incorporated, 1st September, 1856.)	
General Agent in Canada— GAMBLE GEDDES. Head Office in Canada— 3 Leader Las	ne, Toronto.
(Commenced business in Canada, 1st July, 1883.)	
OAPITAL.	
Amount of joint stock capital authorized and subscribed for£200,000 Amount of capital paid up in cash	\$973,333 33 486,666 67
ASSETS IN CANADA.	
Stocks in deposit with Receiver-General, viz.:-	
Stocks in deposit with Receiver-General, viz.:— Canada 4 per cent Par value. Market value. \$63,656 00	
Carried out at market value	61,320 00 1,793 75 549 40
Total assets in Canada	63,663 15
LIABILITIES IN CANADA.	
Net amount of losses in Canada, claimed but not adjusted	
Total liabilities in Canada	
INCOME IN CANADA.	
Gross cash received for accident premiums	
Net each received for premiums\$ *Received for interest on stocks, &c	2,637 10 2,336 00
Total income in Canada	4,973 10
EXPENDITURE IN CANADA.	
Amount paid for losses occurring in previous years (which losses were estimated in the last statement at \$196.50)	
Total net amount paid during the year for accident losses in Canada\$ Commission or brokerage Office expenses, advertising, postage, &c	1,372 48 659 27 222 25

^{*} Paid direct to Home Office.

Total expenditure in Canada.....

NORWICH AND LONDON ACCIDENT-Continued.

RISKS AND PREMIUMS.

	No.	Amount.	Premiums thereon.	
Gross policies in force at date of last statement	184 283	\$ 310,500 444,000	\$ 1,847 00 2,689 10	
Total 1		\$ 754,500 328,500	\$ 4,536 10 1,928 85	
Gross and net in force at 31st December, 1887		\$ 426,000		
Number of policies in force at date	••••	• • • • • • • • • • • • • • • • • • • •	274	
Total amount in force				\$426,000 00 2,607 25

Subscribed and sworn to, 3rd March, 1888, by

GAMBLE GEDDES, Chief Agent.

(Received, 5th March, 1888.)

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST AUGUST, 1887.

(Abstracted from the Directors' Report, Norwich, England, December 5th, 1887.)

It will be seen from the statement of accounts submitted herewith, that the premiums have amounted to the sum of £63,949 18s. 7d. as against £61,364 0s. 5d. last year, showing a satisfactory increase, and that including the interest on the invested funds, the total income was £39,973 4s. 2d.

The Claims have been heavy, and amount to the sum of £35,402 18s. 0d. as against £30,664 6s. 3d. last year; this is attributed to the occurrence of several cases of permanent disablement, and to an unusual number of Accidents causing severe personal injuries, each of which involved the payment of a large sum for compensation.

The Directors have as usual set aside one-third of the premiums for the year to cover the unexpired risks on current policies, and they have also added the sum of £5,000 to the General Reserve, thus increasing the amount to £25,000, and after making this provision there remains an unappropriated balance of £20,839 \approx 0d., out of which they recommend that a Dividend of Eleven Shillings per Share (free of Income Tax) be paid to the Shareholders. The total Assets of the Association amount to the sum of £170,655 8s. 0d.

REVENUE ACCOUNT FOR YEAR ENDING 31st AUGUST, 1887.

		エ	ь.	u.
Insurance Fund, 31st August, 1886		65,124	4	4
Premiums (less re-assurances)		63,949	18	7
Interest, &c		5,822		
Profit on investment realized	•	200		
	£	135,097	8	6
		£	8.	d.
Claims,		35,402	18	0
Commission		7,059	13	8
Expenses		11,539	5	7
Abatement to policy-holders		2,940	3	3
Dividend to shareholders		11,000	0	0
Insurance Fund, 31st August, 1887		67,155	8	0
		135,097		6
	_			

£ 170,655 8

NORWICH AND LONDON ACCIDENT-Concluded.

NORWICH AND DONDON ACCIDENT—Concluded	•		
Paid up capital	£ 100,000		d. 0
Insurance Fund— General reserve	67,1 55 3,500	8	0
	170,655		0
	£	8.	<u>d</u> .
British Government securities	£ 5,421		
Colonial do	5,421 15,588	5 15	0
Colonial do Railway debenture stock	5,421 15,588 24,262	5 15 18	0 0 2
Colonial do Railway debenture stock	5,421 15,588 24,262 80,284	5 15 18 12	0 0 2 1
Colonial do Railway debenture stock	5,421 15,588 24,262 80,284 10,000	5 15 18 12 0	0 0 2 1 0
Colonial do Railway debenture stock Railway guaranteed and preference stocks Mortgages on real estate Freehold property	5,421 15,588 24,262 80,284 10,000 3,000	5 15 18 12 0 0	0 0 2 1 0 0
Colonial do Railway debenture stock	5,421 15,588 24,262 80,284 10,000 3,000 10,429	5 15 18 12 0 0 18	0 0 2 1 0 0 8
Colonial do Railway debenture stock Railway guaranteed and preference stocks Mortgages on real estate Freehold property Gas and water companies' bonds Agents' balances	5,421 15,588 24,262 80,284 10,000 3,000 10,429 7,392	5 15 18 12 0 0 18 19	0 0 2 1 0 0 8 0
Colonial do Railway debenture stock	5,421 15,588 24,262 80,284 10,000 3,000 10,429	5 15 18 12 0 0 18 19	0 0 2 1 0 0 8

THE SUN LIFE ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

ACCIDENT DEPARTMENT.

(For Assets, see Life Statement.)

LIABILITIES.

Unearned premiums\$	9,594	10
Total accident liabilities	9,594	10
INCOME.		
Gross cash received for premiums	•	
Net cash premium income	18,420	86
DISBURSEMENTS.		
Claims paid during the year\$ Expenses	8,289 9,210	
Total accident disbursements	17,499	54
MISCELLANEOUS.		
Number of new policies issued during the year, new and renewed. 1,893	954900	00
Amount of said policies	19,430	
Number of policies in force at the end of the year	3,207,600 19,188	

Subscribed and sworn to, 2nd March, 1888, by

THOMAS WORKMAN,

President.

R. MACAULAY,

Managing Director and Secretary.

(Received, 3rd March, 1888.)

THE TRAVELERS' INSURANCE COMPANY OF HARTFORD, CONN., U.S.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.

ACCIDENT DEPARTMENT-CANADIAN BUSINESS.

Total premiums received during the year on policies in Canada\$	74,610 01
Amount paid during the year on accident claims in Canada, viz.:— On account of death claims under accident policies	
Net amount paid on accident claims in Canada	30,968 57
(For Assets, see Life Statement.)	
LIABILITIES IN CANADA.	
Amount of claims on accident policies in Canada unsettled but not resisted	12,000 00 Nil.

MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada	
Amount of said policies	\$11.077.166 00
Amount of said policies	* ,,
	9,194,048 00

Subscribed and sworn to, 16th February, 1888, by

WILLIAM HANSON, Chief Agent in Canada.

(Received, 25th February, 1888.)

THE AMERICAN SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.

President—RICHARD A. ELMER.	Secretary-FRED. F.	Nugent.
Principal Office-160 Br	oadway, New York.	
Agent in Canada—F. STANCLIFFE.	Head Office in Canada-	-Montreal.
(Organized or incorporated, 14th April, 1 14th July,	884. Commenced business 1887.)	in Canada,
	-	
CAPITA	L.	
Amount of joint stock capital authorized, su cash	bscribed for and paid up in	,000,000 00
ASSETS IN C	CANADA.	
United States registered 4½ per cent. bonds	in deposit with Receiver-	
General(Par value, \$50,000; market value	, \$54,187.50.)	54,187 50
Total assets in Canada	\$	54,187 50
LIABILITIES II		
Reserve of unearned premiums for all outsta		306 75
<u>-</u>		
Total liabilities in Canada		306 75
INCOME IN		
Net cash received for premiums		401 64
Total income in Canada		401 64
EXPENDITURE	IN CANADA.	
Commission or brokerage Miscellaneous payments, viz.:—	\$	53 78
Customs duties, \$91.75; printing and	stationery, \$22; travelling	
expenses, \$135; postage and te expenses, \$2.70	legrams, \$16.74; general	268 22
Total expenditure in Canada		322 00
		=====
RISKS AND P		
	No. Amount. Premiums thereon.	
Taken during the year	114 \$ 82,300 \$ 613 50	
Gross and net in force at 31st December, 1887	114 \$ 82,300 \$ 613 50	
Total number of policies in force in Canada Total net amount in force Total premiums thereon		82,300 00 613 60
Subscribed and sworn to, 1st March, 18	88, by	LIWE

THE GUARANTEE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.

President-

Hon. JAMES FERRIER.

Managing Director—Edward Rawlings. Accountant-ROBERT KERR.

Head Otice-157 St. James Street, Montreal.

(Organized or Incorporated, 2nd August, 1851; commenced business in Canada, April, 1872; commenced business in United States, January, 1881.)

CAPITAL.

Amount of capital authorized	00 000,000,1
Amount subscribed for	668,600 00
Amount paid up in cash	300,000 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\$	7,588	16
*Stocks and bonds held by the Company, viz.:—		
Par value. Market value. Market value. S 18,000 00 \$ 18,962 50		
Total par and market value		
Carried out at market value.	450,507 400 542	00
Continental Bank, St. Louis, Mo		
Total	70,431	76

Of these there are deposited with Receiver-General, Canada, \$17,000 Montreal Harbor bonds; \$339.67 Canada stock; \$6,746.49 Montreal Warehousing Co. bonds; \$10,000 City of Victoria bonds; \$20,000 Montreal Corporation bonds and stock.

† \$200,000 deposited with State of New York, and \$15,080 in Virginia.

‡ To credit of Receiver-General.

GUARANTEE COMPANY—Continued.	
Interest accrued and unpaid on stocks	4,867 53
Agents' balances	25,722 99 5,186 17
·	
Total assets	200,240 90
LIABILITIES.	
(1.) Liabilities in Canada.	
Net amount of losses resisted—not in suit	
Total amount of unsettled claims for losses in Canada	15,493 13
Reserve of unearned premiums for all outstanding risks in Canada Due and accrued for salaries, rent, agency and other miscellaneous ex-	20,407 64
penses, including commission for collecting cutstanding premiums.	4,587 62
Total liabilities in Canada\$	40,488 39
= (2.) Liabilities in other Countries.	
Net amount of losses resisted—in suit	
Total amount of unsettled claims for guarantee losses	12,245 97 84,644 56
Due and accrued for salaries, rent, agency and other miscellaneous expenses, including commission for collecting outstanding premiums.	2,551 14
Total liabilities in other countries	99,441 67
Total liabilities (except capital stock) in all countries	139,930 06
Capital stock paid up in cash	300,000 00
Surplus beyond all liabilities and paid-up capital stock	125,316 84
INCOME.	
In other	
For Guarantee Risks. In Canada. Countries. Gross cash received for premiums	
Net cash received for said premiums \$39,095 02 \$ 166,254 08	
Total net cash received for premiums in all countries\$ Received for interest and dividends	205,349 10 19,230 24 22,460 35 368 98 369 65 500 00

GUARANTEE COMPANY-Continued.

EXPENDITURE.

For Guarantee Risks.	In Canada.	In other		
Amount paid for losses occurring in previous years losses were estimated in the last statement at \$16,	(which	Countries. \$ 6,001 15		
Amount paid for losses occurring during the year Deduct amount received for re-insurances	11,085 33	50,874 20 797 07		
Net amount paid during the year for said losses	\$11,085 33	\$ 50,077 13		
Total net amount paid during the year for	r losses\$18,934 33	\$ 56,078 28		
Total net amount paid during the year for Amount of dividends paid during the year at Commission or brokerage	\$6,058.28; rent ges, parcels and \$5,013.36; insp 50; law charges.	s and taxes, telegrams, ection and \$2,002,83;	75,012 18,000 6,310 46,866 6,696	00 44 27 96
Total expenditure	••••••••		199,219	94
		=		
Dr.	OUNT.			
Dec. 31, 1886— To balance in hand and in banks, as at Dec. 31, 1887—			78,764	02
To income, as above			248,278	
Received from realization of investment	is		2,239	
		\$	329,281	74
Dec. 31, 1887— By expenditure during the year, as abo Investments during the year By mortgages on real estate Loss on stock sold Balance in hand and in banks this date		•••••		50 00 00 30
			,	. —

GUARANTEE COMPANY-Concluded.

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PREMIUMS.
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		In Canada	ınaa	a.	In other Countries.	Convi	ries.	Total in	all	Total in all Countries.	-
Por Guarantee Risks.		Amount.	Α, Τ	Premiums	Amount.	Ÿ.	Premiums	Amount.		Premiums	
Gross policies in force at date of last statement	₩	5,305,700 944,750 5,169,950	€	40,413 57 6,186 88 38,108 52	\$ 22,560,625 12,763,317 18,411,850	€	174,370 53 81,968 16 137,924 17	\$ 27,866,325 13,708,067 23,581,800	× ~ 0	214,784 10 88,155 04 176,032 69	278
Total Deduct terminated		\$ 11,420,400 5,860,255	65	84,708 97 43,321 67	\$ 53,735,792 30,177,196	69	394,262 86 217,792 51	\$ 65,156,192 36,037,451	69	478,971 83 261,114 18	. gg æ
Gross in force at date	€	5,560,145 73,750	€9-	41,387 30 572 01	\$ 23,858,596 940,708	€	176,470 35 7,181 23	\$ 29,118,741 1,014,468	l 6 9-	217,857 65	13.4
Net in force 31st December, 1887		\$ 5,486,395	€€	40,815 29	\$ 22,617,888	66	169,289 12	\$ 28,104,283	الوما	210,104 41	<u> </u>
Amount in force \$ 28,104,283 00							\$ 28,104, 210,	104,283 00 210,104 41			
Subscribed and sworn to, 31st January, 1888, by						L.	AMES F	JAMES FERRIER,	, ,		
						#	ROBERT KERR,	KERR,			
(Received, 18th February, 1888.)								Accountant.	ıtanı		

LLOYDS' PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887. President—James G. Beemer. Secretary—William T. Woods.
Principal Office—68 William St., New York.
Head Office in Canada—Toronto. Agent in Canada—L. Beemer.
(Organized or incorporated, August, 1892; commenced business in Canada, 12th July, 1886.)
CAPITAL.
Amount of capital authorized, subscribed for and paid up in cash 100,000 00
ASSETS IN CANADA.
U.S. Government 4 per cent. bonds in deposit with the Receiver-
General, par value, \$5,000; market value\$ 6,312 50
Agents' balances in Canada
Total assets in Canada \$ 9,324 60
LIABILITIES IN CANADA.
Amount of unsettled claims for plate glass losses in Canada
Total liabilities in Canada \$ 5,714 18
INCOME IN CANADA.
Gross cash received for premiums
Net cash received for premiums
Total income in Canada 8 6,667 67
EXPENDITURE IN CANADA.
Amount paid for losses occurring in previous year (which losses were estimated in the last statement at \$15.00)
Net amount paid during the year for plate glass losses
Total expenditure in Canada 4,073 79

LLOYD'S PLATE GLASS-Continued.

RISKS AND PREMIUMS.

Plate Glass Risks in Canada.	Amo	unt.	Premiums thereon.		
Gross polices in force at date of last statement\$ Policies taken during the year—new do do renewed	78,261 73,967 62,808	54	3,663 49 5,408 21 2,516 88		
Total\$	215,036 67,222	66 00	3 11,588 58 2,750 14		
Gross and net in force at end of year	147.814	66	8,838 44		
Total number of policies in force in Canada at date Total net amount in force Total premiums thereon				147,814 8,838	

Subscribed and sworn to, 22nd February, 1888, by

(Received, 23rd February, 1888.)

L. BEEMER.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

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

ASSETS.

Stocks and bonds held by the Company, par value, \$180,000; market		
value\$	216,042	50
Cash on hand and in banks	12,939	
Interest due and accrued on stocks Net premiums in the hands of agents on policies issued within three	1,033	
months	27 100	22
	37,199	
Plate glass on handOther assets	15,936 369	
Total assets	2 83, 5 20	28
LIABILITIES.		
Net amount of unpaid losses	4,072	36

Due and accrued for salaries, rent, &c	17,962	
Total liabilities, except capital stock	140,942	13
Capital stock paid up in cash	100,000	

INCOME.

Net cash received for premiums\$ Interest and dividends	235,735 6,756	
· · · · · · · · · · · · · · · · · · ·		

238,538 47

LLOYD'S PLATE GLASS-Concluded.

EXPENDITURE.

Net amount paid for losses	96,368 10,000 50,559 55,506 4,493	00 40 25
Total cash expenditure	216,927	
RISKS AND PREMIUMS.		
Risks, written or renewed during 1887	258,552	79 00

Premiums thereon.....

J. G. BEEMER, President.

WM. T. WOODS, Secretary.

(NEW YORK, 15th March, 1888.)

PLATE GLASS INSURANCE BUSINESS OF MONGENAIS, BOIVIN & CO.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

Principal Office-338 St. Paul Street, Montreal.

(License issued 14th October, 1886.)

ASSETS, PLATE GLASS BRANCH.

Canada 4 per cent. stock in deposit with the Receiver-General, par value, \$5,000; market value	5,200 00
LIABILITIES, PLATE GLASS INSURANCE.	
Reserve of unearned premiums for all plate glass risks in Canada\$	3,187 98
INCOME, PLATE GLASS INSURANCE.	
Total net cash received for premiums	7,979 57 100 00
Total income	8,079 57
EXPENDITURE, PLATE GLASS INSURANCE.	
Amount paid for losses occurring during the year \$ 959 50 Deduct savings and salvage 274 50	
Net amount paid during the year for said losses	685 00 $993 12$
Total expenditure	1,678 12

RISKS AND PREMIUMS.

Plate Glass Risks.	No.	P	remiums thereon.
Gross policies in force at date of last statement Taken during the year—new	290 473	\$	3,013 95 4,965 62
TotalDeduct terminated	763 209	\$	7,979 57 1,603 69
Gross and net in force 31st December, 1887	554	\$	6,375 90

Subscribed and sworn to, 1st March, 1888, by (Received, 3rd March, 1888.)

L. I. BOIVIN.

PLATE GLASS INSURANCE BUSINESS OF A. RAMSAY.

STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1887.

(License issued 27th September, 1886.)

A. MANSON, Manager.

T. G. LEDERS, Secretary.

Principal Office-10 Inspector St., Montreal.

ASSETS, PLATE GLASS INSURANCE.	
Province of Quebec bonds in deposit with the Receiver-General	5,000 0 0 1,066 5 8
Total assets\$	6,066 58
LIABILITIES, PLATE GLASS INSURANCE.	
Reserve of unearned premiums for all outstanding plate glass risks\$	5,373 08
INCOME, PLATE GLASS INSURANCE.	
Gross cash received for premiums	
Net cash received for premiums	7,626 16
EXPENDITURE, PLATE GLASS INSURANCE.	
Amount paid for plate-glass losses	
Net amount paid for plate glass losses	2,290 79 1,332 99
Salaries, fees and all other charges of officials in Canada Taxes Other payments	472 00 50 00 53 13
three to the same of the same	
Total expenditure	4,198 91

BISKS AND PREMIUMS.

_	No.	Amount.	Premiums thereon.	
Policies in force at date of last statement	888 310	*********	\$	9,789 11
Taken during the year—new	316	***************************************	_	4,366 48 2,683 27
Total		****************	\$	16,838 86 3,803 92
Gross and net in force 31st December, 1887	1,089	***************************************	\$	13,034 94

Subscribed and sworn to, 27th March, 1888, by

ALEX. MANSON,

Manager.

T. G. LEDERS.

Secretary.

(Received, 28th March, 1888.)

