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Additional comments /
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Various pagings.
In Sessional paper No. 4, Report of the Superintendent of Insurance ... $31^{\text {st }}$ December 1895, page lii is incorrectly numbered page li.

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

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VOLUME 3

## SIXTH SESSION OF THE SEVENTH PARLIAMENT

or THE

DOMINION OF CANADA.

## SESSION 1896



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

## CONTENTS OF VOLUME 2.

2. Public Accounts of Canada for the fiscal year ended 30th June, 1895. Presented 17th January, 1896, by Hon. G. E. Foster. 2a. Estimates for the fiscal year ended 30th June, 1897 ; presented 27th January. 2b. Supplementary Estimates for the year ending 30th June, 1896; presented 6th April, 1896.

Printed for both distribution and sessional papers.
8. List of Shareholders in the Chartered Banks of Cansda, as on the 31st December, 1895. Presented 13th April, 1896, by Hon. G. E. Foster..... . . . . Printed for both distribution and sessional papers.
8a. Report of dividends remaining unpaid and unclaimed balances in the Chartered Banks of Canada, for five years and upwards, prior to 31st December, 1895. Presented 17th April, 1896, by Hon. G. E. Foster.

Printed for both distribution and sessional papers.

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4. Report of the Superintendent of Insurance for the year ending 31st December, 1895.

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

Printed for both distribution and sessional papers.
4b. Abstracts of Statements of Insurance Companies in Canada, for the year ended 31st December, 1895.
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5. Report of the Department of Trade and Commerce, for the year ended 30th June, 1895. Presented 7 th February, 1896, by Hon. W. B. Ives.... .. Printed for both distribution and sessional papers.
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6. Tables of the Trade and Navigation of Canada for the fiscal year ended 30th June, 1895. Presented 24th January, 1896, by Hon. J. F. Wood.

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7. Inland Revenues of Canada. Excise, \&c., for the fiscal year ended 30th June, 1895. Presented 9th January, 1896, by Hon. J. Costigan............ Printed for both distribution and sessional papers.
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Printed for both distribution and sessional papers.
7b. Inland Revenues of Canada. Adulteration of Food, for the fiscal year ended 30th June, 1895. Presented 9th January, 1896, by Hon. J. Costigan.

Printed for both distribution and sessional papers.
8. Report of the Minister of Agriculture for the calendar year 1895. Presented 21st February, 1896, by Hon. G. E. Foster. $\qquad$ .. Printed for both distribution and sessional papers.
8a. Report on Canadian Archives, 1895. Presented 24th March, 1896, by Hon. G. E. Foster.
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8b. Conference on the Copyright Question. Presented 23rd January, 1896, by Hon. W. H. Montague.
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8. Report of the Director and Officers of the Experimental Farms, for the year 1895. Presented 6th April, 1896, by Hon. G. E. Foster.............. . Printed for both distribution and sessional papers.
8d. Criminal Statistics for the year 1895.
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10. Annual Report of the Department of Railways and Canals, for the fiscal year ended 30th June, 1895. Presented 6th February, 1896, by Hon. J. Haggart.

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10b. Canal Statistics for season of navigation, 1894. Presented 30th January, 1896, by Hon. J. Haggart. Printed in No. 10.

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11. Annual Report of the Department of Marine and Fisheries (Marine) for the fiscal year ended 30th June, 1895. Presented 10th February, 1896, by Hon. J. Costigan.
11a. Annual Report of the Department of Marine and Fisheries (Fisheries) for the fiscal year ended 30th June, 1895. Presented 28th February, 1896, by Hon. J. Costigan.

Printed for both distribution and sessional papers
11b. Report of an investigation into the Pilotage System at St. John, N.B. Presented 24th January, 1896, by Hon. J. Costigan. $\qquad$ .Printed for both distribution and sessional papers.
11c. List of Shipping issued by the Department of Marine and Fisheries: being a list of vessels on the registry books of the Dominion of Canada on the 31st December, 1895.

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16. Report of the Secretary of State of Canada, for the year ended 31st December, 1895. Presented 23rd March, 1896, by Sir Charles Tupper. . . . . . Printed for both distribution and sessional papers.
16a. Civil Service List of Canada, 1895. Presented 17th January, 1896, by Hon. J. A. Ouimet.
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16b. Annual Report of the Department of Public Printing and Stationery of Canada, for the year ending 30th June, 1895, with a partial report for services during six months ending 31st December, 1895. Presented 9th March, 1896, by Hon. Sir Charles Tupper.

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16c. Report of the Board of Civil Service Examiners for the year ended 31st December, 1895. Presented 20th March, 1896, by Sir Charles Tupper $\qquad$ Printed for both distribution and sessional papers.
17. Report of the Joint Librarians of Parliament for the year 1895. Presented 2nd January, 1896, by the Hon. The Speaker........................................ Printed for sessional papers only.
18. Report of the Minister of Justice as to the Penitentiaries of Canada, for the year ended 30th June, 1895. Presented 7th February, 1896, by Hon. A. R. Dickey.

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10. Report of the Department of Militia and Defence of Canada, for the year ended 30th June, 1895. Presented 30th January, 1896, by Hon. A. R. Dickey.

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玉0. Statement showing the bounty paid on steel billets, manufactured in Canada, from 31st March, 1895, to 31st December, 1895. Presented 17th January, 1896, by Hon. J. F. Wood.

Not printed.
21. Statement showing the bounty paid on pig iron manufactured in Canada, from 4th April, 1895, to 9th January, 1896, and quantity produced. Presented 17th January, 1896, by Hon. J. F. Wood. Not printed.
82. Statement of Governor General's Warrants issued on account of the fiscal year 1895-96, made as directed by the Consolidated Revenue and Audit Act. Presented 17th January, 1896, by Hon. G. E. Foster. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . Not printed.
28. Statement of all superannuations and retiring allowances in the civil service during the year ended 31st December, 1895, giving name, rank, salary, service, allowance and cause of retirement of each person superannuated; also whether vacancy filled by promotion or new appointment, and salary of any new appointee. Presented 17 th January, 1896, by Hon. G. E. Foster. . Not printed.
84. Statement of expenditure on account of miscellaneous unforeseen expenses, from 1st July, 1895, to 2nd January, 1896. Presented 17th January, 1896, by Hon. G. E. Foster............. Not printed.
85. Return to an order of the House of Comnions, dated 3rd February, 1896, for a return showing the names of the operators and location of mills in which corn was ground for human food during the year ending 30th June, 1895. The number of bushels ground by each, and the gross amount of rebate made to each, and the amount of rebate yet due or claimed by each and not paid, if any. Presented 20th February, 1896.-Mr. McMullen.
.Not printed.
26. List of public officers to whom commissions have issued under chapter 19 of the Revised Statutes of Canada, during the year 1895. Presented 17th January, 1896, by Hon. J. A. Ouimet.

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27. Report of the Coummissioner of Dominion Police, for the year 1895, under Revised Statutes of Cunada, chapter 184, section 5. Presented 17th January, 1896, by Hon. T. M. Daly. . . . Not printed.
28. Return to an order of the House of Commons, dated 8th July, 1895, for a copy of all memorials, petitions and other documents from the Indians of St. Peter's Reserve, Manitoba, and of all correspondence in relation thereto, since 1st January, 1892. Presented 20th January, 1896.-Mr . Laurier.

Not printed.
29. Copy of an order in council of the 8th January, 1896, continuing for the current year the issue of licenses to United States fishing vessels to enter any ports on the Atlantic coast for the purchase of bait, etc. Presented 20th January, 1896, by Hon. J. Costigan.
.Not printed.
80. Statement in reference to fishing bounty payments for 1894-95, required by chapter 96 of the Revised Statutes of Canada. Presented 20th January, 1896, by Hon. J. Costigan.

Not printed.
31. Return of orders in council which have been published in the Canada Gazette and in the British Columbia Gazette, in accordance with the provisions of section 38 of the regulations for the survey, administration, disposal and management of Dominion lands within the 40 -mile railway belt in the province of British Columbia. Presented 21st January, 1896, by Hon. T. M. Daly..Not printed.
81a. Return of orders in council which have been published in the Canada Gazette, in accordance with the provisions of clause 91 of the Dominion Lands Act, chapter 54, Revised Statutes of Canada. Presented 21st January, 1896, by Hon. T. M. Daly.

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38. Return under resolution of the 20th February, 1882, in so far as the same is furnished by the department of the interior, respecting the Canadian Pacific Railway Company. Presented 22nd January, 1896, by Hon. T. M. Daly.
.Not printed.
8Ba. List of all lands sold by the Canadian Pacific Railway Company, from the 1st October, 1894, to the 1st October, 1895. Presented 10th February, 1896, by Hon. T. M. Daly............. Not printed.
88. Return to an order of the House of Commons, dated 10th June, 1895, for a return showing : 1. Number of manufacturing industries in the city of Chatham, specifying the name of each and name of the proprietor. 2. Number of hands employed in each factory. 3. The value of the output of each factory. 4. Amount of capital invested in each factory. 5. Total wages paid by each factory. 6. Value of raw material in each factory. Presented 23rd January, 1896.-Mr. Campbell.

Not printed.
88a. Return to an order of the House of Commons, dated 10th June, 1895, for a return showing : 1. Number of manufacturing industries in the town of Wingham, specifying the name of each and name of proprietor. .2. Number of hands employed in each factory.' 3. The value of the output of each factory. 4. Amount of capital invested in each factory. 5. Total wages paid by each factory. 6. Value of raw material in each factory. Presented 23rd January, 1896.-Mr. McDonald (Huron)

Not printed.
84. Detailed statement of all bonds and securities registered in the department of the secretary of state for Canada, since last return, 1895, submitted to the parliament of Canada under section 23, chapter 19, of the Revised Statutes of Canada. Presented 23rd January, 1898, by Hon. J. A. Ouimet

Not printed.
85. Return to an order of the House of Commons, dated 3rd June, 1895, for copies of the contract made between the postmaster general and Mr. Jos. Lamontagne, on 1st July, 1894, for carrying the mail between Lake Etchemin and St. Rose de Watford; hlso of all documents, correspondence, tenders and reports, other than confidential, in relation to the cancelling of the said contract, and of the new contract subsequently made by the government and of the tenders that preceded it. Presented 24th January, 1896.-Mr. Vaillancourt

Not printed.
85a. Return to an order of the House of Commons, dated 3rd June, 1895, for a return showing all correspondence, reports, tenders received and contracts entered into for carrying mail matter between Battleford and Saskatoon, in the North-west Territories, during the past three years. Presented 24th January, 1896. - Mr. Martin

Not printed.
85b. Return to an order of the House of Commons, dated 3rd June, 1895, for copies of all petitions, letters
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85c. Return to an order of the House of Commons, dated 25th March, 1896, for copy of mail contracts with the Canadian Pacific Railway from Winnipeg to Pilot Mound, and points west of same. Presented 13th April, 1896.—Sir Richard Cartwright

Not printed
85d. Return to an order of the House of Commons, dated 17th February, 1896, for copies of tenders received during the year 1895 for the conveyance of the mails between the 108 Mile House, British Columbia, and Horsefly, with the amounts in each case. Any correspondence had between the post office inspector (Mr. Fletcher) or the department, and the members representing Cariboo or Yale in relation to the conveyance of the mail over the said route. The copy of the contract now in force, its amount, and the party with whom such contract has been made. Copies of the tenders received during the year 1895 for the conveyance of the mails between the 150 Mile House and Keithley Creek, showing to whom was the contract awarded and for what amount, and whether such contract was transferred to any one, and if so, to whom, and on what terms. Presented 17th April, 1896.-Mr. McMullen............................................................Not printed.
$\mathbf{8 5}$. Return to an address of the House of Commons to his excellency the Governor General, dated 9th March, 1896, for copies of all correspondence between the Canadian Pacific Railway Company and the government relating to claims for an increase of the amount paid to that company for the carriage of mail matter, and for copies of any orders in council or departmental regulations respecting such claims. Presented 17 th April, 1896.-Mr. Borden.

Not printed.
86. Return to an order of the House of Commons, dated 26th April, 1895, for a return showing : 1. The names of all superannuated otficers on the superannuated list on the 1st day of January, 1895. 2. The date of their appointment as permanent civil servants. 3. The amount of salary at time of appointment. 4. The number of years in the service. 5 . The amount of salary at time of superannuation. 6. The date of their superannuation and number of years added to time of service, if any. 7. The amount of annual retiring allowance granted. 8. The gross amount paid into the fund by each retired officer on the list on the 1st of January, 1895. 9. The gross amount drawn by each superannuated officer on the superannuated list up to the 1st of January, 1895. 10. The age of each superannuated officer on the list on the 1st of January, 1895, at the date of his superannuation. 11. The names of all persons who have been on the superannuation list since the act came into force and have died before January 1st, 1895, and the information concerning each which is asked for in the preceeding nine paragraphs with respect to those mentioned in paragraph one. Presented 27th January, 1896.-Mr. McMullen.

Not printed.
87. Statement in pursuance of section 17 of the Civil Service Insurance Act, for the year ending 30th June, 1895. Presented 28th January, 1896, by Hon. G. E. Foster

Not printed.
88. Return (in part) to an address of the House of Commons to his excellency the Governor General, dated 28th January, 1896, for a copy of an order in council relating to the quarantine and transit through Canada of cattle from the United States, especially with reference to the port of St. John, New Brunswick, and of all other orders in council and departmental or other regulations applicable to the transit of cattle from the United States through Canada, and a statement showing what provision has been made for the transit of such cattle being carried out according to the requirements of such orders in council and regulations; also statement showing what numbers of American cattle, if any, have already been shipped via St. John under the terms of the order in council. Presented 28th January, 1896.-Mr. Foater and Mr. Mulock.

Not printed.
88a. Supplementary return to No. 38. Presented 17th February, 1896.-Mr. Foster and Mr. Mulock. Not printed.
89. Copy of further correspondence between the government of Canada and the government of the province of Manitoba, respecting the Manitoba school question. Presented 30th January, 1896, by Hon. G. E. Foster

Printed for both distribution and sessional papers.
89a. Return to an address of the House of Commons to his excellency the Governor General, dated 29th January, 1896, for a return of all orders in council and official correspondence, and all other documents, not already laid on the table of this house, in reference to the Manitoba school question. Presented 6th February, 1896.-Mr. LaRivière. ..Printed for both distribution and sessional papers.

89aa. Copies of papers with reference to the sending of a deputation to Winnipeg to confer with the Manitoba government, regarding the Manitoba School Law. Presented 26th March, 1896, by Sir Charles Tupper.

Printed for both distribution and sessional papers.

## CONTENTS OF VOLUME 11-Continued.

893. Return to an address of the House of Commons to his excellency the Governor General, dated 16th March, 1896, for copy of the report made by his honour the lieutenant governor of the Northwest Territories to his excellency the governor general respecting the bill intituled: "An ordinance to amend and consolidate, as amended, the ordinances respecting schools," passed by the legislative assembly at its last session, and which was reserved for the assent of his excellency ; any order in council or report made in respect thereof and the said bill. Presented 26th March, 1896.-Mr. McCarthy. .. .... ................. Printed for both distribution and sessional papers.

89c. Report of the commissioners appointed to confer with the government of Manitoba on the subject of the schools in that province. Also extracts of reports of the committee of the honourable the privy council of the 17th and 27th March, 1896, with reference to the appointment of a commission to confer with the government of the province of Manitoba on the subject of the schools in that province. Presented 6th April, 1806, by Sir Charles Tupper.

Printed for both distribution and sessional papers.
40. Return to an address of the House of Commons to his excellency the Governor General, dated 8th July, 1895, for copies of all petitions, correspondence, documents, or other papers from the electors of the riding of South Renfrew, or any one or more of them, or any other person, addressed to the governor general or the minister of railways, in reference to the "closing of the railway station at Barry's Bay, a station on the Ottawa, Arnprior and Parry Sound Railway, in the county of Renfrew, andffor papers or correspondence, as above, containing complaints of any persons against the said railway company, for inconvenience and business losses occasioned by the closing of said railway station, and for papers or correspondence, as above, complaining against the action of said railway company, so largely assisted by government moneys, for inconveniencing and injuring public business, in attempting to cuerce an individual into giving the company land or privileges which the company could not obtain by action at law. Prezented 6th February, 1896.-Mr. Casey.

Not printed.
41. Return to an address of the House of Commons to his excellency the Governor General, dated 27th January, 1896, for copies of correspondence by letter or telegram between the government and Sir Charles Tupper, Bart., concerning his present visit to Canada. Presented 7th February, 1896.Mr. Casey.

Not printed.
4. Return to an address of the Houss of Commons to his excellency the Governor General, dated 29th January, 1896, for copies of all petitions, applications, letters, etc., asking for a commutation of the sentence of death recorded against Valentine Shortis, into imprisonment for life, and of all letters and memorials asking that the law be allowed to take its course; also the report of Mr. Justice Mathieu, and the report of the Minister of Justice, and any decision, order or warrant dealing with the said case. Also a statement showing whether any petitions for commutation of the death sentence were submitted to council, and, if so, what decision (if any) was arrived at in regard thereto. Also for copies of any correspondence between his excellency the governor general and the colonial secretary, whether by cablegram or otherwise, on the same subject. Presented 11th February, 1896.--Messrs. Bergeron, Mulock and Davics.

Printed for distribution only.
48. Report of the Board of Visitors for the Royal Military College, for the year 1895. Presented 12 th February, 1896, by Hon. A. R. Dickey

Printed for distribution only.
4 a. Report of Mr. Sandford Fleming, C.M.G., a member of the Board of Visitors of the Royal Military
4. College. Presented 25th March, 1896, by Sir Adolphe Caron....... Printed for distribution only. the Board of Visitors of said College, and also on the Report of Mr. Sandford Fleming, C.M.G., a member of said board. Presented 25th March, 1896, by Sir Adolphe Caron.

[^1]Printed for distribution only.


## CONTENTS OF VOLUME 11—Continued.

45. Return to an order of the House of Commons, dated 3rd February, 1896, for a statement of the total expenditure in connection with the central experimental farm at Ottawa, up to the 1st day of January, 1896: The price paid for the land. The total cost of buildings, and labour in making permanent improvements, and the total cost of other labour on the farm. The amounts paid for manure and fertilizers. The amount paid for live stock. The total amount paid for machinery and implements. The amount paid for harness. The value of live stock on the farm, 1st January, 1896. The total revenue from sales of live stock, butter, cheese and produce of the farm, to 1st January, 1896. Presented 17th February, 1896.-Mr. McMillan.
.Not printed.
46. Return to an address of the House of Commons to his excellency the Governor General, dated 27th January, 1896, for a statement showing the names of all persons appointed to any positions in connection with the customs at Toronto since 1st July, 1891, with dates of appointments and salaries of such appointees. Presented 17 th February, 1896.-Mr. McMillan.

Not printed.
47. Return to an address of the House of Commons to his excellency the Governor General, dated 10th February, 1896, for copies of the order in council appointing the Hon. Désiré Girouard one of the judges of the supreme court of Canada. Presented 17 th February, 1896.-Mr. Tarte.

Not printed.
48. Return to an address of the House of Commons to his excellency the Governor General, dated 27th January, 1896, for copies of all orders in council, instructions from the government or any department, and other documents relating to the appointment of a high commissioner in London, or the nature of his duties, or his discharge of those duties, which have not already been laid before this house. Presented 17th February, 1896.-Mr. Casey.

Not printed.
49. Return to an address of the House of Commons to his excellency the Governor General, dated 10th February, 1896, for copies of orders in council in relation to appointments of senators, made since 1st January, 1896. Presented 20th February, 1896.-Mr. Tarte. ..........................Not printed.
50. Return to an order of the House of Commons, dated 10th June, 1895, for copies of all papers and correspondence connected with the part ownership of the Moose Jaw town site by the government of Canada, including a statement of the amount of money received by the town site trustees, the amount received by the government of the Dominion, the number of lots still held by the Dominion government, and the amount of taxes paid annually by the government since Moose Jaw was erected into a municipality. Presented 24th February, 1896.-Mr. Davin.

Not printed.
51. Return to an order of the House of Commons, dated 3rd February, 1896, for copies of all correspondence with regard to the granting of a license to manufacture and sell beer in the town of Neepawa, in Manitoba. Also copies of all petitions from residents of said town protesting against said license. Presented 24th February, 1896.—Mr. Martin
.Not printed.
58. Return to an order of the House of Commons, dated 29th January, 1896, for a return of : 1. All fees received by the government under the provisions of the Act commonly known as the McCarthy Act, from the several municipal corporations or from parties applying for licenses under that act, in the electoral district of Provencher, in the province of Manitoba. 2. A list of unpaid claims and amount thereof in connection with the said act in the same electoral district. Presented 24th February, 1896.-Mr. LaRivière

Not printed.
53. Return to an address of the House of Commons to his excellency the Governor General, dated 10th February, 1896, for copies of all reports to council and orders in council, judge's report and other papers and correspondence respecting the release of Charles Chamberlain from confinement at Stony Mountain penitentiary in Manitoba on a conviction for perjury in connection with the last Dominion election in the city of Winnipeg. Also copies of all letters, petitions or other communications to the government, or any member or department, or to his excellency ; and of all letters by or on behalf of any nember of the government or any department, in reference to commutation of Chamberlain's term of imprisonment. Presented 24th February, 1896.—Mr. Martin and Mr. Mulock

Not printed.
84. Return to an order of the House of Commons, dated 10th February, 1896, for a full return of the census of the North-west Territories recently taken by the mounted police, showing the number of male and female inhabitants in each division and showing boundaries of divisions. Presented 27th February, 1896. - Mr. Martin.
.Not printed.

## CONTENTS OF VOLUME 11-Continued.

55. Return to an order of the House of Commons, dated 10th February, 1896, for a return showing the amount of money paid to each of the several parties who have received a bounty during the year 1895 from the appropriation to encourage the production of the beet root. Presented 4th March, 1896. -Mr. Mills (Bothwell).

Not printed.
56. Return to an address of the House of Commons to his excellency the Governor General, dated 2nd March, 1896, for a copy of the contract entered into between the Minister of Trade and Commerce on behalf of Her Majesty and the trustees for the bondholders of the Canada Shipping Company, for a steamship service between St. Johu, New Brunswick, and Liverpool, Great Britain. Presented 6th March, 1896.-Mr. Hazen.........................................................Not printed.
57. Return to an order of the Houst of Commons, dated 26th February, 1896, for a return showing the number of vessels that passed through the Chambly canal in each of the years 1892, 1893, 1894 and 1895 ; the said return to show, separately, the number of vessels loaded with coal and those loaded with wood, as well as those bound upwards and those bound downwards. Presented 9th March, 1896. -Mr. Langelier

Not printed.
S7a. Return to an order of the House of Commons, dated 17th February, 1896, for a statement showing amount of each claim made by the government for damages alleged to have been occasioned by vessels navigating the new Welland canal from the date of its first opening up to the 31st December, 1895, giving names of the respective vessels and owners thereof; the nature of the damages and how each claim was settled, whether by being paid in whole or in part or not at all, and if any such claims are still unsettled. Statement showing amount of each unsettled claim, and name of each vessel (with names of owners) in respect of which any such unsettled claim exists. Presented 9th March, 1896.-Mr. Gibson.

Not printed.
88. Return to an order of the House of Commons, dated 17th February, 1896, for copies of all letters, petitions, correspondence or documents of any nature whatsoever, asking the government to take the necessary steps to secure the ownership of the Raie des Chaleurs Railway, with a view to making it a branch of the Intercolonial Railway. Presented 9th March, 1896.-Mr. Joncas.

Not printed.
80. Return to an order of the House of Commons, dated 26th February, 1896, for copies of all correspondence, papers and documents relating to the sale or chartering of the steaner "Alert." Presented 9th March, 1896.-Mr. Langelier

Not printed.
60. Return tos an order of the House of Commons, dated 10th February, 1896, for a return showing the amount of corn and other grain imported by each of the distillers for the year 1895. The total amount of corn imported required for human food. Presented 9th March, 1896.-Mr. Mills (Bothwell)

Not printed.
81. Report upon the Sweating System in Canada. Presented 13th March, 1896, by Sir Charles Tupper. Printed for both distribution and sessional papers.
61a. Supplementary return to No. 61. Presented 24th March, 1896.
Printed for both distribution and sessional papers.
68. Return to an address of the Senate to his excellency the Governor General, dated 2nd May, 1895, for a return of the number of bushels of wheat delivered to the elevators at Fort William and Port Arthur, and the grade ; the number of bushels loaded on vessels, and the grade; the nationality and destination of the vessels carrying the grain ; also a copy of the conditions of the grade as fixed by the board of inspectors assembled for the purpose of fixing the grade for 1894. Presented 25th February, 1896,-Hon. Mr. Boulton.

Not printed.
8. Return to an address of the Senate to his excellency the Governor General, dated 11th February, 1896, for a return showing the names of all civil service employees, belonging to the secretary of state department and to the department of agriculture, who have been superannuated since the 1st day of July, 1894 ; also giving their age, the number of years they have been in the service, their salary and amount of superannuation allowance granted in each case. In the case of employees not having reached the full age of sixty years, or who had not completed thirty-five years of service, the reasons for their superannuation and the report of the treasury board in each such case. Also the names, ages and years of service of all employees belonging to the aforesaid departments to whom notice has been given of the intention to dismiss or superannuate them. Presented 3rd March, 1896.-Hon. Mr. Poirier

Not printed.

## CONTENTS OF VOLUME 11-Continued.

64. Return to an address of the Senate to his excellency the Governor General, dated 10th February, 1896, for copies of all maps, reports, estimates, etc., regarding the Ottawa canal, and especially those of T. C. Clarke and Walter Shanly ; also copies of all correspondence, petitions, resolutions, reports and other papers which have been filed with the honourable the minister of railways and canals, regarding and in favour of the Montreal, Ottawa and Georgian Bay canal. Presented 13th March, 1896.-Hon. Mr. Clemow.

Not printed.
85. Return to an address of the Senate to his excellency the Governor General, dated 13th June, 1895, for copies of all correspondence and telegrams that have passed between the postmaster general, or any member of the government, and the British Columbia board of trade, the city council of Victoria, the members representing the city district of Victoria in the house of commons, the postmaster of Victoria, or any one else, from the 1st of January, 1894, to the 1st May, 1895, relative to the "provisional allowance," and the withholding of the same from the post office clerks and letter carriers of the city of Victoria, British Columbia. Presented 19th March, 1896-Hon.

66. Return to an order of the House of Commons, dated 16th March, 1896 for a copy of the list of electors for the constituency of Yale and Cariboo. Presented 23rd March, 1895. - Mr. Martin.