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.		
President-Sir Albxander Campbell. Secretary-Alexani	ER FRASI	cr.
Agent-W. B. McMurrich. Principal Office-Toro	nto.	
(Organized or incorporated, 8th April, 1875; commenced business in	Canada, 9	th
October, 1875.)		
-		
CAPITAL.		
Amount of joint stock capital authorized	500,000	00
Amount subscribed for	100,000	
Amount paid up in cash	20,020	=
(For List of Shareholders, see Appendix.)		
And the state of t		
Assets.		
*Stocks and bonds held by the Company, viz.:-		
Par value. Market value.		
Imperial Loan and Investment Co.'s debentures\$ 10,000 00 \$ 10,000 00 Town of Ganancque bonds		
British Canadian Loan and Investment Co.'s bonds 6,000 00 6,000 00		
Manitoba and North-West Land Co.'s bends		
Farmers' Loan Co. debentures 3,000 00 3,000 00		
Land Security Co. debentures 8,000 00 8,000 00		
Freehold Loan and Savings Co. debentures		
Total par and market value		
Carried out at market value\$	51,140	
Cash on hand at head office	2,000	
	0	09
Cash in banks, viz.:— Canadian Bank of Commerce\$ 567 53		
Home Savings and Loan Co 440 96		
Total cash in banks	1,008	49
Interest accrued and unpaid on debentures, &c	627	
Agents' balances	1,501	60
Office furniture	342	
Special service account	304	10
Total assets	56,931	59
LIABILITIES,		
Reserve of unearned premiums on all outstanding risks in Canada\$	9,158	иQ.
Due for sundry small accounts for printing, advertising, &c., say	100	
Total liabilities	9,258	78
Capital stock paid up in cash	20,020	00
Surplus beyond liabilities and capital stock	27,652	91
was plus noyour itabilities and empiral stocks seems seems seems seems		=

Of these there are deposited with the Receiver-General \$7,000 Imperial Loan Co.'s debentures and \$4,000 Gananoque bonds.

BOILER INSPECTION AND INSURANCE CO .- Continued.

INCOME.

INCOM E.		
Gross premiums received in cash	•	
Gross cash received for premiums		
Net cash received for premiums	17,307 2,739 1,161	v 5
Total income	21,208	01
EXPENDITURE.		
Amount paid during the year for losses. Commission or brokerage. Salaries, fees and all other charges of officials. Taxes.	180 1,142 7,239 457	24 95
Miscellaneous payments:—General expenses, including rent, stationery, postage, agency expenses, &c., \$1,666.34; travelling expenses, \$1,566.05; advertising account, \$491.20; local inspection account and expenses of engineering department, \$419.30; expenses of Montreal office and in fitting up new offices in Toronto, \$487.33 Vote of shareholders to President and Directors	4,630 S	
Total expenditure	14,950	
CASH ACCOUNT.		=
1886. <i>Dr</i> .		
Dec. 31.—To balance in hand and in banks as at this date	1,758	60
Dec. 31.—To income as above	21,208	01
•	22,966	61
1887. <i>Cr</i> .		=
Dec. 31.—By expenditure during year as above	14,950 (7,000 (1,016 8	00
• • • • • • • • • • • • • • • • • • •	22,966	<u>-</u> 51

RISKS AND PREMIUMS.

•	No.	Amount.	Premiums thereon.
Gross policies in force at date of last statement	506	\$1,408,925	\$17,355 28
Taken during the year—new	104	218,750	2,679 80
do do renewed	436	1,117,425	15,637 76
Deduct terminated	1,046	\$2,745,100 1,408,925	\$35,672 84 17,355 28
COLUMN CO		1,100,040	11,505 26
Gross and net in force 31st December, 1887	540	\$1,336,175	\$18,317 56

BOILER INSPECTION AND INSURANCE CO.-Concluded.

Total number of policies in force at date540	
Total net amount in force\$1,336,175	00
Total premiums thereon	

Subscribed and sworn to, 1st February, 1888, by

A. CAMPBELL, President.

A. FRASER, Secretary.

(Received, 2nd February, 1888.)

STATEMENTS

MADE BY

INSURANCE COMPANIES

WHICH DO LIFE INSURANCE BUSINESS UPON THE ASSESSMENT PLAN.

List of Companies registered, at 31st December, 1887, in the office of the Superintendent of Insurance under the Insurance Act:—

The Canadian Mutual Aid Association.

The Mutual Relief Society of Nova Scotia.

The Provincial Provident Institution.

List of Companies licensed under the Insurance Act:— The Mutual Reserve Fund Life Association, New York.

26,300 00

THE CANADIAN MUTUAL AID ASSOCIATION.

STATEMENT FOR	THE YEAR	ENDING 31st	DECEMBER.	1887.
OTALEMENT FUR	IDE IEAD	BUDING OFF	DECEMBER,	1001.

President-Wm. Rennie. | Secretary and Agent-W. P. Page.

Principal Office-10 King Street, East.

(Organized or Incorporated, 24th Aug., 1880. Commenced business, Nov., 1880.)

ASSETS.

Amount secured by way of loans on real estate by bond or mortgage, first lien.....

Cool to house of		
Cash in banks, viz.:—		
Cash in Central Bank, viz.:— \$ 1,153 73 Mortuary fund		
Total cash in banks Cash at head office	8,588 137 1,399	39
Total	36,424	54
OTHER ASSETS.		
Interest due		
Total carried out	987 250	
Net amount due from members	17,200	00
Total assets	54,862	40
Claims for death losses:—		
1. Adjusted, but not due		
Total amount of unsettled claims\$ Due on account of general expenses	20,825 2,499	
Total liability\$	23,324	03
Surplus on policy-holders' account	31,538	37
Reserve fund	23,718 10,016	
Total reserve and disbursement fund	33,734	70

8,479.625 00

CANADIAN MUTUAL AID-Continued. INCOME. 11,764 97 Net amount received from membership fees—estimated...... 9,460 86 174 28 2,194 00 Medical examiners' fees..... Assessments (including \$393.25 collected on assessments of 1886)..... 71,371 52 Total paid by members..... 94,965 63 Interest..... 763 65 Total income...... 95,729 28 EXPENDITURE. 61,124 72 Cash paid for death losses..... (Of this amount, \$6,591.36 accrued in 1886.) Total disability claims.....*Medical examiners' fees, whether paid direct by members or otherwise. 3,650 00 2,194 00 9,561 99 Commission and fees retained by or paid to agents..... 7,153 54 Commissions, salaries and other expenses of officials..... 374 98 Taxes and rent..... 437 33 Legal expenses..... Miscellaneous payments:-Postage, \$857.79; printing and stationery, \$548.91; advertising, \$760.01; directors' and auditors' fees, \$821.00; furniture and fixtures, \$117.00; investigating claims, \$69.52; refund of membership fee, \$74.43; office expenses, \$247.99; travelling expenses, \$178.74; interest and discount, \$22.50; insurance department, \$43.00...... 3,740 89 Total expenditure.....\$ 88,237 45 (Amount carried to reserve and disbursement funds, \$11,469.21.) MISCELLANEOUS. Number of new policies reported during the year as taken in Canada...... 1,097 Amount of said policies..... **\$**1,866,200 **00** Number of policies become claims during the year............. 34 Amount of said claims..... 60,465 36 Number of policies in force in Canada at date................ 3,904 Amount in force at 31st December, 1887...... 8,479,625 00 Number and amount of polices terminated in Canada during the year: Amount, 56,815 00 1,337,952 00 Total...... 650 \$1,394,767 00 Policies in force at beginning of year...... 3,457 **\$**7,86**5**,415 00 1,866,200 00 Policies issued during the year...... 1,097 1,394,767 00 Policies terminated as above.....

^{*} Estimated. Paid direct by members.

CANADIAN MUTUAL AID-Concluded.

Number of insured lives at beginning of year (estimated) Number of new insurers during the year	3,457
Number of deaths during the year among the insured	34
Number of insurers whose policies have been terminated dur-	
ing the year otherwise than by death	616
Number of insured lives at date of statement	3,894

Subscribed and sworn to, 21st January, 1888, by

WM. RENNIE,

President.
W. PEMBERTON PAGE,

Secretary.

(Received, 23rd January, 1888.)

THE MUTUAL RELIEF SOCIETY OF NOVA SCOTIA.

STATEMENT FOR THE YEAR ENDING 31st December, 1887.

President—A. C. Robbins.
wn. | Agent or

Secretary—WILLIAM V. BROWN.

Agent or Attorney—James W. BINGAY

Head Office-Yarmouth, N.S.

(Organized or incorporated, August, 1881. Commenced business, August, 1881.)

ASSETS.

ASSETS.		
Cash at Head office	147	02
Cash in banks, viz.:—		
Exchange Bank of Yarmouth, deposit receipts\$ 6,000 00 do current account		
Total cash in banks	13,309	81
Total	13,456	83
OTHER ASSETS.		
Interest due	400	
Furniture	120	00
Mortuary assessments due and unpaid on membership in force	1,550	00
Total assets\$	15,526	83
LIABILITIES.		
Amount of unsettled claims resisted—in suit	2,000	00
do do not in suit	2,000	
-		
Total liabilities	4,000	00
INCOME.		
Gross amount paid by members of the Association or its agents without		
deduction for commission or other expenses, as follows:—		
Membership fees	2,268	00
Annual dues	4,471	
For medical examiners' fees	319	00
Assessments	31,262	75
Total paid by members	38,321	25
Amount received for interest	240	
Total income	38,561	25
EXPENDITURE.		
Cash paid for death losses\$	26,595	00
Medical examiners' fees	397	90
Commissions and fees retained by or paid to agents	1,848	00
Commissions, salaries and other expenses of officials	3,720	00
Miscellaneous payments, viz: -Postage, \$203.23; advertising, print-	-	
ing and stationery, \$642.89; legal expenses, \$95.90; telegrams,		
\$54.61; travelling expenses, \$156.80	1,153	43
Total expenditure	33,714	33
_		

MUTUAL RELIEF SOCIETY—Concluded.	
Amount of said certificates	
Amount in force at 31st December, 1887	3,413,000 00
Number and amount of certificates terminated in Canada during th	
	o. Amount.
1. By death	18 \$ 31,000 00
2. By surrender (misrepresentation)	2,000 00
4. By lapse 24	31,500 00 41 499,000 00
•	433,000 00
Total	50 \$ 563,500 00
	•
·	o. Amount.
Certificates in force at beginning of year	82 \$3,482,000 00
Certificates issued during the year	7 488,500 00
Certificates increased in amount	4,000 00
Certificates terminated as above	563,500 00
Certificates in force at date of statement	29 3,413,000 00
Number of insured lives at beginning of year	
during the year otherwise than by death	

Subscribed and sworn to, 3rd February, 1888, by

A. C. ROBBINS,

President.

WILLIAM V. BROWN, Secretary.

(Received 10th February, 1888.)

THE PROVINCIAL PROVIDENT INSTITUTION.

STATEMENT FOR THE YEAR ENDING 31ST JANUARY, 1888.

President-Gro. K. MORTON.

Secretary-John Baird.

Principal Office-St. Thomas, Ont.

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(Organized or Incorporated 1st February, 1884. Commenced business in Canada, 19th April, 1884.)

ASSETS AS PER LEDGER ACCOUNTS.

Amount secured by way of loan on real estate, by bond or mortgage— first liens	6,860 70	00 56
Cash in banks, viz.:—		
Molsens Bank		
Total cash in banks	6,696 881 5 6	41
Total	14,565	68
OTHER ASSETS.		
Interest accrued	60	73
Net amount due from members	9,100	23
Total assets	23,726	64
LIABILITIES.		
Claims for death losses:—		
Unadjusted but not resisted		
Net amount of unpaid claims	6,493 910	
Total liabilities	7,403	51
Surplus on policy holders' account	16,323	13
Amount belonging to contingent fund	7,692 359 3,893	21
Total	11,944	85
Surplus over all liabilities and reserve funds	4,378	28

PROVINCIAL PROVIDENT-Continued.

INCOME DURING THE YEAR.

INCOME DURING THE LEAD.		
Gross amounts paid by members to the Association or its agents without deduction for commission or other expenses, as follows:— Membership fees\$	6,89 6	99
Mombelship fees		
Annual dues	6,877	40
	1,340	
Assessments	19,600	89
Total paid by members	34,714	
Interest	479	70
Contingent fund	201	
From trustees	715	
For changing certificates	16	50
m . 1 in	00.100	
Total income\$	36,128	09
EXPENDITURE DURING THE YEAR.		
Cash paid for death losses\$	16 000	00
(Of this amount 29 000 accound in provious worn)	16,000	UU
(Of this amount \$2,000 accrued in previous year.)	= 00	
Membership fees returned on rejections	568	
Medical examiners' fees (estimated)	1,340	
Commission and fees retained by or paid to agents	5,449	27
Cash paid for salaries and other expenses of officials	4,952	92
Sundry expenditure, viz.:—Fuel and light, \$36.60; postage, \$329.02;	,	
rent, \$207; medical director's fees, \$350.25; stationery, legal ex-		
penses, &c., \$102.56; printing and advertising, \$215.80; treasurer's		
bond to Guarantee Co., \$75.00; bank discounts and interest paid,		
\$64.02	1 200	oz
#U2,V4,	1,380	Z
Total expenditure\$	29,690	11
	==,000	=
MISCELLANEOUS.		
Number of new policies reported during the year as taken in Canada.1,184		
Amount of said policies	,2 26,000	00
Number of policies become claims during the year 9		
Amount of said claims	10 000	
	18,000	00
Number of policies in force at date	18,000	00
Number of policies in force at date2,371	•	
Number of policies in force at date	•	
Number of policies in force at date2,371	•	
Number of policies in force at date	•	
Number of policies in force at date	,462,487	
Number of policies in force at date	.,462,487	60
Number of policies in force at date	Amount. 18,000	60
Number of policies in force at date	Amount. 18,000 10,000	60
Number of policies in force at date	Amount. 18,000	60
Number of policies in force at date	Amount. 18,000 10,000 587,255	60 00 00 40
Number of policies in force at date	Amount. 18,000 10,000	60 00 00 40
Number of policies in force at date	Amount. 18,000 10,000 587,255	60 00 00 40
Number of policies in force at date	Amount. 18,000 10,000 587,255	60 00 00 40
Number of policies in force at date	Amount. 18,000 10,000 587,255 615,255	00 00 40 40
Number of policies in force at date	Amount. 18,000 10,000 587,255 615,255	00 00 40 40 00
Number of policies in force at date	Amount. 18,000 10,000 587,255 615,255 ,853,743 ,226,000	00 00 40 40 00 00 00
Number of policies in force at date	Amount. 18,000 10,000 587,255 615,255 ,853,743 ,226,000 615,255	00 00 00 40 40 00 00 40
Number of policies in force at date	Amount. 18,000 10,000 587,255 615,255 ,853,743 ,226,000	00 00 00 40 40 00 00 40

PROVINCIAL PROVIDENT-Concluded.

Number of insured lives at beginning of year	1,425
Number of new insurers during the year	1,170
Number of members reinstated during the year	27
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	349
Number of insured lives at date of statement	2,264

Subscribed and sworn to, 15th February, 1888, by

GEO. K. MORTON,

President.

JOHN BAIRD, Secretary.

(Received, 17th February, 1888.)

50,000 00

THE MUTUAL RESERVE FUND LIFE ASSOCIATION OF NEW YORK.

STATEMENT FOR THE	YEAR ENDING	31sT	DECEMBER.	1887.
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President-EDWARD B. HARPER.

Secretary-Frederic T. Braman.

Principal Office-38 Park Row, New York.

(Organized or Incorporated, Chap. 267, Laws of New York, 1875. Re-incorporated under Act passed 2nd April, 1883.)

Agent in Canada—J. D. WELLS.

Head Office in Canada—Toronto.

(Commenced business in Canada, April, 1884.)

ASSETS IN CANADA.

Cash in Bank of Montreal in deposit with the Receiver-General.......\$

Mortuary assessments not yet due		
Total due from members in Canada		
New 1	17,585	62
Total assets in Canada\$	97,585	62
LIABILITIES IN CANADA.		
Claims for death losses—adjusted but not due	21,776	84
	11,000	00
Total liabilities in Canada	32,776	84
INCOME IN CANADA.		
Gross amount paid by members in Canada to the Association or its agents, without deductions for commission or other expenses, as follows:—		
Membership fees (estimated at \$5 per \$1,000 of insurance)	15,719	
Annual dues	20,017	
Medical examiners' fees	4,257	
Assessments	88,702	11
Total paid by members in Canada \$ 1	28,695	61
Interest	517	

-*Actuaries' Table of Mortality, interest 4 p. c., upon renewable term insurance for 60 days.

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MUTUAL RESERVE FUND-Continued.

DISBURSEMENTS IN CANADA.

Amount paid during the year on death claims in Canada Medical examiners' fees* *Cash paid for commissions and fees retained by or paid to age		4.257	
all other expenses in Canada		24,223	50
Cash paid for licenses or taxes		508	
Miscellaneous payments		4,813	
Total disbursements in Canada		9 6,452	62
MISCELLANEOUS.	•		
Number of new certificates reported during the year as taken in Canada	1,467 	\$ 3,27 9 ,30 0	0
Amount of said certificates		69,150	00
Number of certificates in force in Canada at 31st Dec., 1887 Amount of said certificates	3,259	8,900,500	00
Number and amount of certificates terminated during the year	in Cana	da:	
	No.	Amount.	
1. By death			
2. By expiry		\$ 69,150	
3. By surrender—not taken	736	1,969,350	
	48	135,500	UU
Total	817	\$2,174 ,000	00
Certificates in force at beginning of year in Canada	2,609	\$7,795,200	00
Certificates issued during the year	1,467	3,279,300	00
Certificates terminated as above	817	2,174,000	
Certificates in force at date of statement	3 259	8,900,500	
		=======================================	
· · · · · · · · · · · · · · · · · · ·			
Number of insured lives at beginning of year in Canada	2,609		
Number of new insurers during the year	1,467		
Number of deaths during the year among insured	33		
Number of insured whose certificates have been terminated			
during the year otherwise than by death	784		
Number of insured lives at date of statement	9 05 0		

Subscribed and sworn to, 10th March, 1888, by

J. D. WELLS, General Manager.

(Received, 13th March, 1888.)

^{*} Commissions and fees, in so far as the Association is aware, are retained only by the agents securing the business, and the sum total thereof is included in this item.

MITTETT AT.	RESERVE	FUND-	Continued
W	D. DULTANA F TA	T UND-	· Communica

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1887.

(Copy of sworn Report to the New York Insurance Department.)

Balance, net or invested assets 31st December, 1886......\$ 989,240 16

INCOME.

Admission fees received at the home office	\$ 355	50
Annual dues, gross	319,142	15
Assessments	1,953,785	68
Interest	34,645	
Pees for changing beneficiaries	469	71
Fees for changing beneficiaries	6,828	31

DISBURSEMENTS.

Doodh lanna moid	Ø1 980 co1	05
Death losses paid	190,010,001	20
Coliminations to agency.	. 99,379	35
Salaries and travelling expenses of managers, superintendents, general	,	
special and local agents	. 18,485	
Medical examinations paid by home office		
Salaries to officers and office employés	. 82,515	78
Rents	. 26,716	09
Rents	. 6,949	39
Postage	. 6,141	79
Actuarial expenses		00
General office expense	. 12,488	92
General office expense	. 14,070	
Premium on U. S. bonds	5,046	
Central Trust Co., handling Emergency Fund	2,472	
Advertising	. 29,861	
Advertising Blanks and printing	. 11,387	
Law expenses	12,984	
Commissions paid to banks and collectors, and cost of levying and	1	00
collecting \$1,953,785.68 mortuary calls	70,512	70
Cost of investigating and adjusting \$1,378,681.25 death claims	42,686	
Total disbursements	\$1,832,266	86
Balance 31st December, 1887	\$1.472.200	10
	T., X. 2,200	=

NET LEDGER ASSETS.

NEI DEDUBE ABBEIS			
Loans on bond and mortgage (first liens) on real estate		964,500	00
Cash in banks on reserve or emergency fund account, viz.:-			
Central Trust Co., N.Y	193,091 27 97,500 00		
Bank of Montreal, Canada	50,000 00		
Cash in Central Trust Co., N.Y., interest account\$	1.804.50	340,591	27
Uash in Fourth National Bank, N.Y.	33,456 32		
Cash in Continental Bank, St. Louis, Mo	8,343 24 6,862 09		
Vash in Bank of Sergonge, Syracuse, N.Y	600 61		
Cash in National Provincial Bank, England	484 00 4,266 87		
OET	.,		

357

MUTUAL RESERVE FUND-Concluded.	
Cash in Metropolitan National Bank, Cincinnati	7K
Usen in First National Bank, Detroit, Mich	
Uash in Société de Depôts et de Comptes Courants. Paris. France	
Cash in sundry other banks 105 Cash in office 33,833	
· · · · · · · · · · · · · · · · · · ·	91,035192
Furniture and fixtures\$ 6,814	22
Advances to agents, secured 69,259 (08 — 76,073 30
Total ledger assets	
OTHER ASSETS.	
Interest accrued	19 949 220
Mortuary assessments not yet due, but called and in process of collection & 694 109	12,242 <u>7</u> 39
Mortuary assessments received in January 33,192 Annual dues in process of collection 46,897	38
Annual dues in process of collection	34
Total due from members \$ 764,289	10
Less estimated cost of collection	61
Net amount due from members	_ 718,535 4 9
	·,
Total assets	• \$2,202,978 3 7
LIABILITIES.	- 2
Death losses adjusted but not vet due	00
Death losses adjusted but not yet due	00
Peach losses and claims resisted by the Association	00
Bonds issued to class of 1881	58 50
Special deposits to credit of members	00
Total liabilities	
Net surplus	81 408 164 19
	1,100,104 10
EXHIBIT OF CERTIFICATES.	
Total Business of 1887.	
No.	Amount.
Certificates in force 31st December, 1886	\$ 150,175,256
Certificates written during 1887 11,023	35,323,100
Total	Q 105 400 950
Deduct number and amount which have ceased to be in force	φ 100,430,300
during 1887 6,351	28,944,250
Total in force 31st December, 1887	\$ 156,5 5 4,100
Subscribed and aware to 95th February 1990 1	
Subscribed and sworn to, 25th February, 1888, by EDWARD B. HAI	משמט
шинды Б. ПАГ	Dessident
F. T. BRAMAN,	President
r. r. Duaman,	Secretary.
	wood wan g

Actuaries' Table of Mortality with 4 per cent. interest.

APPENDIX A.

LIST OF SHAREHOLDERS.

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA. LIST OF SHAREHOLDERS.

	1		1	
	ł		1	
	1			
	1	Number of	Amounting!	
Shareholders.	Address.	Shares.	to to	Paid up.
	ł .	Diane.		_
			1	
	j		j	
	į.		8	\$
0	lar			
Campbell, Robert	Montreal	50	5,000	2,000
Junn. T. H.	.lOuebec	5	500	500
Gall, Sir A T	Montreal	145	14,500	4,350
Varneau Pierre	(Quebec	. 5	500	200
Hatton, J. Cassie	Montreal	10	1,000	200
240M18. K. J	retercoro	.5	500	500
Mackay, Edward, Estate of	Montreal	50	5,000	5,0 00
Lunan, Dame Georgiana, widow of late Thos.	G1		1 000	
Rockenzie	Sorel	10	1,000	1,000
Reekie, Mrs. Isabella	Montreal	90	9,000	1,800
BOSS, Jas. G	Quebec	50	5,000	2,000
Simpson, William, Estate of	Montreal	10	1,000	200
Simpson, Dr. Thomas	do	10	1,000	200
"I[nail Wm]	1 00 *******	20	2,000	2,000
Thomson, D. O	Quebec	5	500	200
Richardson. Jas. H., M.D.	Toronto	10	1,000	400
Smith, Sir Donald A	Montreal	10	1,000	300
Alexander, William	Toronto	30	3,000	3,000
Kenny, Thos. E.	Dallax, N.S	2	200	40
Stairs, Hon. W. J	do	2	200	80
Burns, Adam	do	2	200	40
Blaikie, John L.	Toronto	40	4,000	4,000
Girdwood. G. P., M.D.	Montreal	10	1,000	300
Ferrier, Hon. Jas	do	236	23,600	13,100
Anderson, Robert	do	45	4,500	4,500
Nicholson, Robert, Estate of	do	53	5,300	3;900
	(10)	ŏ	500	380
Hoskin, John	Toronto	25	2,500	2,500
dacques, John	do	25	2,500	2,500
Stewart, Mrs. Kate	do	5 20	500	500
Vernon, E. E. H.	do	25	2,000 2,500	2,000
	do	25	2,500	2,500 2,500
Woodward, Mrs. H. B.	do	10	1,000	1 000
Dalgleish, John M	do Vancouver, B.C	5	500	1 000
Smith, Professor Goldwin	Toronto	30	3,000	3 000
McNabb, Mary, Estate of	Southampton, Ont.	5	500	500
Osborne, Jas. Kerr	Brentford	20	3,000	
		20	2,000	3,00 0 400
ZAVIDNA William	Toronto	5	500	500
Stayner, T. Sutherland	do	150	15,000	11,400
	do	25	2,500	2,500
	do	20	2,000	2,000
	do	5	500	100
	do	4 1	400	400
	do	25	2,500	2,500
	Kircowan, Scot	7	700	700
		17	1,700	1,700
		10	1,000	1,000
	Toronto	75	7,500	7,500
		60	6,000	6,000
	l do	30	3,000	3,000
Greata, Mrs. Emily M	do	10	1,000	400
		10	1,000	1,000
	Toronto	10	1,000	1,000
		10	1,000	1,000
	do	10	1,000	1,000
		20	2,000	2,000
	Onehec	25	2,500	2,500
Stewart, Mrs. Eliza	Dundee, Scot	20	2,000	2,000
/	361	·	-	_,,

THE ACCIDENT INSURANCE COMPANY OF NORTH AMERICA—Concluded. LIST OF SHAREHOLDERS—Concluded.

Shareholders.	Address.	Number of Shares.	Amounting to	Paid up.
			\$	
Buchanan, W. J	Montreal	10	1,000	1,000
Paton, John		10	1,000	1,000
lickle, Miss Louise E	Toronto	ii	1,100	1,100
Scott, Henry C	Montreal	2	200	200
Scott, Erskine G	Quebec	3	300	300
dickle, Dr. Herbert	Buffalo, N.Y	8	800	800
Alexander, Trustees	Toronto	25	2,500	2,500
llarkson, E. R. C	do	20	2,000	2,000
mith, Hon. J. Gregory	St. Albans, Vt	10	1,000	1,000
Vainwright, Wm	Montreal	25	2,500	2,500
lawlings, Edward	do	787	78,700	39,600
lickle, H. W	Toronto	4	400	400
Lickle, Miss Jessie	do	2	200 l	200
	Montreal	5	500	100
Ivans, Emma Eliza	do	5	500	100
	Total	2,610	\$261,000	\$174,090

THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA. LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount paid up in Cash.
		\$	\$
Benny, Robert Blaikie, Jno. L Campbell, Sir Alex Carter, R. C Crawford, Robert Carruthers, J Davies, Thos Gildersleeve, Lucretia CMurrich, Geo. McMurrich, Geo., and A. Fraser, Trustees. McMurrich, W. B. and Geo., Trustees. McMurrich, W. B., and Rathbun, E. W., Trustees McMurrich, J. Bryce. McMurrich, J. Bryce. McMurrich, J. Bryce. McMurrich, J. Bryce. McMurrich, J. Bryce. McNeil, A Rathbun, Mrs. Bunells Rathbun, F. S Blathbun, F. S Blathbun, E. W., in trust Rathbun, E. W., in trust Lyton, Cli M., in trust	Oswego, N.Y. Napanee. Deseronto. do do Charlotte, N.Y.	1,000 5,000 2,000 2,000 2,400 16,700 2,600 1,000 1,000 1,000 1,000 900 900 1,200 1,000	200 1,000 400 400 480 3,340 520 200 200 200 200 860 2,280 180 180 180 240 200 4.380 200 320 400 2,380 200 700
	Total	\$100,100	\$20,020

BRITISH AMERICA ASSURANCE COMPANY. LIST OF STOCKHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
Anderson, Julia, and A. C. Cooch, Ex'ors. Toron	to	1,250	1,250
Atkinson, Mrs. M Markh	am	3,800	3,800
Austin, Jas., in trust Toron Alger, LtCol. W. A. do do	to	26,250 1,250	26, 250 1, 250
Alger, Mrs. Fanny do		80 0	809
Burgess, R. K do		2,500	2,500
Bernard, Hewitt Ottaw Buntin, Alex Montr	8	1,400 14,250	1,400 14,250
Boawell, Mrs. COttaw	a	350	350
Boyd, George Toron		9,550	9,550
Birnie, Mrs. G. J do Burton, Hon. G. W do	***************************************	700 500	700 50 0
Bull, S. J do	***********************	650	650
Bull, J. E and G. H		600	600
Bradley, Mrs. D. E Toron do		3,500 2,150	3,500 2,150
Brodie, J. L., and C. A. Denison, in trust. do	************************	8,250	8,259
Brough, T. G., in trust do		2,000	2,000
Browne, Alex., in trust do Baines, W. J., and W. T. Tassie, in trust. do	7. 2. 2. 24 2000 40 20 20 20 20 20 20 20 20 20 20 20 20 20	80 0 1,00 0	800 1,0 00
	78	500	500
Baines, W. J., and A. R. Boswell, in trust. Toron	to	100	100
Boomer, H. C. in trust do Baines, W J		500 50	500 50
Browne, Mrs. E Parry	Sound	1,000	1,000
Brough, C., in trust	ito	30,000	30,009
Beaty & Co., Robt do		1,000	1,000 100
Browne, Philip		100 50	50
Browne, J. and P do	********	500	500
Cary, J. P. do	*************************	50	59
Cartwright, J. S., in trust for John S. Cartwright do	***************************************	600	600
Campbell, D do	•••••	1,250	1,250
Catheart, R do		50	50
Cayley, Rev. J. D		2,500 1,100	2,500 1,100
Cartwright, J R do		300	300
Cawthra, Jas do		1,750	1,750
Cayley, John do		2,100 2,250	2,100 2,250
Clark, S. B do		3,500	3,500
Colquhoun, E. A Hami	lton	2,400	2,400
Crawford, Mrs A Kings	dence, K.l	2,500	2,500
Crosby, Mrs. E. J Toron	1to	1,000	1,000
Cayley, Mrs. J. J do		1,000	1,000
Cayley, Frank		500 800	500
Cox, Mrs. A. S	ston	350	350
Duckett, Chas Toron	ato	2,500	2,500
	rich		600
Duggan, E. H			500
Dit Bienvenu, Mrs. Delvina Lafontaine do			2,750
Denovan, Rev. J do		250	250
Dobereiner, Philip	ph	2,000	2,000
Elliott, Christopher de			800
Ellis, Mrs. Mary do			1,000

BRITISH AMERICA ASSURANCE COMPANY—Continued. LIST OF STOCKHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
<u>` </u>		\$	
Evans, Mrs. M. E	fontreal	500	
Gullames, Mrs. M II	oronto	550	500 550
FUTTIO Camphell and W. F. Burton III	Iamilton	500	500
Fitzgerald, Mrs. A	rooklyn, N.Y	500 900	500
Culton. A. T. in trust	do	1,000	900 1,000
etton, H. W	do	500	500
Gardiner, SGowan, Jas. R	do	50 1,800	50
Tunn. G. M., Estate of	ondon	500	1,800 500
Glascott, Mrs. M.	oronto	2,700	2,700
Samble, C. and H. D	do	750	750
Will Robert 1	oronto	1,000 200	1,000 200
Graham Donald	Belleville	5,000	5,000
Gray, William.	Sarrie	200	200
Gilkison, R. M.	Coronto	1,000 1,250	1,00 0 1,250
Closon, Rev. J	Jorwood	1,500	1,500
Yamble, R. D. and H. D	Coronto	2,000	2 ,000
Gilpin, Oliver, in trust	do	250 2,500	250
Seven I. Estate of	do	2,500 50	2,500 50
CALLIS Arthur R	redit	400	400
Home Savings and Loan Company	do	1,850	1,850
	do	1,500 4,450	1,500 4,450
~~milton. Clark. and C. V. Rogers.		,	2,200
Parustees	Kingston	250	250
	Coronto Chicago, Ill	1,000 500	1,000 500
	Clarkson	700	700
	Foronto	3,500	3,500
Hoskin A	Foronto	100 2,75 0	100 2,750
	Belleville	1,000	1,000
~VIIOn Mag A 1/	Foronto	1,000	1,000
Chking D in trust	Belleville	1,750 10,000	1,750
	St. Catharines	1,250	1,250
	Toronto	600	600
Rickbatrick A C and C A Freenters	do Kingeton	2,500 650	2,500
Rent Testimonial Fund	Poronto	150	650 150
	Montreal	6,050	6,050
Remn I C and I Polaton in target	Foronto do	50 900	50
	do	100	900 1 100
Lee, W. S., Trustee	do	300	300
Lee, W. S.	do	200	200
Leva. John	do	12,500 6,050	12,500 6,950
	Hamilton	750	750
	Foronto	2,500	2,500
Leach Thomas, in trust.	do	1,250 2,300	1,250
Land, D	do	2,750	2,300 2,750
Lander, J. C.	do	3,750	3,750
Lownsbrough & Co	do	4,800	50
100 V . J . D	365	- 1 000	4,800

BRITISH AMERICA ASSURANCE COMPANY—Continued. LIST OF STOCKHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
	ronto	250	250
Milne, Mrs. E Ms Macdonald, J To	arkham	2,000 1,300	2,000
Millar, J. W	do	300	1,300 300
Morison John	do	27,700	27,700
Macaulay, Mrs. C. J	ngstonontreal	500 50	500 50
Mackercher, D Ch	icago, Ill	50	50
Morphy, G., and Mrs. C. S. Haldan To	oronto	. 900	900
Myers, Augustus Du	do	17,500 2,6 00	17,500 2,600
Molyneaux, W. L Ne	ew York	500	590
Mason, Jas., in trust	oronto do	5,4 00 6,5 00	5,400 6,500
Manufacturers' Life Insurance Company	do	18,750	18,750
Morison, J., jun	do	50	50
McKay, George	doilton	100 250	100 250
McLennan, H	ontreal	10,000	10,000
McCalls, Wm. J St McNachtin, Mrs. J. H Co	bourg	3,500 400	3,50 0 400
McLennan, J Ls	ancaster	5,000	5,000
McLerie, Chas Ct	natham	150	150
McKay, Mrs. S. H To	do	1,000 1,000	1,009 1,009
Northcote, H	do	50	50
O'Reilly, Mrs. E	do	150	150
O'Reilly, H. R Br	do	100 6,5 00	100 6,500
Osler & Hammond To	oronto	200	200
Paterson, Rev. T. W.	do	2,100	2,100
Paterson, Mrs. M Fe	ort Hope	600 500	600 500
Paterson, Mrs. J Os	shawa	500	500
Paterson, Thes Be	do	600 5,00 0	5,000
Robson, E.		100	100
Rovers Mrs. J. Executrix	do	700	706
Richardson, J. M. D	do	100 150	190
Rutherford, E. H., Estate of	do	6,000	6,000
Ridout, J. D	do	2,000	2,000
Rowsell, H	do	35 9 1,209	350 1,200
Rowsell, Mrs. E.	do	500	506
Robertson, Dr. H	do	5,250 1,850	1,850
Refer John Y	do	5,000	5,000
Rothwell I E	ingston	500	500
Roser, C. B	oronto	500 350	509 3350
Raficia W Be	arrie	1,000	1,000
Scott, W. T. and J. H., Executors	oronto	600	600
Scott, Ann	do	13,300	13,300
Scadding, E. A	do	50	550
Smith, Alex.	do		700
Smith, Jane	do	2,800 300	2,800
Smith, Annie	do		450

BRITISH AMERICA ASSURANCE COMPANY-Concluded.

LIST OF STOCKHOLDERS-Concluded.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
	ا مستند بدهه بسک سبب جد یہے۔		
9	i	\$	\$
Smith, Geo H	lew York	2,500	2,500
	'oronto	5,000	5,000
	do	4,000	4,000
	do	2,000	2,000
	. do	2,450	2,450
	hiladelphia	500	500
	oronto	5,000	5,000
	do	900	900
	oronto	2,000	2,000
Tilley, Mrs. B.	ondon	1,250 100	1,250
	oronto	14,450	100
	ondon	2,500	14,450
	indsay	2,000	2,500 2,000
	oronto	500	2,000 500
	hatham	2,000	2,000
	pronto	1,000	1,000
Wallbridge, D. Stevenson Pi	iaton l	, 50	50
Weir, Jas.	oronto	400	400
Wilson, John	40 ************************************	400	400
	icton	2,750	2,750
	obourg	550	550
Wigham, Mrs. E.	OTOTIO	1,000	1,000
	do	200	200
	do	1,400	1,400
	do	3,050	3,050
	do	2,000	2,000
	do	2,000	2,000
Whiton, John M. No	ew York	250	250
Wood [4	OPOLIVO i sociation and anno anno a	1,000	1,000
Warnen I	at Audio	1,000	1,000
Wright Was W A	OI America	10,000	10,000
Wallhridge A El	ollowille	50	700
Walsh, W.	oronto	500	50
oung, A.	do	200	500 200
		200	200
_	Total	\$500,000	\$500,000

CANADA LIFE ASSURANCE COMPANY. LIST OF SHAREHOLDERS.

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2			A	A
84	V	Davidanas	Amount	Amount
902	Name.	Residence.	Subscribed	paid up in
Ö			for.	Cash.
No. of Shares.				
Z				
			\$	\$
			Ψ	Ψ
5	Allan, Andrew	Montreal	2,000	250
17	Becher, Mrs. Caroline	Toronto	6,800	850
15	Bethune, R. H	Dominion Bank, Toronto	6,000	750
28	Billings, W. L., M.D	Hamilton	11,200	1,400
2	Black, Lewis S	Montreal	800	100
92	Brodie, J. L. (Cashier of the Standard	1		
	Bank)	Toronto	36,800	4,600
6	Brown, Adam, M.P	Hamilton	2,400	300
10	Bruce, Alexander, Q.C	do	4,000	500
17	Burton, Hon. Mr. Justice	Toronto	6,800	850
17	Burton, Miss S. E. M., care of Hon. Mr.	,		
	Justice Burton	_ do	6,800	850
11	Burton, Warren F	Hamilton	4,400	550
5	Burton, Mrs. M. R., care of Warren F.	ا ا		
40	Burton F. W. Dop	do	2,000	250
42	Cameron, Mrs. E. M. DeB	17 Willcocks Street, Toronto	16,800	2,100
5	Campbell, Hon. Sir Alexander, K.C.M.G		2,000	250
8 40	Cathcart, Rev. Nassau	Guernsey	3,200	400
40	Cawthra, Esq	Toronto	10,000	2 000
72	Cooke, Wm	Merchants' Bank, Toronto	16,000 28,800	2,000 3,600
5	Cowcher, Mrs. Mary, care of Hon. Mr.	morenants Dank, Toronto	20,000	3,000
•	Justice Burton	Toronto	2,000	250
141	Cox, George A	do	56,400	7,050
60	Cox, Mrs. Margaret, care of Geo. A. Cox.		24,000	3,000
5	Dickinson, Mrs. W. G., care of Ed. Mar-		,000	3,000
•	tin. O. C	Hamilton	2,000	250
50	Durnford, Chas. Day, Assistant Commis-	.]	_,	
	sary General	Ordnance Office, Edinburgh,		i
		Scotland	20,000	2,500
12	Durnford, John	66 Hauteville, Guernsey, Eng.	4,800	600
25	Durnford, Mrs. Charlotte, care of John	1	,	İ
	Durnford	do do	10,000	1,250
25	Ewart, J. B., Estate of late, care of R. H.	la		
	Bethune	Dominion Bank, Toronto	10,000	1,250
30	Ewing, Mrs. Jane R	60 Bay St. South, Hamilton	12,000	1,500
3	Ferrie, Campbell	Hamilton	1,200	150
10	Ferrie, Mrs. Emily	do	4,000	500
20	Finlay, Wm	26 St. Andrew's Square, Edin-	9,000	1 000
gΛ	Finlay, Mrs. Catharine, Trustees of, care	burgh, Scotland	8,000	1,000
20	of Wm. Finlay	1 4 4	9 000	1,000
2	Forbes, Alexander McKenzie, Estate of		8,000	1,000
•	the late. Address, Messrs. Macintosh		1	
	& Hyde	157 St. James St., Montreal	800	100
17	Fuller, Mrs. Cynthis, care of V. R. Fuller	Hamilton	6,800	850
20	Gates. F. W	do	8,000	1,000
18	Gates, F. W., and Adam Brown. Address,] -,,,,,	1
	F. W. Gates	do	7,200	900
4	Grasett. A. W	Toronto.	1,600	200
4	Grasett, F. LeM., M.D Grasett, Arthur W., and E. St. Geo.	Simcoe St., Toronto	1,600	200
4	Grasett, Arthur W., and E. St. Geo.		1	
	Baldwin. Address, E.St. Geo. Baldwin	51 Baldwin St., Toronto	1,600	200
4	Hrasett, LieutCol. H. J	Police Headquarters, Toronto	1,600	200
52	Gzowski, Col. C. S., A.D.C. to the Queen.	Toronto	20,800	2,600
.1	Hague, George	Merchants' Bank, Montreal	400	50
11	Hamilton, Mrs. Helena, care of Mrs. Kerby.	Uguvie Street, Dundas	4,400	550
10	Hatch, Mrs. Bessie, care of Messrs. Kings.		1	200
	mill, Cattanach & Symons		4,000	1 500-
		368		

CANADA LIFE ASSURANCE COMPANY—Continued. LIST OF SHAREHOLDERS—Continued.