Not printed.
67. Return to an order of the House of Commons, dated 27th January, 1896, for a return showing : The number of employees on the Intercolonial Railway on the 30th June last, distinguishing between temporary and permanent employees. The number of miles of railway operated at same date. The number of stations and stationmasters. The number of cars put on the line during the fiscal year ending 30th June, 1895, and charged to working expenses. The number of engines put on the line and charged to working expenses. The number of cars put on and charged to capital account The number of engines put on and charged to capital account. The number of tons of new rails put down and charged to working expenses. The number of tons put down and charged to capital account. The rumber of ties put down and the number charged to working expenses and capital account respectively. The number of bridges repaired or put in and charged to capital account and the number put in or repaired and charged to working expenses. The number of overhead bridges renewed and charged to working expenses and the number to capital account. The amount spent on fencing and charged to working expenses and the amount charged to capital account. The total amount spent on new buildings of any kind along the line, and the portion charged to capital account and working expenses respectively. The total amount spent in repairs of buildings and the amount charged therefor to capital account and working expenses respectively. The amount spent on drains, ditches and culverts along the line, over and above what was done by section-men, and the portion thereof charged to working expenses and the portion to capital account. Presented 23rd March, 1896.-Mr. McMullen and Mr. Davies. ..... Not printed.
68. Return to an order of the House of Commons, dated 8th July, 1895, for: 1. Return showing the names of the several railways in the Dominion to which a cash subsidy was paid. 2. The province in which said railway is located. 3. The number of miles subsidized. 4. The number built. 5. The amount per mile granted and the gross amount paid. 6. The number of acres of land granted per mile, and the gross number of acres given or now due to each company. 7. The gross amount of cash subsidy given to railways in each province. 8. The gross number of acres of land granted in each province, and the grand total of money and land given to railways in the Dominion. Presented 23rd March, 1896.-Mr. McMullen..............................Not printed.
68a. Supplementary return to No. 68. Presented 26th March, 1896.-Mr. McMullen.... . . Not printed.
69. Return to an order of the House of Commons, dated 9th March, 1896, for copies of all papers, correspondence and reports relating to the claim of Dr. Wall, of Emerald, Prince Edward Island, for damages for alleged injuries received by him on the Prince Edward Island Railway. Presented 23rd March, 1896.-Mr. Davies .Not printed.
70. Return to an order of the House of Commons, dated 9th March, 1896, for a detailed statement of the cost of the Freight Rates Commission. Presented 23rd March, 1896.-Mr. Martin . .Not printed.
71. Detailed statement of correspondence between the high commissioner's office in London, and the privy councii office, 1880 to 1896. Presented 23rd March, 1896, by Sir Charles Tupper

Not printed.

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71 a. Detailed memorandum showing the nominal value and actual cost of the Canadian silver and copper coinage, procured through the high commissioner, between the years 1883 and 1895, indusive, and also the saving effected. Presented 24th March, 1896, by Sir Charles Tupper. .... . Not printed.
72. Statement of the affairs of the British Canadian Loan and Investment Company, on the 31st December, 1895. Presented 23rd March, 1896, by the Hon. The Speaker . ...............Not printed.
73. General statements and returns of baptisms, marriages and burials in the districts of Montmagny and Ottawa, for the year 1895. Presented 23rd March, 1896, by the Hon. The Speaker.

Not printed.
74. Copy of the Joint Report of the Commissioners appointed under Article I of the Convention between the United States of America and the United Kingdom of Great Britain and Ireland, for the delimitation of the boundary line between the Tnited States and the Dominion of Canada, dividing Alaska from British Columbia, together with an approved minute of council thereon of 25th February, 1896. Presented 25th March, 1896, by Sir Charles Tupper.

Printed for both distribution und sessional papers.
75. Return to an order of the House of Commons, dated 27 th January, 1896, for copies of all correspqndence in connection with the territorial exhibition held last summer at Regina, and all papers showing the connection of the lieutenant governor of the Territories with the same, and detailed accounts of receipts and expenditures of said exhibition ; also amount still owing on account of same. Presented 17th April, 1896.-Mr. Martin

Not printed.
76. Return to an address of the House of Commons to his excellency the Governor General, dated 9th March, 1896, for copies of all contracts and correspondence between George Goodwin and the department of railways and canals, or any other department of the government, in connection with contracts $4,5,6,7$ and 12 on the Soulanges canal. Also copies of all correspondence between the department of railways and canals and the department of justice in connection with said contracts. Also copies of all orders in council bearing upon the claims of George Goodwin, in connection with such contracts. Also copies of the reports to the department of railways and canals, 'or to any other department, made by the government engineer in charge of said works, bearing upon the work performed by contractor George Goodwin, and bearing upon said contractor Goodwin's claim against the government for extra compensation in connection with water-tight embankment, or in connetion with any other claim he has made relating to his contracts on the Soulanges canal works. Presented 27th March, 1896.-Mr. Davies.
. Not printed.
77. Return to an order of the House of Commons, dated 3rd February, 1896, for a copy of the report of the engineer appointed to examine and report on the state of the breakwater at Tignish, Prince Edward Island, during the year 1895. Presented 2nd April, 1896.-Mr. Perry......Not printed.
77a. Return to an order of the House of Commons, dated 26th February, 1896, for a statement showing the amount expended by the Dominion government on each of the following breakwaters, piers and wharfs in Prince county, Prince Edward Island, from 1880 up to date:-1. Malpeque breakwater. 2. Cape Traverse breakwater. 3. McGee's wharf, Egmont Bay. 4. Higgins wharf. 5. Brea breakwater. 6. West Point wharf. 7. Miminegash breakwater. 8. Tignish breakwater. The work let by tender, the amount of each contract, the names of contractors, work done by day's work, names of parties in charge, and name of inspector in each case. Presented 2nd April, 1896. Mr. Perry.

Not printed.
78. Return to an order of the House of Commons, dated 16th March, 1896, for copies of all correspondence with regard to improvements of St. Andrew's rapids, not already brought down. Presented 2nd April, 1896.-Mr. Martin.
.Not printed.
79. Return to an order of the House of Commons, dated 26th February, 1896, for copies of all petitions, letters, correspondence or documents of any nature whatsoever, asking the government to construct wharfs or piers at Paspébiac, in the county of Bonaventure, with a view to making a harbour of refuge at that place. Presented 2nd April, 1896.-Mr. Joncas . .................Not printed.
80. Return to an address of the Senate to his excellency the Governor General, dated 5th March, 1896, for copies of all maps, reports, etc., regarding what has been styled the "guard pier," now in course of construction at Montreal ; also copies of all correspondence, petitions, resolutions, reports, protests and other papers regarding and in favour of, and opposed to, the said structure, and especially the views thereon expressed by the medical faculty of the city of Montreal, the board of health of the province of Quebec, and the health board of the city of Montreal. Presented 19th March 1896.-Hon. Sir William Hingston................................................. Not printed.

## CONTENTS OF VOLUME 11-Continued.

81. Return to an order of the House of Commons, dated 16th March, 1896, for a return showing the name of each licensee to whom fishing licenses were granted ly David Sharp, of Port Dover, Ontario, fishery overser, for the years 1894 and 1895, together with the amount received for each license so granted in the years 1894 and 1895 aforessid. Presented 13th April 1896.-Mr. Charlton.

Not printed.
82. Interim report on the effect of the Chicago drainage channel on the levels of the great lakes. Presented 13th April, 1896, by Hon. J. Costigan.

Printed for both distribution and sessional papers.
88. Return to an order of the House of Commons, dated 16th March, 1896, for copies of all papers relating to the sale of lots numbers fifteen and sixteen, on the west side of Cayuga street, in the village of Cayuga, in the province of Ontario, to W. A. Mitchell, or any other person, including copy of petition and signatures, asking for the sale of said lots; also information as to whether at any time in the past, application has been made to the government for permission to use the said lots as a burial place, and whether permission by the government or any official of the government, was given for the use of the said lots for such purpose ; also whether the government at the time the said lots were sold was aware that they had been used as a burial place, and that several hundred bodies were buried there. Presented 13th April, 1896.-Mr. Charlton .. . .Not printed.
84. Return to an order of the House of Commons, dated 25th March, 1896, for copies of all correspondence, papers, documents, telegrams, etc., from steamship and shipowners and agents, marine underwriters, manufacturers, merchants and others, of the city of Montreal and elsewhere, in the hands of the government, in reference to a harbour of refuge in Little Metis Bay. Presented 13th April, 1896.-Mr. McShane.
. Not printed.
84a. Supplementary return to No. 84. Presented 22nd April, 1896.-Mr. McShane... .. Not printed.
85. Return to an order of the House of Commons, dated 3rd June, 1895, for a return showing the amount paid in each department of the government in the inside service at Ottawa for temporary clerks during the several years from 1st July, 1880, to 30th June, 1894, separately in each department for each year. Presented 20th April, 1896.-Mr. McMullen ...........................Not printed.
86. Return to an order of the House of Commons, dated 25th March, 1896, for copies of all papers and correspondence between E. Adams, formerly inspector of boilers, etc., at Kingston, and now chairman of board of steamboat inspectors, and the department of marine and fisheries, relative to any complaints by said Adams against T. Donnelly, hull inspector at Kingston, or relative to his discharge of the duties of that office. Presented 20th April, 1896.-Mr. Borden .......Not printed.
87. Return to an order of the House of Commons, dated 1st April, 1896, for copies of all correspondence between the department of the interior and D. J. O'Donoghue, secretary legislative committee, trades and labour council, Toronto, concerning the alleged misquotation in the report of the committee on immigration, 1895, of a certain letter relating to the success of Dr. Barnardo's boys as settlers in Canada. Presented 22nd April, 1896.-Mr. Casey.

Not printed.
88. Return to an address of the House of Commons to his excellency the Governor General, dated 3rd June, 1895, for a return showing : 1. The names of the several railways in the Dominion to which Dominion aid has been granted, except the Canadian Pacific main line. 2. The province within which the said railway in whole or in part is located, and if in two or more provinces, the number of miles in each. 3. The county or counties through which the said lines run in each province. 4. The amount of money actually paid to each up to the 1st January, 1895. 5. The railways built in the Dominion by the Dominion since confederation, excepting the main line of the Intercolonial and main line of the Canadian Pacific. 6. The province within which built. 7. The entire cost of each line built or assisted by the Dominion in each province, including equipment. 8. The entire sum spent up to the 1st January, 1895, last, on the construction of the Dominion roads in each provirice, except the Intercolonial Railway and Canadian Pacific Railway main lines. Presented 22nd April, 1896.-Mr. Davies
.Not printed.
89. Return to an order of the House of Commons, dated 10th February, 1896, for a statement of the sums appropriated by parliament for improving the navigation of the St. John river, New Brunswick, and its tributaries, during the years from 1887 to 1895 , inclusive; also statement as to what amount of such appropriation was annually expended in such improvements in said river and its tributaries during the aame period, together with memorandum as to what points in said river

## CONTENTS OF VOLUME 11-Concluded.

these sums were expended, by whom the same was expended, and the character of the work done in each case. Statement as to what portion of the above appropriation was expended at Gibson's Creek, in the county of Carleton ; the amount spent, and the nature of the work done. Presented 22nd April, 1896.-Mr. Colter.
.Not printed.
00. Return to an order of the House of Commons, dated 1st April, 1896, for copies of all petitions, letters and correspondence in favour of an indemnity for Joseph Beliveau, for injuries incurred by him while working under the public works department at Sorel. Presented 22nd April, 1896.Mr. Bruneau.
.Not printed.
91. Return to an order of the House of Commons, dated 25th March, 1896, for a statement giving full particulars of the expenditure of $\$ 5,000$ on Port Stanley harbour four years ago, including paylists, and detailed account of all payments in connection with such expenditure. Presented 22nd April, 1896.-Mr. Cusey.................................................................... Not printed.
28. Return to an address of the House of Commons to his excellency the Governor General, dated 16th March, 1896, for a copy of the report of the mechanical engineers of the department of public works, also the order in council passed in relation thereto, and all other correspondence and papers with reference to the unpaid claims of the Ottawa Gas Company, for gas consumed in the parliament buildings of this city, during the years 1866 and 1867. Presented 22nd April, 1896.-Sir James Grant Not printed.
59 Victoria Sessional Papers (No. 4.)A. 1896
REPORT
of the
SUPERINTENDENT 0F INSURANCE
OF THE
DOMINION OF CANADA
FOR THE
YEAR ENDED 31st DECEMBER
1895

OTTAWA
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## Department of Finance-Insurance Branch.

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## Department of Finance-Insurance Branch.

## Office of the Superintendicit of Insurance,

Ottawa, 27th June, 1896.
To the Honourable
George E. Foster, Minister of Finance.
Sir,-I have the honour herewith to submit the statements in detail of Insurance Companies for the year 1895, together with such an abstract and analysis of them as appeared proper to exhibit the progress of the business and the condition of the companies.

## FIRE AND INLAND MARINE INSURANCE, 1895.

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

## Fire Premiums and Losses in Canada in 1895.

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

Fire Insurance in Canada in 1895.

|  | Paid for Losses. | $\begin{aligned} & \text { Received } \\ & \text { for } \\ & \text { Premiums. } \end{aligned}$ | Rate of Losses Paid per cent of Premiums Received. | The same for 1894. |
| :---: | :---: | :---: | :---: | :---: |
|  | \$ | \$ |  |  |
| Canadian Companies. | 807,003 | 1,151,126 | 70.11 | $72 \cdot 35$ |
| British do . | 3,402,337 | 4,750,290 | 71.62 | $67 \cdot 24$ |
| American do | 784,410 | 1,041,966 | $75 \cdot 28$ | $69 \cdot 24$ |
| Total.. | 4,993,750 | 6,943,382 | 71.92 | $68 \cdot 38$ |

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

Fire Insurance in Canada.


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

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


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 $64 \cdot 50$.

## Department of Finance-Insurance Branch.

Obtaining an approximation to the losses incurred during the year, by excluding the payments for losses outstanding at the beginning of the year, and including the amounts estimated for those of the year still unsettled, the ratio of the losses incurred to premiums received comes out 69.31 per cent, which is only 0.62 per cent greater than the 68.69 of the previous year, and is 4.68 per cent greater than the average for the last fifteen years ( $64 \cdot 63$ ). The following are the rates of incurred losses from 1881 :-


Fire Insurance in Canada, 1895.
The gross amount of policies, new and renewed, taken during the year by fire companies was $\$ 667,639,048$, showing an increase of $\$ 14,049,620$ over the amount taken in 1894. The premiums charged thereon amounted in 1895 to $\$ 8,243,605.41$, being an increase of $\$ 85,572.71$ over the amount charged the previous year. The rate of premiums is less than that of 1894, and the loss rate ( $71 \cdot 92$ ) is less ( $3 \cdot 04$ ), being 7.42 per cent greater than the average loss rate ( $64 \cdot 50$ ) for the past twenty-seven years, the year 1877 being excluded.

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

| - | Gross Amount of Risks taken during the year. | Premiums charged thereon. | Rate of Premiums charged per cent of Risks taken. | $\begin{array}{\|c\|} \text { The } \\ \text { same for } \\ 1894 . \end{array}$ | $\begin{array}{\|c\|} \text { The } \\ \text { same for } \\ 1893 . \end{array}$ | $\begin{gathered} \text { The } \\ \text { same for } \\ 1892 . \end{gathered}$ | $\begin{gathered} \text { The } \\ \text { same for } \\ 1891 . \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \$ | \$ cts. |  |  |  |  |  |
| Canadian Companies.. | 130,567,693 | 1,595,336 00 | $1 \cdot 22$ | 1.34 | $1 \cdot 25$ | $1 \cdot 24$ | $1 \cdot 25$ |
| British do | 436,765,579 | 5,438,487 07 | $1 \cdot 25$ | $1 \cdot 23$ | $1 \cdot 16$ | $1 \cdot 16$ | $1 \cdot 14$ |
| American do | 100,305,776 | 1,209,782 34 | $1 \cdot 21$ | $1 \cdot 22$ | $1 \cdot 18$ | $1 \cdot 16$ | $1 \cdot 14$ |
| Totals. | 667,639,048 | 8,243,605 41 | $1 \cdot 23$ | 1-25 | 1.18 | $1 \cdot 18$ | $1 \cdot 16$ |

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

## Canadian Companies.

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

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

Decrease.-Eastern, $\$ 13,5 \mathrm{~s} 1,560$; Mercantile, $\$ 739,840$. Total, $\$ 14,291,400$, Total increase, $\$ 9,005,528$.

## British Companies.

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

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

## American Companies.

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

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

## Phemiums and Losses compared with risks.

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

The losses incurred (approximate) during the year, compared with the amount of risk current (taking for this the mean of the amounts in force at the beginning and end of the year), have been at the average rate of $\$ 5.75$ per $\$ 1,000$ current risk. The corresponding rates for $1882-3-4-5-6-7-8-9-90-1-2-3-4$ were $\$ 5.68, \$ 5.56, \$ 5.37, \$ 4.54$, $\$ 5.48, \$ 5.70, \$ 4,70, \$ 4.19, \$ 4.84, \$ 5.33, \$ 5,61, \$ 6.17$, and $\$ 5.50$ respectively.

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

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

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

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

Fibs Insurance done in Canada in 1895.

|  | Gross Amount of Risks Taken during the Year. | Premiums charged thereon. |  |  | Net Cash Paid during the Year for Losses. | Net Cash <br> Received during the Year for Premiums. |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Companies. | 8 | \$ cts. |  |  | \$ cts. | \& cts. |  |  |
| British America. | 34,975, 337 | 381,934 58 | 1.09 | $1 \cdot 36$ | 172,857 36 | 276,294 08 | $62 \cdot 56$ | 67.53 |
| Eastern. | 2,698,041 | 39,555 99 | 1.47 | $1 \cdot 25$ | 64,480 85 | 27,825 98 | 23173 | $92 \cdot 42$ |
| London Mutua | 19,382,378 | 241,933 49 | $1 \cdot 25$ | $1 \cdot 21$ | 117,940 08 | 184,518 62 | 63.92 | $81 \cdot 23$ |
| Mercantile. | 13,804,438 | 176,030 15 | $1 \cdot 28$ | $1 \cdot 31$ | 125,109 76 | 153,364 87 | 81.58 | 61.79 |
| Quebec. | 9,899,094 | 131,048 14 | $1 \cdot 32$ | $1 \cdot 38$ | 53,727 27 | 90,258 53 | $59 \cdot 53$ | $73 \cdot 17$ |
| Western | 49808,405 | 624,833 65 | $1 \cdot 25$ | $1 \cdot 44$ | 272,887 65 | 418,863 03 | $65 \cdot 15$ | 66.17 |
| Totals | 130,567,693 | 1,595,336 00 | $1 \cdot 22$ | 1.34 | 807,002 97 | 1,151,125 11 | 70.10 | $72 \cdot 35$ |
| British Companies. |  |  |  |  |  |  |  |  |
| Alliance | 16,601,876 | 198,581 86 | 1.20 | $1 \cdot 20$ | 124,329 79 | 169,589 37 | $73 \cdot 31$ | 92.70 |
| Atlas. | 10,880,071 | 148,191 33 | $1 \cdot 36$ | $1 \cdot 35$ | 71,814 40 | 128,281 63 | 55.98 | $57 \cdot 06$ |
| Caledonian | 15,000,950 | 170,775 17 | $1 \cdot 14$ | $1 \cdot 13$ | 93,696 26 | 157,169 14 | 59.61 | $69 \cdot 39$ |
| Commercial Union | 34, 3 30,570 | 450,136 85 | $1 \cdot 32$ | 1.31 | 298,272 17 | 373,555 37 | $79 \cdot 85$ | 62.67 |
| Guardian | 27,578,793 | 340,793 50 | $1 \cdot 24$ | $1 \cdot 20$ | 218,755 55 | 290,006 94 | 75.43 | $75 \cdot 67$ |
| Imperial. | 17,134 559 | 209,859 34 | $1 \cdot 22$ | 1.22 | 109,879 62 | 186,811 57 | 58.82 | 57.33 |
| Lancashire. | 23,669,853 | 309,569 80 | $1 \cdot 31$ | $1 \cdot 29$ | 223,165 95 | 278,704 69 | 80.07 | $60 \cdot 44$ |
| Liverpool and London and Globe | 32,284,115 | 387,397 90 | $1 \cdot 20$ | $1 \cdot 14$ | 249,607 59 | 353,995 96 | $70 \cdot 51$ | $65 \cdot 35$ |
| London and Lancashire.. | 15,003,656 | 193,288 10 | $1 \cdot 29$ | $1 \cdot 24$ | 162,375 71 | 181,435 99 | $89 \cdot 49$ | $63 \cdot 80$ |
| London Assurance. | 13,872,272 | 141,203 19 | $1 \cdot 02$ | $1 \cdot 03$ | 109,385 26 | 121,332 93 | $90 \cdot 15$ | $63 \cdot 31$ |
| Manchester | 16,034,436 | 211,017 05 | $1 \cdot 32$ | $1 \cdot 24$ | 155,535 84 | 171,29147 | $90 \cdot 80$ | $78 \cdot 28$ |
| National, of Ireland | 10,880,071 | 148,191 33 | $1 \cdot 36$ | $1 \cdot 35$ | 71,814 40 | 128,281 63 | $55 \cdot 98$ | $57 \cdot 13$ |
| North British. | 39,118,545 | 457,116 22 | $1 \cdot 17$ | $1 \cdot 12$ | 240,028 22 | 392,021 16 | $61 \cdot 23$ | $56 \cdot 80$ |
| Northern | 17,280,977 | 212,540 86 | $1 \cdot 23$ | 1.21 | 156,391 72 | 181,064 37 | $86 \cdot 31$ | $70 \cdot 47$ |
| Norwich Union | 17,117,469 | 210,382 82 | 1.23 | $1 \cdot 17$ | 131,346 08 | 187,823 89 | 69•23 | $83 \cdot 06$ |
| Phœnix, of London | 26,327,144 | 346,786 54 | $1 \cdot 32$ | $1 \cdot 27$ | 149,889 80 | 304,805 20 | $49 \cdot 18$ | $62 \cdot 32$ |
| Royal | 56,618,459 | 680,468 66 | $1 \cdot 20$ | $1 \cdot 17$ | 439,126 77 | 604,234 11 | 72.67 | $70 \cdot 76$ |
| Scottish Union and National. | 15,293,482 | 173,308 22 | $1 \cdot 13$ | 1.07 | 124,046 10 | 144,043 37 | $86 \cdot 12$ | 68.17 |
| Sun Fire. | 14,197,920 | 196,968 46 | $1 \cdot 39$ | 1.32 | 116,304 44 | 164,508 56 | $70 \cdot 70$ | 69.39 |
| Union Assurance | 17,171,433 | 244,653 71 | 1.42 | 1.57 | 127,576 61 | 278,582 32 | $45 \cdot 80$ | 61.01 |
| United Fire. | 468,927 | 7,256 16 | 1.55 | $1 \cdot 54$ | 28,994 15 | 18,026 62 | $160 \cdot 84$ | $77 \cdot 68$ |
| Totals | 436,765,579 | 5,438,487 07 | $1 \cdot 25$ | $1 \cdot 23$ | 3,402,336 43 | 4,815,566 29 | 70•65 | 67.24 |
| American Comıpanies. |  |  |  |  |  |  |  |  |
| Atna F | 14,424,298 | 174,649 28 | $1 \cdot 21$ | $1 \cdot 20$ | 107,468 37 | 137,267 85 | $78 \cdot 29$ | $56 \cdot 31$ |
| Agricultural, of Water town | 6,692,800 | 61,594 45 | 0.92 | 0.94 | 42,229 60 | 35,187 81 |  | 126.71 |
| Connecticut Fire | 4,050,000 | 44,02400 | 1.09 | $1 \cdot 36$ | 29,467 80 | 38,632 64 | 76.28 | $41 \cdot 51$ |
| Hartford | 17,590,625 | 172,474 04 | 0.98 | $1 \cdot 01$ | 118,372 71 | 156,537 05 | 75.62 | 65.34 |
| Insurance Co. of N. A | 9,692,548 | 119,074 24 | $1 \cdot 22$ | $1 \cdot 20$ | 58,702 72 | 94,007 23 | 62.44 | 70:74 |
| Phenix, of Brooklyn | 9,265,33 | 119,784 09 | 1.29 | 1.26 | 98,536 24 | 100,185 30 | 98-35 | $69 \cdot 92$ |
| Phonix, of Hartford | 14,579,974 | 205,141 20 | $1 \cdot 41$ | $1 \cdot 40$ | 140,934 60 | 197,866 97 | $71 \cdot 23$ | $75 \cdot 16$ |
| Queen, of America. | 24,010,197 | 313,041 04 | $1 \cdot 30$ | $1 \cdot 31$ | 188,696 88 | 282,281 23 | 66.85 | 67.10 |
| Total | 100,305,776 | 1,209,782 34 | $1 \cdot 21$ | $1 \cdot 22$ | 784,408 92 | 1,041,966 08 | 75.28 | 69.24 |
| Grand totals | 667,639,048 | 8,243,605 41 | $1 \cdot 23$ | $1 \cdot 25$ | 4,993,748 32 | 7,008,657 48 | $71 \cdot 25$ | $68 \cdot 38$ |

## BRITISH FIRE COMPANIES.

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

| Paid for losses. . . . . . . . . . . do general expenses. | $\begin{array}{r} \$ 3,402,769 \\ \cdot \quad 1,374,080 \end{array}$ |
| :---: | :---: |
| Total | S 4,776,849 |
| Received for premiums. | 4,816,072 |
| Balance in favour. | \$ 39,223 |

The following detail gives the balances for the different companies :-
Balances in favour.—Atlas, \$16,281; Caledonian, \$16,124; Imperial, \$16,277; Liverpool and London and Globe, $\$ 2,544$; National of Ireland, $\$ 16,280$; North British, $\$ 44,624$; Norwich Union, $\$ 3,741$; Phenix of London, $\$ 75,111$; Royal, $\$ 5,737$; Union Assurance, 879,457 ; Total, \$276,176.

Adverse balances.-Alliance, $\$ 6,649$; Commercial Union, \$29,516; Guardian, $\$ 27,271$; Lancashire, $\$ 21,463$; London and Lancashire Fire, $\$ 28,043$; London Assurance 826,032 ; Manchester, $\$ 37,985$; Northern, $\$ 23,557$; Scottish Cnion and National, $\$ 14,515$; Sun Fire, $\$ 3,488$; United Fire, $\$ 18,434$. Total, $\$ 236,953$.

Total balance in favour, $\$ 39,223$.
For every $\$ 100$ of premiums received there were spent, on the average, $\$ 70.66$ in payment of losses and $\$ 28.53$ for general expenses.

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

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

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

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

| Paid for losses (1875-1895) | \$47,232,371 |
| :---: | :---: |
| do general expenses. | 17,732,287 |
| Total payments. | S $64,964,658$ |
| Received for premiums. | 68,619,514 |
| Excess of receip | \$ 3,654,856 |

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

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

|  | Year. | Balance. | Year. | Balance. |
| :---: | :---: | :---: | :---: | :---: |
|  |  | \$ |  | \$ |
| 1875. |  | + 51,765 |  |  |
| 1876. |  | + 89,015 | 1875 to 1876 | + 140,780 |
| 1877. |  | -4,210,951 | 1875 to 1877 | - 4,070,171 |
| 1878. |  | + 676,458 | 1875 to 1878 | - 3,393,713 |
| 1879. |  | + 210,430 | 1875 to 1879 | - 3,183,283 |
| 1880. |  | + 727,389 | 1875 to 1880 | - 2,455,894 |
| 1881. |  | + 161,162 | 1875 to 1881 | - 2,294,732 |
| 1882. |  | + 481,511 | 1875 to 1882 | - 1,813,221 |
| 1883.. |  | + 439,797 | 1875 to 1883 | - 1,373,424 |
| 1884. |  | + 443,919 | 1875 to 1884 | - 929,505 |
| $1885 .$. |  | + 674,984 | 1875 to 1885 | - 254,521 |
| 1886. |  | $+\quad 237,216$ | 1875 to 1886 | - 17,305 |
| 1887. |  | + 359,243 | 1875 to 1887 | + 341,938 |
| 1888. |  | + 752,956 | 1875 to 1888 | + 1,094,894 |
| 1889. |  | + 918,128 | 1875 to 1889 | + 2,013,022 |
| 1890. |  | + 712,981 | 1875 to 1890 | + 2,726,003 |
| 1891. |  | + 470,014 | 1875 to 1891 | + 3,196,017 |
| 1892.. |  | + 452,941 | 1875 to 1892 | + 3,648,958 |
| 1893. |  | - 205,430 | 1875 to 1893 | + 3,443,528 |
| 1894. |  | + 172,10̃ | 1875 to 1894 | + 3,615,633 |
| 1895. |  | $+\quad 39,223$ | 1875 to 1895 | + 3,654,856 |

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

## American Fire Companies.

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

The following detail gives the balances for the different companies :-
Balances in favour.-Hartford, $\$ 511$; Insurance Co. of North America, $\$ 4,806$; Queen, $\$ 15,693$. Total, $\$ 21,010$.

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

Total adverse balances, $\$ 53,047$.
The results of the total business of these companies, from 1875 to 1895 , inclusive, are as follows :-

> Paid for losses (1875-95). . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$$. $7,266,244$ do general expenses . . . . . . . . . . . . . . . . 2, 54.052

Total payments. . . . . . . . . . . . . . . . . . . . . . . . $\$ 10,020,296$
Received for premiums. . . . . . . . . . . . . . . . . . . . . . . . . . . . 10,640,501
Excess of receipts over payments. . . . . . . . . \$ 620,205
The table given below shows the result of the business of each year from 1875 to 1895 inclusive, and the total results from year to year during the same period.


Favourable. - Adverse.

## Canadian Fire Companies.

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

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

## Department of Finance-Insurance Branch.

Fire Insurance, 1895.

| Company. | In Canada. |  |  |  | In Other Countriks. |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Amount of Risks taken during the year. | Premiums received. | Lossen paid. |  | Amount of Risks taken during the year. | Premiums received. | Losses paid. |  |
|  | \$ | \$ | \$ |  | 8 | 8 | \$ |  |
| British America. | 34,975,337 | 276,294 | 172,857 | 62.56 | 87,163,113 | 986,961 | 572,373 | $57 \cdot 99$ |
| Quebec | 9,899,094 | 90,259 | 53,727 | 59•53 | 5,775,750 | 70,816 | 31,863 | $44 \cdot 99$ |
| Western | 49,808,405 | 418,863 | 272,888 | $65 \cdot 15$ | 128,329,654 | 1,509,203 | 858,613 | $56 \cdot 89$ |
| Totals.. | 94,682,836 | 785,416 | 499,472 | 63.59 | 221,268,517 | 2,566,980 | 1,462,849 | $56 \cdot 99$ |

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

| Year. | In Canada. |  |  | In Other Countries. |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Premiums received. | Losses paid. | Rate <br> per cent of <br> Losses <br> paid as <br> compared <br> with Pre- <br> miums <br> received. | Premiums received. | Losses paid. | Rate per cent of Losses paid as compared with Premiuns received. |
|  | \$ | \$ |  | \$ | 8 |  |
| 1878. | 591,495 | 241,545 | $40 \cdot 84$ | 1,251,923 | 737,430 | $58 \cdot 90$ |
| 1879. | 552,090 | 287,729 | $52 \cdot 12$ | 1,309,902 | 923,242 | $70 \cdot 48$ |
| 1880. | 459,653 | 219,954 | $47 \cdot 8 \overline{5}$ | 1,377,310 | 885,293 | $64 \cdot 28$ |
| 1881. | 428,795 | 304,488 | 71.01 | 1,439,085 | 1,085,846 | $75 \cdot 45$ |
| 1882. | 543,126 | 334,000 | $61 \cdot 50$ | 1,413,989 | 1,137,399 | $80 \cdot 44$ |
| 1883. | 606,557 | 436,800 | $72 \cdot 01$ | 1,483,941 | 1,136,380 | $76 \cdot 58$ |
| 1884. | 550,188 | 376,969 | $68 \cdot 52$ | 1,401,051 | 1,122,882 | $80 \cdot 15$ |
| 1885. | 983,555 | 518,633 | 52.73 | 1,485,078 | 1,051,090 | 70.78 |
| 1886. | 996,562 | 655,534 | $65 \cdot 78$ | 1,499,840 | 1,049,575 | $69 \cdot 98$ |
| 1887. | 1,002,817 | 661,682 | $65 \cdot 98$ | 1,496,712 | 1,037,123 | $69 \cdot 29$ |
| 1888. | 1,002,109 | 655,191 | $65 \cdot 38$ | 1,453,410 | 1,008,509 | $69 \cdot 39$ |
| 1889. | 1,014,314 | 586,164 | $57 \cdot 79$ | 1,527,909 | 1,012,624 | $66 \cdot 28$ |
| 1890. | 1,018,226 | 604,846 | $59 \cdot 40$ | 1,584,879 | 910,511 | 57.45 |
| 1891. | 1,102,237 | 780,862 | $70 \cdot 84$ | 1,662,538 | 1,165,583 | $70 \cdot 11$ |
| 1892. | 629,708 | 485,446 | $77 \cdot 09$ | 1,907,652 | 1,191,545 | $62 \cdot 46$ |
| 1893. | 621,135 | 427,349 | 68.86 | 2,356,413 | 1,560,592 | $66 \cdot 23$ |
| 1894. | 626,768 | 423,7:7 | $67 \cdot 61$ | 2,303,219 | 1,442,596 | 62.63 |
| 1895. | 785,416 | 499,472 | $63 \cdot 59$ | 2,566,980 | 1,462,849 | $56 \cdot 99$ |
| Totals. | 13,514,751 | 8,500,441 | 6- 90 | 29,521,531 | 19,921,069 | $67 \cdot 48$ |

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

$$
\begin{aligned}
& \text { Unsettled losses. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ } 407815 \\
& \text { Unearned premiums. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . } 2,490,427 \\
& \text { Sundry . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 43,901 } \\
& \text { Total. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . } \$ 2,942,143
\end{aligned}
$$

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

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

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

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

|  | Subscribed Capital. | Capital paid up or in course of Collection. | Surplus over all Liabilities including Called-up Capital. | $\begin{aligned} & \text { Impairment } \\ & \text { of } \\ & \text { Called-up } \\ & \text { Capital. } \end{aligned}$ | Reserve of Subscribed Capital not Called-up. |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | 8 cts. | \$ cts. | 8 cts. | 8 cts | \$ cts. |
| British America. | 750,000 2000000 | 750,00000 40,000 |  | 245,233 1,886 09 | None. 160,000 0 |
| Quercantile Fire | 200,000 <br> 22000 <br> 000 | 40,00000 $+\quad 99,92000$ | 70,557 19 | 1,886 22 | 160,00000 125,080 |
| Western. | 2,000,000 00 | 1,000,000 00 |  | 86,766 63 | 1,000,000 00 |
| Totals.. | 3,175,000 00 | 1,889,920 00 | 70,55\% 19 | 333,885 94 | 1,285,080 00 |

$\dagger$ As reduced by Act of Parliament.
A comparison of this with the corresponding table for the previous year shows the following results :-
Gain or improvement during 1895 :-
Quebec, $\$ 31,414.49$.
Loss or deterioration during 1895 :-
London Mutual, $\$ 17,001.45$; Mercantile, $\$ 9,064.07$; Western, $\$ 105,655.24$ •
British America, $\$ 57,570,57$.

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

| - | 1895. | The same in 1894. | The same in 1893. | The same in 1892. |
| :---: | :---: | :---: | :---: | :---: |
|  | \$ cts, | 8 cts. | 8 cts. | S cts. |
| Premiums. | 4,408,191 57 | 4,142,923 05 | 4,143,323 99 | 3,579,893 51 |
| Interest and lividends. | 139,458 16 | 140,213 35 | 139,08C 23 | 117,770 41 |
| Sundry. | 6,773 90 | 6,025 87 | *205,621 62 | 83,291 41 |
| Total. | 4,554,423 63 | 4,249,162 27 | 4,488,025 84 | 3,780,955 33 |

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

| - | 1895. | The same in 1894. | The same in 1893. | The same in 1892. |
| :---: | :---: | :---: | :---: | :---: |
|  | 8 cts. | S cts. | 8 cts. | 8 cts. |
| Losses paid | 2,986,323 54 | 2,749,953 12 | 2,911,005 90 | 2,454,821 80 |
| General expenses | 1,451,684 01 | 1,389,355 44 | 1,402,862 69 | 1,440,994 51 |
| Dividends to stockholders | 162,167 30 | 157,025 56 | 112,163 43 | 128,372 23 |
| Total. | 4,600,174 85 | 4,296,334 12 | 4,426,032 02 | 4,024,188 54 |

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

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

Canadian Companies-Income for the Years 1875 to 1895.

|  | Year. | Premiums. | $\begin{gathered} \text { Interest } \\ \text { and } \\ \text { dividends. } \end{gathered}$ | Sundry. | Total. |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | \$ cts. | 8 cts. | \$ ets. | 8 cts. |
| 1875. |  | 3,273,692 53 | 190,950 19 | 3,356 10 | 3,467,998 82 |
| 1876. |  | 4,125,722 37 | 244,001 25 | 7.18608 | 4,376,909 70 |
| 1877. |  | 3,512,673 47 | 218,770 38 | 6,236 04 | 3,737,679 89 |
| 1878. |  | 2,826,356 58 | 217,133 43 | 15,750 26 | 3,059,240 27 |
| 1879. |  | 2,863,826 01 | 185,247 30 | 10,196 03 | 3,059,269 34 |
| 1880. |  | 3,208,038 89 | 179,533 29 | 19,916 66 | 3,407,488 84 |
| 1881. |  | 3,131,925 97 | 169,392 14 | 30,702 06 | 3,332,020 17 |
| 1882. |  | 3,007,132 65 | 153,878 46 | 27,386 28 | 3,188,397 39 |
| 1883. |  | 3,005,945 52 | 132,126 05 | 30,438 85 | 3,168,510 42 |
| 1884. |  | 2,990,995 28 | 117,679 52 | 16,286 55 | 3,124,961 35 |
| 1885 |  | 3,089,381 09 | 107,151 57 | 16,044 77 | 3,212,577 43 |
| 1886 |  | 3,090,851 40 | 113,394 35 | 25,828 55 | 3,230,074 30 |
| 1887. |  | 3,346,968 91 | 114,522 46 | 18,398 62 | 3,479,889 99 |
| 1888. |  | '3,348,045 64 | 119,815 97 | 16,567 79 | 3,484,429 40 |
| 1889. |  | 3,539,640 73 | 119,929 14 | 12,420 02 | 3,671,989 89 |
| 1890. |  | 3,603,151 65 | 135,874 52 | 14,287 16 | 3,753,313 33 |
| 1891. |  | 3,586,851 72 | 134,421 14 | 12,208 29 | 3,733,481 15 |
| 1892. |  | 3,579,893 51 | 117,770 41 | 83,291 41 | 3,780,955 33 |
| 1893. |  | 4,143,323 99 | 139,08023 | *205,621 62 | 4,488,025 84 |
| 1894. |  | 4,142,923 05 | 140,213 35 | 6,025 87 | 4,289,162 27 |
| 1895. |  | 4,408,191 57 | 139,458 16 | 6,773 90 | 4,554,423 63 |
|  |  | 71,825.532 53 | 3,190,343 31 | 584,922 91 | 75,600,798 75 |

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

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

Expenditure for the Years 1875 to 1895.

| Yrar. | Losses Paid. | General <br> Expenses. | Lividends to Shareholders. | Total Expenditure. | e Excess of Income over Expenditure. <br> $d$ The Reserve. |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | \$ cts. | \$ cts. | 8 cts. | \$ ets. | \$ cts. |
| 1875 | 1,694,885 99 | 985,926 28 | 159,608 88 | 2,840,4 2115 | c 627,577 67 |
| 1876 | 2,746,563 00 | 1,342,268 96 | 213,655 04 | 4,302,487 00 | $\boldsymbol{e}$ 74,422 70 |
| 1877. | 3,555,283 21 | 1,234,552 83 | 125,428 21 | 4,915,764 25 | d 1,178,084 36 |
| 1878 | 1,891,130 71 | 1,026,354 51 | 146,163 83 | 3,063,649 05 | $d \quad 4,40878$ |
| 1879 | 1,966,854 83 | 938,436 79 | 159,253 74 | 3,064,545 36 | d 5,276 02 |
| 1880 | 2,236,943 54 | 889,409 73 | 164,650 50 | 3,291,003 77 | e 116,485 07 |
| 1881. | 2,898,045 45 | 901,679 10 | 145, 13785 | 3,944,862 40 | d 612,842 23 |
| 1882. | 2,294,212 90 | 917,526 03 | 110,813 47 | 3,322,552 40 | d 134,155 01 |
| 1883 | 2,291,429 02 | 925,970 41 | 110,480 00 | 3,327,879 43 | d 159,369 01 |
| 1884. | 2,165,708 63 | 871,037 06 | 102,675 50 | 3,139,421 19 | d 14,459 84 |
| 1885 | 1,985,256 67 | 917,879 59 | 99,896 73 | 3,003,032 49 | $e \quad 209,51444$ |
| 1886. | 2,128,942 82 | 926,299 50 | 114,809 02 | 3,170,051 34 | c 60,02296 |
| 1887. | 2,397,382 03 | 1,031,696 74 | 123,422 74 | 3,552,501 51 | d $\quad \mathbf{7 2 , 6 1 1 5 2}$ |
| 1888 | 2,355,960 53 | 1,009,167 74 | 122,198 27 | 3,487,326 54 | d 2,89714 |
| 1889 | 2,417,046 62 | 1,064,557 52 | 126,759 42 | 3,608,363 56 | e 63,426 33 |
| 1890 | 2,254,866 61 | 1,114,472 16 | 135,689 92 | 3,505,028 69 | e 248,284 64 |
| 1891. | 2,588,894 16 | 1,198,806 97 | 145,256 90 | 3,932,958 03 | d 199,476 88 |
| 1892 | 2,454,821 80 | 1,440,994 51 | 128,372 23 | 4,024,188 54 | d 243,233 21 |
| 1893 | 2,911,005 90 | 1,402,862 69 | 112,163 43 | 4,426,032 02 | e 61,993 82 |
| 1894 | 2,749,953 12 | 1,389,355 44 | 157,025 56 | 4,296,334 12 | d 7,171 85 |
| 1895 | 2,986,323 54 | 1,451,684 01 | 162,167 30 | 4,600,174 85 | d 45,751 22 |
| Total | 50,971,511 08 | 22,980,938 57 | 2,866,128 54 | 76,818,578 19 | d 1,217,779 44 |

## INLAND NAVIGATION AND OCEAN MARINE INSURANCE, 1895.

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

## Inland Navigation.

Premiums received, $\$ 526,965$; lusses incurred, $\$ 590,397$, of which were paid $\$ 493,276$, leaving a balance of $\$ 97,121$ of them still unsettled. There was also paid during the year the sum of $\$ 81.938$ on account of losses incurred in previous years, making the total payments luring the year, on account of losses, $\$ 575,214$, while the total outstanding or unsettled losses at the end of the year were $\$ 97,476$.

## Ocean Marine.

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

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

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

In the ocean business the rate of losses incurred to premiums received was 98.60 , while last year it was $62 \cdot 23$. The bulk of the ocean business is transacted by companies which are not required to be licensed, and do not report to this department.

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

## LIFE INSURANCE, 1895.

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

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

## INSURANCES EFFECTED DURING THE YEAR.

The total amount of policies in Canada taken during the year 1895 was $\$ 44,341,198$, which is le s than the amount taken in 1894 by $\$ 5,184,059$. The Canadian companies. show a decrease in 1895 of $\$ 760,692$, whilst in 1894 they had an increase of $\$ 580$,927 ; the American companies have a decrease of $\$ 4,546,789$, while in 1894 they had a decrease of $\$ 3,495,122$; and the British companies have an increase of $\$ 123,423$, whilst in 1894 they had an increase of $\$ 246,361$, the total decrease in 1895 being $\$ 5,184,059$, as above stated.

The respective amounts effected are :-
Canadian companies. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ 27,909,672
British do .................................... $3,337,638$
American do . ..................................... 13,093,888
So that the amount taken by native companies exceeds that taken by the British and American together by nearly $\$ 11,500,000$. The details of the increase or decrease among the respective companies are given on pages lxxxviii and lxxxix.

## Life Insurance in Force in 1895.

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

| Canadian companies. | Total in force. <br> . $\$ 188,326,057$ | $\begin{gathered} \text { Increase. } \\ \$ 10,814,211 \end{gathered}$ |
| :---: | :---: | :---: |
| British do | 34,341,172 | 429,287 |
| American do | 96,590,352 | *147,353 |
| Total | . $\$ 319,257,581$ | \$11,096,145 |

[^2]The following tables will enable the progress of the total business to be traced during the past twenty-one years, both as regards the amounts of insurances effected from year to year, and the total amounts in force :-

Amourts' of Insurance effected during the respective Years 1875-1895.

|  | Year. | Canadian <br> Companies. | British Companies. | American Companies. | Total. |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | 8 | \$ | \$ | 8 |
| 1875. |  | 5,077,601 | 1,689,833 | 8,306,824 | 15,07-1,258 |
| 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 |
| 1818. |  | 5,508,556 | 2,789,201 | 3,871,998 | 12,169,755 |
| 1879. |  | $6,112,706$ | 1,877,918 | 3,363,600 | 11,354,224 |
| 1880. |  | 7,547,876 | 2,302,011 | 4,057,000 | 13,906,887 |
| 1881. |  | 11,158,479 | 2,536,120 | 3,923,412 | 17,618,011 |
| 1883. |  | 11,855,545 | 2,833,250 | 5,423,960 | 20,112,755 |
| 1883. |  | 11,883,317 | 3,278,008 | 6,411,635 | 21,572,960 |
| 1884. |  | 12,926,265 | 3,167,910 | 7,323,737 | 23,417,912 |
| 1885. |  | 14.881,695 | 3,950,647 | 8,332,646 | 27,164,988 |
| 1886. |  | 19,289,694 | 4,054,279 | 11,827,375 | 35,171,348 |
| 1887. |  | 23,505,549 | 3,067, 040 | 11,435, 221 | 38,008,310 |
| 1888. |  | 24,876,259 | 3,985,787 | 12,364,483 | 41,226,529 |
| 1889. |  | *26,438,358 | 3,399,313 | 14,719,266 | 44,556,937 |
| 1890. |  | 23,541,404 | 3,390,972 | 13,591,080 | 40,523,456 |
| 1891. |  | 21,904,302 | 2,94i,246 | 13,014,739 | 37,866,287 |
| 1892. |  | 25,585,534 | 3,625,213 | 15,409,266 | 44,620,013 |
| 1893. |  | 28,089,437 | 2,967,855 | 14,145,555 | 45,202,847 |
| 1894. |  | 28,670,304 | 3,214,216 | 17,640,677 | 49,525,257 |
| 1895. |  | 27,909,672 | 3,337,638 | 13,093,888 | 44,341,198 |
|  |  | 347,953,227 | 62,240,516 | 200,664,983 | 610,858,726 |

* Including 20 months' business of the Cinada Life.

Amounts of Insurance in Force, 1875-1895.

| Year. | Canadian Companies. | British Companies. | American Companies. | Total. |
| :---: | :---: | :---: | :---: | :---: |
|  | 8 | \$ | \$ | \$ |
| 1875. | 21,957,296 | 19,455, 607 | 43,596,361 | 85,009,264 |
| 1876. | 24,649,284 | 18,873,173 | 40,728,461 | 84,250,918 |
| 1877. | 26,870,224 | 19,349,204 | 39,468,475 | 85,687,903 |
| 1878. | 28,656,556 | 20,078,533 | 36,016,848 | 84,751,937 |
| 1879. | 33,246,543 | 19,410,829 | 33,616,330 | 86,273,702 |
| 1880. | 37,838,518 | 19,789,863 | 33,643,745 | 91,272,126 |
| 1881. | 46,041,591 | 20,983,092 | 36,266,249 | 103,290,932 |
| 1882. | 53,855,051 | 22,329,368 | 38,857,629 | 115,042,048 |
| 1883. | 59,213,609 | 23,511,712 | 41,471,554 | 124,196,875 |
| 1884. | 66,519, 958 | 24,317,172 | 44,616,596 | 135,453,726 |
| 1885. | 74,591,139 | 25,930,272 | 49,440,735 | 149,962,146 |
| 1886............ | 88,181,859 | 27,225,607 | 55,908,230 | 171,315,696 |
| 1887. | 101,796,754 | 28,163,329 | 61,734,187 | 191,694,270 |
| 1888. | 114,034,279 | 30,003,210 | 67,724,094 | 211,761,583 |
| 1889. | 125,125,692 | 30,488,618 | 76,348,392 | 231,963,702 |
| 1890. | 135,218,990 | 31,613,730 | 81,599,847 | 248,424,567 |
| 1891. | 143,368,817 | 32,407,937 | 85,698,475 | 261,415,229 |
| 1892. | 1.54,709,077 | 33,692,706 | 90,708,482 | 279,110,265 |
| 1893. | 167,475,872 | 33,543,884 | 94,602,966 | 295,622,722 |
| 1894. | 177,511,846 | 33,911,885 | 96,737,705 | 308,161,436 |
| 1895. | 188,326,057 | 34,341,172 | 96,590,352 | 319,257,581 |

## Department of Finance-Insurance Branch.

Amount of Insurance terminated in 1895.
The amount of insurance terminated in natural course, namely, by death, maturity or expiry, was $\$ 5,274,017$, which is greater by $\$ 7 \varrho 1,073$ than the corresponding amount in the previous year ; and the amount terminated by surrender and lapse was $\$ 29,842,268$, being less than that in the previous year by $\$ 610,474$.

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

The following table exhibits the rates for the last five years:-
Terminated out of each $\$ 1,000$ current risk.


The total termination amounts to about $79 \cdot 20$ per cent of the amount of new policies. The actual amounts of termination were distributed as follows :-


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

## Canadian Policies in Force.

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

|  | Number. | Amount. | Average Amount of a Policy. |
| :---: | :---: | :---: | :---: |
|  |  | 8 | \$ |
| Canadian companies. |  | 185,826,356 | 1,629 |
| British do . | 17,304 | 34,341,172 | 1,985 |
| American do | 50,245 | 93,402,067 | 1,859 |
| Totals | 181,598 | 313,569,595 | 1,727 |

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

## Death Rate.

In the calculation of the death rate this year, as in previous years, the mean number of policies in force, and the number of policies terminated by death during the year have been admitted as approximations to the mean number of lives exposed to risk, and the number of deaths during the year, respectively, in the case of those companies which have not reported these items. It is believed that the results arrived at represent the actual mortality among insured lives in Canada as accurately as can be gathered from the returns of the companies.

|  | 1895. |  |  | 1894. | 1893. | 1892. | 1891. | 1890. | 1889. | 1888. | 1887. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| - | Number of lives expcsed to risk. |  | Death Rate. | Death Rate. | Death Rate. | Death Rate. | Death Rate. | Death Rate. | Death Rate. | Death Rate. | Death Rate. |
| Active companies. | 234,282 | 2,616 | $11 \cdot 166$ | $10 \cdot 327$ | $10 \cdot 176$ | 10.676 | $10 \cdot 178$ | 10•148 | 8.846 | 8.614 | $8 \cdot 317$ |
| Assessment companies......... | 39,282 | 340 | 8.655 | 8•101 | 9-407 | 8.946 | 9•345 | $8 \cdot 475$ | 8. 250 | 9•727 | 9•120 |
| Retired companies. | 4,035 | 122 | 30.235 | $26 \cdot 449$ | $22 \cdot 574$ | $26 \cdot 512$ | 20•109 | $21 \cdot 417$ | 16.840 | 23.489 | $17 \cdot 943$ |
| Total. | 277,599 | 3,078 | $11 \cdot 092$ | $10 \cdot 340$ | $10 \cdot 364$ | $10 \cdot 860$ | $10 \cdot 335$ | $10 \cdot 340$ | 9.083 | 9•495 | 8.955 |

Premidm-Income during the respective years, 1875-1895.

|  | Year. | Canadian Companies. | British Companies. | American Companies. | Total. |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | \$ | \$ | 8 | S |
| 1875. |  | 707,256 | 623,296 | 1,551,835 | 2,882,387 |
| 1876. |  | 768,543 | 597,155 | 1,437,612 | 2,803,310 |
| 1877. |  | 770,319 | 577,364 | 1,299,724 | 2,647,407 |
| 1878. |  | 827,098 | 586,044 | 1,197,535 | 2,610,677 |
| 1879. |  | 919,345 | 565,875 | 1,121,537 | 2,606,757 |
| 1880. |  | 1,039,341 | 579,729 | 1,102,058 | 2,721,128 |
| 1881. |  | 1,291,026 | 613,595 | 1,190,068 | 3,094,689 |
| 1882. |  | 1.562,085 | 674,362 | 1,308,158 | 3,544,605 |
| 1883. |  | 1,652,543 | 707,468 | 1,414,738 | 3,774,749 |
| 1884. |  | 1,869,100 | 744,227 | 1,518,991 | 4,132,318 |
| 1885. |  | 2,092,986 | 803,980 | 1,723,012 | 4,619,978 |
| 1886. |  | 2,379,238 | 827,848 | 1,988,634 | 5,195,720 |
| 1887. |  | 2,825,119 | 890,332 | 2,285,954 | 6,001,405 |
| 1888. |  | 3,166,883 | 928,667 | 2,466,298 | 6,561,848 |
| 1889. |  | *4,459,595 | 979,847 | 2,785,403 | *8,224,845 |
| 1890. |  | 3,921,137 | 1,022,362 | 3,060,652 | $8,004,15$ ? |
| 1891. |  | 4,258,926 | 1,030,479 | 3,128,297 | 8,417,702 |
| 1892. |  | 4,729,940 | 1,088,816 | 3,251,598 | 9,070,354 |
| 1893. |  | 5,156,008 | 1,073,541 | 3,403,230 | 9,632,779 |
| 1894. |  | 5,435,031 | 1,079,330 | 3,394,914 | 9,909,275 |
| 1895. |  | 5,702,783 | 1,137,366 | 3,452,205 | 10,292,354 |
|  | tals. | 55,534,302 | 17.131,683 | 44,082,453 | 116,748,438 |

[^3]
## Department of Finance-Insurance Branch.

The total amount paid to policy-holders during 1895 was as follows:-
Death claims (including bonus additions)............. . $\$ 3,148,95169$
Matured endowments do ............. 813,519 30
Annuitants.................................. . . . ...... . 40,52851
Paid for surrendered policies .. . . . . . . . . . . . . . . . . . . . 702,055 33
Dividends to policy-holders.. . . . . . . . . . . . . . . . . . . . . . . 1,157,392 62
Total
$\$ 5,862,44745$
The distribution of payments among the different companies will be found on page $c$.

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

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


Collecting the results for the seventeen years, 1879 to 1895 , we find that the total payments to policy-holders amount to 53.62 per cent of the premium-income during the said period.

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


Collecting the results for the seventeen years, 1879 to 1895 it will be seen that the total payments to policy-holders made by said retired companies exceeds by 34.60 per cent the total premium-income during the same period.