_	MIGI OF GRA			
No. of Shares.		Posidoneo	Amount	Amount
33	Name.	Residence.	Subscribed for.	Paid up in
•	`	1	101.	Cash.
×				
			\$	\$
30	Henderson, Messrs. James and Elmes	Toronto	12,000	1,500
20	Hendrie, William	Hamilton	8,000	1,000
4	Hills, R	do	1,600	200
3	Hodgins, Mrs. Anna, care of Frank E.	242 Jarvis Street, Toronto	1 200	150
5	Hooper, Angus C., Estate of late	Montreal	1,200 2,000	150 250
1	Howland, Hon, Sir W. P	Toronto	400	50
7	Hudson, Clars Louiss	37 Bloor Street, East, Toronto	2,800	350
20 20	Innes, Rev. Canon G. M	London	8,000	1,000
40	Kerr. Mrs. Margaret A., Estate of late,	Galt	8,000	1 000
1	Kirkpatrick, Geo. A., M.P.	Kingston	400	1,000 50
12	Leach, Hugh, Bank of Toronto	Toronto	4,800	600
30	Lucas, Mrs. Agnes, care of R. A. Lucas	Hamilton	12,000	1,500
6	Macadam, Mrs. H. E., Estate of late, care		0.400	1
3	of P. H. Macadam	Lucknow, India	2,400	300
•	Macklem	Toronto	1,300	150
3	Macklem, Mrs. Charlotte, care of O. R.		_,	
	Macklem	do	1,200	150
3	Macklem, O. R., G. T. Denison and O. E.	3-		
1	Fleming, address O. R. Macklem McCarthy, D'Alton, Q C	do	1,200 400	150
33	Macdonald, Walter Ross	Hamilton	13,200	1,650
2	Mackay, Miss Mary (Montreal), care of		,	1,550
90	Thos. Freeborn	Burlington	800	100
80 80	McLaren, Henry	Hamilton	32,000	4,000
-	McLaren, W. P., Trustees of will of late, care of Geo. S. Papps	do	32,000	4,000
47	MacNab, John (Toronto) and Walter Ross		02,000	4,000
40	Macdonald, address W. R. Macdonald	do	18,800	2,350
48	MacNab, John (Toronto) and W. F. Find-		10.000	
1	lay, address, W. F. Findlay	do	19,200 400	2,400
î	Merritt, Mrs. S. C., care of N. Merritt	do do	400	50 50
88	Merritt. Charles. Executors of Estate of	1	1	1
44	late, care of John Holden	St. John, N.B	35,200	4,400
40 20	Mills, James Holton	Hamilton	16,000	2,000
10	Moore, Dennis Usborne, Mrs. E. and W. R. Macdonald,	do	8,000	1,000
	Executrix and Executor of late James			1
_	Osborne	do	4,000	500
1	Papps, Geo. S	_ do	400	50
2 1	Plumb, T. S., Estate of late	Galt	800	100
138	Porteous, Rev. John	Hamilton	400 55,200	6,900
33	Ramsay, W. M.	Montreal	13,200	1,650
-52	Ransom, W. W	Toronto	20,800	2,600
8	Richardson, Mrs. Elizabeth G., care of		0.000	l
ı	Riddel, John	Melbourne, Australia	3,200	400
20	Riordon, Charles	Merritton	400 8,000	1 000
169	Riordon, John, Estate of late (Merritton),		3,000	1,000
	address Chas. Riordon	ao	67,6 00	8,450
2	Ritchie, Thos. W., Estate of late, care of	Wantena)		1
28	W. F. Ritchie	Montreal	800	100
-	MIS. MESTY	Park, London, North, Eng.	11,200	1,400
		369	-,	1,100

CANADA LIFE ASSURANCE COMPANY—Concluded. LIST OF SHAREHOLDERS—Concluded.

				
No. of Shares.	Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
20	Sconce, Jas. (Bengal Staff Corps), Richard Juson Kerr (Bowden, Cheshire, Eng), John Thomson (Manchester, England.) Address, Mrs. Emily Crossley	Fairlie, Bowden, Cheshire,		1 000
20	Sharp, Samuel, Estate of late. Address,	England	8,000	1,000
	Mrs. M. Sharp	Crosbie House, Avenue Road, West, Leamington, War-	0.000	1 000
5	Sidey, D. D	wickshire, Eng	8,000 2,000	1,000 250
2	Spence, Hon. R., Estate of late, care of			
3	Wm. Cooke Stephens, Miss Jessie Isabella. Address, J. H. Durham	Merchants' Bank, Toronto 61 St. Mary Axe, London, E. C.,	800	100
	St. 14. 7.3.	England	1,200	150
10	Stott, John	7 Buckland Crescent, Belsize Park, London, England	4,000	500
7	Strathy, H. H., Barrie and E. St. George Baldwin. Address E. St. George Bald-			500
40	Street, James O., Estate of late. Address	51 Baldwin Street, Toronto	1	350
26	Messrs. Cobb & Smith, Solicitors	Salisbury, England	16,000 10,400	2,000 1,300
20	Swinyard, Thos, New York, Ontario and Western Railway	16 and 18 Exchange Place.	·	_,
10	Thomas, F. Wolferstan	New York, N.Y., U.S Montreal	8,000 4,000	1,000
20	Thomson, Mrs. Eliza, Trustees of, Address, Mrs. Eliza Thomson	Beech Bank, Bowden, Ches-	4,000	500
	m 13 A m1	hire, Eugland	8,000	1,000
39 75	Todd, A. T., and McLennan, J., Trustees	Toronto	15,600	1,950
	Address, J. McLennan, O.C	do	30,000	3,750
6 30	Torrance, Rev. Edward F	Peterboro'	2,400	300
	Cross	Glasgow, Scotland	12,000	1,500
40	Travers, John N., Manager Bank of Mon- treal	Hamilton		
8	Usher, Thos. S	Brantford	16,000 3,200	2,000 400
8	Usher, Arthur L	Box 706, Brantford	3,200	400
72 9	Yates, Henry	Brantford	28,800	3,690
_	Young	Hamilton	3,600	450
1 10	Young, Geo. A Young, John C	95 Pitcher Street, Detroit,	400	50
		Mich., U.S.	4,000	500
		Total	\$1,000,000	\$125,000

THE CITIZENS' INSURANCE COMPANY. LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for	Amount Paid up in Cash.
	!	\$	\$ cts.
Allan, Sir Hugh, Estate of	Montreal	40,460	3,570 00
Allan, Andrew	do	42,500	3,750 00
Allan, H., Montagu	Vancouver	2,125	187 50
Abbott, Hon. J. J. C.		7,055 21,250	622 50 1,875 00
Anderson, Robert.	do	8,500	750 00
Allard, Louis.	do	2,125	187 50
Archambault, Hon. L	do	4,250 1,700	375 00
Archambault, Tancrède	do	4,250	150 00 375 00
Archambault, Alexandre	do	4,250	375 00
Archambault, François	do	4,250	375 00
Archambault, Camille, Estate of Archambault, Hermine	do	2,550 850	225 00
Archambault, Sarah	do	850	75 00 75 00
Aikins, Hon. J. C.	Toronto	850	75 00
Berthelot, Hon. Judge Brydges, C. J.	Winnipeg	8,500	750 00
Bourget, Bishop, Estate of	Montreal	28,305 8,500	2,497 50 750 00
Bellemare, Raphaël	do	4,250	375 00
Brush, George, Estate of	do	8,500	750 00
Bryson, Thomas, Estate of	New York	4,250	375 00
Beaudry, F. X. Estate of	Montreal	4,25 0 21,25 0	375 00 1,875 00
Dastien, B	do	2,125	
Biron, Jean B., Estate of	do	4,250	375 00
Beauchamp, F. X, Estate of Bellerose, Hon. J. H.	St. Vincent de Paul	2,125 850	187 50 75 00
Bourque, Joseph	i Henryville	850	15 00
~uce. Charles	Montreel	2,125	187 50
Bramley, G. H. Estate of.	St. John's, Nfld	1,275	112 50
Dramley. Christina	! do	850 850	75 00 75 00
Beautieu. C. H	do	2,550	225 00
orazeau. Casimir. sen	Montreal	4,250	
Brazeau, Casimir, jun Beaudoin, Camille	do	4,250 2,125	187 50
Prossesii. H H	do	850	75 00
COURSE. 1. (4. Kidtata Of	. 00	2,125	187 50
Blondin, J. Achille	Bécancour	1,700 850	150 90
Tuuel. Joseph	Montreal	4,250	75 00
Wetate of	do	8,500	*******
TOWARD N. H. R. MISTORIA OF	do	4,250	375 00
Corse, Norton B., Estate of	do	8,500 8,500	750 00 750 00
Sassidy, John L.	do	8,500	109 68
- 40dilet. A	Worcester, Mass	850	75 00
Chinic, Eugène	Montreel	850 4,250	75 00
Uraik, Robert, M.D.	l do	4,250	375 00 375 00
900K, H. L. M.D	Napanee	4,250	375 60
Yurren, Ranjamin	Halifax	4,250	375 00
Donnelly, James, Estate of.	00	8,500 4,250	759 00 375 06
Walter N R Estate of	do	8,500	375 00 7 59 03
791, 20nn 1	I (10)	8,500	750 0
Dorion, P. A. A. Dubord, A	I (10 I	4,250 4.250	375 90
	371	4,25 0	375 00

CITIZENS'—Continued. LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		 \$	\$ cts.
Desjardins, C)ttawa	2,125	187 50
DeBassano, The Marchioness	rance	5,950	525 00
Onfort, Denis, Estate of	Montreal	2,125	187 50
Oupras, Calixte.	do	4,250	375 00
Dupuis, François, Estate of	do	4,250	375 60
Desjardins, L. E., M.D	do	4,250 4,250	375 00 375 00
Dubé, Alphonse	do	1,700	150 00
DeBlois. O	do	4,250	
Duder, Edwin J 5	St. John's, Nfld,	1,700	150 00
Ewing, S. H. & A. S	Montreal	850	75 00
	Ottawa	850 2 125	75 00 187 50
Fletcher, John I	Montreal	2,125 8,500	750 00
Fauteux, Pierre A., Estate of	do	8,075	712 50
Francis, William	do	4,250	375 00
Fraser, Hugh, Estate of	do	8,500	750 00
Fisianlt, H. A		850	75 00
Filteau, Louis H		850 4,250	75 00 375 00
	Montreal	8,500	750 00
Galarneau. P. M	do	4,250	375 00
Gravel Frères	do	4,250	375 00
Gravel, J. O	do	4,250	375 00
Gravel, J. O., in trust	do Winnipeg	8,500	750 00
Girard, Hon. M	Toronto	850 2,125	187 50
Guilbanlt, Louis	L'Assomption	850	75 00
Guerin. Edmond	Montreal	1,700	150 00
Harris, R. E.	Yarmouth, N.S	4,250	375 00
Hopkins, E. M.	Montreal	24,055	2,123 50
Henderson, D. H	do	2,125 4,250	187 50
Hart Gerald E	do	4,250	375 00
Howley, Thomas	St. John's, Nfld	850	75 00
Joseph, Jesse	Montreal	8,500	750 00
Jodoin, Amable, jun., Estate of	do	8,500	750 00
Jetté, Hon. L. A	do	4,250 8,500	750 00
Jamieson, R. C	do	8,500	750 00
Kay, Fred. W	do	17,000	
Lyman, Henry	do	17,000	1,500 00
Laherge, A., et Fils, Estate of	do	2,125	187 50
Laveille, Joseph	Anthohadra	4,250	375 00 75 00
Laurier, Hon. Wilfred Latravers, Régis	Arthabaska	850 850	75 00
Lamy, Thomas	Yamachiche	850	75 00
Lahine Inles	Montreal	4,250	375 00
Lambert, F. X	Ottawa	850	75 00
Lacaille. Charles	Montreal	4,250	375 00
Lyman, H, and A. Allan, in trust		9,775	862 50 375 00
	Montreal.	4,250 4,250	375 00
Moore, Luke, Estate of	do	8,500	500 00
Millard, Robert	do	8,500	
Mercier, Joseph	do	4,250	375 00
Martin, Moïse	do	4,250	375 00
Mallette, L. Z	do	2,125	187 50 375 00
Munro, Daniel, Estate of	do		187 50

CITIZENS'—Continued. LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$ ets.
Mackelcan, H. A	Hamilton	2,125	187 50
Mercier, Felix		2,125	187 50
Major, George W., M.D	do	850	75 90
MacDonald, Duncan	do	3,400 8,500	300 100 750 00
macDonald. Chas. A	St. John, N.B	4,250	375 00
McCarthy, D. & J	Sorel	12,750	1,125 00
McCarthy, Catharine E	do	5,100	450 00
McNaughton, William	do	4,250 8,500	375 00
McGonn. Archibald	do	5,100	450 00
McGravev. Owen	do	4,250	375 00
McNally, W. H. McConville, Edward	Port Dover	850 850	75 00
McKenzie, Thomas	New York	1,700	75 00 150 00
McKenzie, C. H	Sorel	1,700	150 00
McCord, A. T., sen., Estate of	Toronto	850	75 60
McKay, Alex. W	St. John's, Nfld	1,700	150 00
Nelson, H. A., Estate of	Montreal	850 8,500	75 00 750 00
U Leary, Patrick, M. D	Thurso	850	75 00
O'Mullin, Patrick	Halifax	4,250	375 00
Proctor, Charles D Pallascio, G., Estate of late	do	8,500	750 00
Foupart, Joseph	do	4,250 4,250	375 90
Erevost. U. A. G.	do	1,530	135 00
Freiontaine. Toussaint	do	2,125	187 50
Parizeau, Damase Prevost, Mad. R. V	do	2,125	187 50
Prevost, A. Oscar	Quebec	3,400 595	360 00 52 50
Tevost, H. Armand	Quebec	595	52 50
revost. L. Romeo	do	595	52 50
Prevost, P. B. Hector	do	595 595	52 50 52 50
Frovost, Miss E. Adèle!	do	595	52 50 52 50
Fatt, John. Estate of	do	17,085	1,507 50
1118, Hon. Jas. S	St. John's, Nfid	850	75 00
Rodier, Hon. C. S., Estate of.	do	8,500 36,805	750 00
Abouter, C. S.	do	7,650	3,247 50 675 00
Jackson	do	4,250	375 00
2011and, J. R.	do	4,350	375 00
Rolland, J. D. Rolland, S. J. B.	do	850 850	75 00 75 00
TOURNY. A levender	do	4,250	375 00
Modier, P. A	do	1,445	127 50
Rasthoul, A. Reekie, James, Estate of.	dodo	1,360	120 00
**USBOIL A LEYENDER KESTATA OF	Ottawa	8,500 850	750 00 75 00
*OBA. Joseph	Quebec	850	75 00
Chard Edward Estate of	L'Assomption	3,400	300 00
Renaud, J. W., Estate of	Joliette	2,125 850	187 50
Olliand II I	Quebec Beauharnois	1,700	75 00 100 00
Otrang, Robert	Winnipeg	2,125	187 50
Supplierd R W	Montreal	8,500	750 00
Sache, Wm., Estate of	do	7,055 8,500	622 50
CORPLER W Y	. qo	4,250	750 00 375 00
Scholes, François	do	8,500	375 00 750 0 0
	373	-	

CITIZENS'—Concluded. LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
Starnes, Hon. Henry Scholes, H. H. Smith, Hon. D. A. Sutton, Thomas Shea, Sir Ambrose Stead, Thos. Trudel, E. H., M.D., Estate of. Tourville, Louis Turner, W. R. Villeneuve, Nazaire Valois, Jude Valois, Narcisse, Estate of. Vinet, C. F., Estate of. Workman, Thos. Wilson, Andrew, Estate of. Wilson, Thomas, Estate of. Wilson, Thomas, Estate of. Walker, Alexander. Wilson, Hon. C., Estate of. Warner, G. H., Estate of. Warner, G. H., Estate of. Warner, G. H., Estate of. Watter, Hon. J. S. Watter, Geo. N., M.D.	do do do do St. John's, Nfid Montreal do Hamilton Montreal do Sault au Recollect Quebec Montreal do do do St. John's, Nfid	\$7,055 6,375 4,250 850 850 2,125 4,250 2,125 4,250 2,465 4,250 2,465 4,250 8,500 4,250 8,500 4,250 8,500 4,250 8,500 4,250 8,500 8,5	\$ cts. 622 50 562 50 375 00 75 00 75 00 187 50 375 00 187 50 375 00 75 00 750 00 375 00 750 00 375 00 750 00 375 00 375 00 375 00 375 00

CONFEDERATION LIFE ASSOCIATION.

LIST OF SHAREHOLDERS.

		1	A
Vama	Residence.	Amount Subscribed	Amount
Name.	nesidence.	for.	Paid up in
		ior.	Cash.
		\$	\$
A.s.		•	•
Allan, Andrew	Montreal	4,000	400
Allison, Mrs. S. B.	Halifax	14,000	1,400
Boyd, Hon. John	St. John, N.B	5,000	500
Beaty, James, jun., Q.C Burpee, Hon. Isaac, Estate of	St John N D	5,000	500
Beaty, Robert, & Co	Toronto	10,000 2,500	1,000
Bain, R	do	30,00 0	250 3,000
Dail F. A. Executor	do	20,000	2,000
Carpmael, Charles	do	10,000	1,000
Vameron, Archibald	Montreal	10,000	1,000
Uook, Wm., in trust	Toronto	66,000	6,600
Querriman, Mrs Julia	England	62,000	6,200
Clerke, Helena G	Toronto	23,600	2,360
Canada Life Assurance Co Dixon, B. H	mamilton	19,400	1,940
Daniel, T. W	St John W D	20,000	2,000
Dunn, James L	do	5,000	500
Gillot. William	Toronto	4,000 20,000	400 2,000
WWards, Donald ()	Montragi	1,000	100
ranklin, Sarah	Streetsville	40,000	4,000
MIDDS, Mrs. Frances	Toronto	24,500	2,450
Hooper, E.	do	77,800	7,780
Hooper, O. E	do	10,000	1,000
Hingston, W. H., M.D. Howard, A. McL.	Montreal	10,000	1,000
Howland, Sir Wm. P	Toronto do	10,000	1,000
Hooper, E., in trust	do	10,000 3,800	1,000 380
COLK, J., At Co., in trust	do	20,000	2,000
тие, н. и., & Со	do	10,000	1,000
TOUGH, HOD, Thos. K	St. John, N.B.	4,000	400
Conneton, H. J.	Montreal	21,000	2,100
Tenuings, B., in trust.	Toronto	10,000	1,000
Kenny, Sir Edward Kemp, J. C., in trust	Towarto	4,000	400
Mason, J. Herbert	do	28,000 40,000	2,800
Alaciean. J. S.	Halifax	4,000	4, 000 4 00
CHell, Hanroa	do	4,000	400
""OUUDDAID Mrs Charlotta K	Toronto	2,000	200
accionald. Wm	do	17,200	1,720
Zacuonain, J. K. in tringt	do	5,700	570
	do	10,000	1,000
Macdonald, Wm., in trust	do	5,000	500
	Kingston	44,000 10,000	4,400
"Urdheimer Semuel	do	10,000	₹,000 1,000
YAURION W M I)	do	5,000	500
2 04DV. 4: (4	Montreal	4,000	400
TOLERAN PA	00	22,000	2,200
**48861. J P M.D	Toronto	4,000	400
	Montreal	10,000	1,000
Randolph, A. F	rederictor	5,000	500
Sibbald, Miss Fanny	Poronto	10,000 8,000	1,000
Scott, James and G S C. Rethine, in trust	do	2,500	800 250
Will, W. H. Moneger, in triest	do	10,000	250 1,000
Wall Brog	do	16,200	1,620
~ wan. H	do	3,800	380
Turnbull, Wm. W	st. John, N.B	4,000	400
	3 75		

CONFEDERATION LIFE ASSOCIATION—Concluded.

LIST OF SHAREHOLDERS-Concluded.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
Control of the Contro		\$	\$
Tilton, Roberta E	Toronto St. John, N.B Montreal Weston Toronto Toronto Toronto		200 3,300 800 500 800 2,000 800 1,500 1,000 2,000

DOMINION SAFETY FUND LIFE ASSOCIATION. LIST OF STOCKHOLDERS.

	والمرازيات والمراز والمراز والمراز والمراز والمراز والمراز والمراز والمراز والمراز والمراز والمراز والمراز والم				
Name.	Residence.	Number of Shares.	Amount Subscribed for.	Amount Paid up in Cash.	Guarantee Fund.
			\$	\$	\$
Bulyea, G. H. V	do	132 187 20 41 104 125 104	100 500 300 300 4,100 1,800 10,000 43,200 2,000 4,100 10,400 12,500 10,400 300 1,000	2 10 6 6 6 1,025 36 2,500 10,800 4,675 500 1,025 2,600 3,125 2,600 6 250	5,248
Welton, Rev. Sydney	Total		\$120,000	\$29,172	\$5,248

FEDERAL LIFE ASSURANCE COMPANY. LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		101.	Vapu.
		 \$	\$
Aikins, John	Brampton	10,000	1,300
Aikins, M. H., M.D	Trenton	10,000	1,300 1,300
Agar, Amos	Brampton	10,000 6,000	780
Atherton, A. B	Toronto	1,000	130
Barber, Robert	Streetsville	10,000	1,300
Blanshard, Thos	Boyne	10,000 10,000	1,300 1,300
Beatty, J. H Burkholder, J. G. Y	Toronto	5,000	650
Burkholder, J. G. Y	Hamilton	10,000	
Brock, Rev. T., Estate of Birks, Rev. Wm	Nassagaweya	1,000 2,000	130 260
Benedict, H. T	Montreal	1,000	130
Breden, Wm	Kingston	5,000	650
Brenton, John	Belleville	2,000	260 260
Bowes, John, Estate of	Hamilton	2,000 5,000	650
Baird, H. P	Woodstock, N.B	1,000	130
Burns, Rev. A., D.D	iSt. John. N. R	1,000	100
Burns, Rev. R.	Washington	5,000 2, 000	650 260
Urawford, H. T	Toronto	15,500	200
Coleman, Rev. F	Hamilton	3,500	455
Cummins, Mrs. R. A	Guelph	5,000	650 390
Chisholm, W. B	Oakville	3,000 6,000	780
Cornish, Rev. G. H	Stratford	1,000	65
Cobb, Rev. Thos	Ottowe	1,000	130
Clement, Rev. E., Estate of	Parkdale	1,000 3,000	100 390
Colling, Rev. Thos	Welland	2,500	325
Chown, Edwin	Kingston	5,000	650
Clark, R. B., M.D	Woodstock N R	2,500 500	325 65
Campbell, Mrs. E. H	Castleton.	1,000	130
Dexter, David	Hamilton	2,000	260
Dexter, David, in trust	Loads	7,500	975 390
Douglas, Rev. Dr	Montreal	3,000 5,000	175
Dexter, Mrs. Isabella	Hamilton	9,000	1,170
Downer, W. H. N Drysdale, Wm	Glenavey, Ireland	2,000	107
Dawson, H. W	Brampton	2,000 2,000	260 260
Dever, James and Patrick	Fredericton, N.B	1,000	130
Edwards. W. A	, Hamilton	6, 000	780
Evans, W. A Edgecombe, F. B	Fredericton N B	1,000	130
Fillman, Peter	Barton	1,000 10,600	100
Foster, Wm	Brampton	5,000	650
Fleming, D. G., M.D	.iUnatham	2,000	260
Fleck, Rev. Jas	Montreal	5,000 2,500	500 325
Forlong, Rev. Wm.	Lachnte	5,000	650
Foster, Hon. G. E.	Ottawa	2,000	260
Gray, Rev. Jas	Whithy	2,000	1,300
German, Rev. J. F	Orillia	10,000 5,0 00	650
Gundy, Key. Jas.	. Newbury	2.000	260
Griffith, Rev. ThosGoodwin, Rev. Jas	Port Dorer		325 650
COUNTY AND UND HER HANDERS	378	5,000	0.50

THE FEDERAL—Continued. LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Gaunce, W. G	Fredericton	500	50
		10,000	1,300
Haugh, Jas. Hamilton Investment Co.		10,000	1,300
		10,000 10,000	1,000 1,300
		20,000	1,500
Howell, Nelson		5,000	650
		5,000 5,000	650 650
		500	65
Hanson, Rev. C. A.		3,000	390
		5,000 10,000	650 1,300
		2,500	325
Hayden, John		2,500	325
		500 2, 000	65 200
		2,500	325
		6,000	780
Hunter W.	Hemilton	5,000 3,000	650 390
Irwin, Jas	Prescott	5,000	650
		500	65
Berns Wm W D D	Burlington	9,000 17,000	120 2,210
Rerns, Mrs. E.	uu	5,000	500
Ringham, Rev. Wm	Oakville	5,000	650
and wm	Duglas, N.B Woodstock	1,000 5,000	130 650
land, J. H.	Hamilton	10,000	***************************************
Laing, Jas	Burlington	5,000	650
Leitch D. T. IT	Montreal	3,000 1,000	300 130
Moore, Dennis, Estate of	Hamilton	10,000	1,300
Might, Rev. S.	Prescott	10,000	1,300
Morria mi	Deer Fark	1,000 5,000	130 650
		5,000	650
McCallum, Rev. J. W.	Darouport	1,000	130
McCrane, Huge	Brockville	2,500 5,000	325 650
McIntyre, Rev. O. E. McLeod, Hon F. M.P.P.	Bowmanville	2,000	260
McLeod, Hon. E., M.P.P.	St. John, N.B	2,000	260
Potts T. Cuas	Toronto	5,000 10,000	· 650 1,300
Patrick, Sheriff, Estate of late	Brockville	10,000	1,300
Raw Robe	Belleville	2,000	260
Ruse D	Hamilton Milton	10,000 7,000	910
	do	3,000	390
Ross, Rev. J. S	Dundas	2,000	260
Richardson D. J. F.	Granby	2,500 10,000	325 1, 3 00
Scott, Rev. J. G.	7 3	10,000	1,300
Scott C.	Parkdale	8,000	800
atheriand D. D.	Toronto	10,000 10,000	1,300 1,300
Char D. Hev. D. G.	1010110	5,000	1,300 650
Shepherd, Rev. W. W.	Mutsie	1,000	130
Scott, Rev. John	Walkerton	1,000	130
	212		

THE FEDERAL—Concluded. LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Sinclair, Judge Sharp, L. N., M.D. Stephens, Henry Teskey, Luke, M.D Temple, Thos. Turnbull, W. W Van Wart, G. W Van Wart, J. A. Wskefield, Rev. John Wilson, T. H., M.D Williams, Rev. Wm Willoughby, Rev. N. R Whipple, E. S., in trust Waddell, Rev. R. H Whipple, E. S. Watson, Rev. W. C. Wakefield, Miss M. Warden, Rev. R. H Whiting, Rev. R. H Whiting, Rev. R. H Whiting, Rev. R. H Whiting, Rev. R. H Whiting, Rev. R. H Whiting, Rev. R. H Whiting, Rev. R. Walker, G. S Waod, Josiah, M.P	Toronto Perth Minneapolis, Minn. Hamilton. Toronto Frederickton, N.B St. John, N.B. Woodstock, N.B Fredericton, N.B Brantford. Hamilton Cobourg Milton Port Perry Hamilton St. Thomas Hamilton Cainsville Washington do Montreal Kingston Brantford Brantford Brantford Hamilton Cainsville Hamilton Cobourg Montreal Kingston Brantford Sackville Hamilton	2,000 5,000 1,000 2,000 2,000 1,000 1,000 1,000 10,000 17,000 10,000 2,000 2,000 2,000 3,000 1,000	260 650 130 260 260 260 130 100 260 650 1,300 1,300 1,300 1,300 2,210 1,300 390 260 260 390 130 65 325 1,300 455 455 265
Young, Rev. E. R	Meaford Total	\$700,000	\$79,612

THE GUARANTEE COMPANY OF NORTH AMERICA. LIST OF SHAREHOLDERS.

Name.	Residence.	Number of Shares.	Amount Paid up in Cash.
	iladelphia, Pa	200	6,000
	lifax, N.Sston, Mass	6 100	60
Alexander, O. B	w York	50	5,000 500
	ntreallifax, N.S	30 6	900
Suchanan, W. J Mor	ntreal	20	60 200
Barret, Thos. LLor	uisville, Kyshville, Teun	25	250
Uollins, Jas. H	arcuse. N.Y	20 30	1,000 1,500
Uronyn, Berj Lor	ndon, Ont	20	200
Citizens' Insurance Company Pit Campbell, Robert Mon	taburg, Pa	5	250
Chafee, Z. Pro	vidence, R.I.	244 20	10,840
Volling, Alfred M Phi	iladelphia, Pa	20	1,000
Ocoley, Theo	ronto	40 100	2,000
Orumm, Ross W Pit	tsburg, Pa	100	5,000 50 0
Dean, Unas. Percy Que	w York	200	10,000
St.	John. N.B	90 6	4,500
errier, Hon. Jas	ntreal	1,281	17,810
	wmanville, Ont	80	800
Grringer, J. L. Phi	iladelphia, Pa	30 50	1,500 500
riffith, Mrs. Catherine R	ebec	50	2,500
	nnipeg, Man	75 30	750 1,500
zowski, Col. C. S Tor	ronto	150	7,500
Jalt, Sir A. T Mon Junn, Geo. M Lor	ntreal	1,100	11,000
reen, Mrs. Hethy H. R Nev	w York	20 200	200 10,000
Falt, Hon. Thos Tor	ronto	200	2,000
regerson, Geo. W Bos lundry, Mrs. Mary Ann Tor	onto	10 75	100
reata, Mrs. Emily M	do	20	750 200
atton, J. Cassie Moi	ntreal	30	300
lartshorne, Chas Philowland, Sir W. P. Tor	Onto	5 0 4 0	500 400
amilton, John, jun	ebec	50	2,500
owell, J. T Nas	w York	10 200	500
effery, Joseph Lon		200	2,000 200
Ones. Hon. J. Russel	icago, Ill	20	1,000
eech, W. H	tsburgh, Pa	3 15	30
ong. Thos	lingwood, Unt	30	750 300
ewis. F. J Pet	erboro'. Unt	50	2,500
ontrel, Cyrus F Eas orrice, D Mon	ntreal	50 60	2,500 600
Urrow John Nes	inville Tenn	10	500
lurray, William, Estate of late	ntreal	' 30 10	300
Cache. I)	1000	20	500 200
MOUNT MARKET MAR	ntreal	20	200
acculoch, Ferdinand	onto	30 2 50	300 12 500
		6	12,500 60
aclean. W	onto	12	120
inturn, R. BNev	381	200	10,000

THE GUARANTEE COMPANY OF NORTH AMERICA—Concluded. LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	Number of Shares.	Amount Paid up in Cash.
			\$
Macpherson, Wm. MolsonQt	1ebec	50	2,500
	ontreal	60	600
	ttsburgh, Pa	10	500
McLean, Chas B	do	10	500
Nordheimer, Samuel To	ontreal	80	4,000
	w York	20 400	200
	shville, Tenn	400 10	4,000 500
O'Brien, James Mo	ontreal	50	500
Paton, John Ne	w York	50	2,500
Pell, A	do	40	2,000
Pulsford, J. E	do	120	5,200
Reckie, Mrs. Isabella, Executrix	te St. Antoine	200	2,000
Robertson, Andrew, Estate of	do	30	300
Ross, James GQ	terboro'	20 120	1,000
Riddell, Alex. F Mo	ontreal	30	1,200
Rameav. Wm To	oronto	60	3,000
Rowlings Edward, in trust	ontreal	128	1,280
Rawlings, Edward	do	4,101	52,690
Rawlings, Edward	do	3 0	300
Simpson, wm., astate or	do	30	300
Stidston, J. H Fe Smith, Larratt W To	rgus, Ont	24	240
Smith, Professor Goldwin	orontodo	150	7.500
Stark, John	do	150 30	7,500 1,50 0
stavner, T. Sutherland	do	360	10,800
lmith. Hon. J. Gregory St.	. Albans, Vt	100	5,000
Stevenson, W. P Ne	w York	80	4,000
Strickland, Mrs. C. C La		30	300
abine, Mrs. Jean Lee Ph	iiladelphia, Pa	120	6,000
Sabine, A. F., in trust	do	60	600
Stahlman, E. B Na Seifried, Theo Na	shville, Tenndo	20	1,000
purr, M. A	do	40 20	2,000
haw. Wm., jun Pi	ttsburgh. Pa	20 10	1,000
	w York	100	1,000
Chomson, Geo Hamilton Qu	rebec	81	4,050
Tennor, Mrs Harriet Ann Mc	ontreal	80	4,006
Waddell, Mrs. Maria C	do	14	700
Walker, Jas. R	do	6	60
Walker, Kenneth McL	do	44	440
Withall, William	do	120	6,000
Vinslow, Gen'l E. T.	do	100	1,000
Wainwright, Wm M.	ontreal	1 9 0 25	1,000 250
Yarbrongh, Jag. H	sshville, Tenn	20	1,000
Zahn, W. A	ttsburgh, Pa	10	500
	Total	13,372	\$300,000

LONDON LIFE INSURANCE COMPANY. LIST OF SHAREHOLDERS.

Name. Residence.	Amount Subscribed for.	Amount Paid up in Cash.
	\$	<u> </u>
	1	Ψ
Bowman, WmLondon		2,175
Bullen, W. F do do		1,800
Blinn, H. W do do		150
Birtwistle, P do do		300
Carey, Wm Hamilton	, , ,	150
Emery, A. S London		2,400
Elliott, J. H do do		900
Green, Thos do		150
Greenlees, A., in trust do do		1,200
Gibbons, G. C do do		1,305
Glass, W do do		750
Gunn, A. M do		750
Harris, E. W do do		3,150
Harris, G. B do do	20,000	6,000
leffrey, J do do		3,750
Jeffrey, A. O do do		2,295
Johnson, J do do		300
Kent, M. J., in trust do do		125
Kent, M. J do do	-,	195
dilne, J do do	1,000	150
Milne Mrs. E do do	200	30
Mills, J do do		300
Moffat, Col. J do do	500	125
Magee, J., in trust do do		525
Collary, J do do		900
O'Callaghan, F. P Hamilton	1,000	150
Powell, A. B London London.		125
Reaves, George Montreal	5,000	750
Richter, J. G London	5,000	750
Smallman, T. H do do	4,000	600
Scandrett, J. H do do	2,090	300
hoebotham, T. B Bridgetown Bridgetown	2,500	375
Paylor, E. A., in trust London London		150
Tisdale, Col D Simcoe Simcoe	1,000	150
Wright & Durand Lon ion Lon		300
Webb, Wm do do	1,000	250
Total	\$223,000	\$33,650

MANUFACTURERS' ACCIDENT INSURANCE COMPANY. LIST OF STOCKHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
			•
	l	\$	\$
	Guelph	2,0 00	400
Archer, Robt	Montreal	2,000	400
Allan, A. A	Toronto	1,000	200
Bell, Wm	Guelph	5,000	1,000
	Georgetown	2,000	400
Blockstock T. C.	do	1,000	200
Orean, Robt	do	5,000	1,000
Carlile, J. B.	do	2,000 6,000	400 1,200
Ellis, J. F.	do	5,000	1,000
Flett, John	do	5,000	1,000
Goderham, Geo	do	20,000	4,000
Henderson, J. D	do	1.000	2,000
Lowndes, Henry	do	2,000	400
Murray, John A	do	1,000	200
Manning, Alex	do	5,000	1,000
Macnee, J. H	do	1,000	200
May, Sam'l	do	2,000	400
Macdonald, Sir John A	Ottawa	2,000	400
McKinnon, S. F.	Toronto	10,000	2,000
Nicholls, Mary A	Peterboro'	1,000	200
Nicholls, W. O	do	1,000	200
Nicholls, Frederic	Poronto	2,000	400
Patterson, R. L	do	5,000	1,000
Ross. Jas. F. W.		2,000	400
Riordon, Chas	3.	2,000	400
Raphael, Thos	Ottawa	5,000	1,000
Thornton, Isabella	New Richmond, Que	1,000 1.000	200
Trees, Sam'l	Toronto	5,000	1,000
Warren, Robt. C	do	200	1,000
Warren, Chas. D	do	5,000	1,000
Warren, Wm. A	do	2,000	400
Walker, Harton	do	2,000	400
Warren, Robt	Niagara	500	100
Warren, Geo. M., M.D	_ do	1,000	200
Youngs, John	Woodstock	3,000	300
	Total,	\$118,700	\$23,449
	A V VOIL 111111 411111111	4 0110,100	\$20,220

MANUFACTURERS' LIFE INSURANCE COMPANY. LIST OF STOCKHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
Allan, A. AT	oronto	2,000	400
Akers, John	do	5,000	1,000
Archer, Robert	ontreal	5,000	1,000
	uelphhatham	5,000 1,000	1,000
Barber, James G	eorgetown	20,000	200
Baynes, E. A. M.	ontreal	10,000	4,000 2,000
Bourgeau, Alex	do	5,000	1,000
Burnett, G. F	oronto	1,000	200
Boomer, H. C.	do	5,000 2,000	1,000
Bessey, J. B Of	ttawa	10,000	400 2,000
Bell, Wm G	uelph	20,000	4,000
Bond, J. M. Bell, John. Be	do	1,000	200
Brodie, A. W	elleville	1,500	300
Carlile, J. B.	oronto	2,000 $10,000$	400 2,000
Clark, J. P.	do	20,000	4,000
Orean, Robt	do	10,000	2,000
Christie, Wm	do	100	20
	do	10,000	2,090
Varrier, T. W	do	500	200 100
Ularke, John Pe	eterboro'	1,000	200
Cahill, Thos.	do	1,000	200
	ondon	1,000	1,000
Pay, T. J G	uelph	1,000 3,000	200 600
Dailey, Mary E Co	ouncil Bluffs	100	20
Vavie. Theodore Vi	ictoria, B.C	10,000	2,000
DeGrassi, A. W Li	ndsay	100	20
Donerty, Thos ISa	do	100 100	20
-шis. J. F то	oronto	10,000	20 2,000
Flett, John	do	5,000	1,000
	ontreal	5,000	1,000
Gravel, Jos. O	do	5,000	1,000
Gurd, Chas.	do	1,000 5, 000	200- 1,000
400derham, Geo 1To	ronto	20,000	4,000
Godired, HA.	do	100	20
	tawa	500	100
Hassall, Richd	do	10,000	2,000
Penderson, J. S	do	5,000	40 1,000
Sarris. John. Estate of Bri	antford	5,000	1,000
Hall, T. G.	nicago	2,000	400
Hingston, W. F	terboro'	5,000 5,000	1,000
4amilton W	do	1,000	1,000 200
	do	5,000	1,000
CKCL. Marie L	do	1,000	200
reland, Geo. E	ronto	200	40
Parvis. S. M	atham	5,000 1,000	1,000
Vunston Thos F	rnis	300	1,00 0 60
Warn, D. W	oodstock	5,000	1,000
Quary les	terboro'	1,000	200
Kent, Bamuel Kelly, Thos	do	1,000	200
-A 1 - TOO	385	1,000 1	200∙