## Canadian Companies.

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

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

Premiums and annuity sales. . . . . . . . . . . . . . . . . . . \$ 6,297,929 63
Interest and dividends. . . . . . . . . . . . . . . . . . . . . . . . . . $1,456,38628$
Sundry. 52,263 08

Total
87,806,578 99

## Department of Finance-Insurance Branch.

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

| Paid to policy-hold | 3,070,440 24 |
| :---: | :---: |
| General expenses | 1,723,308 89 |
| Dividends to stockhol | 132,112 30 |

Total
$\$ 4,925,86143$
Hence out of every $\$ 100$ of income they have expended in payment to policyholders $\$ 39.33$; in general expenses, $\$ 22 \cdot 07$, and in dividends to stockholders, $\$ 1.69$, leaving $\$ 36.91$ to be carried to reserve.

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

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

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

| Year. | l'reniums | Interest and other Receipts. | Total <br> Income. | Paid to Policyholders. | General Expenses. | Dividends to Stockholders. | Total Expenditure. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| 1879. | 919,344 | 280,375 | 1,199,719 | 331,118 | 247,885 | 33,351 | 612,354 |
| 1880 | 1,039,342 | 325,581 | 1,364,923 | 412,230 | 272,689 | 32,311 | 717,230 |
| 1881 | 1,291,027 | 389,819 | 1,680,846 | 688,595 | 350,973 | 76,122 | 1,110,690 |
| 1882 | 1,562,085 | 387,218 | 1,949,303 | 719,656 | 396,398 | 66,459 | 1,182,513 |
| 1883. | 1,738,973 | 477,346 | 2,216,319 | 777,355 | 459,329 | 40,856 | 1,277,540 |
| 1884 | 1,932,506 | 499,074 | 2,431,580 | 671,448 934,750 | 508,573 527371 | 48,821 | 1,228,842 |
| 1885 | 2,157,338 | 585,066 | $2,742,404$ $3,154,660$ | 934,750 $1,316,175$ | 527,371 659,938 | 36,769 109,450 | $1,498,890$ $2,085,563$ |
| 1886 | $2,482,113$ $2,922,526$ | 672,547 768,480 | $3,154,660$ $3,691,006$ | $1,316,175$ $1,405,686$ | 659,938 736,846 | 109,450 70,202 | 2,085,563 |
| 1888 | 3,260,800 | 777,266 | 4,038,066 | 1,416,516 | 874,657 | 52,651 | 2,343,824 |
| 1889* | 4,570,918 | 1,234,146 | 5,815,064 | 2,001,150 | 1,091,027 | 65,411 | 3,157,588 |
| 1890 | 4,236,746 | 985,915 | 5.222,661 | 2,081,236 | 1,006,698 | 121,005 | 3,208,939 |
| 1891. | 4,508,834 | 1,097,710 | 5,606,544 | 2,036,711 | 1,093,215 | 55,465 | 3,185,391 |
| 1892 | 5,006,717 | 1,174,010 | 6,180,727 | 2,438,040 | 1,210,501 | 57,010 | 3,705,551 |
| 1893 | 5,476,059 | 1,281,031 | 6,757,090 | 2,265,703 | 1,432,144 | 57,994 | 3,755,841 |
| 1894. | 5,871,677 | 1,423,932 | 7,245,609 | 2,567,454 | 1,560,229 | 59,908 | 4,187,591 |
| 1895. | 6,247,930 | 1,508,649 | 7,806,579 | 3,070,440 | 1,723,309 | 132.112 | 4,925,861 |
| Totals. | 55,274,935 | 13,868,165 | 69,143,100 | 25,129,263 | 14,151,782 | 1,115,897 | 40,396,942 |

*Including 20 months' business of the Canada Life.

## VALUATION OF LIFE POLICIES IN CANADA.

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

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

Ætna Life.

## Valuation as at 31st December, 1894.

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

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

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

## Confederation Life.

## Valuation as at 31st December, 1895.

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

## Great West Life.

Valuation as at 31st December, 1895.
Number of policies, 2,818 ; amount, $\$ 5,071,150$; value, $\$ 142,240.98$; value of annuity, $\$ 1,513.60$; total value, $\$ 143,754.58$. Amount reinsured, $\$ 136,300$; value, $\$ 803.07$. Net amount in force, $\$ 4,934,850$; value, $\$ 142,951.51$.

## London Assurance.

Valuation as at 31st December, 1895.
Number of policies, 7 ; amount, $\$ 27,253.33$; value, $\$ 7,916.71$. Number of bonuses, 4 ; amount, $\$ 4,249.07$; value, $\$ 2,794.67$. Total amount in force, $\$ 31,502.40$; value, $\$ 10,711.3$.

## National Life.

Valuation as at 31st December, 1895.
Number of policies, 147 ; amourt, $\$ 139,509.50$; return premiums, $\$ 2,195.10$; total amount, $\$ 141,704.60$; value, $\$ 67,934.39$.

Temperance and General.
Valuation as at 31st December, 1895.
Number of policies, 5,016 ; amount, $\$ 6,051,680.51$; value, $\$ 334,724.28$; value of annuity contracts, $\$ 538.62$; total value, $\$ 335,262.90$.

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

## Department of Finance-Insurance Branch.

## Travelers.

Valuation as at 31st December, 1895.
Policies issued previous to 31st March, 1878 :--Number of policies, 914; amount, $\$ 982,896$; value, $\$ 440,699.77$.

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

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

## ASSESSMENT LIFE INSURANCE, 1895.

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

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

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

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

|  | By Death. | By Surrende and Lapse. |
| :---: | :---: | :---: |
| Canadian companies. | S279,900 | \$4,058,700 |
| American do | 367,800 | 4,405,380 |
| Total | . 8647,700 | \$8,464,080 |

The details of individual companies will be found on page cii.
The total amount paid by members for membership fees, annual dues, assessments, dc., was $\$ 945,997$, and the amount paid for death claims was $\$ 610,654$.

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

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

## ACCIDENT AND GUARANTEE INSURANCE IN CANADA, 1895.

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

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

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

An abstract will be found on page cix.
The guarantee business was conducted by four companies-one Canadian, two British and one American.

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

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

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

## PLATE GLASS INSURANCE IN CANADA, 1895.

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

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

## BURGLARY INSURANCE, 1895.

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

## Department of Finance-Insurance Branch.

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

| Number of companies doing life insurance . . . . . . . . . . . . . . . . . 40 |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| do | do | do | assessmen | 10 |
| do | do | fire insurance |  | 33 |
| do | do | inland marin | insuranc | 7 |
| do | do | ocean marine | do | 2 |
| do | do | accident | do | 9 |
| do | do | guarantee | do | 4 |
| do | do | steam boiler | do | 1 |
| do | do | plate glass | do | 5 |
| do | do | burglary gua | antee do | 1 |
| do | do | tornado | do | 1 |
| do | do | sickness | do | 2 |

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

| Canada Government securities | \$ 3,754,479.05 |
| :---: | :---: |
| Canada Provincial debentures | 3,144,759.8t |
| United States bonds. | 2,165,000.00 |
| Swedish Government bonds. | 58,400.00 |
| British Government securities. | 884,076.96 |
| British Colonial securities | 548,230.00 |
| Bank deposit receipts | 110,000.00 |
| Montreal Harbour bonds | 396,000.00 |
| Municipal securities. | 11,539,906.94 |
| Bank stocks. | 25,420.00 |
| Loan companies' debenture;. | 234,120.00 |
| Canadian Pacific and Canada Central Ry. bonds | 1,445,500.00 |
| Indian and Ceylon stocks | 38,993.33 |

Total. . . . . . . . . . . . . . . . . . . . . . . . . . . . $824,344,826.13$

There was also deposited with Canadian trustees, in conformity with the Act, $\$ 6,475,697$ making a total of $\$ 30,82 C, 523.13$ for the protection of policy-holders, being an increase since last report of $\$ 2,799,786.40$.

The distribution of the total sum of $\$ 30,820,523{ }_{c} 13$ held, as above mentioned, for the protection of policy-holders among the different classes, is as follows :-

| Fire and inland marine. | \$ 6,074,455.42 |
| :---: | :---: |
| Life | $24033,678.10$ |
| Accident, guarantee, plate glass, dc. | 712,389.61 |

\$ 30,820,523.13

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

Premiums, 1895.

| Fire | \$ 6,943,382 |
| :---: | :---: |
| Inland Marine. | 76,345 |
| Ocean. | 151,660 |
| Life | 10,292,354 |
| Life (assessment) | 945,997 |
| Accident | 357,8u9 |
| Guarantee. | 76,379 |
| Plate Glass | 51,095 |
| Steam Boiler. | 28,851 |
| Burglary Guarantee. | 14,949 |
| Total | \$18,938,821 |

Or, dividing them according to the nationalities of the companies :Premiums, 1895.


## RULES AND REGULATIONS REGARDING THE ACCEPTANCE OF SECURITIES OFFERED FOR DEPOSIT BY INSURANCE COM- <br> -PANIES, \&c., dc.

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

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

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

## Department of Finance-Insurance Branch.

"Date, date of maturity, place of payment of principal, rate of interest, how payable, i. e., yearly or half yearly, date and place of payment of interest, market value at time of application for acceptance, and, ir not quoted in the market, the price at which purchased by the compauy and date of such purchase.
"Also. as regards municipalities whose bonds or debentures are offered:
" The population, assessed value, rate of taxation, assets, total debenture indebtedness, and all other liabilities, income and expenditure for the last fiscal year, and any other details in the possession of the company which would be of assistance in determining the value of the securities offered for acceptance.
" The Board desire to be in possession of all possible information in relation to such securities in oriler that they may be in a position to give the matter proper consideration. "(T.B.. Nov. 9, 1888.)

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

Loan Companies.' Bonds._"The Board had under consideration a nemorandum from the Superintendent of Insurance with reference to the application of the Land Mortgage Companies' Association of the province of Ontario to have the debentures of loan companies accepted by the Government as deposits on behalf of insurance companies, in which he reports that the said Association is composed of incorporated loan companies or societies authorized to lend money on real estate in the province of Ontario, and all such companies or societies are eligible for membership upon payment of certain fees; that the loan companies which compose the said Association may be divided into the following classes :-
I. Companies incorporated under the provisions of the Statute of the Province of Canada, 9 Victoria, cap. 90, consolidated in chapter 53 of the Consolidated Statutes of Upper Canada, now included in chapter 169 of the last Revised Statutes of Ontario (1887), and commonly known as the Building Societies' Act.
II. Companies incorporated under the "Canada Joint Stock Companies' Act, 1877," now known as the "Companies' Act," being chapter 119 of the Revised Statutes of Canada (1886).
III. Companies incorporated under special Acts of the Legislature of the province of Canada or of the Parliament of the Dominion of Canada.
IV. Companies incorporated under the " Ontario Joint Stock Companies' Letters Patent Act, 1874," being chapter 150 of the former and chapter 157 of the last Revised Statutes of Ontario.
V. Companies incorporated under the English Companies' Act, and licensed to transact business in Canada under 37 Victoria, chapter 49, being chapter 125 of the Revised Statutes of Canada.

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

The requirements above referred to are as follows:-

1. The company shall have kept strictly within the powers in relation to borrowing and investment conferred upon it by the Act under which it is incorporated.
2. It shall have a paid-up capital of at least $\$ 500,000$.
3. It shall have been in successful operation as a loan company for not less than ten years.
4. It shall have a reserve fund amounting to not less than 25 per cent of its paid-up capital.
5. Its stock shall have a market value of not less than 25 per cent premium,

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

The Board also direct that every application on behalf of 'an insurance company for the acceptance of any such debenture or debenture stock as herein above provided, shall form the subject of a special reference to the Treasury Board, and that the company shall supply all necessary particulars (properly verified if required) for the information of the Board. (T. B., 19th June, 1889.)

No assurance of acceptance of Bonds by the Treasury Board. -" The Superintendent asks the decision of the Board upon the following question, viz. :
'Will the Board inform a company desirous of purchasing certain bonds or securitier whether they will be accepted or not as a depositin the event of their being purchased ?'
"The Board, after deliberation, are of opinion that they cannot give any assurance to any company that securities will or will not be accepted in tevent of their being purchased." (T. B., lst April, 1889.)

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

Bank Stock, dcc.-" Bank stock or shares in any private company will not be accepted." (O. C., 17th January, 1876.)

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

Foreign Muniripal Securitie.s. -"The Board are of opinion that no municipal securities other than Canadian should be accepted for deposit under the Insurance Act." (T. B., 30th January, 1894.)

## LEGISLATION.

## 1 -DOMINION LEGISLATION.

The following Acts were passed by the Dominion Parliament in the first session of 189.5, 59 Victoria:-
(1.) An Act to amend the Act incorporating the Supreme Court of the Independent Order of Foresters.

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

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

## 2-ontario legislation.

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

## An Act relating to the law of Insurance.

1. Section 5 of the Act passed in the 53 rd year of Her Majesty's reign, chaptered 39, as amended by subsection 2 of section 8 of the Act passed in the $\overline{6}$ th year of Her Majesty's reign, chaptered 32, is amended by adding thereto subsection 2 as follows :-
(2.) This section applies as well to any policy issued before the 7 th April, 1890, as thereafter, and also to declarations made on, or relating to, any such policy before or after the said date.
2. Section 6 of chapter 136 of the Revised Statutes, 1887, as amended by section 3 of an Act passed in the 51 st year of Her Majesty's reign, chaptered 22, and by section 6 of an Act passed in the 53 rd year of Her, Majesty's reign, chaptered 39, and by section 8 of an Act passed in the 56 th year of Her Majesty's reign, chaptered 32, and by section 12 of an Act passed in the 58th year of Her Majesty's reign, chaptered 34, is repealed and the following section is substituted therefor :-

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

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

Provided that the assured shall not by virtue of this section be authorized to divert the said moneys or benefits from all of the said class to a persofn not of the said class, or to the assured himself, or to his estate; or to divert the said insurance moneys or benefits, or any part thereof, from the original beneficiary when the policy expressly states that that beneficiary was a beneficiary for valuable consideration.
(3) This section applies not only to any future policy and to any declaration made on or relating to any such policy, but also to any policy heretofore issued and declaration heretofore made.
3. Subsection 2 of section 8 of an Act passed in the 56 th year of Her Majesty's reign and chaptered 32, is amended by inserting after the words " the said Act" in the first line of the said subsection, these words: "Passed in the 53 rd year of Her Majesty's reign and chaptered 39."
4.--(1) Section 8 of chapter 136 of the Revised Statutes, 1887 , is amended by striking out in the ninth and tenth lines, these words "the wife and children of the insured or one or more of them:" and substituting in lieu thereof, these words "any one or more of the class of persons who, under this or any amending Act are entitled to be perferred to creditors of the assured ; "and the said section is further amended by striking out all the words of the said section after the words "person so dying" in the eleventh line of the said section, and substituting the following words in lieu thereof: "Shall be for the benefit of the survivor or of the survivors of such person in equal shares."
(2.) Subsection 2 of section 12 of the said Act, as added by section 7 of an Act passed in the $\mathbf{5 6 t h}$ year of Her Majesty's reign and chaptered 32, is amended by striking out the word " the " in the first line of the said subsection and substituting therefor the word "any"; also, by inserting, after the word "document" in the second line these words "relating to persons under incapacity;" also, by striking out in the fifth line the words "deceased at his death" and substituting therefor these words "the assured, at the maturity of the policy ;" also, by inserting after the word "infants" in the twelfth line thereof the words "or other beneficiaries under incapacity."
5. Section 21 of chapter 136 of the Revised Statutes, 1887, is repealed and the following section substituted therefor:-
" 21 . Until the insurer has received the original or a copy of any declaration, apportionment, will or other instrument or disposition in writing affecting the insurance moneys or any portion thereof, or of any appointment or revocation of a trustee, the insurer may deal with and obtain a valid discharge from the assured, or (as in the respective case may be) with and from his beneficiaries (such beneficiaries not being infants or under other incapacity), or with and from his trustees, executors, udministrators or assigns in the same manner and with the like effect as if such declaration, apportionment, disposition, appointment or revocation had not been made."
6. -(1) Subsection I of section 38 of an Act passed in the 55th year of Her Majesty's reign aud chaptered 39 is amended by striking out all the words of the said subsection up to and including the word "only" in the first line thereof and substituting therefor the following words:-"This section shall not apply to corporations standing registered on the friendly society register, but shall apply."
(2.) Subsection 8 of the said section 38, as amended by section 10 of an Act passed in the 56 th year of Her Majesty's reign, and chaptered 32, is further amended by adding at the end of the said subsection the following further proviso :-
"Provided also that where it is shown to the satisfaction of the Inspector of Insurance that an insurance corporation standing registered on the insurance license register, but undertaking contracts of insurance with its own members only, cannot (owing to its organization on the lodge plan or to other special circumstances) register its agents individually, then on payment to the Provincial Treasurer of such commuted fee as the Inspector of Insurance shall in writing under his hand, certify to be in his opinion just and reasonable, and as shall be approved of by the Provincial Secretary, and upon an agent's certificate of registry being issued to the said corporation, the officers and the members of the said corporation and of its lodges, branches or divisions, if any (by whatever name known), shall be deemed to be severally registered as insurance agents of the said corporation within the meaning of this Act for the term mentioned in the said certificate."

## 3-qUEBEC LEGISLATION.

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

(Assented to 21st December, 1895.)
Her Majesty, by and with the ardvice and consent of the Legislature of Quebec, enacts as follows:

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

beNEvolent and mutual benefit associations and mittal insurance companirs.

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

1. Publishes a notice of such application in the Quebec Official Gazette during one month, and in a newspaper published in French and in one published in Euglish in the locality in which the chief office is to be established;
2. Deposits in the office of the Provincial Secretary a copy of its charter, articles of association or other deed constituting the same as a corporation, certified by the officer having the custody of the original ;
3. Establishes that it is so constituted as to carry out the obligations which it may contract;
4. Deposits in the office of the Provincial Secretary a power of attorney constituting a chief agent in the province for the purpose of receiving services in any suit or proceeding against it, and declaring where the principal office of the association or company is to be established.
$5375 c$. The Lientenant-Governor in Council may, according to circumstances, before granting the authorization, require the association or company to deposit, with the Provincial Treasurer, such sum of money as he may deem necessary to guarantee the carrying out of the engagements entered into in this province; which sum may be increased or diminished, from time to time, by the Lieu-tenant-Governor in Conncil, as circumstances may require.

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

On receipt of such copy of the Quebec Oficial Gazette, the prothonotary shall transcribe the notice in a register kept for that purpose.
$5375 e$. Whenever any such association or compary changes its chief agent or the location of its chief office, it shall forward to the Provincial Secretary a copy of the nev power of attorney concerning the same, and notice thereof must be given in the Quebec Official Gazette.

A copy of such Gazette must be deposited and the notice be transcribed in the manner prescribed by the preceding article.
$5375 f$. Any person doing business for any association or company falling within the provisions of article $\mathbf{j 3 7 5 a}$, which has not complied with the formalities required before it could commence business in the province or which has not complied with the provisions of article $\overline{5} 375 e$, is liable to a fine not exceeding one hundred dollars for each offence, and imprisonment not exceeding three months in default of payment.

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

## SCHEDULE A.

## FORM MESTIONED IN ARTICLE 5375 d .

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

Its principal place of business in the province is in (name of the city, town, d.c.)
Its princijal agent for the purpose of receiving services in actions or proceedings taken against it is (name and residence of the agent.)
(Date)

Provincial Secretary."

1. The following section and articles are added after 5376 of the said Revised Statutes:
" section xixa.
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amount to be raised for that purpose, after deducting the costs of management chargeable to that service.
" 3376 b . The members of the committee of management or board of directors of the association are jointly and severally responsible for any payment made in contravention of the preceding article, and may be condemned to reimburse to the association any sum so paid upon suit brought by any member of such association."
3. Article 5390 of the said Revised Statutes is amended by adding after the word : "Statutes,' in the second line the word : "or under a special charter."
4. Articles 5391 and 5392 of the said Revised Statutes are repealed.
5. This act and the laws thereby amended apply as well to associations and companies now doing business as to those that may be hereafter formed.
2. Associations and companies falling under the provisions of article $5375 a$ are granted a delay of six months, from the coming into force of this act, to comply with the provisions of this act.
6. This act shall come into force on the day of its sanction.

## 4-manitoba legislation.

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

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

1. Section 2 of chapter 24 of the Revised Statutes of Manitoba, is hereby repealed and the following section sulstituted therefor :-
2. Any company, institution or corporation duly incorporated under the laws of Great Britain or Ireland or of the Dominion of Canada, or of the late province of Canada, or of any of the provinces of Canada, or of any State of the United States of America, or of any other foreign state or country duly authorized to carry out or effect any of the purposes or objects to which the legislative authonity of the Legislature of Manitoba extends, may obtain a license from the Lieutenant-Governor in Council authorizing it to carry on its business within the province of Manitoba on compliance with the provisions of this Act, and said company, institution or corporation shall thereupon have the same powers and privileges in Manitoba as if the same were incorporated under the provisions of a statute of the province of Manitoba; Provided, however, that the Lieutenant-Governor in Council may restrict such license in any manner that may seem desirable.
(2). This section shall not apply to, or in any way uffect any institution or corporation, incorporated and now existing or hereafter incorporated, the powers and objects of which are the acquiring, purchasing, holding and receiving property, real or personal, for the use or uses of any particular congregation or congregations, or mission station or stations ih connection with any church or religious denomination, or the lending of money on the security of real or personal estate, and with or without interest, for the purchase or erection of churches, chapels, manses or parsonages and buildings connected therewith for the use or uses of any particular congregation or congregations, or mission station or stations, in connection with any church or religious denomination; and it shall not be necessary for any sach institution or corporation to obtain a license authorizing or enabling it to exercise the powers or carry out the objects for which it has been or may hereafter be, incorporated or any of them.
3. Section 4 of said chapter is hereby amended by striking out all the words from and including the word "provided" in the sixth line thereof.
4. The said chapter is hereby amended by adding theroto the following section.
5. The Licutenant-Governor in Council may at any time revoke any license granted under this Act or under any Act or Acts for which this Act has been substituted on account of the violation by any such company, institution or corporation of any of the provisions of this Act. Any such license revoked shali be null and void as to any matter occurring subsequent to such revocation.

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

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

1. Section 5 of chapter 24 of the Revised Statutes of Manitoba, is hereby repealed.
2. Paragraph (a) of section 10 of said chapter 24 is hereby amended by striking out the word " seven" in the fourth line of said paragraph and by substituting therefor the word "ten."
3. The said chapter 24 is hereby further amender by adding thereto the following section.
4. Any such company, institution or corporation, may on obtaining a license under this Act hold in perpetuity one parcel of land not exceeding one acre, in any city, town or village, providing the said lands have been açuired bona fide for the purpose of erecting or occupying buildings thereon or on any part thereof for the purposes of the company. This section shall apply to lands already acquired.
5. This Act shall come into force on the day it is assented to.

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

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

Statutes of 1895, Chapter 21. An Act to amend "The Manitoba Insurance Act." (Assented t, 29th March, 189..)

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

1. Subsection 5 of section 9 of chapter 13 of 57 Victoria is hereby repealed and the following substituted therefor.
2. If on the preceding 31st day of December in any year the company's total contigent lialility or the amount of risk exceeds $\$ 1,500,000$ then for each additional $\$ 1,500,000$ or fraction thereof, the companies enumerated in the next preceding sulsection, shall if a Canadian or foreign company, keep on deposit with the Treasurer, by way of additional security; a sum equal to one-half of the initial deposit ; if a provincial company, shall keep on deposit $\$ 200$ for every $\$ 100,000$ or fraction thereof, by which such total contingent liability or amount at risk is exceeded.

This section is not applicable to companies licensed by the Dominion.
2. The said chapter 13 is hereby amended by adding thereto the following section :

## PJACE OF PAYMENT OF LIFE POLICY.

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

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

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

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

1. Paragraph $(f)$ of section 30 of chapter 13 of 57 Victoria, is hereby amended by inserting after the word " of" in the third line thereof the words " an Inland Marine Insurance Company, or of."
2. This Act shall come into force on the day it is assented to.

The amended section therefore will now read as follows :-
30. Each company shall pay to the treasurer the following fees:-
(a.) For recording and filing in the office of the treasurer the documents required by section 25,85 .
(b.) For change of attorney, $\$ 5$.
(c.) For change of name or of head office, $\$ 5$.
(d.) For initial license to do business or renewal therenf,-
(1.) In the case of a Provincial Company, $\$ 100$.
(2.) In the case of any other company except as hereinafter specified, $\$ 200$.

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(e.) For initial certificate of registration or renewal thereof, $\$ 200$.
(f.) For initial license to do business or certificate of registration or renewal thereof, -
(1.) In the case of an Inland Marine Insurance Company or of an Accident or Guarantee and Surety Company, $\$ 25$.
(g.) For filing annual statements, $\$ 1$.

Statutes of i895, Chapter "6. An Act to amend "An Act respecting Life Assurance for the benefit of Wives and Children." (Assented to, 29th March, 1895.)

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

1. Section 5 of chapter 88 , of the Rerised Statutes of Manitoba, is hereby repealed and the following substituted therefor:
2. In case a policy of insurance effected by a married man on his life is expressed upon the face of it, to be for the benefit of his wife, or of his wife and children, or any of them, or in case he has heretofore endorsed, or may hereafter endorse, or by any writing identifying the policy by its number or otherwise, or by will has made or may hereafter make a declaration that the policy is for the benefit of his wife or of his wife and children or any of them, such policy shall enure and be deemed a trust for the benefit of his wife for her separate use, and of his children or any of them, according to the intent so expressed or declared, and so long as any object of the trust remains the money payable under the policy shall not be subject to the control of the husband or his creditors or form part of his estate, when the sum secured by the policy becomes payable: but this shall not be held to interfere with any pledge of the policy to any person prior to such declaration.
(2). The insured may be an instrument in writing attached to or endorsed on or identifying the policy by its number or otherwise vary a policy or a declaration, or an appropriation previously made, so as to restrict or extend, transfer or limit the benefits of the policy to the wife alone or the children, or to one or more of them, although the policy is expressed or declared to be for the benefit of the wife and children or of the wife alone, or for the child or children alone, or for the benefit of the wife for life, and of the children after her death, or for the benefit of the wife, and in case of her death during the life of the insured, then for the child or children or any of them or although a prior declaration was so restricted; and he may also appropriate the insurance money among the persons intended to be benefitted, and may from time to time by an instrument in writing attached to or endorsed on the policy or referring to the same alter the appropriation as he deems proper; he may also by his will make or alter the appropriation of the insurance money; and an appropriation made by his will shall prevail over any other made before the date of the will, except so far as such other appropriation has been acted on before notice of the appropriation by the will.
(3). Where an appropriation as in this section provided for, has been made, if one or more of the persons in whose favour the appropriation has been made die in the lifetime of the insured, the insured may, l,y un instrument in writing, attached to or endorsed on, or otherwise referring to and identifying the policy of insurance, declare that the share formerly appropriated to the person so dying shall be for the benefit of such other person or persons as he may name in that behalf not being other than the wife and children of the insured or one or more of them; and in default of any such declaration the share of the person so dying shall be the property of the insured, and may be dealt with and disposed of by him as he may see fit, and shall at his death form part of his estate.
(4.) The provisions of sections 10 and 11 of this Act shall only apply when there is no appropriation under subsection 3 of this section.
3. A policy or written contract of life insurance effected by any woman on her own life, and expressed to be for the benefit of her husband and children, or any of them shall be deemed a trust in favour of the objects therein named, and the moneys payable under such policy shall not, so long as any object of the trust remains unperformed, form part of the estate of the deceased, or be subject to her debts.
(2.) Whatever a man may lawfully do in respect of insurance effected upon his life, may under the like circumstances be done by a woman in respect of insurance effected upon her life; and the like rules of construction shall prevail.
4. Section 6 of said chapter 88 is hereby repealed.
5. Sections 12 and 13 of said chapter 88 are hereby repealed and the following substituted therefor:-
6. Any revocation of any appropriation under this Act, may be effectually made in the same manner as it is hereinafter provided that an appropriation may be made.
7. Section 26 of said chapter 88 is hereby amended by adding after the word "only" in the second line thereof the words "or of a wife only" and by striking out the words "shall be unassign"able by either of such parties," in the fourth and fifth lines thereof, and by substituting therefor the words "shall be assignable by any of such parties save during minority."
8. This Act shall apply to policies heretofore issued as well as to policies hereafter to be issued.
9. This Act shall come into force on the day it is assented to.

Chapter 88 of the Revised Statutes of Manitoba, amended by chapter 26 of the Statutes of 1895 above set forth, will be found at page lxxx of the report of the Superintendent of Insurance, issued in 1890, for the year, 1891.

## 5-british columbia legislation.

The Insurance Policy Act (British Columbia) 1893, being chapter 12 of the Statutes of 1893 , assented to 12 th April, 1893, 9 s amended by chapter 22 of the statutes of 1895 (B. C.) assented to 21st February, 1895.

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

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

1. This Act may be cited as the "Fire Insurance Policy Act, 1893."
2. Where, by reason of necessity, accident, or mistake, the conditions of any contract of fire insurance on property ir this province, as to the proof to be given to the insurance company after the occurrence of a fire, have not been strictly complied with, or where, after a statement or proof of loss has been given in good faith, by or on behalf of the assured in pursuance of any proviso or condition of such contract, the company, through its agent or otherwise, objects to the loss upon other grounds than for imperfect compliance with such conditions, or does not, within a reasonable time after receiving such statement or proof, notify the insured in writing that such statement or proof is objected to, and what are the particulars in which the same is alleged to be defective, and so from time to time, or where for any other reason the court or juitge, before whom a question relating to such insurance is tried or inquired into, considers it inequitable that the insurance should be deemed yoid or forfeited by reason of imperfect compliance with such conditions, no objection to the sufficiency of such statement or proof, or amended or supplemental statement or proof (as the case may be) shall, in any of such cases, be allowed as a discharge of the liability of the company on such contract of insurance wherever entered into ; but this section shall not apply where the fire has taken place before the coming into force of this Act.
3. The conditions set forth in the schedule of this Act shall, as against the insurers, be deemed to be part of every contract, whether sealed, written, or oral, of fire insurance hereafter entered into or renewed or otherwise in force in British Columbia with respect to any property therein, or in "transit therefrom or thereto, and shall be printed on every policy of fire insurance, with the heading "Statutory Conditions."
4. If a company or other insurer desires to vary the said conditions, or to omit any of them, or to add new conditions, there shall be added on the policy in conspicuous type, and in ink of different colour, words to the following effect :-

## "Variations in Conditions.

"This policy is issued on the above statutory conditions, with the following variations and additions:
"These variations (or as the case may be) are, by virtue of the British Columbia Statute in that behalf, in force so far as, by the court or judge before whom a question is tried relating thereto, they shall be held to be just and reasonable to be exacted by the company."
5. No such variation, addition or omission shall, unless the same is distinctly indicated and set forth in the manner or to the effect aforesaid, be legal and binding on the assured; and no question shall be considered as to whether any such variation, addition or omission is, under the circumstances, just and reasonable, but, on the contrary, the poiicy shall, as against the insurers, be subject to the statutory conditions only, unless the variations, additions or omissions ure distinctly indicated and set forth in the manner or to the effect aforesaid.
6. In case a policy is entered into or renewerl containing or including any condition other than or different from the conditions set forth in the schedule to this Act, and if the said condition so contained or included is held by the court or judge before whom a question relating thereto is tried, to be not just and reasonable, such condition shall be null and void.
7. A decision of a court or a judge under this Act shall be subject to review or appeal to the same extent as a decision by such court or judge in other cases.
8. This Act shall not come into force until a day to be named by the Lieutenant-Governor in Council, of which two calendar months' notice, at least, shall be published in the British Columbia Gazette.

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## SCHEDULE.

(Sketions 3 and 6.)

STATUTORY CONDITIONS.

1. If any person or persons injures his or their buildings or goods and caases the same to be described otherwise than as they really are, to the prejudice of the company, or misrepresents or omits to communicate any circumstance which is material to be made known to the company in order to enable it to judge of the risk it undertakes, such insurance shall be of no force in respect to the property in regard to which the misrepresentation or omission is made.
2. After application for insurance, it shall be deemed that any policy sent to the insured is intended to be in accordance with the terms of the application, unless the company points out in writing the particulars wherein the policy differs from the application.
3. Any change material to the risk, and within the control or knowledge of the assured, shall avoid the policy as to the part affected thereby, unless the change is promptly notified in writing to the company or its local agent; and the company when so notified may return the premium for the unexpired period and cancel the policy, or may demand in writing an additional premium, which the assured shall, if he desires the continuance of the policy, forthwith pay to the company; and if he neglects to make such payment forthwith after receiving such demand, the policy shall be no longer in force.
4. If the property insured is assigned without a written permission endorsed hereon by an agent of the company duly authorized for such purpose, the policy shall thereby become void; but this condition does not apply to change of title by succession, or by the operation of the law, or by reason of death.
5. When property insured is only partially damaged no abandoument of the same will be allowed unless by the consent of the company or its agent ; and in case of the removal of property to escape conflagration, the company will contribute to the loss und expenses attending such act of salvage proportionately to the respective interests of the company or companies and the assured.
6. Money, books of account, securities for money, and evidences of debt or title are not insured.
7. Plate, plate glass, platedware, jewellery, medals, paintings, sculptures, curiosities, scientific and musical instruments, bullion, works of art, articles of virtu, frescoes, clocks, watches, trinkets, and mirrors are not insured unless mentioned in the policy.
8. The company is not liable for loss if there is any prior insurance in any other company, unless the company's assent thereto appears herein or is endorsed hereon, nor if any subsequent insurance is effected in any other company, unless and until the company assents thereto, or unless the company does not dissent in writing within two weeks after receiving written notice of the intention or desire to effect the subsequent insurance, or does not dissent in writing after that time and before the subsequent or further insurance is effected.
9. In the event of any other insurance on the property herein described having been assented to as aforesaid, then this company shall if such other insurance remains in force, on the happening of any lose or damage, only be liable for the payment of a ratable proportion of such loss or damage without reference to the dates of the different policies.
10. The company is not liable for the losses following, that is to say :--
(a.) For loss of property owned by any other party than the assured, unless the interest of the assured is stated in or upon the policy.
(b.) For loss caused by invasion, insurrection, riot, civil commotion, militarv or usurped power.
(c.) When the insurance is upon buildings or their contents-for loss caused by the want of good and substantial brick or stone chimneys, or by ashes or embers being deposited, with the knowledge and consent of the assured, in wooden vessels; or by stoves or stovepipes being to the knowledge of the assured in an unsafe conlition or improperly secured.
(d.) For loss or damage to goode destroyed or damaged while undergoing any process in or by which the application of fire heat is necessary.
(e.) For loss or damage occurring to buildings or their contents while the buildings are being repaired by carpenters, joiners, plasterers or other workmen, and in consequence thereof, unless permission to execute such repairs has been previously granted in writing, signed by a duly authorized agent of the company. But in dwelling-houses, fifteen days are allowed in each year for incidental repairs, without such permission.
$(f$.$) For loss or damages occurring while petroleum, rock, eartì or coal oil, camphene, gasoline,$ burning fluid, benzine, naphtha, or any liquid products thereof, or any of their constituent parts (refined coal oil for lighting purposes only, not exceeding twenty gallons in quantity, or lubricating oil not being crude petroleum nor oil of less specific gravity than required by law, for illuminating purposes, not exceeding twenty gallons in quantity, excepted), or more than twenty-five pounds weight of gunpowder is or are stored or kept in the building insured or containing the property insured, unless permission is given in writing by the company.
11. The company will make good loss caused by the explosion of coal gas in a building not forming part of gas works, and loss by fire caused by any other explosion or by lightning.
12. Proof of loss must be made by the assured, although the loss be payable to a third party.
13. Any person entitled to make a claim under this policy is to observe the following directions:-
(a.) He is forthwith after loss to give notice in writing to the company.
(b.) He is to deliver as soon afterwards as practicable, as particular an account of the loas as the nature of the case permits.
(c.) He is also to furnish therewith in statutory declaration, declaring-
(1.) That the said account is just and true ;
(2.) When and how the fire originated, as far as the declarant knows or leelieves;
(3.) That the fire was not cansed through his wilful act or neglect, procurement, means or contrivance ;
(4.) The amount of other insurances;
(5.) All liens and encumbrances on the subject of insurance ;
(6.) The place where the property insured, if movable, was deposited at the time of the fire.
(d.) He is, in support of his claims, if required and if practicable, to produce books of account, warehouse receipts, and stock lists, and furnish invoices and other vouchers, to furnish copies of the written portion of all policies, to separate as far as reasonably may be the damaged from the undamaged goods, and to exhilit for examination all that remains of the property which was covered by the policy.
(e.) He is to produce, if required, a certificate under the hand of a government agent, magistrate, notary public, commissioner for taking affidavits, or municipal clerk, residing in the vicinity in which the fire happened, and not concerned in the loss or related to the assured or sufferers, stating that he has examined the circumstances attending the fire, loss or damage alleged, that he is acquainted with the character and circumstances of the assured or claimant, and that he rerily believes that the assured has by misfortune and without fraud or evil practice sustained loss and damage on the subject assured, to the amount certified.
14. The above proofs of loss may be made by the agent of the assured, in case of the absence or inability of the assured himself to make the same, such absence or inability being satisfactorily accounted for.
15. Any fraud or false statement in a statutory declaration in relation to any of the above particulars shall vitiate the claim.
16. If any difference arises as to the value of the property insured, of the property saved, or amount of the loss, such value and amount and the proportion thereof (if any) to be paid by the company, shall, whether the right to recover on the policy is disputed or not, and independently of all other questions, be summitted to the arbitration of some person to be chosen by both parties, or if they camot agree on one person, then to two persons, one to be chosen by the party assured, and the other by the company, and a third to be appointed by the persons so chosen, or on their failing to agree, then by a judge of the Supreme Court of British Columbia, or the County Judge of the county wherein the loss has happened; and such reference shall be subject to the provisions of the laws applicable to references in actions; and the award shall, if the company is in other respects liable, be conclusive as to the amount of the loss and proportion to be paid by the company; where the full amount of the claim is awarded the costs shall follow the event; and in other cases, all questions of costs shall be in the discretion of the arbitrators.
17. The loss shall not be payable until thirty days after completion of the proofs of loss, unless otherwise provided for by the contract of insurance.
18. The company, instead of making payment, may repair, rehuild or replace within a reasonable time the property damaged or lost, giving notice of their intention within tifteen days after the receipt of the proofs herein reguired.
19. The insurance may be terminated by the company by giving written notice to that effect, and, if on the cash plan, by tendering therewith a ratable proportion of the premium for the unexpired term, calculated from the termination of the notice; five days' personal service of the notice, excluding Sunday, shall be given. And the policy shall cease after such tender and notice aforesaid, and the expiration of the five days.
(a.) The insurance, if for cash, may also be terminated by the assured by giving written notice to that effect to the company, or its authorized agent, in which case the company may retain the customary short rate for the time the insurance has been in force, and shall repay to the assumed the balance of the premium paid.
20. No condition of the policy, either in whole or in part, shall be deemed to have been waived by the company, unless the waiver is clearly expressed in writing, signed by an agent of the company.
21. Any officer or agent of the company, who assumes on behalf of the company to enter into any written agreement relating to any matter connected with the insurance, shall be deemed prima facie to be the agent of the company for the purpose.
V 39882. Every action or proceeding against the company for the recovery of any claim under or by virtue of this policy, shall be absolutely barred, unless commenced within the term of one year next after the loss or damage occurs.
22. Any written notice to a company for the purpose of the statutory conditions, when the mode thereof is not expressly provided, may be by letter delivered at the head office of the company in British Columbia, or by registered post letter addressed to the company, its manager or agent, at such head office, or by such written notice given in any other manner to an authorized agent of the company.

The Amending Act, chapter 22 of the statutes of 1895 (B.C.) contains the following additional section :-
4. Where the loss (if any) under any policy has, with the consent of the company, been made payable to some person or persons or company other than the assured as mortgagee or inortgagees,

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said policy shall not be cancelled, altered, or otherwise dealt with by the company upon the application of the assured, and in any case not without reasonable notice to the said mortgagee or mortgagees :
(a.) In cases when the loss under any policy is, with the consent of the company, made payable to a mortgagee or mortgagees, proof of loss under any such policy may be made by such mortgagee or mortgagees.

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

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

1. This Act may be cited as the "Families Insurance Act, 1895."
2. In this Act unless inconsistent with the context, -
(a.) " Contract of insurance."
"Policy of insurance."
" Policy."
Shall include any certificate or contract hereinafter mentioned or in any way relating to life insurance.
(b.) "Maturity of the policy," or "maturity of the contract" shall mean the happening of the event or the expiration of the term at which the benefit under the policy or contract accrues due.
3. The provisions of this Act shall apply to every lawful contract of insurance in writing now in force or hereafter effected, which is based on the expectation of human life, and shall include life insurance on the endowment plan as well as every other, and shall also extend to the said contracts of insurance where any declaration endorsed thereon or attached thereto, though made before the date of the passage of this act, would have been or be within the operation and provisions of this Act, if the same had been made subsequent to the said date, and shall also extend and apply to membership beneficiary and other certificates and contracts relating to life insurance issuedfor entered into by any society or association of persons for any fraternal, provident, benevolent, industrial or religious purposes, among the purposes of which is the insurance of the lives of the members thereof exclusively, or by any association for the purpose of life insurance formed in connection with any such society or organization, and from its members, and which insures the lives of such members, including certificates or contracts heretofore issued or entered into.
4. It is hereby declared to have been lawful for any person on or after the 21st day of February, 1873, to endorse upon or attach to any policy of insurance on his life effected and issued before that day, whether the policy was issued before or after marriage, a written declaration that the insurance was for the benefit of his wife or of his wife and children, or of his wife and some or one of his children, or of his children only, or of some or one of them, and to apportion the amount of the insurance money as he deemed proper when the insurance was declared to be for the benefit of more than one.
5. Any person may insure his life for the whole term thereof, or for any definite period, for the benefit of his wife, or of his wife and children, or of his wife and some or one of his children, or of his children only, or of some or one of them, and, where the insurance is effected for the benefit of more than one, he may apportion the amount of the insurance nooney as he may deem proper.
6. The insurance may be effected cither in the name of the person whose life is insured or in the name of his wife, or of any other person (with the assent of such other person) as trustee.
7. In case a policy of insurance effected by a man on his life is expressed upon the face of it to be for the benefit of his wife, or of his wife and children, or any of them, or in case he has heretofore endorsed, or may hereafter endorse, or by any writing identifying the policy by its number or otherwise, has made, or may hereafter make, a declaration that the policy is for the benefit of his wife, or of his wife and children, or any of them, such policy shall enure, and be deemed a trust for the benefit of his wife for her separate use, and of his children, or any of them, according to the intent so expressed or declared, and so long as any object of the trust remains, the money payable under the policy shall not be subject to the control of the husband or his creditors, or form part of his estate when the sum secured by the policy becomes payable ; but this shall not be held to interfere with any pledge of the policy to any person prior to such declaration. In the case of a policy of written contract of life insurance effected before marriage, a delaration under this section shall be, and shall be deemed to have been as valid and effectual as if such policy or contract had been effected after marriage, but nothing herein contained shall affect any action or proceeding now pending.
8. (1.) The insured may by an instrument in writing attached to or endorsed on, or jdentitying the policy by its number or otherwise, vary a policy or a declaration or an apportionment previously made so as to restrict or extend, transfer, or limit the benefits of the policy to the wife alone, or the children, or to one or more of them, as beneficiaries or a beneficiary, or sole beneficiary, although the policy is expressed or declared to be for the benefit of the wife and children, or of the wife alone, or for the child or children alone, or for the benefit of the wife for life, and of the children after her
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death, or for the benefit of the wife, and in case of her death during the life of the insured, then for the child or children or any of them, or for the benefit of any one or more of the above-mentioned persons for life, and after his or their decease for the benefit of any one or more of the survivors, or although a prior declaration was so restricted ; and he may also apportion the insurance money among the persons intended to be benefitted, and may from time to time by an instrument in writing attached to or endorsed on the policy, or referring to the same, alter the apportionment as he deems proper ; he may also, by his will, make or alter the apportionment of the insurance money; and an apportionment made by his will shall prevail over any other made before the date of the will, except so far as such other apportionment has heen acted on before notice of the apportionment by the will.
9. (l.) Where no apportiomment is made, all persons entitled to be benefitted by the insurance shall be held to share equally in the same; and where it is stated in the policy or declaration that the insurance is for the benefit of the wife and children generally, or of the children generally, without specifying the names of the children, the word "children" shall be held to mean all the children of the insured living at the maturity of the policy, whether by his then or any former wife, and the wife to benefit by the policy shall be the wife living at the maturity thereof.
(2.) Any such policy may be surrendered or assigned, -
(a.) When the policy is for the benefit of the children only, and the children surviving are all of the full age of twenty-one years, if the person insured and all such surviving children agree to so surrender or assign ; or
(b.) Where the policy is for the benefit of both a wife and children, and the surviving children are all of the full age of twenty one years, if the person insured, and his then wife (if any) and all such surviving children agree to so surrender or assign ; or
(c.) Where the policy is for the benetit of a wife only, or of a wife and children, and there are no children living, if the person insured and his then wife agree to so surrender or assign.
10. Where an apportionment as in sections 4,5 and 8 provided for, has been made, if one or more of the persons in whose favour the apportionment has been made die in the lifetime of the insured, the insured may by an instrument in writing, attached to or endorsed on or otherwise referring to and identifying the policy of insurance, declare that the share formerly apportioned to the person so dying shall be for the benefit of such other person or persons as he may name in that behalf, not being other than the wife and children of the insured or one or more of them ; and in clefaalt of any such declaration the share of the person so dying shall be the property of the insured and may be dealt with and disposed of by him as he may see fit, and shall at his death form part of his estate.
11. Where no apportionment, as insections 4,5 and 8 provided for, has been made, if one or more of the persons entitled to the benefit of the insurance die in the lifetime of the iusured, and no apportionment is subsequently nade by the insured, the insurance shall be for the benefit of the survivor, or the survivors of such persons in equal shares if more than one; and if all the persons so entitled die in the lifetime of the insured, the policy and the insurance money shall form part of the estate of the insured ; or after the death of all the persons entitled to such benefit, the insured may by an instrument executed as aforesaid make a declaration that the policy shall be for the benefit of his then or any future wife or children, or some or one of them.
12. (1). When a contract of life insurance is effected by an unmarried man or a widower for the benefit of his future wife, or future wife and children, but the contract does not designate by names or otherwise clearly ascertain a specific person as such intended wife, the contract (not being within the intent of subsections (2) and (3) of this section) shall be construed according to the provisions of section 9 of this Act.
(2). When a contract of life insurance is effected as in subsection 1 of this section, but at the maturity of the contract the insured is still unmarried, or is a widower without issue, the insurance money shall fall into and become part of the estate of the insured.
(3). When a contract of life insurance is effected by an unmarried man or widower for the benefit of his future wife, or future wife and children, and the intended wife is designated by name, or is otherwise clearly ascertained in the contract of life insurance, but the intended marriage does not take place, all questions arising on such contract shall be determined as if this Act had not been passed.
13. (l.) A policy or written contract of life insurance effected by any woman on her own life, or on the life of her husband, and expressed to be for the benefit of her husband and children, or of either husband or children or any of them, shall be deemed a trust in favour of the objects therein named, and the moneys payable under such policy shall not, so long as any object of the trust remains unperformed, form part of the estate of the deceased, or be subject to her debts.
(2.) Whatever under this Act a man may lawfully do, in respect of insurance effected upon his life, may also, under the like circumstances, be done by a woman in respect of insurance effected upon her life, or effected by her on the life of her husband, and the like rules of construction shall prevail.
14. (1.) When insurance money becomes due and payable it shall be paid according to the terms of the policy or of any declaration or instrument as aforesaid, as the case may be, free from the claims of any creditors of the insured, except as herein provided.
(2.) Where the insurance money or part thereof is for the benefit, in whole or in part. of the children of the insured, and the children are mentioned as a class and not by their individual names, the money shall not be payable to the children until reasonable proof is furnished to the company of the number, names, and uge of the children entitled.
15. The insured may, by the policy or by his will or by any writing under his hand, appoint a trustee or trustees of the money payable under the policy, and may from time to time revoke such

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appointment in like manner, and appoint a new trustee or new trustees, and make provision for the appointment of a new trustee or new trustees, and for the investment of the moneys payable under the policy. Payment made to such trustee or trustees shall discharge the company.
16. (1.) If no trustee is named in the policy, or appointed as mentioned in section 15, to receive the shares to which infants are entitled, their shares may te paid to the executors of the last will and testament of the insured, or to a guardian of the infants duly appointed by the Supreme Court of this province, or by any court having jurisdiction in that behalf, or to a trustee appointed by the court upon the application of the wife, or of the infants or their guardian ; and such payment shall be a good discharge to the insurance company.
(2.) Where it appears upon the letters of the guardianship or other like document issued or to be issued, by a court beyond the jurisdiction of the province, or by a certificate of the judge under the seal of such court. that it has been shown to the satisfaction of such court that the deceased at his death was domiciled or resident within its jurisdiction, and where security to the satisfaction of the court has been given by the guardian or other like otticer appointed by the said letters or documents, then the supreme Court, upon application for the appointment of the said guardian or like officer as trustee under this section, may dispense with the giving of security, proviled it has been also shown that the infants reside within the jurisdiction of the foreign court, and that the proposed trustee is a fit and proper person, and that the security has, in accordance with the practice of such foreign court, been given in respect of and for the due application and account of the money payable under the policy.
17. Any trustee named, as provided for in the last preceding two sections, and any executor or guardian, may invest the money received in government securities or municipal debentures, or in mortgages of real estate, or in any other manner authorized by the will of the insured, or by the law in force for the time being relating to the investment of trust funds, and may from time to time alter, vary and transpose the investments, and apply all or any part of the annnal income arising from the share or presumptive share of each of the children, in or towards his or her maintenance and education, in such manner as the trustee, executor, or guardian thinks fit, and may also advance to and for any of the children, notwithstanding his or her minority, the whole or any part of the share of the child of or in the money, for the advancement or preferment in the world, or on the marriage of such child.
18. A guardian appointed under section 16 shall give security to the satisfaction of the court or judge for the faithful performance of his duty as guardian, and for the proper application of the money which he may receive.
19. (1.) If there is no trustee, executor, or guardian competent to receive the share of any infant in the insurance money, and the insurance company admit the claim, or any part thereof, the company at any time after the expiration of two months from the date of their admission of the clain or part thereof, may obtain an order from the Supreme Court for the payment of the share of the infant into court; and in such case the costs of the application shall be paid out of the share (unless the court otherwise directs), and the residue shall be paid into court pursuant to the order: and such payment shall be a sufficient discharge to the company for the money paid; and the money shall be dealt with as the court may direct.
(2.) If the company does not within four months from the time the claim is admitted, either pay the same to some person competent to receive the money under this Act, or pay the samo into the Supreme Court, the said court may upon application made by some one competent to receive the said money, or by some other person, on behalf of the infant, order the insurance money, or any part thereof, to be paid to any trustee, executor, or guardian competent to receive the same, or to be paid into court, to be dealt with as the court may direct, and any such payment shall be a good discharge to the company.
(3.) The court may order the costs of the application, and any costs incidental to establishing the authority of the party applying for the order, to be paid out of such moneys, or by the company, or otherwise, as may seem just, and the court may also order the costs of, and iucidental to, obtaining out of court moneys voluntarily paid in by a company, to be paid out of such moneys.
20. If a person who has heretufore effected, or who hereafter effects, an insurance for the purposes contemplated by this Act, whether the purpose appears liy the terms of the policy or by endorsement thereon, or by an instrument referring to, and identifying the policy, finds himself unable to continue to meet the premiums he may surrender the policy to the company, and accept in lieu thereof a paid-up policy for the benefit of the object or objects of the surrendered policy, and subject to be dealt with in like manner as the surrendered policy for such sum as the premiums paid would represent, payable at death or the endowment age, or otherwise as the case may be) in the same manner as the money insured by that original policy, if not surrendered, would have been payable, and the company may accept the surrender and grant the paid-up policy notwithstanding any declaration or direction in favour of the wife, husband or children, or any or either of them.
21. The person insured may from time to time borrow from the company insuring, or from any other company or person, on the security of the policy, such sums as may be necessary and shall be applied to keep the policy in force, and on such terms and conditions as may be agreed on ; and the sums so borrowed, together with such lawful interest thereon as may agreed, shall so long as the policy remains in force, be a first lien on the policy, and on all moneys payable thereunder, notwithstanding any declaration or direction in favour of the wife, husband, or children, or any or either of them.
22. Any person insured under the provisions of this Act may, in writing, require the insurance company to pay the bonuses or profits accruing under the policy, or portions of the same, to the in-
sured, or to apply the same in reduction of the annual premiums payable by the insured, in such way, as he may direct, or to add the said bonuses or profits to the policy ; and the company shall pay or apply such bonuses or profits as the insured directs, and according to the rates and rules established by the company; Provided, always, that the company shall not be obliged to pay or apply such bonuses or profits in any other manner than as stipulated on the policy or the application therefor.
23. In the case of several actions being brought for insurance money, the court is to consolidate or otherwise deal therewith so that there shall be but one action for and in respect of the shares of all the persons entitled under the policy. If an action is brought for the share of one or more infants entitled, all the other infants entitled, or the trustees, executors, or guardians entitled to receive payment of the shares of such other infants, shall lee made parties to the action, and the rights of all the infants shall be dealt with and determined in one action. The persons entitled to reseive the shares of the infants, may join with any adult persons claiming shares in the policy. In all actions where several persons are interested in the money, the court or judge shall apportion among the parties entitled any sum directed to be paid, and shall give all necessary directions and relief.

24 . The provisions of sections $16,17,18,19$, and 93 of this Act shall extend, and are hereby declared to have been intended to extend, and apply to cases where the insured died before the passing of this Act, as well as to cases arising sulsequent thereto.
25. No declaration or apportionment affecting the insurance money, or any portion thereof, nor any appointment or revocation of a trustee made after the passing of this Act, shall be of any force or effect as repects the company until the instrument, or a duplicate or copy theresf, is deposited with the company. Where a declaration or endorsation has been heretofore made, and notice has not been given, the company may, until they receive notice thereof, deal with the insured or his executors, udministrators, or assigns, in respect of the policy, in the same manner and with the like effect as if the declaration or endorsation had not been made.
26. If the policy was effected and premiums paid by the insured with intent to defraud his creditors, the creditors shall be entitled to receive ont of the sum secured an amount equal to the preminns so paid, without interest.