MANUFACTURERS' LIFE INSURANCE COMPANY—Continued. LIST OF STOCKHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
	————————		
		\$	\$
Lowndes, H	Toronto	5,000	1,000
Lennox, E. J	do	10,000	2,000
May, Sam'l	St. Catharines	100 10,000	20 2,000
Manning, Alex	do	10,000	2,000
Murray, J. A	do	1,000	200
Mana, Donald D	Winnipeg	10,000	2,000
	Ottawa Peterboro'	10,000 2,5 00	2,000 500
Matthews, W. E.	do	1,000	200
Mercer. Andrew.	do	500	100
Morrison, Geo. A	do	1,000	200
Macdonell, Alex	doLindsay	2,000 500	400 100
McDonell, Wm	do	100	20
Moore, F. D	do	300	60
Matthieu, F. B. E	Montreal	5,000	1,000
	Guelph Toronto	10,000	2,000
McCarthy, Dalton	do ,,,,,	5,000 10,000	1,000 2,000
McKinnon, S. F	do ,	20,000	4,000
McRae, Philip	Lancaster	10,000	2,000
	Alexandria.	10,000	2,000
McLennan, R. R	do	20 ,000	4,000
	Peterboro'	5,000 1,000	1,000 2 00
Nicholla Mary A	do	1,000	200
Nicholls, Frederic Nichols, Wm	Toronto	10,000	2,000
Nichols, Wm., M.D.	Ottawa	500	100
O'Hara, Robt.	Chatham	2,000 1,900	400 1,900
Ouimet, J. A	Montreal	5,000	1,000
Patterson, R. L		10,000	2,000
Phillips, F. J	dodo	100	30
Piper, H. L.	dodo	5,003 10,000	1,000 2,000
Polson, F. B	do	5,009	1,000
Patterson, Hy. A	Chatham	300	60
Pigeon, J. B. A		100	20
Rolph, F	do Toronto	1,500 100	300 20
Ross, Jas. F. W., M.D.	do	5,000	1,000
Roger, G. M		2,000	400
Rowse, O. U	do	2,000	400
Stratton, W. A., & J. R	do	500	100
Stevenson, Geo	do	1,00 0 500	200 100
Strachan, W	Montreal	5,000	1,000
Strathy, P. J., M.D		10,000	2,000
Strathy, H. S	do	10,000	2,000
Smith, Alf. W.	dodo	5 ,000 1,000	1,000 200
Strathy, John A	Barrie	3,000	600
Stevens, Ada J	Chatham	1,000	200
Stewart, McLeod	Uttawa.	10,000	2,000
Schell, R. SStorey, W. A	A eton	2,000	400
Taylor, Thos. H.	Chatham	5,0 00 5 00	1,000 160
Tilley, Sir L.	Fredericton, N.R.	1,000	200
Treble, John M	Toronto.	2,500	500
	386	•	

MANUFACTURERS' LIFE INSURANCE COMPANY—Concluded. LIST OF STOCKHOLDERS—Concluded.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Trees, Sam'l Warren, Chas. D Warren, Wm. A Warren, Robt. C Warren, Robt. C Warren, Geo. M. Walker, Harton Winnett, H Wright, John Wood, John A Wilkes, Geo. H Walkey, Wm. H Wilson, Mrs. Mary L Wallace, J. W Young, Margaret Youngs, John	do do	10,000 10,000 3,000 500 500 2,000 10,000 5,000 2,500 1,000 1,000 1,000 1,000 200 5,900 5,900	2,000 2,000 600 100 400 2,000 1,000 500 2,000 1,000 200 200 40 1,000 500 500

NORTH AMERICAN LIFE ASSURANCE COMPANY. LIST OF GUARANTORS.

			
Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
	İ	\$	\$ -
Allan, Hon. G. W	Toronto	2,000	400
Blaikie, J. L	do	10,000	2,000
Blaikie, J. L., in trust.	do	14,000	2,800
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
Cook, H. H., M.P	do	10,000	2,000
Carruthers, J	Kingston	2,000	400
Cartwright, Sir R. J., M.P	do	2,000	400
Carlyle, James, M.D	I orden	6,000	1,200
Design How I H O C	Charlettetern D F I	1,000	200
Gordon, William	Toronto	7,000 2,00 9	1,400
Gurney, Edward, jun	do	2,000	400 400
Gunn, A	Kingston	2,000	400
Hewett, Rev. Wm. J	Lancaster, Ont	1,700	340
Bughes, B. B	Toronto	2,000	400
Jones, Hon. A. G	Halitax, N.S	2,000	400
Kerr, J. K., Q.C	Toronto	17,000	3,400
Lake, J. N	do	8,800	1,760
Lake, J. N., in trust	do	5,000	1,000
Lovitt, William D.	Yarmouth, N.S	10,000	2,000
Morris, Hon. Alex., M.P.P.	Toronto	5,000	1,000:
Meredith, E. A., L.L.D	Rosedale.	2,000	400
	Toronto	7,000	1,400
Mowat, Hon. O., M.P.P	do	2,000	400
Macdonaid, Hon. D. A	Toronto	10,000	2,000
Mackenzie, Hon. A., M.P., in trust	do	15,000	3,000
McCabe, Wm., F.I.A	do	5,000 34,000	1,200 6,800
McKay, Hugh	Montreal	2,000	400
McLennan, Hugh	do	2,000	400
McCrae, D	Guelph	2,000	400
Mc Ritchie, Rev. Geo	Almonte, Ont	5,000	1,000
Proudfoot, Hon. Vice-Chancellor	Toronto	10,000	2,000
Robertson, Andrew	Montreal	10,000	2,000
	Toronto	10 000	2,000
Scott, James	do	10,000	2,000
Starr, G. H.	Halifax, N.S	2,000	400
Smith, Sir Albert J., Estate of the late	Dorchester, N.B	7,000	1,400
Thorburn, Dr		10,000	2,000
Wellington, W. E., in trust	do Seaforth	5,000	1,000
Willett, Annie	Yarmouth, N.S.	2,000	400
	Toronto	5,000	1,000
10445, 000. 1., m.a		10,000	2,000
	Total	\$300,000	\$60,000
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QUEBEC FIRE ASSURANCE COMPANY. LIST OF STOCKHOLDERS.

		1		
3 T	Residence.	Shares.	Amount	Amount
Name.	mendence.	Suares.	Subscribed for.	Paid up in Cash.
				0
			\$	\$
Anderson, Mrs. E. G	Quebec	12	540	240
QUORD, George	i do	60	2,700	1,200
Austin, H. C. & M. E.	do	20 18	810 800	400 360
"" VCIAIR, Rev. Joseph, Katate of	1 (10	40	1,800	800
angers, Mde. L. P.	Montreal	6	270	120
Angers, Hon. A. R Ahern, Mrs. Amelia V	do	10 10	450 450	200
Address Mrs F H	. 1 (10)	10	45	20 0 20
Outinogley F	l do	23	1,035	460
Attornal T., (Heirs by J. Horan	' 	20	1 7710	
Attorney) Beaubien, Hon. Louis Burke, R. C. Eatate of	IMODIFERI	38 18	1,710 810	380 360
Burke, E. C., Estate of	Quebec	4	180	80
2900V Mrs M S Latahyra		10	450	200
Brown, W. P., Executrix of late Brousseau, Mrs. M. M. D		60 10	2,700	1,200
		32	450 1,440	200 640
		19	855	380
Baldwin, Dame M. A. G		1	45	20
Z-Cam Deniel	do do	135 59	6,075 2,655	2,700 1,180
- 46mnian (i b	1 00	4	180	80
	do	25	1,125	500
Campbell W. N. Procutor and Attr	40	84 1	1,530 45	680
	do	52	2,340	2 0 1,040
	40	200	9,000	4,000
Carrier, Mme. Henriette	Ste. Anne de la Pocatière	.6	27.0 450	120
	Onebec	10 15	675	20 0 300
	Quebec Sandwich	46	2,070	920
	Quebec	2	90	40
Campbell, Mrs. Isabella Jane	do	20	900	400
	St. Hyacinthe	2	90	40
2. Okin Wm Waterto of	Quebec	20	900	400
Corporation Archi Priscopale F M	do	15	90 675	40 300
Caisse d'Economie, N. D	do	76	3,420	1,520
	do	15	675	300
Davis Tarie Management	do	16 17	720 765	320
Dugal, Diles. Emélie, Caroline and	MOUTH COL	**	103	340
Donoile	Quebec	4	180	80
	do	36	1,620	720
Ugan Later Line of International	Beauport.	10 10	450 450	200 200
De Roman	do	14	630	280
Dickson, James, Executors of late De Blois, E. J.	Montreal	20	900	409
Of Riois D	`a ₀	6 8	270 360	120 160
Daving W. A.	Mantrael	2	90	40
Doucet, Rev. N	Ancres	20	900	400
Duce, mrs. Ottatione, Herra or	do	30	180	80
Deronge II. D., Estate Ol.	Doonnout	2	1,350	600 40
Digohamit, Michigan II	Quebec	10	450	200
Dupont, William	40	50	495	220
Dean, A. L., G. & E. M	do	י עט	2,250	1,000
	000			

QUEBEC FIRE ASSURANCE COMPANY—Continued. LIST OF STOCKHOLDERS—Continued.

Name.	Residence.	Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Dynes, Joseph		3	135	60
Drum, Isaac, Estate of Drum, Wm., Estate executors	do	1 5	45 225	20 100
De Lille, F	do	132	5,940	2,640
Drummond, Dame M. A	do	50 1	2,250	1,000
Dumoulin, P. B	Quebec	5	45 225	100
Fraser, Hon. John, Heirs of	do	20	900	400
Fabrique St. Roch	dodo	16 8	720 360	320 160
Frémont, Mde. C. P., Executrix	do	2	90	40
Frémont, Jules Taschereau	do do	2	90	40
Glackemeyer, Mde. S. JGrant, Mrs. T. H	do England	1 2	45 90	20 40
Goodwin, Mrs. Emma	do	18	810	360
Gale, Mrs. B	Quebecdo	4	180	80
George, Miss Elizabeth, Estate of	do	10 10	1,890 450	840 200
Grenier, Mrs. J. O, Heirs of	do	4	180	80
Gibb & Ross	do	30	1,350	600 40
Grassett, Mrs. S. M	Toronto	14	630	280
Gravel, J. A	Montreal	14	630	280
Gourdeau, FrançoisGarneau, Hon. Pierre	Quebecdo	20 32	900 1,440	400 640
Gourdeau, Mde. Félix	do	8	360	160
Gourdeau, Mde. Napoléon	do	6	270	120
Healey, Miss Annie	1	3 6	135 270	60 120
Hawtayne, W. H.	England	30	1,350	600
Huot, Philippe	do	38	1,710	760
Henderson, Mrs. M. L	do	26	90 1,170	40 520
Hossack, G. C	do	10	450	200
Hunt, James, Executors of late	do	76 10	3,420	1,520
Hamel, Abraham, Estate of		4	450 180	200 80
Hookes, Isaac	do	6	270	120
Hardy, A. P Hardy, M. G	Champlain	6 12	270 540	120 240
Hardy, David	do	6	270	120
Hardy, Joseph L	Grondines	20	900	400
Hardy, Siméon	do	146 22	6,570 990	2,920
Herring, William	do	100	4,500	2,000
Hamilton. Robt		16	720	320
Herring, Wm., in trust	dodo	18 23	810 1,035	360 460
Hunt, Herbert F	do	14	630	280
Hunt, Frederick F	do	1 16	720	320
Hunt, Miss Caroline E	do	60	2,700 450	1,200
Hunt, Miss Henriette M	do	10	450	200
Healey, Miss Louisa.	do	1	45	20
Joseph, Andrew		12 10	540 450	240
Jackson, Mrs. Elizabeth	do		270	120
Jones, Edwin	do		3,870	1,720
Jones, Mrs. M. A.		١	1,350 1,890	840
,	390		2,000	- = -

QUEBEC FIRE ASSURANCE COMPANY—Continued. LIST OF STOCKHOLDERS—Continued.

Name.	Residence.	Shares.	Amount Subscribed for.	Amount Paid up in Cash.
				 \$
Kerr & Molson, Trustees	Montreel	8	360	
Louis, Joseph	Ouebec	30	1,350	16 9 600
Langevin, Ed. T	Uttawa	6	270	120
46 Boutillier, Mrs. (leorge, et al.,	Perce	3	135	60
Le Boutillier, Phillippe LaRue, S. V	St Charles	3 20	135	60
Le Boutillier, Horatio	Gaspé	6	900 270	400 120
Mainbly, W. H	Inverness	8	360	160
Lelièvre. S Executors of late	Quebec	6	270	120
Logie, Mrs. Sarah, Heirs of Langevin, Jean, Right Rev. Bishop	do	4	180	80
Langevin, Sir H. L., C.B, K.C.M.G	Onehec	6 66	270 2,970	120
Uningevin, Kev. K	Kimouski	6	270	1,320 120
Demoine, Alexandre, Heirs of	Quebec	10	450	200
~ egare, Rev. A. J	do	14	630	280
Lacroix, Edouard	do	16	720	320
Lindsay, Mrs. E. L.	Paspebiac	73 42	3,285 1,890	1,460 840
United to the state of the stat	Quebec	5	225	100
Lepine, Louis,	do	5	225	100
Léonard, B.	do	5	225	100
Légaré, J. A	do	2 4	90 180	40
Mathieu. Delle. Zoè	Grondines	10	450	80 200
Tathien. Delle. Adelaide	do	10	450	200
Machin, Miss K. M	Quebec	4	180	80
Machin, Miss H. J	do	40	186	80
"10180n. John. Tutor	Varennes	8	1,800 360	800 160
TUULIZambert, Mrs. Fred'k	Quebec	31	1,395	620
404Uzambert, Mrs. S., Heirs of	_ do	. 8	360	160
Mountain, Mrs. C. S.	England	14	630	280
McLimont, William	Quebec do	8 40	360 1,800	160 800
"CLIMONT. J. C.	do	10	450	200
"Urgan, Terence, Legatees of .	Ireland	30	1,350	300
Duler, Mad. Malvina	Quebec	6	270	120
Marcot'e, Mad. Cécile Molson, William, Executors of late	Montreal	6 26	270	120
Tachider Jag & Co	Quebec	90	1,170 4,050	520 1,800
AGICODY. Rev .1 K	do	3	135	60
workun h k	_ do	25	1,125	500
Mitchell, Mrs. Robert	England	20	45	20
Marcols, Mar II A	Unebec I	11	900 495	400 220
Wison, Jos. D. Tutor	Montreal	6	270	120
"UISOn & Crawford, Trustees 1	ao	8	360	160
"Ulson. Alex. Tutor	do	.8	360	. 80
Maclaren, W. H, en usufruit Norris, Mrs., Widow Thomas	do	10 23	450 1,035	200
	do	1	45	460 20
'Urris. Ming (theriotte	do	1 !	45	20
Offis. Wings M I	do	1	45	20
Vorris, Miss Helena	do	1	45	20
Connor. C. R	do	4	45 180	20 80
	Montreal	6	270	120
'VOROBOR John	Quebec	40	1,800	800
Dliver, Frederick. Heirs of	ao	14	180	80
TALLUX, MIDD M II	do	14 i	630 (280

QUEBEC FIRE ASSURANCE COMPANY—Continued. LIST OF STOCKHOLDERS—Continued.

		-		
Name.	Residence.	Shares.	Amount Subscribed for.	Amount Paid up in Cash.
			\$	\$
Perreault, Mde. M. S Parke, Mrs. Jos	Montreal	8	360 360	160
Pelletier, Hon. C. A. P.	do	18	810	360
Pozer, Miss M. M	Quebec	10	450	200
Pozer, Mrs. Ann Poston, William, Executors of late	Beauce ,	28	180 1,260	80 560
Paquet, Mad. Reine	Montreal	6	270	120
Paradis, L. L.	Quebec	4	180	98
Prévost, Mad Ve. Louis	do	2 4	90 180	40 80
Pinsonnault, Dame Uécile	Montreal	ì	45	20
Quebec Bank	Quebec	58	2,610	1,160
Rossignol, Dr. D, Curateur	Fraserville Quebec	12 8	540 360	240 160
Renfrew, George R	do	125	5,625	2,500
Robitaille, Dr. Olivier	do	22	990	440
Ross, Hon. Jas. G	do	l 24 11	1,080	480 220
Russell, Mrs. Horatio A	do	8	360	160
Robertson, Mrs. Charles	Hamilton	5	225	100
Rinfret, Mrs. Ferd. Rémi	do	1 4	180	20 80
Stuart, Mrs. M. B	do	130	5,850	2,600
Simons, William	do	20	900	400
Smith, Geo., Heirs of	Montreal	20	900	400
Stevenson, Mrs. A. C., Executrix and	Quebec	4	180	80
Shaw Samuel J	do	19	855	380
St. Michel, Charles	do	12	270	120
Scott, W. W., Executors of late Simons, John	do	113	540 5,085	240 2,260
Simons, Archibald	do	4	180	80
Sœur de la Nativité de Jésus, Mon-	Montreel		1	00
Samson, Charles	Quebec	1 10	45 450	20 200
St. Pierre, François, Executor & Tutor	Chicoutimi	8	360	160
Shaw, John	Quebec	1	45	20
Têtu, Mgr. H Têtu, Vital, Heirs of	do	8 84	350 3,780	160 1,680
Tessier, Hon. U. J	do	4	180	80
Tremblay, Mrs., Widow P. A	do	20	900	400
Thibault, Louis Tessier, Cyrille	Quebec	6	270 270	120 120
Teggier Félix	do	12	540	240
Taschereau, Mde. T. J., Estate of	do	20	900	400
Turcotte, Nazaire Thomson, Geo. H.		12 34	540	680
Tourangeau, Mde V. A. J	do	2	1,530	40
Turner, R	do	14	630	280
Turner, R. Ernest Union Bank, in trust		10 34	450	200 680
Vallée, Prudent, Estate of		43	1,530 1,890	840
Vocelle, Olivier	do	6	270	120
Veit, Mrs. Samuel Alcorn Withall, W. J	Montreal	179	45	20
White, William, Heirs of	Quebec.	172	7,740 1,080	3,440
Walker, Miss Helen Filmer	do	31	1,395	620
Wallace, Mrs. S. A. P			180	80
Webb, E	.' do	.1 48	2,160	960

QUEBEC FIRE ASSURANCE COMPANY—Concluded. LIST OF STOCKHOLDERS—Concluded.

Name.	Residence.	Shares.	Amount Subscribed for.	Amount Paid up in Cash.
Whitehead, Joseph	EnglandQuebec	10 46 20 5,000	\$ 450 2,070 900 \$225,000	\$ 200 920 400 \$99,240

ROYAL CANADIAN INSURANCE COMPANY. LIST OF STOCKHOLDERS.

	,		
Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
	Fredericton	1,675	1,340
	Montreal	150	120
	Malbaie Vercheres	300 250	240 200
	Montreal.	50,000	40,000
Archer, Robert	do	5,000	4,000
Archer, Joseph	Quebec	75	60
Artherton, A. B.	Toronto	75 150	60
Atwater, A. W	Montreal	2,500	120 2,000
Audet, P	St. Fabien	25	20
	St. Anselme	200	160
Barsalon, E.	do	1,000 150	800 120
Bates, C. F	Ottawa	150	120
Barsalou, C	Montreal	300	240
Babcock, M	do	150	120
Benny, R	Peterboro'	75	60
Beaupre, A	St. Elizabeth	150 225	120 180
Bernard, J. M	Cap Santé	75	60
Bethune, Rev. C. J	Port Hope	150	120-
Belanger, A	St. Hughes	75	60
Bell, A. Wilson	Montreal Carleton Place	750 175	600 140
	Cap St. Ignace	50	40
Bertrand & Brochu	Lévis	150	120
	Sorel.	150	120
Benoit, Frs	Montreal do	75 25	60 20
Bilodeau, A	St. Charles	75	60
Bjerrum, Emma	New York	1,675	1,340
Black & Locke	Montreal.	150	120
Black, M. P	Halifax	1,450 50	1,160
Blouin, J	St. Jean. P.J.	50	40
Blouin, M	Quebec	375	300
Boulet, 0	do	75	60
Bosse, J. G. Boulet, Dr. S	do	75 150	120
Bourget, Rev. J. B		75	60
Boucher, Jean	St. Charles, B	375	300
Bon Pasteurs, Sœurs	Matane	125	200
Brown, J. & Co	Montreal	850	680
Britton B. M.	do	150 200	120 160
Bramley, Mrs. C	Sore1	300	240
Bruneau, P. C. A	l do	75	60
Bradburn, T	Peterboro'	75	60
Brousseau, Mde. Ve. E	Quebec	200	120
Burns, K. f	Bathurst.	75	60
Buchanan, T	Montreal.	175	140
Burnett, Miss A. M.			1,000
Cameron, J			180- 120
Carlisle, H., Estate of	St. Catharines	150	120
Cahill, Michel.	St. George, Beauce	50	40
Carriere, Miss M. A	Larger Wills	150	120
UBILLI, B. J	394	50	1 40

ROYAL CANADIAN INSURANCE COMPANY—Continued. LIST OF STOCKHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for,	Amount Paid up in Cash.
Carruthers, John	ingston	400	320
Varruthers, J. B	do	3 25	260
Campbell, W., Heirs of	ontrealdo	25	20
Campbell, K. & Co.	do	750 75	600 60
Uassils, Stinson & Co	do	75	60
Caron, G St	Ombert	75	60
Chapléau, E. J	Charles, B	75 25	69
Unif, G. A Fr	redericton	200	20 160
Ulendenning, W Mo	ontreal	150	120
Cahill, N. A. Front Claxton, F. J. Mo	ontreal.	175	140
Claxton, T. J	doi	25 50	20 40
Vollège Ste. Anne St	e. Anne de la Pocatière	75	60
Costello, P., Estate of Mc Coghlin, Mrs. L. A	do	150	120
Cockshut, Ignatius	do	150 150	120
Uormack, James Gi	uelph	150	120 120
Cochrane, Hon. M. E Oc	omnton	700	560
Collin, Rev. C	moughi	75	60
Couture, G. & E Lé	Svis	50 150	40 120
Praig, Mrs. J. L Mo	ontreal	175	140
Urossen, Jas Co	obourg	75	60
	ontreal	48,750	15,000
Uutt, Harry Mo	ynontreal	150 150	120 120
Ualziel, Mary Ann St	. Thomas, Montmagny	50	40
Paiziel, Alvine	do	25	20
Davison, Mrs. Jas Mo Daigle, Joseph	ontrealdo	50 825	40
Vawes, J. P.,,,,,,,, Ls	schine	3,125	660 2,500
Pever Bros IFr	edericton	225	180
Desmarais, H	. Marc	75	60
emera. (1 120	ochelaga	1,675 150	1,340 120
Pensie, J ISt.	. Jean. Isle d'Orléans	100	80
Jenis, D	. Nimon. Bagot l	75	60
Demers, Mrs. I. Ho	monski	150 250	120
onnelly, J Mo	ontreal	150	200 120
oran, M Ki	ngston	725	580
Obson, John Lin Prapeau, Rev. J. O	ndsay	75	60
onn, J. I	John, N.B.	75 150	60 120
undas, J. R Lii	ndssy	150	120
YUII B. John Ha	1118X	1,100	880
upuis, J. B	do do	75 75	60
UDe. Pierre ISL	Jean, Port Joli	75	60 60
Te var. O Te	rrebonne	150	120
ubord, Mrs. A Th	ree Kivers	300	240
umas, Arthur	Jean. Port Joli	450 75	360
Malt. K. St.	Helene, Bagot	75	60 60
uffus, N. Ha	lifax	1,200	960
Ston. H. F St.	. Stephen, N.B	225	180
Idgar, Frank		425	340

ROYAL CANADIAN INSURANCE COMPANY—Continued. LIST OF STOCKHOLDERS—Continued.

Name.	Residence.	Amount Subscribed	Amount Paid up in
		for.	Cash.
		\$	\$
	St. John, N.B.	75	60
Esson, W.	Halifax	275	220
Evans, W. S.	do	575 1,675	460 1,340
Evans, J. S	do	2,075	1,660
Evans Sons & Mason (Limited)	do	150	120
Ewing, S. H. & A. S	do	150 200	120 160
	Brockville	300	240
Fisher, S	Quebec	300	240
Foley, M. S Foster, A. J	Montreal	50 75	40
Fortin, Irene	Ouebec	75	60
Foster, Stephen	Rock Island	75	60
Torner, Achille	Ste. Marie, Beauce	125	100
Fortin, Nestor	Montreal	50 175	140
foucher, A	Montreal	300	240
Fortin, T	Cap St. Ignace	450	360
Forget, O	Terrebonne L'Islet	100 425	80
Fulford, J. H	Brockville	150	340 120
Gauthier, Thos	Montreal	75	60
Gamache, Solyme	Cap St Ignace	75	60
Gagnon, Michel	St. Raphael	75 50	60
Gagnon, Nazaire	Champlain	150	120
Gaboury, Auguste		150	120
Gilmour, Allan	St. Henri	75 425	340
Gilman, Mrs F. E	Montreal	6,250	5,000
Gilman, E. F	Woodstock	75	60
Gilman, F. M	Montreal	75	60
	St. Eustache	150 625	120 500
Gould, Jas	Montreal	150	120
Gould, Ira, & Sons	do	375	300
Greene & Sons	Montreal.	300 75	240
Gravel. J. A	do	150	120
Grafton, J. B. & J. S.	Dundas	.75	60
Grenier, J. B Estate of Gravel, Frère	St. Henri	25	20
Gunn, Alex.	Kingston	450 725	360 580
Guy, Mrs. P	Montreal	150	120
Hall, J., Estate of	Peterboro'	150	120
Harper, Jas	Montreel	150 125	120
Hevd. U. B	Brantford	150	120
Hedge, H., Estate of	Montreal	825	660
Hearle, J. G	do	75	60
Hodgson, J. O.	do	26,800 150	21,440 120
Hodgson, T. E	do	1,250	1,000
Hodgson, C. J	do	500	400
Howley, J Hodgson, W. C	do	75 275	60
Hudon, Rev. J	St. Philippe de Néri	675 150	540 120
Hudon, Mrs. E., Executrix	Quebec	75	60
Hudon, Mrs. E	396	75	1 60

ROYAL CANADIAN INSURANCE COMPANY—Continued. LIST OF STOCKHOLDERS—Continued.

Innes, Robert	Amount Paid up in Cash. \$ 120 40 120 60 220
Samily S	\$ 120 40 120 60
Innes, Robert	120 40 120 60
Innes, Robert	120 40 120 60
Jalbert, J. E	40 120 60
Jardine & Co. St. John, N.B. 150 Jaffray, Rev. W. Fredericton. 75 Jackson, LtCol. Brockville. 275 Jamieson, R. C., in trust. Montreal. 375 Jamieson, R. C., in trust. do. 1,250 Jenkins, Robert. Toronto 150	120 60
Jaffray, Rev. W	60
Jamieson, R. C., in trust Montreal 375 Jamieson, R. C., in trust 1,250 Jenkins, Robert Toronto 160	220
Jamieson, R. C., in trust	300
Jenkins, Robert 150	1,000
Iowa- Alfa-J Montreel I 180	120
Joyce, Alfred 150 Jones, D. B Brockville 150	120 120
Jones, Seneca	180
Jones, A. G	280 60
Kathan, C. H Kock Island 75	60
Kerr, W. M Montreal	20
Keith D. S	1,160 320
King Bros St. Pacôme 75	60
Labrie, Alfred	100
Larkin, P	60 320
Larochelle, A	20
Laberge, J	60 40
Larochelle, Estate of Rivière du Loup 75	60
Lawrence, J. and G St. John, N.B 75	60
La Banque du Peuple Montreal 32.500	20 26,000
Lapalme, Alex do 50	40
Leeming, H. B	60
Levesque, Dame D Montreal 150	60 120
Légaré, Rev. A. J. J St. Croix 75	60
Lemieux, E	20 60
Lemieny & Dellaire do 75	60
Lemont & Son	60 140
Lewis, W. J. Halifax 1.150	920
Leslie, J Ottawa 75	60
Lefebvre, L	60 60
Lindsay, Wm Woodstock 50	40
Lyman, Benj., Estate of do 200	220 160
Mackay, Hugh 10.950	8,760
Matthews, F. B	120
Tartel Rev. L. A St. Gervals 50	40 40
Marmette Dr J 50	40
Macnee, J., Estate of late	580 220
Tannel John 50	40
MacDougall Bros	720
Merritt, T. R. St. Catharines 300	20 240
Mitchell I 8 Halifax 100	80
Miville, Alfred 25 Michaud, J. B Lévis 75	20
Mitchell, Robert	60 120

ROYAL CANADIAN INSURANCE COMPANY—Continued. LIST OF STOOKHOLDERS—Continued.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	*
Mitchell, Hon. P Mo		75	60
Moore, W. S., Estate of Ha	ontreal	350 4,225	280 3,380
Morton, Philips & Bulmer	do	150	120
Morton, J. Y Br	antford	150	120
Moody, M., sen Te	do	1, 575 150	1,260 120
Morgan, Jas	rel	200	160
Morgan, J. T. P So	rel	50	40
Moss, S. H. & J		100 25	80 20
Mussen, T Mo	ontreal	150	120
Mulligan, J Po	ort Hope	425	340
Murphy, J. B	Stephen, N.B	100 300	80 240
Musgrove, J. M Ot	tawa	150	120
Mullin, John So		75	60
Muckleston, J. & Co. McConkey, T. L	ingston	150 400	120 320
McCarthy, D. & J So	rel	1,250	1,000
McCullough, H., Estate of St	John, N.B.	150	120
McCarthy, Miss C. E So	orel	75 42 5	60 340
McCullum P., & Son Co	obourg	750	600
McCarthy, H. F	tawa	50	40
McIntyre, Duncan	do	425 123,250	98,600
McIntyre, W. C	do	375	300
McIntyre, J. M	do	375	300
	ontreal	250 2,950	2,360
McIntyre, Miss M. F.	do	200	160
McHenry, G. H	dodo	775	620
McKenzie, Mrs. T	orel	100 150	1 120
McKay, ThosO	ttawa	150	120
McKechnie & Bertram	amilton	150	2,000
McKelvey & Birch Ki	ingston	2,500 125	100
McLachlin Bros. & Co Me	ontreal	1 5 0	120
McLaren, J. C	ort Hope	150 3 75	300
McNamee, F. B.	do	150	120
McNally, J. GF	redericton	75	60
MoRae A. Finlay M. Neidler & Sadler Li	outreal	225 175	180
Wealis, S Fr	redericton	75	, B(
Nicholls & Hall Po	eterboro'	725	590
Norris, Jas	t. Johns	750 75	600
Ogilvv. J. A M	ontreal	75 350	28
Oliver. W. H E.	lora	175	14
Otone, Jas O Ostell, John M	ontreal	50 2.750	2,30
Ouellet, Magloire S	t. François, Beauce	2,750 150	12,30
UShaughnessey, M. & D M	ontreal	225	180
Papineau, Hon. A. C	dot Ranhael	250 25	29
Pacaud, E. L.	rthabaska	25	2
Pacaud, G. J S	tanfold	800	24

ROYAL CANADIAN INSURANCE COMPANY—Continued. LIST OF STOCKHOLDERS—Continued.

MIST OF			
Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Parent, C. F	Rimouski	75	60
Pelletier, J. P.	Montmagny	75 150	60 120
Pelletier, U. A. P	Quebec	150	120
Pelletier, A. V	Montreal	2,500 25	2,000
Peck, Benney & Co	Montreal	375	20 300
Pillow, Hersey & Co	do	150 75	120
Porter, G, M	St. George	25	60 20
Pomroy, B., Estate of late	Compton	75	60
Pozer, D. G	St. George, BeauceQuebec	100 50	80 40
Price, J. E	do	150	120
Price, G. R	St. John, N.B.	50 150	20 120
Quinn, Mary	do	150	120
Quay, W	Port Hope	325	260
Reid, W. J. & Co	London	650 50	520 40
Richard, George	St. Paschal	150	120
Richard, Gregoire	Trois Pistoles	75 150	60 1 20
Mitchie, T. A	Halifaxl	850	680
Richard, Ferdinain	Quebec	50 50	40
Robinson, Morris	St. John. N.B	300	40 240
Robertson, Andrew	Montreal	37,200	29, 60
Roy, Saluste	St. Sephael	50 50	740 40
Dollason. G	London	75	60
Robinson, Mrs. M. A	Peterboro'	75 150	60
Mobinson, Robert	St. Andrews	75	120 60
Mobertson, J. B.	Montreal.	2,500	2,000
Robertson, Alex	do	2,500 9,950	2,000 7,960
Copertson Jas	do	1,225	980
Robinson, T. B.	Quebec	150 300	120 240
6088. P S	Montreal.	25	20
Ross, Lewis. Robertson, A., in trust.	Port Hope	375 1,600	300
Thos	Nt. Anseline arreses access access	300	1,280 240
Teopertson A S	Montreal a secondar conservation of	1,250	1,000
Robertson, W. F	()ttawa.	1,250 150	1,000 120
**Utberford John	Halifax	425	340
Sawyer, L. D. & Co	Sta Kuzanath	150 75	120 60
ONVEGE A A SON	Montreal	300	240
Saucier, A. Scanlan, Mrs. T.	MARKINON PA	75 150	60
Octionald W A	Brockville	150	120 120
Schmonth I D	Ste. Anne de la l'ocatiere:	25	20
Seifert, G. Sharkey, O	Fredericton	75 75	60 60
Pacarer. 1	MORUTES	725	580
Sincennes, J. B	MAIDABPRA	50 50	40
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ROYAL CANADIAN INSURANCE COMPANY—Concluded. LIST OF STOCKHOLDERS—Concluded.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		8	
Slater, G. F	Montreal.	125	100
Smith, W	do	18,200	14,560
Smith, W., in trust	do	1,250	1,000
Stewart, D. S [8	St. John, N.B	75	60
Stewart, John	do	150	120
	Montreal	850	680
	Brockville St. Andrews	75	60
	Montreal	25 75	20 60
Sumner. Geo	do	159	120
Sumner, Geo	do	300	240
Suffel, Geo	St. Thomas	150	120
Talbot, J. A	Trois Pistoles	75	60
	St. Jean, P.J	75	60
Tessier, U	Quebec	425	340
Thibaudeau, Hon. I	do	575	460
Them, Alex	Quebec	2,5 0 25	2,000 20
Tillson, E. D.	Tilsonburg	300	240
Todd, W. H	St. Stephen, N.B	150	120
Todd, F. H	do	600	480
Todd, C. F	do	150	120
Turnbull & Co	St. John, N.B	150	120
	Hamilton	425	340
Turner, Alex	do	425	340
Vadahanagan E	Oneher	150 50	120 40
Vadaboncœur, E Villeneuve, E	Montreal.	75	60
Verrault, P. G	St. Jean, P.J	75	60
Vezina, Z	St. Joseph, Beauce	75	60
Voyer, Henry		50	40
Watt, Alex., Estate of late		25	20
Wait, George	do	150	120
Ward, H. A		375	300
Waterous, A. T	do	1,950	1,560 260
Watson, J. & Co	Montreal	325 375	300
Walker, J., in trust	go	30,000	24,000
White, R	do	25	20
Wiseman, T	Mile End	75	60
Wilmot, E. H		150	120
Williams, Miles		300	240
Wilkes, Miss Annie	Dranuord	1,175	940
Wilkes, G. H	do	350	280
Wright & Durand	Londan	2,500 50	2,000
Wulff & Co	Montreal	225	180
Yates, H., Estate of late	Kingston	450	360
, ,	Total	\$500,000	\$400,000

SUN LIFE ASSURANCE COMPANY. LIST OF SHAREHOLDERS.

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		Amount	A
Name.	Residence.	Subscribed	Amount
маше.	Recaldence.	for.	Paid up in Cash.
	 	101.	Casil.
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	!	\$	مدع ا
Abbass mi	D1	-	\$ cts.
Abbott, Edwin	Brockville	2,500	312 50
Alexander, Charles	Montreal	10,000	1,250 00
Anderson, Robert	Montreal	5,000 39,000	625 50
QUULIN. Alexander	do	20,0 0 0	4,875.00
~1.VSOD. 1' M Catata of late	do	7,500	2,500 00 937 50
- utano ta k	do	2,000	250 00
SIRRAP. W H	Belleville	2,000	250 00
SIRRE I I.	do	1,600	200 00
Toll, John O.C.	_ do	1,100	137 50
- Oute. A W	Peterboro'	1,000	125 00
ZVIETITO A LINA R	Kingston	1,000	125 00
Burns, Dr. J. B., in trust	Toronto	2,500	312 50
Blach, Rev. J. R.	Barrie	2,500	312 50
Campbell, F. W., M.D.	Montreal Toronto	2,000	250 00
OA. ITANTON A	Peterboro'	1,000	125 00
эфиегор I Н	Montreal.	4,000 1,000	500 00 125 00
	do	2,500	312 50
TYBIIID OF Mya f. M in troat	do	300	37 50
	do	1,300	162 50
T-Von. Neithirt	do	3,500	437 50
TACIFIAN I. (1 A	do	500	62 50
Tuouing libes	do	2,000	250 00
Cathcart, Rev. N	Toronto	2,400	300 00
Cooke, W., Manager, in trust	Montreal	2,500	312 50
	do	4,000 10,000	500 00
	4-	5,00	1,250 00 625 00
	4.	37,500	4,687 50
		1,300	162 50
		1,500	187 50
		1,000	125 00
		1,000	125 00
Gault, A. Fred		9,300	1,162 50
	Montreel	20,000 5,000	2,500 00
		2,000	625 00 250 00
	Fredericton.	100	12 50
	Montreal	5,000	625 00
	do	1,000	125 00
	Peterboro'	2,000	250 00
	Toronto	2,500	312 50
Hendershot, Mrs. A. M. Jones, D. B. Jane J. H.	Liverpool, N.S	700	87 50
Ane I D	Divervines	2,000	250 00
		500 500	62 50
Macaulay, R.	Montreal	33,800	62 50 4,225 00
Macaulay, R, in trust	do	1,700	212 50
Macaulay, T. B	do	2,700	337 50
Macaulay, R., in trust	do	2,000	250 00
Macpherson, Alex	_ do	2,500	312 50
Lanning, W. H	Peterborough	3,000	375 00
Meyer, H. W. C.	Wingham	1,400	175 00
Montreel City District Comings Ponts	do do	10,000	1,250 00
Miller John Biller John	Detarbaranch	5,700	712 50
McCarthy, D. and J.	Sorel	5,000	62 50
McFarlane, David	Montreal	5,000	625 00 625 00
McKenzie, Murdoch	do	22,500	2,812 50
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SUN LIFE ASSURANCE COMPANY—Concluded. LIST OF SHAREHOLDERS—Concluded.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
Reekie, R. J., Estate of late	Toronto Montreal Kingston Montreal do do do Peterborough do Brockville do Montreal do Quebec Brockville Montreal	\$ 20,000 15,000 2,000 10,000 2,000 1,000 9,100 1,500 2,000 10,000 2,500 900 800 20,000 2,000 1,000	\$ cts. 2,500 00 1,875 00 250 00 1,250 00 125 00 1125 00 1,137 50 187 50 250 00 1,250 00 312 50 112 50 110 00 100 00 2,500 00 250 00 125 00
Stevenson, J., Estate of late	do do do Burlington, Ont. Brockville Brantford Montreal do	1,000 5,900 10,000 2,500 10,000 5,000 7,000 20,000 10,000 1,000	125 00 625 00 1,250 00 312 50 1,250 00 625 00 875 00 62 500 00 1,250 00 1,250 00

THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY. LIST OF GUARANTORS.