27 . Nothing contained in this Act shall be held or construed to restrict or interfere with the right of any person to effect or assign a policy for the benefit of the wife, husband, or children, or some or one of them, in any other mode allowed by law.
28. Where all the persons entitled to be benefitted, whether by original insurance, by written declaration, or by instrument of variation or apportionment, under any policy are of full age, they and the person insured may surrender the policy, or assign the same, either absolutely or by way of security.
29. Where any policy of insarance, or the declaration endorsed upon, or attached to, or identify ing by its number or otherwise, any policy of insurance to which this Act applies, whether such declaration has heretofore been or shall hereafter be made, provides that the policy shall be for the benefit of a person. and in the event of the death of such person for the benefit of another person, such first mentioned person shall, if living, be deemed for the purposes of section 28 of this Act, the person entitled to be benefitted under such policy.
30. Sections $36,37,38,39,40,41,42,43,44$, and 4.5 of the "Married Woman's Property Act" are hereby repealed, but such repeal shall not affect any rights arising under such repealed sections, or any of them.

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

## 6.-New Brunswick Legislation.

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

Be it enacted by the Lieutenant-Governor and Legislative Assembly as follows :-
Notwithstanding anything contained in the Act of Assembly, $\overline{50}$ Victoria, chapter 4, intituled: "An Act to impose certain taxes on certain Incorporated Companies and Associations," the taxes imposed on all insurance companies as mentioned in the said Act, shall be payable on the first juridical day in the month of Jume, in each year, and such taxes shall be for the year following the date on which the same are hereby made payable.

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

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

1. Subsection (2) of section 1 of the Act $5 \overline{5}$ Victoria, chapter 4 , is hereby amended, by inserting he words " within this province" after the worl "reinsurance" in the eleventh line thereof.

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

Statutes of 1896, Chapter 34. An Act to amend Chapter 5 of 55 Victoria, intituled : "An Act t,impose certain taxes on certain Life Insurance Agents." (Passed 20th March, 1896).
Be it enacted by the Lieutenant-Governor and Legislative Assembly, as follows :-
The following shall be added as sections 6 and 7 , of chapter 5 , 5 th Victoria, and the same shall be read with and form part of said Act.
"6. Any general agent of a life insurance company or association whose territory as such general agent includes New Brunswick, and who resides outside this province shall be subject to an annual tax or license fee of ten dollars, and not to the tax or fee of one hundred dollars imposed by section 1 of this Act."
"7. On forwarding to the Receiver General the report or statement of the agencies, and the names of their agents or sub-agents, as reguired by Chapter 4, of 55 Victoria, life insurance companies, shall cause to be paid annually to the Receiver General, the sum of two dollars for each agent and subagent, upon which payment a license shall issue to each of such agents or sub-agents for whom the said fee has been paid, and no person shall act as agent or sub-agent in soliciting insurance for any life insurance company or association who is not' so licensed without being subject to a penalty of ten dollars for every day he engages in such business without license."

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

Be it enacted by the Lieutenant-Governor and Legislative Assembly as follows:-
Section 3 of chapter 4, of 55 Victoria, intituled: An Act to impose certain taxes on certain incorporated companies and associations, is hereby amended by inserting the word "fire" between the words "life" and "accident" in the fifteenth line of the section.

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

## 7.---Prince Edifard Island Legislation.

Statutes of 1894, chapter 3. An Act to impose certain taxes on certain incorporated Companies and Associations.
(Assented to 9th May, 1894.)
Be it enacted by the Lieutenant-Governor and the Legislative Assembly as follows :-


#### Abstract

1. In order to provide for the exigencies of the public service there shall be and are hereby imposed upon the companies and assosiations hereinafter mentioned, the taxes hereinafter specifically named, which taxes each of such incorporated companies and associations respectively, shall annually pay to the Provincial Secretary for the use of the province. (1.) Upon all companies accepting risks and carrying on the business of insurance against fire in the province, whose principal office or organization is not within the province, the sum of one hundred dollars. (2.) Upon all insurance companies and associations of any kind having agencies or accepting risks upon the lives of persons within the province and transacting the business of life or endowment insurance therein as the sole object of their organization, or as incidental to other purposes of their organization, whose principal office and organization is not within the province, the sum of one hundred and fifty dollars.


(3.) Upon all companies doing the business of accident and guarantee insurance within the province, the sum of twenty five dollars.
(4.) Upon all companies doing the business of trust or loan or building companies or associations within the province, one hundred and fifty dollars each.
(5.) Upon every telegraph or other company working a telegraph line for the use of the public in the province, two hundred and fifty dollars.
(6.) Upon all banks doing business in this province, whether their organization and head office is in this Province or not, the sum of fifty dollars, if such bank has not more than one office or place of business within the province.
(7.) Upon all banks doing business in this province, whether their organization and head office is in this province or not, the sum of one hundred dollars, if such bank has more than one office or place of business within the Province.
2. Such taxes as far as respects the corporations or associations mentioned in subsection 1 to 7 inclusive, shall be payable by such corporations and associations semi-annually on the first juridical day in the months of June and December in each year, commencing on the first juridical day of June following the passage hereof, on which day the first semi-annual payment of the taxes aforesaid shall be due and payable by such companies to the Provincial Secretary of the province.
3. Every tax imposed by this Act shall, on the date on which it becomes due, become a Crown debt, and if not paid on such date, may be recovered with legal interest thereon, and full costs of suit by an action brought in the name of Her Majesty by the Provincial Secretary of the province, in the Supreme Court of Judicature of the province-every such action to be tried without a jury.
4. Costs shall not be awarded or adjudged against Her Majesty in any action instituted in Her Najesty's name by the Provincial Secretary under this Act, but on the recommendation of the court, the Provincial Secretary may, in his discretion, pay to the party in favour of which judgment has been rendered, the costs to which he may deem such party eguitably entitled.
5. The taxes imposed by this Act shall form part of the revenue of the province, and any expenses incurred in carrying out this Act may, from time to time, be paid out of such revenue.

## LEGAL DECISIONS.

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

## 1.-Insurance for the benefit of Wives and Children, fec.

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

Held (reversing the judgment of Davidson, J., R. J. Q. 5 C. S. 200):-1. The document in question, although faulty in the wording of the first paragraph thereof, nevertheless in the second paragraph sufficiently expressed a revocation of the benefit to the wife.
2. Persons named as beneficiaries in policies issued while the Act 29 Victoria (2), chapter 17, was in force have no accrued or vested right within the meaning of 41-42 Victoria, chapter 13, and the revocation and reappropriation made in 1880 were valid.
3. In any event, under Art. 1029, C. C., the husband had power to revoke the stipulation for the benefit of the wife, so long as she had not signified her assent thereto. (29th September, 1894. Hughs ws. Rees, Les Rapports Judiciaires Officiels de Quebec, Queen's Bench Division, Vol. 3, page 443.)
(b.) A policy upon the life of the plaintiff's deceased husband was issued before his marriage by a foreign benevolent society not incorporated or registered under any Act of Ontario, payable to his mother, who predeceased him, or to his executors. By one of the by-laws of the society it was provided that when the insured married after the date of the policy, it ipso facto became payable to the widow, " unless otherwise ordered after date of such marriage." Under another by-law the policy could be made payable only to a wife, an affianced wife, a blood relation, or a person dependent on

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the assured, and was not to be willed or transferred to any other person. By his will the deceased purported to give to his widow the amount of this and another insurance, subject, however, to the payment of his debts :-Held, that the policy was capable of being controlled by conditions not set out upon its face, because sec. 4 of 52 Vic., ch. $32(0)$ amending the Ontario Insurance Act R.S. O. ch. 167, applies only to the companies to which the latter Act applies; and as the insurance and the rights of the parties under it did not depend upon anything contained in the Act to secure to wives and children the benefit of life insurance (R.S.O., ch. 136), it was not necessary to consider whether it was brought within the scope of that Act by its amendment by 51 Vic., ch. 22, sec. 2, (0); and, therefore, the binding terms of the contract were to be formed upon its face and in the rules of the society, which formed part of the contract :-

Held, also that under the terms upon which the society agreed to pay this money, the insured had no power to bequeath any part of it to his executors or his creditors, and the society had the right to say that their contract was to pay the money only within a certain class; that the insured had no right to substitute a beneficiary outside that class; and therefore the money belonged to the widow free from the obligation to pay debts.
(June 12th, 1895. Mr. Justice Street ; Morgan $v$. Hunt, 26 Ontario Reports, 568.)
(c.) An application by the Provincial Provident Institution to pay into court the sum of $\$ 2,000$ moneys arising from an insurance certificate on the life of one Clark, deceased, less $\$ 90.26$, the amount of a note given by the insured in order to secure and stay the enforcement of a judgment against him on a debt due to the institution by the insured, pot, nowever, for assessments on the policy. The moneys arising from the certificate were designated in favour of the wife and children of the assured. A by-law of the institution provided that "any debt, dues or demands contracted by a member, beneficiary or beneficiaries with the institution, shall be a charge upon or varrant a suspension of his certificate."

Held, That the Provincial Provident Institution has no power to make a by-law which will do away with the effect of sec. 39 of 5.5 Vic., chap. 39 ; that without that section it is contrary to the spirit of the Act to secure to wives and children the benefit of life assurance (R.S.O., chap. 136) to authorize anything on the part of the assured which will subvert or interfere with the amount payable under the policy for the benefit of the wife and children;

Held, also, the institution must pay the whole amonnt secured by the policy into court, with costs of official guardian to him.
(18th June, 1880.-Robertson, J. re Clarke and Provincial Provident Institution, 15 Canadian Lav. Times, p. 239.)

## 2. Assignment of Life Policy.

Where a non-negotiable chose in action (in this case a life insurance policy) is absolutely transferred by writing for value, and the transferee again absolutely assigns it for valuable consideration to another person, who takes without notice, he obtains a valid title to it, free from any latent equity between the original assignor and assignee. In re Agra and Masterman's Bank, L.R., 2 ch., at p. 397, specially referred to. (January 1lth, 1896. Common Pleas Division: Quebec Bank $v$ s. Taggart et al., $2^{-}$Ontario Reports, p. 162).

## 3. Payment of Premiums.

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

11th March, 1896.

## MEREDITH, C.J.

Action tried before me without a jury on the 27 th January last, at the Toronto assizes. The action is brought to recover the amount of two policies of insurance of the defendants on the life of James Fleming, date 1 the 4 th of December, 1894, for $\$ 5,000$ each.

The applications for the insurance were made by Fleming on the 19 th November, 1894, to $W$. H. White, who was the defendants' general agent for the ristrict of Toronto and vicinity, and the premium payable in respect of each of them was $\$ 103.80$, fifty-five per cent of which the agent was,
under the terms of his agreement with the defendants of the 2nd August, 1892, entitled to, as his commission for obtaining the risks. The applications were forwarded in due course by the general agent to the head office of the defendants at Montreal, and were considered and accepted on the 4th of December, 1894, and on the following day interim acceptance receipts, on the defendants' usual form were forwarded to White, accompanied by a letter of the sane date (Exhibit 9) in which he was informed that his account had been debited with the amount of them and of another receipt relating to another insurance which was sent to him at the same time. By the terms of the agreement between the defendants (Exhibit 6) and White, he was not " under any circumstance " to " collect or receive payment of any premium without giving the head office receipt or policy therefor," and it was provided, that all premiums should be paid in cash or notes approved by the defendants, and that the agent should not receive payment for premiums or renewals thereof in any other manner. White was furnished by the defendants with forms of receipts, which from their terms would appear to have been intended to be given to applicants for insurance who desired to pay their first premium by note, or partly by note and partly in cash.

The following is one of these forms put in at the trial (Exhibit 17) :--
No. 4420. (In duplicate.) Note payable.
London and Lancashire Life Assurance Company. Agent's interim receipt.

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

Date
A'gent.
Place, Toronto.
White had given to Fleming two receipts, dated 19th November, 1894, for promissory notes for the amounts of the premiums payable by the latter; the receipts were upon the form I have just referred to, except that all the words in it commencing with the words : "It is hereby understood" down to the end of the receipt were stricken out, and the words "within fifteen days" interlined. One of these pronissory notes made by Fleming, the insured, was dated the 19th November, 1894, and was payable to the orde: of White six months after date, and the other made by Robert Fleming, a brother of the insured, was dated the lOth December, 1894, and was payable in like manner, three months after date. White did not communicate to the defendants the fact that he had taken these promissory notes, or inform them how he had arranged with Fleming for payment of the preminms, but on the 31st December, 1894, he telegraphed the defendants as follows: "Mailed my note one thirty-five 16 for premiums Fleming, Mchlade, Thomson," and on the same day he wrote the defendants as follows: "I omitted to inclose settlement of new premiums, hence I wired you to-day as follows: 'Mailed my note $\$ 135.16$ for premiums Fleming, Mc(ilade, Thomson' which I inclose herein." The amount mentioned in the telegram and letter was marle up of the premiums on the two insurances in question and those of MeGlade and Thomson after delucting the agent's commission of 55 per cent. On the 3rd January, 189., the manager at the head office wrote to White, acknowledging the receipt of his letter of the 31st December in these terms: "I am in receipt of your letter of 31 st ult, enclosing note at three months for $\$ 135.16$, which we will hold as requested." According to the evidence of the manager, the policies in question were included in the defendants return to the insurance department, and it must therefore have represented the promissory note of White as an asset of the defendants, and the policies as "outstanding policies in force." At this time, according also to the evidence of the manager, he assumed that White had received the premiums in cash. It did not appear in evidence when the interim acceptance receipts were handed by White to Fleming, but they were produced by the plaintiff, and are countersigned by White--his countersigning being, according to a note at the foot of the receipts, necessary to their validity. White, after receiving the pronissory notes, but at what time was not disclosed in evidence, discounted them with Burke \& Graham, a firm of private lankers in Toronto, receiving the amounts of them, less the discount, and endorsing them to Burke \& Graham. It is important at this point to note that at the date when White forwarded his own promissory note to the defendants, he had possessed himself, by means of the discount, of Fleming's promisory notes, and had in hand far more money than would have been sufficient to pay to the defendants that part of the premiums to which they were entitled. On the 20nd January, 1895, White wrote the defendants asking them to forward, among others, the policies in question, and they were accordingly forwarded to him on the following day, with a letter which informed him that he had been debited with the premiums in respect of them. The promissory note of the 10th December, 1894, was renewed in full on the 21 st March, 1895, by a new promissory note at two months, and on the 5 th June, 1895, the other promissory note of the 19 th November was re-

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

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

An appeal from Chief Justice Sir William Meredith's decision in the above case has been argued and now stands for judgment.
(b.) By an application for life insurance, the interim receipt and the policy, it was provided that no policy was to be in force until actual payment of the first premium to an authorized agent and the delivery of the necessary receipt signed by the general manager of the company.

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

Held, that the company was not bound.
(3rd May, 1895. Rose, J ; Tiernan $c$. People's Life Insurance Company. 26 Ontario Reports, p. 596.$)$

## 4-Principal and Agent.

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

Held, affirming the decision of the Court of Queen's Bench that by the contract made with L. the company were only to send him such cases as they saw fit, and could dismiss him or appoint other examiners at their pleasure; that the manager had no authority to contract with L. for any employment other than that specified in his commission; and that he had no right of action for repayment of his premiums, it being no condition of his employment that he should insure his life, and there being no connection between the contract for insurance and that for employment.
(May 6th, 1895 . Laberge $r$. Equitable Life. 24 Canada Supreme Court Reports, p. 595.)
To act as agent for a rival insurance company is a breach of an insurance agent's agreement " to fulfil conscientiously all the duties assigned to him and to act constantly for the best interests of (his employer)" an'l is sufficient justification for his dismissal.
(25th June, 1895. Eastmure cs . Canada Accident Assurance Company. 22 Ontario Appeal Reports, p. 408.)

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

## 5-Fire Insurance-Statutory Conditions, Fraud, Rights of Mortgagee, \&c.

(a.) Where a policy of insurance in one sum covers buildings and chattels, and the land upon which the buildings stand is conveyed by deed without the consent of the insurers in breach of the fourth statutory condition, the policy is avoided in toto and does not remain in force as to the chattels. Distinction between the breach of that condition and the first condition pointed out.
(June 25th, 1895-Dunlop $s$.. Usborne, 22 Ontario Appeal Reports, p. 364.)
(h.) Where an insurance policy is to be forfeited if the claim is in any respect fraudulent it is not essential that the fraud should be directly proved; it is sufficient if a clear case is established by presumption, or inference or by circumstantial evidence.

The assignee of the policy cannot recover on it if fraud is established against his assignor.
If a sufficiently clear case is made out the court will allow an appeal on mere questions of fact against the concurrent findings of two courts.

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Arpin v. the Queen (14 Can., S.C.R. 736); Schwersenski v. Vineberg (19 Can., S.C.R. 243); and City of Montreal $v$. Lemoine ( 23 Can., S.C.R. 390), distinguished.
(December 9th, 1895.-Tourvelle $v$ s. North British \& Mercantile Ins. Co., 25 Canada Supreme Court Reports, p. 177.)
(c.) The defendants insured seven houses belonging to the plaintiff and which had been mortgaged by him to a loan company and which were described in the policy as "a two story frame, rough cast, felt roofed block, * ** * * containing seven dwellings. six of which are occupied by tenants, and one by assured." In the application, filled up by defendants' agent, the question, as to how many tenants, was answered "six tenants and applicant," the agent informing defendants that "the largest house of the lot the applicant will occupy himself." A variation of the statutory conditions was printed on the policy in these words: "This policy will not cover vacant or unoccupied buildings (unless insured as such), and if the premises shall become vacant or unoccupied, * ** * * This policy shall cease and be void unless the company shall by endorsement * * * allow the insurance to be continued." A fire occurred by which the houses were destroyed, and defendants paid the loan company the amount of their mortgage, under a prior general agreement with them by which the policy was to be treated between the parties to the agreement as unconditional except as to the mortgagor, and whereby the defendants were entitled, upon payment to the loan company under the policy or otherwise of any loss as to which they claimed to have a defence against the mortgagor, to be subrogated to the loan company's rights and to have the mortgage assigned to them. For some months prior to the tire several of the houses became and remained vacant, of which the plaintiff was aware, but of which he did not notify defendants. In an action by plaintiff upon the policy :-

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

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

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

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

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

Reddick v. The Saugeen Mutual Fire Ins. Co., 14 O.R. 506, followed:-
Held, lastly, that although defendants had paid the mortgages and taken an assigmment of the mortgage, they could not hold it against the plaintiff.

Imperial Fire Ins. Co. v. Bull, 18 S.C.R. 697, followed.
Judgment of Falconbridge, J., affirmed.
(December 31st, 1895-Queen's Bench Division; McKay $v$. The Norwich Union Fire Insurance Company, 27 Ontario Reports, p. 251.)
(d.) Promissory notes for the purchase money of goods were secured by a chattel mortgage given on behalf of the purchasers containing a covenant to insure for the benetit of the mortgagee, who discounted the notes with the plaintiffs and assigned the chattel mortgage, but did not transfer the insurance to them, the loss under which was payable to himself. The policy was afterwards renewed by the purchasers' firm, but it did not appear that the renewal was assigned to the mortgagee, or the loss made payable to him. Subsequently a fire occurred and the purchasers' firm assigned the insurance money to the plaintiffs, with whom they kept an account, as security for their general indebtedness, and the plaintiffs received and applied it on the notes above mentioned, but afterwards sought to apply it in payment of other indebtedness of the purchasers:-

Held, that the plaintiffs were hound to apply the insurance money, for the benefit of the mortgagee, who was the equitable assignee of the policy under which the money was paid, and entitled to have it applied in payment of the notes to pay which as between him and the purchasers it was primarily applicable, and the plaintiffs took the money subject to the equitable rights of the mortgagee of which they had notice.
(January 11th, 1896-Common Pleas Division; Western Bank v. Courtemanche, 27 Ontario Reports, p. 213.)

## 6-Accident Insurance.

The defendants entered into a contract with the plaintiffs to pay $\$ 1,0 \% 0$ within 90 days after sufficient proof that the assured, one of their members, "shall have sustained bodily injuries effected through external violent and accidental means, and that such injuries alone shall have caused death within 90 days from the happening thereof;" and the policy contained these further provisces: " that the insurance shall not extend to death or disability caused by an injury of which there shall be no external and visible signs *** * * * nor to any case except when some injury effected as aforesaid is the proximate and sole cause of the disability or death ; and no claim shall be made
under this policy when death or disablement may have been caused in consequence of exposure to any obvious or umecessary danger."

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

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

Sinclair $c$. Maritime Passenger Ássurance Company, 7 Jur. N.S., 367 , distinguished.
The praecipe to set down an appeal to the full court should contain the grounds of appeal intended to be relied on; and an amendment to enable a party to set up a technical and unmeritorious defence will be refused.
( 8 th June, 1895 ; North-west Commercial Travellers' Association $r$. The London Guarantee and Accident Company, 10 Menitoba Reports, 537.)

## 7-Guarantee Insurance.

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

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

Held, also that upon the true construction of subsection (2) the contract could not be avoided by reason of misstatements in the application therefor, because a stipulation on the face of the contract providing for the avoidance thereof for said misstatements was not in stated terms limited to cases in which such misstatements were material to the contract.
(29th June, 1895. Common Pleas Division. London West $\%$ London Guarantee Co., 26 Ontario Reports, p. $\mathbf{3 2 0}$.)

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

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

## 8-Burglary Insurance.

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

## 9 ---Marine Insurance.

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

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

Representation in a marine policy that the vessel insured was built in 1890 , when the fact was that it was an old vessel, extensively repaired and given a new name and register, but coutaining the original engine, boiler and machinery with some of the old material, is a misrepresentation and avoids the policy whether made with intent to deceive or not.
(13 March, 1894. Stevenson $\therefore$. Nova Scotia Marine Insurance Company-23 Canada Supreme Court Reports, p. 137.)
(b.) M. shipped on a schooner a cargo of railway ties for a voyage from (xaspé to Boston, and a policy of insurance on the cargo provided that "the insurers shall not be liable for any claim for damage on-lumber-but liable for a total loss of a part if amounting to tive per cent on the whole aggregate value of such articles." A certificate given by the agents of the insurers when the insurance

## Department of Finance-Insurance Branch.

was effected had on the margin the following memorandum in red ink: "Free from partial loss unless caused by stranding, sinking, burning, or collision with another vessel and amounting to ten per cent." On the voyage a part of the cargo was swept off the vessel during a storm, the value of which 11. claimed under the policy.

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

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

Appeal allowed with costs.
Appeal abruary, 1896. Supreme Court of Canada ; Mowat $r$ s. Bostoin Marine Insurance Co. Vid., 19 Montreal Legal News, p. 102.)
(c.) A ship was insured for a voyage "at and from Sydney to St. John, N. B., there and thence," etc. She went to sydney for orders, and without entering within the limits of the port as defined by statute for fiscal purposes, brought up at or near the mouth of the harbour, and having received her orders by signal attempted to put about for St. John, but missed stays and was wrecked. In an action on the policy evidence was given establishing that Sydney was well known as a port of call, that ships going there for orders never entered the harbour, and that the injured vessel was within the port according to a Royal Surveyors' chart furnished to navigators.

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

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

## FRAUDS ON INSURANCE COMPANIES.

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

## (a.) The Hendershott Case.

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

## (b.) The Alger case.

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

In March, 1896, Alger was placed on trial at Whitby, Ontario, charged with having conspired with Francey to defraud the company out of $\$ 7,000$ by false and fraudulent representations as to the health of Mary E. Alger, the wife of the accused. The trial occupied three days and resulted in a verdict of "guilty." The presiding Judge, Mr. Justice Falconbridge, in sentencing the prisoner, addressed him as follows:-
" George Elisha Alger, after a fair trial, in which you have had a most brilliant defence, a jury of your countrymen have found you guilty of the charge laid against you. I cannot quarrel with the verdict, and I can hardly see how they could have come to any other conclusion. As I have pointed out, the form of conspiracy of which you have been found guilty is far reaching in its effects. I cannot lose sight of the fact that in doing as you did, you were trafficking in the life of your wife, and I see no reason why the maximum sentence should not be passed upon you. I sentence you to seven years in the Provincial Penitentiary."

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

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

## Department of Finance-Insurance Branch.

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

## (d.) The Hammond or Tough case.

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

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

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

W. FITZGERALD,<br>Superintendent of Insurance

## Department of Finance-Insurance Branch.

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

## GENERAL TABLES.

ASSETS OF ALL COMPANIES, FIRE AND MARINE LIABILITIES OF ALL COMPANIES, FIRE AND MARINE. INCOME AND EXPENDITURE OF ALL COMPANIES, FIRE AND MARINE PERCENTAGE OF LOSSES TO PREMIUMS, \&c. \&c.
Firk Ingurange in Canada-Canadian Companies.


Department of Finance-Insurance Branch.

| Scottish Union and National | 144,043 | 29,265 | 173,308 | 15,293,482 | 14,462,006 | 118,942 | 124,046 | 2,234 | None. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Sun Fire. | 164,509 | 25,570 | 190,079 | 14,197,920 | 15,442,780 | 116,664 | 116,304 | 4,106 | 4,000 |
| Union Assurance | *213,306 | 46,236 | *259,542 | $\dagger 17,171,433$ | 20,808,911 | 122,994 | 127,577 | 7,230 | 1,600 |
| United Fire. | 18,027 | 1,242 | 19,269 | 468,927 | None. | 17,727 | 28,994 | 34 | 1,000 |
| Totals for 1895 | 4,750,200 | 692,180 | 5,442,470 | 436,765,579 | 575,683,150 | 3,292,709 | 3,402,337 | 142,519 | 53,848 |
| Totals for 1894.. | 4,602,747 | 723,930 | 5,326,677 | 435,237,770 | 567,948,304 | 3,118,659 | 3,094,861 | 261,279 | 62,977 |

AMERICAN COMPANIES.

| Etna Fire | 137,268 | 37,381 | 174,649 | 14,424.298 | 15,359,72i | 101,200 | 107,468 | 3,941 | None. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Agricultural, of Watertown | 35,188 | 23,217 | 58,405 | 6,692,800 | 10,897,910 | 41,593 | 42,230 | 3,475 |  |
| Connecticut, Fite. | 38,633 | 5,391 | 44,024 | 4,050,000 | 4,245,000 | 31,986 | 29,468 | 3,329 | 3,000 |
| Hartford | 156,537 | 15,937 | 172,474 | 17,590,625 | 18,908,810 | 108,027 | 118.373 | 4,758 | None. |
| Insurance Company of North America | 94,007 | 25,067 | 119,074 | 9,692,548 | 9,218,859 | 61,276 | 58,703 | 4,271 |  |
| Phenix, of Brooklyn. | 100,185 | 19,599 | 119,784 | 9, 265,334 | 11,865,895 | 90,444 | 98,536 | 1,365 | 100 |
| Phonix, of Hartford | 197,867 | 26,759 | 224,626 | 14,579,974 | 18,316,152 | 130,000 | 140,935 | 7,382 | 4,732 |
| Queen, of America | 282,281 | 30,954 | 313,235 | 24,010,197 | 29,679,499 | 197,289 | 188,697 | 12,582 | 700 |
| Totals for 1895 | 1,041,966 | 184,305 | 1,226,271 | 100,305,776. | 118,491,852 | 761,815 | 784,410 | 41,103 | 8,532 |
| Totals for 1894 | 1,000,328 | 212,070 | 1,232,398 | 96,789,493 | 117,876,931 | 688,610 | 692,631 | 63,504 | 13,162 |

[^5]Summary of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1880.

|  | Premiums received. |  |  |  |  |  |  |  |  |  |  |  | Total. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 1869. | 1870. | 1871. | 1872. | 1873. | 1874. | 1875. | 1876. | 1877. | 1878. | 1879. | 1880. |  |
| Canadian Companies. | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ | \$ |
| British America. | 113,833 | 114,377 | 135,852 | 174,047 | 191,035 | 194,077 | 184,799 | 146,532 | 174,892 | 174,006 | 166,401 | 186,895 | 1,956,746 |
| Canada Fire. |  |  |  |  |  | 10, 89 |  | -94,788 | 133,625 | 118,055 | 141,378 | 167,609 | 655,455 |
| Citizens' |  |  |  |  |  |  | 129,893 | 244,363 | 136,653 | 91,971 | 89,718 | 87,041 | 779,639 |
| Dominion. |  |  |  |  |  |  |  |  |  | 27,175 | 58,308 | 70,388 | 155,871 |
| *London Mutual Fire | 60,702 | 71,135 | 78,072 | 62,807 | 73,614 | 74,377 | 60,333 | 80,448 | 96,136 | 88,441 | 92,98i | 106,602 | 945,654 |
| National Fire. |  |  |  |  |  |  |  | 86,098 | 93,812 | 60,070 | 44,046 |  | 284,026 |
| Ottawa Agricultural |  |  |  |  |  |  | 7,947 | 64,882 | 86,174 | 35,858 |  |  | 194,861 |
| Provincial. | 99,913 | 97,633 | 171,514 | 161,158 | 190,857 | 244,331 | 217,213 | 179,236 | 72,495 |  |  |  | 1,434,350 |
| -Quebec. | 72,234 | 72,725 | 73,602 | 77,508 | 75,169 | 79,453 | 86,424 | 82,203 | 80,042 | 66,012 | 60,600 | 62,559 | 888,531 |
| 4. Royal Canadian |  |  |  |  |  | 392,434 | 312,951 | 260,678 | 196,014 | 146,773 | 116,754 | 128,298 | 1,553,902 |
| \#: +Sovereign. |  |  | 20,680 | 59,121 | 55,623 | 83,250 21918 | 80,091 183,009 | 92,656 201,429 | 95,117 | 82,819 | 63,695 | +107,879 | 740,931 490,488 |
| Western. | 154,680 | 180.730 | 227,698 | 262,206 | 256,598 | 254,049 | 252,355 | 232,431 | 276,395 | 270,716 | 268,935 | 272,758 | 2,909,551 |
|  | 501,362 | 536,600 | 707,418 | 796,847 | 842,896 | 1,453,781 | 1,646,654 | 1,881,641 | 1,622,955 | 1,161,896 | 1,102,822 | 1,190,029 | 13,444,901 |
| Commercial Union. | 81,890 | 86,371 | 80,162 | 57,329 | 29,782 | 84,066 | 12:, 253 | 133,695 | 174,249 | 195,590 | 190,264 | 231,607 | 1,472,258 |
| Guardian.. | 3,156 | 8,780 | 17,3!2 | 32,947 | 54,387 | 51,225 | 50,905 | 42,717 | 54,433 | 51,813 | 50,253 | 62,745 | 480,753 |
| Inperial | 64,522 | 82,004 | 85,915 | 102,750 | 134,710 | 134,794 | 126,945 | 121,548 | 153,012 | 156,988 | 149,449 | 156,461 | 1,469,098 |
| Lancashire | 40,487 | 34,615 | 33,561 | 43,967 | 66,733 | 43,097 | 71,455 | 101,116 | 142,109 | 161,828 | 161,064 | 184,145 | 1,084,177 |
| Liverpool and London and Globe | 286,398 | 273,303 | 263,696 | 260,262 | 258,632 | 219,948 | 138,480 | 106,771 | 129,083 | 148,024 | 157,617 | 155,880 | 2,398,094 |
| London and Lancashire ........ |  |  |  |  |  |  |  |  |  |  |  | 9,448 | 9,448 |
| London Assuranc | 55,931 | 56,496 | 63,330 | 67,385 | 79,368 | 60,086 | 47,450 | 45,893 | 74,425 | 61,272 | 51,095 | 52,454 | 715,185 |
| North British | 141,822 | 168,510 | 203,724 | 235,240 | 309,234 | 322,516 | 292,563 | 265,910 | 288,943 | 282,475 | 262,508 | 253,871 | 3,027,356 |
| Northern | 18,115 | 25,252 | 50,682 | 69,905 | 72,359 | 76,397 | 60,830 | 59,737 | 68,799 | 76,040 | 68,628 | 75,175 | 721,919 |
| Norwich Union |  |  |  |  |  |  |  |  |  |  |  | 20,507 | 20,507 |
| Phrenix, of ${ }_{\text {L }}$ London | 86,081 | 82,643 | 80.133 | 108,215 | 158,403 | 188,503 | 162,030 | 151,223 | 157,844 | 171,410 | 150,898 | 162,339 | 1,659,722 |
| Queen. | 94,048 | 106,616 | 122,609 | 150,530 | 179,562 | 163,329 | 160,594 | 153,273 | 198,087 | 193,664 | 182,042 | 195,069 | 1,899,423 |
| Royal | 241,683 | 238,451 | 262,509 | 315,848 | 371,045 | 405,501 | 361,514 | 323,450 | 360,915 | 359,006 | 343,317 | 417,150 | 4,000,389 |
| Scottish Commercial |  |  |  |  |  |  | 37,446 | 46,774 | 76,932 | 82,240 | 80,516 | 19,513 | 343,421 |
| Scottish Imperial | 4,878 | 22,367 | 36,133 | 55,192 | 59,050 | 60,011 | 46,250 | 45,303 | 48,389 | 54,590 | 51,503 | 52,044 | 535,710 |
|  | 1,119,011 | 1,185,39* | 1,299,846 | 1,499,620 | 1,773,265 | 1,809,473 | 1,683,715 | 1,597,410 | 1,927,220 | 1,994,940 | 1,899,154 | 2,048,408 | 19,837,460 |

Department of Finance-Insurance Branch.

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


## Department of Finance-Insurance Branch.

| Lon | 9,448 | 30,964 | 105,197 | 95,299 | 93,115 | 89,974 |  | 841 | 12 | 153,148 | 167,692 | 17 | 1,23f,107 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| London Assu | 715,185 | 62,402 | 66,576 | 76,959 | 63,415 | 60,932 | 65,956 | 72,312 | 75 | 72,673 | 87,537 | 90,564 | 1,510,394 |
| Manchester. |  |  |  |  |  |  |  |  |  |  | 53,067 | 96,309 | 149,376 |
| National, of |  |  |  | 32,528 | 45,969 | 54,082 | 71,432 | 73,840 | 73,413 | 77,053 | 75,138 | 74,116 | 577,571 |
| North British | 3,027,356 | 271,3 | 273,516 | 293,579 | 323,171 | 308,392 | 303,808 | 304,199 | 312,663 | 307,680 | 313,247 | 338,018 | 6,377,004 |
| Northern | 721,919 | 95,52 | 132,259 | 169,577 | 3,7 | 1,260 | 146,4 | 154,105 | 170,111 | 170,604 | 179,523 | 174,564 | 2,489,608 |
| Norwich Union | 20,507 | 52,901 | 73,067 | 90, 770 | 92,451 | 90,185 | 88,683 | 86,664 | 89,800 | 89,334 | 93,026 | 101,378 | 968,766 |
| Phonix, of Lond | 1,659,722 | 178,497 | 204,138 | 203,548 | 225,510 | 208,022 | 194,942 | 219,891 | 206,427 | 216,422 | 228,449 | 226,643 | 3,972,211 |
| Queen | 1,899,423 | 194,162 | 207,111 | 216,314 | 226,932 | 222,647 | 210,447 | 213,406 |  | 3,175 | 262,485 | 219,742 | 4,354,694 |
| Royal | 4,000,389 | 503,233 | 569,481 | 609,973 | 531,307 | 498,738 | 508,612 | 521,141 | 523,580 | 534,299 | 552,723 | 536,126 | 9,889,602 |
| Scottish Commercial | 313,421 |  |  |  |  |  |  |  |  |  |  |  | 343,421 |
| Scottish Imp | 535,710 | 52,072 | 72,314 | 12,759 |  |  |  |  |  |  |  |  | 672,855 |
| Scottish Union and National. |  |  | 37,627 | 50,400 | 51,033 | 60,507 | 79,141 | 100,6 | 115,916 | 114,598 | 123,755 | 134,247 | 867,919 |
| Union Assurance Society . . |  |  |  |  |  |  |  |  |  |  | 4,717 | 17,941 183,862 | $\begin{array}{r} 82,658 \\ 183,862 \end{array}$ |
| Jnion Fire. |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | 19,837, | 2,353,258 | 2,908,458 | 3,178.850 | 3,472,119 | 3,376,401 | 3,429, 012 | 3,693,992 | 3,859,282 | 3,970,632 | 4,072,133 | 4,189,171 | 58,340,768 |
| American |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Etna | 1,640,268 | 107,571 | 105,571 | 114,615 | 114 |  | 103,382 | 124,413 | 129,986 | 120,290 | 125, 767 | 133,832 | 2,928,268 |
| Agricuitural, of Watertown. | 286,615 | 57,361 | 51,885 | 70,457 | 74,840 | 70,393 | 78,389 | 79,570 | 75,134 | 79,249 | 77,541 | 77,753 | 1,079,187 |
| Andes.. ......... .... .... | 31,431 |  |  |  |  |  |  |  |  |  |  |  | 31,431 |
| $\checkmark$ Connecticut. |  |  |  |  |  |  | 23,321 | 34,344 | 42,515 | 41,952 | 36,791 | 36,638 | 215,561 |
| Hartford | 976,529 | 87,616 | 103,355 | 131,133 | 135,369 | 131,177 | 124,597 | 127,371 | 128,510 | 128,235 | 128,684 | 149,422 | 2,351,998 |
| Home... |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Insurance Co. of N. America |  |  |  |  |  |  |  |  |  | 2,904 | 26,773 | 46,150 | 75,827 |
| Phenix, of Brooklyn | 68,529 | 14,840 | 27,004 | 37,885 | 42,487 | 58,922 | (65,924 | 63,377 | 69,845 | 70,806 | 72,552 | 84,310 | 676,481 |
| Phoenix, of Hartford. |  |  |  |  |  |  |  |  |  |  | 45,946 | $\begin{array}{r} 129,904 \\ 42,800 \end{array}$ | $\begin{array}{r} 175,850 \\ 42,800 \end{array}$ |
|  | 3,003,372 | 267,388 | 7,81 | 354,090 | 367,581 | 368,180 | 395,613 | 429,07 | 445,990 | 443,436 | 514,054 | 700,809 | 7,577,403 |

RECAPITULATION .

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

|  | Losses Paid. |  |  |  |  |  |  |  |  |  |  |  | Total. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 1869. | 1870. | 1871. | 1872. | 1873. | 1874. | 1875. | 1876. | 1877. | 1878. | 1879. | 1880. |  |
| Canadian Companies. | \$ | \$ | \$ | \$ | \$ | \$ | $\$$ | \$ | \$ | 8 | \$ | \$ | \$ |
| British America.. . | 49,538 | 61,636 | 83,669 | 89,828 | 117,970 | $\mathbf{9 2 , 3 4 6}$ <br> $\mathbf{4 1 , 3 1 7}$ | 125,435 63,437 | 106,989 102,056 | 115,015 83,291 | 73,553 | 101,804 | 81,160 | $1,098,943$ $\mathbf{2 9 0 , 1 0 1}$ |
| Canada Agricultural.. |  |  |  |  |  |  |  | 102, ${ }^{1088}$ | 134,715 | 78,517 | 102,582 | 120,719 | 472,221 |
| Canada Fire. |  |  |  |  |  |  | 62,632 | 168,608 | 309,010 | 69,599 | 71,197 | 55,674 | 736,720 |
| Citizens'... |  |  |  |  |  |  | 62, ${ }^{\text {a }}$ | 168, |  | 10,676 | 34,024 | 48,973 | 93,673 |
| ${ }^{\text {* L London Mutual. }}$ | 42,317 | 64,078 | 55,048 | 50,165 | 47,273 | 45,047 | 59,423 | 64,166 | 68,353 | 67,599 | 85,031 | 75,098 | 723,603 |
| National Fire..... |  |  |  |  |  |  |  | 42,839 | 167,447 | 48,944 | 28,502 |  | 287,732 |
| Ottawa Agricultural |  |  |  |  |  |  | 280 | 14,362 | 52,748 | 40,779 |  |  | 108,164 |
| Provincial. . . . . . | 81,431 | 68,006 | 100,344 | 119,791 | 106,512 | 117,386 | 139,134 | 163,020 | 61,522. |  |  |  | 951,146 |
| Quebec...... | 28,990 | 152,076 | 17,582 | 60,630 | 57,606 | 27,840 | 61,658 | 105,753 | 37,747 | 15,304 | 19,511 | 28,807 | 613,504 |
| Royal Canadian +Sovereign.... |  |  |  |  |  | 157,672 | 322,405 | 332,977 | 560,179 | 55,147 | 54,597 | 63,473 | 1,546,450 |
| $\underset{\sim}{\text { - Stavereign }}$. |  |  | 2,132 | 10,074 | 20,249 | 37,210 | 44,546 | 6f,201 | 59,998 | 65,351 | 58,777 | 88,971 | 453,479 |
| 区:Stadacona. |  |  |  |  |  |  | 54,854 | 243,016 | 286,070 | 112,845 | 131,328 | 138.794 | 773,695 $1,733,503$ |
| \#:Western. | 73,840 | 107,618 | 155,564 | 179,981 | 138,039 | 143,652 | 143,402 | 153,373 | 250,067 | 112,845 | 131,328 |  |  |
|  | 276,116 | 453,414 | 414,339 | 510,469 | 487,649 | 662,470 | 1,082,206 | 1,599,048 | 2,186,162 | 828,069 | 687,353 | 701,639 | 9,888,934 |
| British Companics. |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Commercial Union | 38,223 | 45,035 | 85,262 | 88,407 | 31,765 | 30,467 | 65,287 | 55,723 | 420,405 | 74,117 | 129,527 | 103,516 | 1,167,734 |
| Guardian | None. | 1,300 | 3,923 | 22,910 | 77,859 | 34.465 | 24,275 | 11,930 | 442,575 | 22,081 | 40,661 | 23,638 | 705,677 |
| Imperial. | 27,587 | 71,589 | 67,986 | 80,960 | 71,295 | 68,886 | 105,942 | 55.946 | 660,979 | 67,230 | 82,762 | 87, 43 | 1,017,755 |
| Lancashire. | 29,368 | 28,212 | 25,055 | 53,670 | 46,802 | 45,088 | 46,393 | 40,307 | 454,572 | 70,074 | 70,4*9 | 54,703 | 2,204,635 |
| Liverpool and London and Globe | 183,579 | 251,405 | 215,563 | 244,474 | 136,608 | 164,156 | 193,477 | 18,873 | 026,275 | 37,0,3 | 18,4-9 | ${ }^{54,765}$ | 2,204,465 |
| London and Lancashire | 66,274 | 33,221 | 35,034 | 84,493 | 43,875 | 56,724 | 16,544 | 37,888 | 25,118 | 29,697 | $44,82 i$ | 14.406 | 488,101 |
| North British . . | 47,829 | 115,967 | 140,757 | 119,605 | 110,154 | 157,391 | 220,639 | 171,265 | 1,052,876 | 118,497 | 168,880 | 119,851 | 2,543,711 |
| Northern. | 6,609 | 2,781 | 22,709 | 60,948 | 67.722 | 35,269 | 44,184 | 34,865 | 505,441 | 51,251 | 46,434 | 42,169 | 920,382 |
| Norwich Union |  |  |  |  |  |  |  |  |  |  |  | 53,408 | 947,041 |
| Phoenix, of London | 23,819 | 128,845 | 37,226 | 86,919 101,478 | 53,009 | 81,752 126903 | 121,57\% | 92,871 135,038 | 72,313 <br> 85675 | 47,778 111,799 | 115,064 | 79,914 | 1,927,781 |
| Queen. | 31,800 | 56,251 | 89,272 181,486 | 101,478 | 99,558 167858 | 126,903 258,970 | 123,729 293,758 | 135,938 340,735 | 6661,774 | 179,462 | 237,268 | 168,745 | 3,034,275 |
| Royal | 124,328 | 272,622 | 181,486 | 147,269 | 167,858 | 258,970 | 293,758 | 140,739 39,648 | 661,74 | 1179,402 37,401 | 236,439 | 29,617 | 177,329 |
| Scottish Commercia | None. | 17,134 | 18,127 | 45,029 | 60,811 | 60,035 | 33,830 | 33,769 | 24,755 | 33,491 | 47,545 | 26,239 | 400,765 |
|  | 579,416 | 1,024,362 | 922,400 | 1,136,167 | 967,316 | 1,120,106 | 1,299,612 | 1,168,858 | 5,718,305 | 880,571 | 1,275,540 | 855,423 | 16,948,076 |

Department of Finance-Insurance Branch.

| American Companies. |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Atna | 82,299 | 111,235 | 116,943 | 142,92x | 182,368 | 103,86 | 113,761 | 62,622 | 342,208 | 63,166 | 87,139 | 44,229 | 1,452,762 |
| Agricultural, of Watertown |  | 100 | 13,168 | 33,616 | 28,204 |  |  |  |  | 1,196 | 34,325 | 33,527 | 144,136 |
| Andes |  |  | 5,668 |  |  |  |  |  |  |  |  |  | 5,668 |
| Hartford.. | 29,198 | 35,726 | 76,681 | 86,795 | 16,647 | 39,719 | 65,394 | 21,048 | 167,200 | 47,221 | 55,215 | 31,088 | 671,932 |
| Home. . . of Brool. | 60,691 |  |  |  |  |  |  |  |  |  |  | 672 | 60,691 104,070 |
| Phenix, of Brooklyn. |  |  |  |  |  |  | 2,558 | 15,719 | 77,044 | 2,451 | 5,626 | 672 | 104,070 |
|  | 172,188 | 147,061 | 212,460 | 263,339 | 227,219 | 143,583 | 181,713 | 99,389 | 586,452 | 114,034 | 182,305 | 109,516 | 2,439,259 |


| RECAPITULATION. |  |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian companies.. | 276,116 | 453,414 | 414,339 | 510,469 | 487,649 | 662,470 | 1,082,206 | 1,599,048 | 2,186,162 | 828,069 | 687,353 | 701,639 | 9,888,934 |
| British companies ..... | 579,416 | 1,024,362 | 922,400 | 1,136,167 | 967,316 | 1,120,106 | 1,299,612 | 1,168,858 | 5,718,305 | 880,571 | 1,275,540 | 855,423 | 16,948,076 |
| American companies. | 172,188 | 147,061 | 212,460 | 263,339 | 227,219 | 143,583 | 181,713 | 99,389 | 586,452 | 114,034 | 182,305 | 109,516 | 2,439,259 |
| Grand totals | 1,027,720 | 1,624,837 | 1,549,199 | 1,909,975 | 1,682,181 | 1,926,159 | 2,563,531 | 2,867,295 | 8,490,919 | 1,822,674 | 2,145,198 | 1,666,5:8 | 29,276,269 |
| * Formerly th <br> + Formerly th | ral Mutua isk. |  |  |  |  |  |  |  |  |  |  |  |  |

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

1xiii
Summary of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

| - | $\begin{aligned} & \text { Totals } \\ & \text { for } 1869 \text { to } \\ & 1880 . \end{aligned}$ | Losses Paid. |  |  |  |  |  |  |  |  |  |  | $\begin{aligned} & \text { Totals } \\ & \text { for } 1869 \text { to } \\ & 1891 . \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | 1881. | L882. | 1883. | 1884. | 1885. | 1886. | 1887. | 1888. | 1889. | 1890. | 1891. |  |
| Canadian Companies. | \$ | \$ | \$ | \$ | 8 | \$ | \$ | \$ | \$ | \$ | \$ | 8 | \% |
| British America ..... | 1,098,943 | 128,869 | 80,711 | 82,480 | 92,961 | 105,210 | 135,950 | 131,933 | 139,784 | 125,029 | 138,318 | 147,957 | 2.408,145 |
| Canada Fire. | 472,221 | 152,07+ | 73,838 |  |  |  |  |  |  |  |  |  | 698,133 |
| Citizens | 736,720 | 89,058 | 119,581 | 135,613 | 148,531 | 120,488 | 134,782 | 170,235 | 146,937 | 121,802 | 148,688 | 186,202 | 2,258,637 |
| Dominion | 93,673 | 54,582 |  |  |  |  |  |  |  |  | 297 | 73, 16 | $\begin{aligned} & 148,255 \\ & 18,259 \end{aligned}$ |
|  | 723,603 | 94,632 |  | 70,211 | 75,748 | 78,556 | 83,830 | 102,639 | 95,257 | 92,388 | 95,952 | 86,710 | 1,660,284 |
| National Fire. | 287,732 |  |  |  |  |  |  |  |  |  |  |  | 287,732 |
| -Ottawa Agricultural | 108,164 |  |  |  |  |  |  |  |  |  |  |  | 108,164 |
| ${ }_{\text {® }}$ Provincial. | 957,146 |  |  |  |  |  |  |  |  |  |  |  | 957,146 |
| Quebec | 613,504 | 392,442 |  |  | 34,829 | 39,360 | 46,033 | 61,254 | 57,976 | 68,762 | 50,499 | 75,094 | 1,531,137 |
| Royal Canadian | 1,546,450 | 142,440 | 103,328 | 117,806 | 161,489 | 114,684 | 152,313 | 126,196 | 134,896 | 115,583 | 110,347 | 155,102 | 2,980,64 |
| +Sovereign | 453,479 | 107,042 | 78,811 | 96,884 |  |  |  |  |  |  |  |  | ${ }_{7}^{736,216}$ |
| Western. | 1,733.503 | 175, 19 | 174,478 | 208,380 | 249,179 | 138,891 | 186,456 | 172,064 | 175,598 | 154,988 | 156,994 | 216,507 | 3,742,657 |
|  | 9,888,934 | 1,336,758 | 733,843 | 760,430 | 762,737 | 597,189 | 739,364 | 764,321 | 750,448 | 678,752 | 736,095 | 940,734 | 18,683,605 |
|  |  |  |  |  |  |  |  | 19,824 | 23,873 | 31,835 | 45,657 | 44,945 | 166,134 |
| Caledonian |  |  |  | 18,631 | 67,032 | 48,046 | 72,624 | 71,996 | 69,500 | 72,645 | 73,415 | 84,273 | 578,162 |
| City of London |  |  | 66,220 | 82,158 | 94,585 | 86,607 | 127,550 | 117,840 | 127,144 | 79,129 | 87,048 | 66,237 | 934,518 |
| Cominercial Union | 1,167,734 | 203,594 | 238,110 | 254,74 | 237,611 | 1816,827 | 227,179 | 206,844 | 145,737 | 174,702 | 151,640 | 200,527 | 3,404,249 |
| Employers' Liability |  |  |  |  |  |  |  | 11,838 | 30,892 | 28,567 | 37,012 | 42,420 | 150,729 |
| Fire Insurance Association. |  | 7,453 | 75,568 | 96,797 | 88,231 | 88,437 | -93,807 | ${ }_{217,097}$ | 89,472 | 57,397 | 61,930 | 67,426 | 843,615 |
| Glasgow and London. ... |  |  |  |  | 109,609 | 104,043 | 144,330 | 216,999 | 219,775 | 209,489 | 163,100 |  | 1,167,345 |
| Guardi | 705,617 | 58,965 | 45,027 | 38,740 | 68,562 | 79,163 | ${ }^{99,8419}$ | 121,111 | -93,334 | $\begin{array}{r} 115,694 \\ 91,828 \end{array}$ | ${ }_{101}^{146,763}$ | ${ }_{91}^{154,623}$ | 1,727,445 |
| Imperial. | 1,411,070 | ${ }_{141}^{130,320}$ | 100,755 |  | 128,330 | 80,292 | 129,743 | -95,584 | 85,557 <br> 104,728 | 91,828 116,750 | ${ }_{136,195}^{1014}$ | 181,579 | ${ }_{2}^{2,538,997}$ |
| Liverporl \& London \& Globe | $\xrightarrow{2,204,635}$ | - | ${ }_{107,074}^{121,876}$ | 129,936 | ${ }_{122,211}^{111,256}$ | ${ }_{110,677}^{115,642}$ | ${ }_{195,532}$ | -93,548, | 127,360 | +116,7509 | 1366195 106,640 | 186,644 | $\stackrel{\text { 2,453,651 }}{3,647,633}$ |

Department of Finance-Insurance Branch.