:			
Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		s	
Annie n 7 W	Barrie	1,000	
Armour, John		2,000	600 1,200
Ault, Wellington	Barrie	200	120
Ashton, Rev. Robert	Brantford	500	300
	Foronto	2,000 100	1,200 60
Sell, John B		1,000	600
Barrie, Alex	}alt	2,000	1,200
Bowlby, W. H.	do	2,000 1,500	1,200
Burton, P. H	Toronto	2,000	900 1 ,2 00
Burton, Wm.	lumber	1,000	600
"Iggar, J. Lvons	selleville	2,000	1,200
Belding, W. W	arne	1,000 2,000	600
Ockburn, Rev. E	Ixbridge	500	1,200 300
Campbell, Rev. Isaac	istowell!	500	× 300
Vook, LouisaT	oronto	500	300
Donnelly, Thos	do	500 500	300 300
wing C E	obourg	500 l	300
Farmer R D	srantford	1,000	600
sue. Dr. J. A	eterboro	2,000	1,200
Fife, R. J. Fite, Isaac H.	doang	2,000 500	1,200 300
Fisher, David	owmanville	500	300
Fiett. John	oronto	2,500	1,500
WWW. Helen N (Mrs (lonnolly) 114	tuelph	1,060 1,000	600 600
Hogg, Kate Hewson, Richard	rampton	2,000	609 1,200
Statuliton, Rev. Robert	otherwell	1,000	600
COLLIES T. M.	rantford	500	300
Harris, John, Estate of Harris, Alanson	do	2,500 2,000	1,500 1,200
Mail. Tomas P	Voodstock	500	300
400 Pron Rev Andrew	.twood	1,000	600
	indsay	500	300
Hunter, Rev. W. A. O. T. Jones, Rev. Wm.	rangeville	500 500	300 300
TUUS, RAV S W agton	indsay	500	300
704es. W (1	QPIQ	100	60
	oronto	500	300
Lowndes Bonny	do	2,000 1,500	1,200 900
	oodbridge	1,000	600
	arrie	1,000	600
McKee, Rev. Thos.	oronto	2,000	1,200 60
	oodbridge	1,000	600
		2,000	1,200
	ncknow	500	300
Martyn I O	Thomas	200 2,000	120 1,200
	oronto	2,000	1,200
	oronto	2,000	1,200
National Inomas.	umber	1,000	300
Nichol Dr W	oodbridge	1,000	600 600
Nichol, Adam.	ondon	500	300
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THE TEMPERANCE AND GENERAL—Concluded. LIST OF GUARANTORS—Concluded.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	
Philip, Dr. D. L	Brantford	500	300
	Toronto	2,400	1,440
Ross. Hon. Geo. W	do	2,000	1,200
Robertson, Alex	Brantford	2,000	1,200
Rowell, Joseph	Clinton	1,000	600
Rodwell, Mary Jane	Rosemont	1,000	600
Stafford, Rev. E. A	Toronto	1,000	600
Sylvester, Dr. G. P	Galt	500	300
Stauffer, Joseph	do	500	300
Snyder, Frederick	Berlin	1,000	600
Suffel, George	St. Thomas	2,000	1,200
Strathy, H. H.	Barrie	500	300
Strathy, J. A	do	400	240
Thornton, Isabella	New Richmond, Que	1,000	600
Taylor, Wm	Woodbridge	1,000	600
Tait, Rev. Alex	Langley, B.C	500	300
Trees, Samuel	Toronto	2,000	1,200
Warren, Dr. F	Brooklin	2,000	1,200
Wilkes, George H	Brantford	2,000	1,200
Wilkes, Alfred J	do	2,000	1,200
Watterworth, Wm	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
	Total	\$100,000	\$58,870

WESTERN ASSURANCE COMPANY. LIST OF SHAREHOLDERS.

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	
Alexander, Jas	Toronto	2,000	1,000
Alexander. Miss J. E	Woodstock	1,000	7500
Alexander, Miss Mary.	Toronto	200	100
Anderson, R. G., Executors Estate of late Anderson, Wm	do do	1,000	500
Ash, W. H.	do	5,000 4,600	2,500 2,300
arnoldi, Uhas. E., in trust	do	400	2,300
Austine Jas., in trust	do	43,560	21,780
Alison, Thos., in trust	do	800	400
Baines, W. J., in trust	dodo	720 720	360
Daird, Hugh N	do	800	360 400
Darciav. Rosa	do	1,960	980
Deaty, R.	do	5,000	2,500
Beaty, John W	do do	4,000	2,000
Beaty & Co., Robt.	do	2,000 23,720	1,000
Denson, T. M., and McCaul G. Leirov.		20,120	11,860
Trustees	Port Hope	1,880	940
Betley, Diana E.	Toronto	6,000	3,000
Bilton, Wm., Estate of late Blain, Mrs. Eliza H	do	360	180
Doswell, Mrs. Charlotte	Banff, N.W.T	9,000 10,640	4,500
brown, Robt. S	Toronto	1,000	5,320 500
Durns. John	do	1,240	620
Brown, John H	Philadelphia, Pa	1,200	600
brodie, J. L., Manager, and C. A. Denison,	Parry Sound	1,680	840
14 triigt	Toronto	82,080	41,040
Buchanan, J. O., Manager, in trust	do	1,220 2,000	660
~4mes. C. C	do	600	1,000 300
Sikkirt Joseph McU	Pittsburg, Pa	4,000	2,000
Parties, W. J.	Toronto	1,400	700
Cameron, J. K. Craig, Mrs. F. G.	do	5,6 00	2,800
Cald Well, J. R.	Newmarket	80 1,000	40 500
Vameron, Arch	Montreal	7,480	3,740
Campbell, D	Trumansburg, N.Y	2,000	1,000
Campbell, Jag.	Toronto	1,000	500
Carlyle, Mrs. W. D.	do	1,240 1,240	620
Carroll, Thos. H	do	1,240	620 620
onester. Geo		2,000	1,000
Chipman, Willis.	Brockville	1,000	500
Ciark, Andrew	Bullock's Corners	3,720	1,860
Cooch A C	đo	5,000 2,920	2,500
VOX. (ten A	Peterboro'	22,520	1,460 11,260
Oux, Mrs R H	Paris	1,240	620
	Deseronto	40	20
Orocker, Jas. Sydney	Coronto	1,240	620
VIOLOV. Emme	L'Oronto	2,000 1,680	1,000
Campbell () S	Widland	2,000	840 1,000
Carey, William	damilton	2,000	1,000
2041ederation Life Association	COPORTO	3,600	1,800
Chappelle, Thos. W	00	800	400-
Dewar, John, Estate of late	Port Hope	1,240 2,480	620 1 240
	405	-, 200	1,240 a

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
		\$	\$
Duckett, Chas	Toronto	1,480	740
Duggan, Geo., Estate of	do	800	400
Duggan, Mrs. Eliza	do	360	180
Duff, Mrs. Barbara	do	1,080	540
Donogh, JohnEllerby, Rev. Thos. S	do	800 4,080	400 2,040
Elliott, Geo		8,000	4,000
Evans, Ephraim.	London	3,440	1,720
Ewing, Rev. Robt.	Collingwood Toronto	520	260 700
Falconbridge, J. K	Richmond Hill	1,400 360	180
Fisher, David	Bowmanville	2,600	1,300
Fisken, John	Toronto	2,480	1,240
Fitton, Henry W	Orillia	1,600 2,080	800 1,040
Fitzgerald, Mrs. G. B		4,200	2,100
Fitzgerald, Wm	FT 214	200	100
Fletcher, Rev. D. H.	Hamilton	2,4 80 600	1,240 300
Forster, Wm	Brampton	2,440	1,220
Foster, Mrs Jane M	Toronto	1,680	840
Fulton, A. T	do	10,000	5,000
Fulton, A. T., in trust French, Mrs. E. C.	Deseronto	4,000 160	2,000
Farley, Jas. Hy	Toronto	80	40
Fairweather, Walter C	St. John, N.B	200	100
Filton, H. W., in trust Frankish, Thompson B	Sunderland	2,800 2,000	1,400
Gilmor, Robt	Toronto	3,280	1,640
Goad, Chas. E	Montreal	2,480	1,240
Gordon, Wm			13,240
Gould, Joseph.	Uxbridge	120 2,000	1,000
Graham, D., in trust	Belleville	1,240	620
Graham. Sarah J	do	1,760	880
Gray, Wm	Beaverton	1,480 360	740 180
Gill, Robt	Ottawa	2,480	1,240
Gilbert, Mrs. Minnie C.	Belleville.	800	400
Gooch, R. N		4,200	2,100
Garratt, Mrs. Minnie L.	Kingston	3,000 1,000	1,500
Gilkinson, Robt. M	Toronto	400	200
Haining, Joseph	Richmond Vo	1,000	500 160
Haldan, E. B	San Francisco	320 1,480	740
Haldan, B., Exors, of Estate of late	Toronto	1,000	500
Hammond, Thos. M	Credit	400	200
			2,600
Harris, Miss Eliz. M	do	240	120
Harrison, Geo	. Aurora	1,480	740
Heather, Richard			1,260 8,320
Hillock, Frank	. do	480	240
Hinde, Geo. J.	. England	15,000	7,500
Hindhaugh, Annie L.	· Oswego, N.Y.	. 1 280	140
Hobson, Edward	do	2.600	1,200 1,300
Hornby, Mrs. Mary J	Charleston, S.C	1,320	660
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Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
			\$
Horne, Geo.	Cannington	2,800	
Howarth, John	Toronto	16,000	1,400 8,000
Hyman, Rlv	do	4,200	2,100
narvey. Edmund	Guelph	120	60
Home Savings and Loan Company.	Toronto do	1,680	840
Hobson, J. Henry	Sherbrooke	34,960 2,000	17,480 1,000
niggins, David	Teronto	800	400
Jackes, Joseph	do	4,400	2,200
Jackes, Price	do	1,000	600
Jarvis, Salter M Johnston, Miss Sydney M	Chatham Davenport	7,480 440	3,740
Jones, Rev. Wm.	Toronto	8,920	220 4,460
Jupp, Rev. Wm	Whitby	1,080	540
Aeefer, Wm. Nanier	Galt.	440	220
Accier, Miss Maria H	Brooklyn	1,120	560
Keith, Alex	do	600	300
Kenny, J. J.	do	2,600 1,040	1,300 520
Mino, E. W	Montreal	1,240	620
Alag. James	Quebec 1	2,480	1,240
MEDALTICK, Rev. F. W., MSIAIO OF BAILE	Alugston.	1,000	500
Knox, Wm	do	1,240	620
Kemp, J. C., and Bolster, L., in trust	do	5,400 2,520	2,700 1,260
Valleton Thos Trustee	do	2,200	1,100
Joseph Katate of late	do	1,000	500
W. S. Trustee	do	1,000	500
Lawrence, G. W.	Cheltenham	520 400	260
48mport. Hy	Toronto	4,000	200 2,000
Syon. Oliver H	Barrie	1,600	800
46ach, Hugh, in trust	Toronto	1,480	740
Davino, Kugene	do	4,000	2,000
Laurie, A. Maedonald John	do	2,000 2,000	1,000
Macdonald, John	10	2,000	1,000 40
CDII PERON R I)	Montreal	7,000	3,500
With Udlann C. R. in trust	Toronto	_ 80	40
	do	2,720	1,360
Magrath, Wm. Manning, Alex	do	9,000 8,000	4,500
Masson, Wm	Whitby	2,480	4,000 1,240
	Niagara Falls	80	40
Taraba Maria and	n 3	320	160
Moore, Hugh Morrison, Angus, Estate of late	Toronto	1,60 0 2,000	800
THE THE TANK THE TANK A TOTAL TO THE TANK THE TA	T'DOFHDIIL	2,800	1,000 400
Turray, (Jan	Uhurchville	16,080	8,040
TUPPOP Man of T II	Toronto	8,240	4,120
Myer, Mrs. E. C.	Goderich	200	100
** Qdison () R. in trust	do	10,840 1,720	5,420 860
The Line William I Add to the control of the contro	Montreal	800	860 400
SUPPLIES. H. FI	Barrie	1,600	8 9 0
Sulord, George	Toronto	800	400
Murray, J. T. Manufacturers' Life Insurance Company	do	1,000	500
Saggison, Mrs. R. A. in trust	do	20,000 80	10,000
Morris, Massey	do	1,600	40 800
	407	•	

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
	Coronto	4,000	2,000
McCarthy, Dalton, Trustee B	do	720	360
	Kemptville	2,240 600	1,120
McGillivray Geo V		640	320
McKean, Miss Margt. J T McLachlan, Margt. H T	do	1,000 600	500 300
McMurrich, Geo	do	3,120	1,560
McMurrich, Geo., in trust	do	320	160
McMurrich, Geo., and Miles J., Trustees McMurrich, Prof. J. P [M.]		1,120 3,200	560 1,600
McMurrich, Mrs. Minnie G T	oronto	1,200	600
McMurrich, W. B., in trust	do	800	400
Trustees	do	3,120	1,560
McMurrich, W. B, and Geo., Trustees McMurrich, Geo., and Scott, E.G., Trustees	do	3,120	1,560
McMurrich, W. B., and Geo., in trust	do	800 360	490 180
McMurrich, W. B	do	800	400
McKay, Susie	dodo	680 4,000	340 2,000
Nevitt. Mrs. E. E	do	1,000	500
Nordheimer, S	dodo	8,000	4,900
Niven, J. K., & Co., in trust	dodo	800 1,000	400 500
Orr, Mrs. Jennie E	Ceeswater	800	400
Osler & Moss	Coronto	320 4,00 0	160 2,000
Oliver, Joseph	Coronto	800	400
	forgus	480	240
Paterson, John H B	do	600 1,600	300 800
Paterson, Rev. T. W	Deer Park	2,080	1,040
Patton, Joseph C TPatton, Joseph C., in trust	Coronto do	2,240 5 240	1,120
Patton, Joseph C, in trust	do	5,240 2,240	2,620 1,120
Perram, Mrs. M. A	do	800	400
	Peterboro'	409 24,0 00	200 12,000
Pipe, Wm., Estate of late B	Berlin	520	260
Postlethwaite, Colin W	Corontodo	400	200
Pyper, Mary	do	800 2,760	400 1,380
Palmer, Mrs. Marion B	do	4,600	2,300
Perry, Mrs. Elizabeth	Coronto	720 320	369 160
Ramsay, Wm	do	9,520	4,760
Rathbun, Herbert B.		2,520	1,260
Rathbun, Mrs Jean	dodo	160 8 0 0	80 400
Rathbun, Miss Bunella	do	320	160
Rathbun, Lawrence M	do	320 240	160 120
Rathbun, Wm. C. B	do	120	60
Relay, Sarah J	do	480	240
Rathbun, F. S., in trust	do	240 4 0	120 20
Reid, James	Coronto	2,480	1,240
Reid, J. Y., and Rev. Wm. Gregg, in trust Ridout, Percival F	dodo	4,000	2,000 560

Name.	Residence,	Amount Subscribed for.	Amount Paid up in
		101.	Cash.
	هرسان التقافي المستون المستون المستون المستون المستون المستون المستون المستون المستون المستون المستون المستون ا	\$	\$
Robinson, Christopher	Toronto	6,880	3,440
Ross, Elizabeth P	Port Hope	200 320	100
Www. Henry	Toronto	2,000	160 1,000
*** (Derford R. H. Katate of late	do	3,280	1,610
Rigbye, Mrs. M. L. Scott, Mrs Jessie	do	400 320	200 160
Chell R S	Brantford	280	140
Neels, John Estate of late	Coronto	920	460
Sharp. Geo	do	7,480 520	3,740 260
Cuerrard Mrs Eliza A	do	2,600	1,300
Anna H	Rome, Italy	1,840	920
Suith. A M	Coronto do	600 23,800	300 11,900
Omith, Mica Annie	do	400	200
Smith, Miss Jane	do	600	300
Smith, Mrs. Mary A	do Churchville	5,480 4,000	2,740 2,000
Stewart Fred I	Oity	200	100
Sutherland Emme A	Carleton Place	400	200
Symons Rise R	Belleville	360 440	180 220
PIROGE Albert W	Newmarket	440	220
Stowart Wm .	Wilkinsburg, Pa	400	200
Sinclair John sen	roronto do	1,760 4,000	880 2,000
Swaller H & in trust	do	2,000	1,000
Tarible W H Manager in trief	do	6,320	3,160
Southam Wm	Waubashene Hamilton	400 2,000	200 1,000
	Poronto	1,200	600
Salari, menry M.	Owen Sound	4,000	2,000
200 th AC Walmalaw	do	2,800 4,000	1,400 2,000
	do	12,000	6,000
Thompson Bobs	Foronto	200 8,000	100
Thomson, Thos. McL	do	1,480	4,000 740
Thorham, miss U	do	80	40
Tingle, John Mary	do	320 800	160 ⁻ 400
Timms, Mine 13	do	2,480	1,240
Treble, J. M. Todd, Thomas	do	2,000	1,000
Thomas, Mica Man 15	do	2,000 1,000	1,000 500
Turnbuil, J., in trust	1010410 1111111111111111111111111111111	12,200	6,100
Temple, J. A. Temple, R. R.	do	1,200	600
Walker Fred W	do	1,200 2,600	600 1 300
Wallace, J. Wallis, Those G. Thereton, I.	ondon	1,000	1,300- 500
Walton Mrs Man Man	do	1,000	505
Weatherhand Con G	Panchvilla	720 1,240	360- 620
		1,000	50v
Wilken Geo H	do	3,920 5,480	1,960
Willis, A.	Poronto	5,000	2,740 2,500
TET			
Wills, Thos	SALIAVILIA 1	2,480 4,000	1,240

Name.	Residence.	Amount Subscribed for.	Amount Paid up in Cash.
Wilson, Wm. B	do Philadelphia Toronto	\$ 1,480 2,480 800 4,000 6,000 10,000	\$ 740 1,240 400 2,000 3,000 5,000

Statement of Assessment made on Companies as under, for Year ending 31st March, 1887, in accordance with "The Insurance Act."

					===	
Companies.	Assessm	ent.	Companies.	Assessment.		
	 \$	cts.		\$	cts.	
Accident. Ætna Life	37 88 559 66 14 216 107 18 902 89 237 144 296 374 19 33 354 59 124 174 31 105 165 197 1 1 56 32 378 139 94 27 18	56 703 52 600 72 83 82 81 83 83 83 84 84 85 85 86 87 87 87 87 87 87 87 87 87 87 87 87 87	National of Ireland New York North American North British Northern Norwich and London Acc. Norwich Union Ontario Mutual Phenix of Brooklyn Phœnix of London Provincial Provident Quebec Queen Ramsay, A Reliance Royal Royal Canadian Scottish Union Standard Star Sun Temperance and General Travelers' Union Mutual United States Western Retired Companies Connecticut Mutual Edinburgh Life Life Association of Scotland National Life North Western Phœnix Mutual Life Scottish Provident Scottish Provincial	60 3140 3140 274 124 124 231 231 231 232 165 237 185 60 100 372 81 162 246 67 267 27 29 81 103 372 488 115 548 548 548 548 548 548 548 54	61 549 94 94 96 20 26 42 10 46 20 20 20 20 21 63 63 64 64 64 65 66 66 66 67 67 67 67 67 67 67	
Mutual Relief Society	26 85		Total	\$9,337	13	

APPENDIX B.

LIST OF ACTS RELATING TO INSURANCE, PASSED AND ASSENTED TO, SECOND SESSION, SIXTH PARLIAMENT, 51 VICTORIA, 1888.

- 1. An Act to amend Chapter one hundred and twenty-four of the Revised Statutes, respecting Insurance.
- 2. An Act to incorporate the Dominion Plate Glass Insurance Company.
- 3. An Act to incorporate the Eastern Assurance Company of Canada.
- 4. An Act to incorporate the Keystone Fire Insurance Company.
- 5. An Act to empower the Merchants' Marine Insurance Company of Canada to relinquish its charter, and to provide for the winding up of its affairs.

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AccidentPag	5						xxxvii		1			xlviii	
Attna Life		1 1	1	1		•••••		lxiii			*******		*****
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Lloyds' Plate Glass London and Lancashire Fin	1					337	·]				lxxiii		ļ
London and Lancashire Li	اما	205					XXXVI			*******		lx	1
HULLOOD ASSURANCE	0/					*****	XXXV	l kii lxii		***************************************		lx	
London Guarantee and Acc	i-	1	1		1]	1	1]	1		-] ''''
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3tar		287						lxiii						
dun		291		330	*****	•••••	********	lxii		lxxii		lxvi		
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Western	137	300	T			l	XXXVI		1			xlviii		
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