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

|  | $\begin{aligned} & \text { Totals } \\ & \text { for } 1869 \text { to } \\ & 1891 . \end{aligned}$ | Premiums received, 1892. | Premiums received, 1893. | Premiums received, 1894. | Premiums received, 1895. | $\begin{aligned} & \text { Totals } \\ & \text { for } 1869 \text { to } \\ & 1895 . \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Companics. | \$ | \$ | \$ | \$ | \$ | \$ |
| British America | 3,924,105 | 172,414 | 202,076 | 220,398 | 276,294 | 4,795,287 |
| Canada Agricultur | 454,896 |  |  |  |  | 454,846 |
| Canada Fire. | 881,333 |  |  |  |  | 881,333 |
| Citizens'. | 2,834,626 | 22,335 |  |  |  | 2,856,961 |
| Dominion | 190,242 |  |  |  |  | 190,242 |
| Eastern | 247,079 | 190,663 | 264,511 | 164,115 | 27,826 | 894,194 |
| *London Mu | 2,277.728 | 128,513 | 122,772 | 155,762 | 184,519 | 2,869,294 |
| Mercantile |  | 98,585 | 129,379 | 161,649 | 153,365 | 542,978 |
| National Fire | 284,026 |  |  |  |  | 284,026 |
| Ottawa Agricul | 194,861 |  |  |  |  | 194,861 |
| Provincial. | 1,434,350 |  |  |  |  | 1,434,350 |
| Quebec. | 1,775,528 | 111,578 | 90,631 | 86,522 | 90,259 | 2,154,518 |
| Royal Cana | 3,533,410 | 4,613 |  |  |  | 3,538,023 |
| +Sovereign | 1,055,404 |  |  |  |  | 1,055,404 |
| Stadacona. | 490,488 |  |  |  |  | 490,488 |
| Western | 6,510,540 | 323,340 | 328,428 | 319,848 | 418,863 | 7,901,019 |
| British Companies. | 26,088,616 | 1,052,041 | 1,137,797 | 1,108,294 | 1,151,126 | 30,537,874 |
| §Albion Fire Insurance Ass'n | 1,243,401 | 105,216 | 119,693 |  |  | 1,468,310 |
| Alliance |  | 172,368 | 203.641 | 175,016 | 169,589 | 720,614 |
| Atlas. | 256,672 | 92,890 | 100,301 | 115,078 | 128,282 | 693,223 |
| Caledonian | 867,761 | 112,084 | 133,021 | 147,031 | 157,169 | 1,417,066 |
| City of London | 1,531,4:30 | 56,824 |  |  |  | 1,588,254 |
| Commercial Union. | 4,823,347 | 357,747 | 364,276 | 385,647 | 373,555 | 6,304,572 |
| Employers' Liability .. | 278,603 | 76,958 | 9,128 |  |  | 364,689 |
| $\ddagger$ Glasgow and Lond | 1,619,733 |  |  |  |  | 1,619,733 |
| Guardian | 2,071,205 | 236,617 | 294,310 | 287,175 | 290,007 | 3,179,314 |
| Imperial. | 3,636,871 | 201,177 | 189,962 | 186,055 | 186;,812 | 4,400,877 |
| Lancashire | 3,466,890 | 285,920 | 259,563 | 260,854 | 278,705 | 4,551,932 |
| Liverpool \& London \& Globe | 4,868,807 | 3,2,472 | 323,872 | 330,175 | 353,996 | 6,189,322 |
| London and Lancashire | 1,236,107 | 190,308 | 194,053 | 170,472 | 181,436 | 1,972,376 |
| London Assu | 1,510,394 | 104,206 | 107,918 | 118,754 | 121,333 | 1,962,605 |
| Manchester | 149.376 | 121,229 | 118,840 | 190,006 | 171,291, | 7.0,842 |
| National, of Irel | 577,571 | 90,476 | 100,301 | 115,078 | 128,282 | 1,011,708 |
| North Brit | 6,377,004 | 380,393 | 383,663 | 396,615 | 392,021 | 7,929,696 |
| Northern | 2,489, 608 | 170,128 | 172,523 | 161,571 | 181,064 | 3,174,894 |
| Norwich Union | 968,766 | 118,999 | 142,281 | 137,557 | 187,824 | 1,554,827 |
| Phonix, of Londo | 3,972,211 | 250,285 | 260,576 | 260,506 | 304,805 | 5.048,383 |
| Queen | 4,354,694 |  |  |  |  | 4,354,694 |
| Royal | 9,889,602 | 567,387 | 594,631 | 568,972 | 604,234 | 12,224,826 |
| Scottish Commerc | 343,421 |  |  |  |  | 343,421 |
| Scottish Imperial | 672,855 |  |  |  |  | 672.855 |
| Scottish Union and National | 867,919 | 137,817 | 134,593 | 119,941 | 144,043 | 1,404,313 |
| Sun Fire Office. . |  | 37,131 | 93,809 | 127,494 | 164,509 | 422,943 |
| Union Assurance Society. | 82,658 | 104,398 | 135,047 | 192,300 | 213,306 | 727,709 |
| United Fire............. | 183,862 | 173,044 | 187,094 | 156,450 | 18,127 | 718,477 |
| American Companies. | 58,340,768 | 4, 455,474 | 4,623,196 | 4,602,747 | 4,750,2:10 | 76,772,475 |
| Atna. | 2,928,268 | 139,084 | 143,83 | 138,191 | 137,268 | 3,486,647 |
| Agricultural, of Watertown.. | 1,079,187 | 61,923 | 51,585 | 43,930 | 35,188 | 1,271,813 |
| Andes.. | 31,431 |  |  |  |  | 31,431 |
| Connecticut | 215,561 | 33,054 | 32,509 | 32,811 | 38,633 | 352,568 |
| Hartford | 2,351,998 | 144,483 | 138,504 | 144,480 | 156,537 | 2,936,0ن2 |
| Home |  |  |  |  |  |  |
| Ins. Co. of North America. Phenix, of Brooklyn...... | 75,827 676,481 | 54,885 88,426 | 66,321 89,314 | 82,919 89,542 | 94,007 $100,1 \times 5$ | 373,959 $1,043,948$ |
| Phœnix, of Hartford. . . . . . | 175,850 | 211,876 | 238,319 | 192,951 | 197,867 | 1,016,863 |
| Queen, of America.......... | 42,800 | 211,081 | 2:2,214 | 275,504 | 282,281 | 1,143,880 |
|  | 7,577,403 | 1,104,812 | 1,032,602 | 1,000,328 | 1,041,97i6 | 11,657,111 |



[^6] reinsurance of risks of the Sovereign Fire Insurance Co. § Formerly the Fire Insurance Association.
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## Department of Finance-Insurance Branch.

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

|  | $\begin{aligned} & \text { Totals } \\ & \text { for } 1869 \text { to } \\ & 1891 \text {. } \end{aligned}$ | Losses paid 1892. | Losses paid, 1893. | Losses paid, 1894. | $\begin{gathered} \text { Losses paid, } \\ 1895 . \end{gathered}$ | $\begin{gathered} \text { Totals } \\ \text { for } 18 \mathrm{ny} \text { to } \\ 1895 . \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Companics. | \$ | 8 | . 8 | \$ | \$ | \$ |
| British America | 2,408,145 | 148,511 | 144,298 | 148,829 | 172,857 | 3,022,640 |
| Canada Agricultural | 290,101 |  |  |  |  | 290,101 |
| Canada Fire. | 698,133 |  |  |  |  | 648,133 |
| Citizens'. | 2,258,637 | 28,521 | 712 |  |  | 2,287,870 |
| Jominion | 148,255 |  |  |  |  | 148,255 |
| Eastern | 108,659 | 119,835 | 188,314 | 151,672 | 64,481 | 632,961 |
| *London Mutual | 1,660,284 | 96,262 | 99,088 | 126,532 | 117,940 | 2,100,106 |
| Mercantile. |  | 82,370 | 81,686 | 99,890 | 125,110 | 389,056 |
| National Fire. | 287,732 |  |  |  |  | 287,732 |
| Ottawa Agricul | 108,164 |  |  |  |  | 108,164 |
| Provincial | 957,146 |  |  |  |  | 957,146 |
| Quebec | 1,531,137 | 81,974 | 71,592 | 63,311 | 53,727 | 1,803,899 |
| Royal Canadian | 2,980,644 | 8,306 |  |  |  | 2,986,792 |
| $\dagger$ ¢Sovereign | 73, 216 |  |  |  |  | 736,216 |
| Stadacona | 775,695 |  |  |  |  | 773,695 |
| Western. | 3,742,657 | 226,440 | 211,459 | 211,637 | 272,888 | 4,665,081 |
| British Companies. | 18,689,605 | 792,219 | 797,149 | 801,871 | 807,003 | 21,887,847 |
| $\ddagger$ Albion Fire Ins. Ass'n. | 843,615 | 90,724 | 82,427 |  |  | 1,016,766 |
| Alliance |  | 115,399 | 177,903 | 162,232 | 124,330 | , 579,864 |
| Atlas. | 166,134 | 53,611 | 76,220 | 65,669 | 71,814 | 433,448 |
| Caledonian | 578,162 | 59,888 | 97,590 | 102,019 | 93,696 | 931,355 |
| City of London. | 934,518 | 42,937 |  |  |  | 977,455 |
| Commercial Union | 3,404,249 | 289,795 | 253,659 | 241,680 | 298,272 | 4,487,655 |
| Employers'Liability | 150,729 | 51,649 | 53,423 |  |  | 255,801 |
| Glasgow and London | 1,167,345 |  |  |  |  | 1,167,345 |
| Guardian. | 1,727,445 | 193,029 | 172,147 | 217,304 | 218,756 | 2,528,681 |
| Imperial. | 2,538,997 | 93,039 | 161,072 | 106,(669 | 109,880 | 3,009,657 |
| Lancashire | 2,453,651 | 173,592 | 196,318 | 157,654 | 223,160 | 3,204,¢81 |
| Liverpool \& London \& Globe | 3,647,633 | 202,829 | 281,337 | 215,7*3 | 249,608 | 4,597,190 |
| London and Lancashire..... | 606,200 | 106,277 | 95,406 | 108,758 | 162,376 | 1,079,017 |
| London Assurance. | 911,475 | 47,823 | 75,476 | 75,179 | 109,385 | 1,219,338 |
| Manchester | 54,225 | 79,519 | 109,692 | 148,745 | 155,536 | 547,717 |
| National, of Irel | 391,228 | 61,713 | 77,817 | 65,741 | 71,814 | 668,313 |
| North British | 4,656,555 | 240,402 | 336,358 | 225.264 | 240,028 | 5,698,607 |
| Northern | 2,078,967 | 101,738 | 121,612 | 113,862 | 156,392 | 2,572,571 |
| Norwich Union | 521,276 | 74,582 | - 91,212 | 114,258 | 131,346 | 932,674 |
| Phœenix, of London | 2,302,618 | 135,335 | 165,063 | 162,357 | 149,890 | 2,915,267 |
| Queen | 3,32, 321 |  |  |  |  | 3,325,321 |
| Royal. | 6,495,567 | 361,616 | 446,332 | 402,605 | 439,127 | 8,145,247 |
| Scottish Commerc | 177,323 |  |  |  |  | 177,329 |
| Scottish Imperial. . ........ | 483,408 |  |  |  |  | 483,408 |
| Scottish. Tnion and National | 352,265 | 94,038 | 109,741 | 81,758 | 124,046 | 761,848 |
| Sun Fire Office.... |  | 7,717 | 58,177 | 88,469 | 116,304 | 270,667 |
| Union Assurance Society ... | 34,400 | 47,227 | 91,849 | 117,321 | 127,577 | 418,374 |
| United Fire................. | 79,965 | 153,670 | 165,277 | 121,534 | 28,994 | 549,440 |
|  | 40,083,277 | 2,878,149 | 3,496,112 | 3,094,861 | 3,402,337 | 52,954,736 |
| American Companies. <br> Ætna | 2,184,433 | 105,379 | 91,254 | 77,816 | 107,468 | 2,566,350 |
| Agricultural, of Watertown. | 629,558 | 47,990 | 43,037 | 55,666 | 42,230 | 818,481 |
| Andes.... | 5,668 |  |  |  |  | 5,668 |
| Connecticut Fire | 91,889 | 15,990 | 20,198 | 13,619 | 29,468 | 171,164 |
| Hartford | 1,493,279 | 72,716 | 97,167 | 94,407 | 118,373 | 1,875,942 |
| Home. Co. of North America. | 60,691 32970 |  |  |  |  | 60,691 |
| Ins. Co. of North America. | 32,970 420,932 | 31,075 73,286 | 43,132 | 58,653 | 58,703 | 224,533 |
| Phoenix, of Hartford | 82,820 | 169,316 | 29,819 | 145,013 | 98,536 | 718,574 |
| Queen of America. | 7,994 | 191,150 | 171,608 | 184,851 | 188,697 | 744,300 |
|  | 5,010,234 | 706,9 9 | 759,429 | 692,631 | 784,410 | 7,953,606 |

RECAPITULATION .

| Canadian | Comp | 18,689,60 | 792,219 | 797,149 | 871 | 3 | 7 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| British | do | 40,083,277 | 2,878,149 | 3,496,112 | 3,094,861 | 3,402,337 | 52,954,736 |
| American | do | 5,010,234 | 706,902 | 759,429 | 692,631 | 784,410 | 7,953,606 |
|  | Grand totals | 63,783,116 | 4,377,270 | 5,052,690 | 4,589,363 | 4,993,750 | 82,796,189 |

*Formerly the Agricultural Mutual. $\dagger$ Formerly the Isolated Risk. $\ddagger$ Formerly the Fire Insurance Association.

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

| Year. | Net <br> Cash Preiniums Received. | Amount of Policies Taken during each Year. | Amount at Risk at Date of Statement. | Losses Paid. |
| :---: | :---: | :---: | :---: | :---: |
| Canadian Companies. | S | \$ | \$ | 8 |
| 1869. | 501,362 | 41,090,604 | 59,340,916 | 276,116 |
| 1870. | 536,600 | 54,637,315 | 59,523,641* | 453,414 |
| 1871. | 707,418 | 68,921,494 | 68,465,914* | 414,339 |
| 1872. | 796,847 | 76,499,542 | 72,203,784** | 510,469 |
| 1873. | 842,896 | 71,:75,952 | 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, $\times 34,162$ | 1,599,048 |
| 1877. | 1,622,955 | 168,935,723 | 217,745,048 | 2,186,162 |
| 1878. | 1,161,896 | 127,288,165 | 171,430,720 | 828,069 |
| 1879. | 1,102,822 | 124,652,727 | 158,824,631 | 687,353 |
| 1880. | 1,190,029 | 131,079,789 | 154,403,173 | 701,639 |
| 1881. | 1,206,470 | 140,331,153 | 153,436,408 | 1,336,758 |
| 1882. | 1,033,433 | 124,123,715 | 152,564,079 | 733,843 |
| 1883. | 1,091,801 | 122,302,460 | 149,930,173 | 760,430 |
| 1884. | 1,140,428 | 118,747,547 | 147,968,945 | 762,737 |
| 1885. | 1,107,879 | 111,162,914 | 143,759,390 | 597,189 |
| 1886. | 1,107,710 | 114,543,806 | 142,685,145 | 739,364 |
| 1897. | 1,121,435 | 109,206,925 | 154,165,902 | 764,321 |
| 1888. | 1,131,991 | 120,158,592 | 159,070,684 | 750,448 |
| 1889. | 1,173,948 | 122,965,987 | 158,883,612 | 678,752 |
| 1890. | 1,249,884 | 135,145,294 | 178,691.762 | 736,095 |
| 1891. | 1,278,736 | 135,943,674 | 177,785,359 | 940,734 |
| 1892 | 1,052,641 | 112,566,165 | 148,557,131 | 792,219 |
| 1893. | 1,137,797 | 123,785,683 | 154,614,280 | 797,149 |
| 1894. | 1,108,294 | 121,562,165 | 150,241,967 | 801,871 |
| 1895. | 1,151,126 | 130,567,693 | 143,697,862 | 807,003 |
| Totals | 30,537,874 | 3,201,989,273 | $\ldots$.... | 21,887,847 |
| British Companies. |  |  |  |  |
| 1869. | 1,119,011 | 120,747,515 | 115,222,003 | 579,416 |
| 1870. | 1,185,398 | 131,570,928 | 120,903,017 | 1,024,362 |
| 1871. | 1,299,846 | 148,147,966 | 132,731,241 | 1,922,400 |
| 1872. | 1,499,620 | 174,361,395 | 145,700,486 | 1,136,167 |
| 1873. | 1,773,265 | 172,531,126 | 147,602,019 | 1967,316 |
| :874. | 1,809,473 | 177,346,240 | 155,088,455 ${ }^{\prime}$ | 1.120,106 |
| 1875. | 1,683,715 | 166,953,268 | 154, 835,931 | 1,299,612 |
| 1876. | 1,597,410 | 178,725,453 | 153,885,268 | 1,168,858 |
| 1877. | 1,927,220 | 206,713,932 | 184,304,318 | 5,718,305 |
| 1878. | 1,994,940 | 213,127,414 | 202,702,743 | 880,571 |
| 1879. | 1,899, 154 | 213,131,295 | 208,265,359 | 1,275,540 |
| 1880. | 2,048,408 | 227,537,306 | 229,745,985 | 855,423 |
| 1881. | 2,353,258 | 271,044,719 | 277,721,299 | 1,669,405 |
| 1882. | 2,908,458 | 321,466,183 | 339,520,054 | 1,768,444 |
| 1883. | 3,178,850 | 350,993,028 | 380,613,572 | 1,992,671 |
| 1884. | 3,472,119 | 354,458,616 | 413,441,198 | 2,290,588 |
| 1885. | 3,376,401 | 337,216,878 | 421,205,014 | 1,895,175 |
| 1886. | 3,429,012 | 349,109,117 | 393,166,340 | 2,338,164 |
| 1887 | 3,693,992 | 377,690,654 | 424,314,264 | 2,335,034 |
| 1888. | 3,859,282 | 376,540,072 | 434,941,955 | 2,094,465 |
| 1889. | 3,970,632 | 403,297,656 | 468,379,580 | 1,968,537 |
| 1890. | 4,072,133 | 427,931,692 | 474,884,419 | 2,229,556 |
| 1891. | 4,189,171 | 411,748,053 | 497,550,395 | 2,553,162 |
| 1892. | 4,455,474 | 466,900,791 | 549,223,123 | 2,878,149 |
| 1893. | 4,623,196 | 458,254,364 | 563,044,318 | 3,496,112 |
| 1894. | 4,602,747 | 435,237,770 | 567,948,304 | 3,094,861 |
| 1895. | 4,750,290 | 456,765,579 | 575,683,150 | 3,402,337 |
| Totals | 76,772,475 | 7,909,5 19,010 | - .. ... .... | 52,954,736 |

## Department of Finance-Insurance Branch.

Summary of Fire Insurance in Canada, \&c.-Concluded.

| Year. | Net Cash Premiums Received. | Amount of Policies Taken during each Year. | Amount at Risk at Date of Statement. | Losses Paid. |
| :---: | :---: | :---: | :---: | :---: |
| American Companies. | \$ | \$ | \$ | \$ |
| 1869. | 165,166* | 9,702,356* | 13,796,890* | 172,188 |
| 1870. | 194,781 | 12,893,827* | 11,167,928* | 147,061 |
| 1871. | 314,452 | 27,367,712* | 27,256,629* | 212,460 |
| 1872. | 332,243 | 26,526,334* | 33,818,670 | 263,339 |
| 1873. | 352,255 | 26,788,850 | 40,120,629 | 227,219 |
| 1874. | 259,049 | 25,243,769 | 25,050,427 | 143,583 |
| 1875. | 264,395 | 17,357,605 | 19,300,555 | 181,713 |
| 1876. | 228,955 | 23,914,181 | 18,888,750 | 99,389 |
| 1877. | 213,830 | 21,013,457 | 18,293,315 | 586,452 |
| 1878. | 211,594 | 19,432,178 | 35,766,238 | 114,034 |
| 1879. | 225,512 | 22,920,397 | 40,267,995 | 182,305 |
| 1880. | 241,140 | 25,434,766 | 27,414,113 | 109,516 |
| 1881. | 267,388 | 30,040,366 | 31,053,261 | 163,661 |
| 1882. | 287,815 | S2,454,518 | 34,772,345 | 162,699 |
| 1883. | 354,030 | 40,284,814 | 41,720,296 | 167,127 |
| 1884. | 367,581 | 40,777,215 | 44,097,646 | 191,998 |
| 1885. | 368,180 | 37,623,116 | 46,830,075 | 186,923 |
| 1886. | 395,613 | 42,099,984 | 50,921,537 | 223,860 |
| 1887. | 429,075 | 45,859,509 | 56,287,171 | 304,159 |
| 1888. | 445,990 | 44,881,343 | 56,722,420 | 228,909 |
| 1889. | 443,436 | 46,518,461 | 57,275,186 | 228,922 |
| 1890. | 514,054 | 57,646,959 | 67,103,440 | 300,916 |
| 1891. | 700,809 | 75,726,695 | 84,266,437 | 411,801 |
| 1892. | 1,004,812 | 107,708,732 | 123,629,818 | 706,902 |
| 1893. | 1,032,602 | 105,564,192 | 124,028,459 | 759,429 |
| 1894. | 1,000,328 | 96,789,493 | 117,876,931 | 692,631 |
| 1895. | 1,041,966 | 100,305,776 | 118,491,852 | 784,410 |
| Totals. | 11,657,111 | 1,162,876,605 |  | 7,953,606 |

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

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

[^7]Abstract of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, Inland Marine and Tornado business done by Companies combining these branches, for 1895.
BRITISH AMERICA ASSURANCE COMPANY, TORONTO.

| Nature of Business. | Net Cash received for Premiums. | Gross <br> Amount of <br> Policies, New and Renewed. | Net Amount at Risk at Date. | $\begin{aligned} & \text { Net Amount } \\ & \text { of } \\ & \text { Losses Paid. } \end{aligned}$ | Unsettled Claims. |  | Net Amount of Losses incurred during the year. | Remarks. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | Not Resisted. | Resisted. |  |  |
|  | \$ | \$ | \$ | \$ | \$ | \$ | \$ |  |
| Fire Insurance. | 1,263,205 | 122,138,450 | 112,635,550 | 745,230 | 110,739 | 14,086 | 742,737 | In all countries, 31st |
| Inland Marine. | 201,586 | 26,518,840 | 3,406,769 | $223,762$ | 38,893 7,368 | 395 450 | 217,633 39,381 | December, 189\%. |
| Ocean Marine.. | 56,992 | 5,074,559 | 611,715 | $32,013$ | 7,368 |  |  |  |
|  | 1,521,833 | 153,731,849 | 116,654,034 | 1,001,005 | 157,000 | 14,931 | 999,751 |  |

WESTERN ASSURANCE COMPANY.

| Fire Insurance. Inland Marine. Ocean Marine. . | 1,928,066 | 178,138,059 | 175,576,852 | 1,131,501 | 143,576 | 24,552 | 1,102,750 | In all countries, December, 1895. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 292,355 | 59,081,444 | 5,859,339 | 328,135 | 19,845 | None. | 315,360 |  |
|  | 139,153 | 20,310,572 | 1,538,675 | 132,562 | 9,870 | 3,310 | 135,387 |  |
|  | 2,359,574 | 257,530,075 | 182,974,866 | 1,592,198 | 173,291 | 27,862 | 1,553,497 |  |


| QUEBEC FIRE ASSURANCE COMPANY. |
| :--- |
| Fire Insurance $\ldots \ldots \ldots \ldots 2$ |

QUEBEC FIRE ASSURANCE COMPANY.
A WESTERN ASSURANCE COMPANY
QUEBEC FIRE ASSURANCE COMPANY

Department of Finance-Insurance Branch.
LONDON ASSURANCE COMPANY.

| Fire Insurance $\ldots \ldots \ldots \ldots \ldots$ <br> Inland Marine. $\ldots \ldots \ldots \ldots \ldots$ |
| :--- |

Inland Marine Insurance Business in Canada, 1895.


Department of Finance-Insurance Branch.
Statement of the General Fire Assets and Liabilities of British Companies.

| Companies. | Assets. | Liabilities. |  |  |  | Surplus of Assets over Liabilities. | Capital paid up. | Surplus of Assets over Liabilities and Capital. | Impairment of Capital. | Reserve of Capital Uncalled. | Date of Return. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | *Unearn'd <br> Premiums | Outstanding Losses | Sundry. | Total Liabilities. |  |  |  |  |  |  |
|  | £ | £ | £ | £ | £ | £ | £ | £ | £ | £ |  |
| Alliance. | i,482,927 | 310,832 | 50,599 | 6,234 | 367,685 | 1,115,242 | 550,000 144,000 | 565, 242 |  | $4,450,000$ $1,056,000$ | Dec. 31, 1895 |
| Atlas.. | 624,744 | 221,365 | 63,555 51,942 | 17,855 6,098 | 302,755 294,609 | 321,969 $3 \because 4,456$ | 144,000 107,500 | 177,969 216,956 |  | $1,056,000$ 450,000 |  |
| Caledonian ${ }^{\text {Cont. }}$ | $619,065)$ $1,710,3 \pi 0$ | 236,569 667,234 | 51,942 113,505 | 6,098 91,086 | 294,609 811,875 | 3:4,456 | 107,500 250,000 | 216,956 |  | 2, 2500,000 | ، |
| Commercial Union | 1,710,3\%0 | 667,234 214,442 | 113,505 6,147 | 91,086 40,939 | 871,875 261,528 | 838,495 $1,466,427$ | 250,000 $1,000,000$ | 588,43\% |  | $1,000,000$ | " |
| Guardian | 1,7670,640 | -405,016 | 89,450 | 78,534 | 573,000 | 1,187,640 | 300,000 | 887,64) |  | 900,000 | ' |
| Lancashire | 618,114 | 439,527 | 73,014 | 8,605 | 521,146 | 91,968 | 272,986 |  | 178,018 | 2,4.56,874 | " |
| Liverpool and Lo'don and Globe | 3,521,676 | 1,031,589 | 145,617 | 60,901 | 1,244,107 | 2,2i7,569 | 245,640 | 2,031,929 |  | 1,754,360 | '6 |
| * London and Lancashire Fire.. | 1,128,70: | 508,257 | 63,408 | 27,931 | 599,596 | 529, 10 C | 212,750 | 316,356 |  | 1,91+,750 | , |
| x. London Assurance | 1,575,881 | 234,479 | 40,703 | 27,873 | 303,055 | 1,272,826 | 448,275 | 824,551 |  | 418,275 | ' |
| E: Manchester | 803,695 | 443,335 | 84,627 | 22,881 | 550,843 | 250,852 | 200,000 | 52,852 |  | 1,800,000 | " |
| National, of Ireland | 239,267 | 181,372 | 16,026 | 2,778 | 200,176 | 39,091 | 100,000 |  | 60,909 | 900,000 | "، |
| North British | 3,517,765 | 887,049 | 101,400 | 12, 848 | 1,116,297 | 2,401,468 | 687,500 | 1,713,968 |  | 2,062,500 | " |
| Northern | 1,794,166 | 439,615 | 58,813 | 66,932 | 565,420 | 1,228,746 | 300,000 | 928,746 |  | 2,700,000 | " |
| Norwich Union | 1,259,461 | 544,058 | 86,640 | 26,243 | 6566,941 | 602,520 | 132,000 | 470,520 |  | 968,000 | " |
| Phoenix, of London | 1,607,133 | 684,474 | 156,980 | 10,959 | 852,413 $1,425,443$ | 754,720 2 | $26 \times, 881$ 375,702 | 485,840 1,999 |  | ${ }_{2}^{2,419,920}$ | " |
| Royal.......... | 3,800,449 | 1,273,198 | 117,216 | 35,029 | 1,42i, 443 | 2,372, 6074 | 375,702 3000 | 1,939,487 |  | 4,051,400 | " |
| Scottish Union aud National. | $\begin{aligned} & 1,060,394 \\ & 2,067,995 \end{aligned}$ | 367,860 587,637 | 61,517 91,690 | 23,530 | 722,378 | 1,345,617 | 120,600 | 1,225,617 |  | 2,280,000 | " |
| Union Assuranc | -710,565 | 255,569 | 53,524 | 54,527 | 363,620 | 1,346,945 | 180,000 | 166,945 |  | 270,000 | , |
| Totals | 31,628,964 | 9,933,497 | 1,526,423 | 785,894 | 12,245,814 | 19,383,150 | 6,195,233 | 13,187,917 |  | 36,201,057 |  |

*The reserve of unearned premiums is here calculated by taking 60 per cent of the net premiums received for the year.
Table I.-Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire or Inland Marine
CANADIAN COMPANIES-ASSETS-1895.


[^8]Table II.-Showing the Total Liabilities of Canadian Companies doing business of Fire or Inland Marine Insurance.


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


AMERICAN


## Department of Finance-Insurance Branch.

panies doing business of Fire or Inland Marine Insurance in Canada.
ASSETS IN CANADA-1895.

| Loans on Collaterals. | Agents' Balances and Bills Receivable. | Cash on hand and in Banks. | $\begin{gathered} \text { Interest } \\ \text { due } \\ \text { and acerued. } \end{gathered}$ | Other Assets | Total Assets in Canada. | Nature of Business. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$ cts. | $s$ cts. | \$ cts. | S cts. | \$ cts. | 8 cts. |  |
| None. | 24,2:58 95 | 26,437 67 | None. | None. | 361,838 62 | Fire. |
| None. | 19.70007 | 11,208 56 | None. | 3,500 00 | 145,636 29 | do |
| None. | 1,299 96 | None. | None. | None. | 113,279 96 | Inland Marine. |
| None. | 10,679 51 | 11,145 49 | None. | 5,000 00 | 144,626 96 | Fire. |
| 2,000 00 | 43,308 55 | 5,362 21 | 1,137 57 | 5,000 00 | 410,644 23 | do |
| None. | 31,08690 | 16,253 12 | 47671 | 3,216 64 | 411,407 35 | do |
| None. | None. | 7,519 38 | None. | 25,095 52 | 607,233 74 | do |
| None. | 1-,529 89 | 14,658 91 | 1,431 10 | 5,000 00 | 257,956 97 | do |
| 7,102 37 | 30,22' 98 | 87,583 71 | 9,607 79 | 2,500 00 | 1,713,602 79 | do and Life. |
| None. | 8,718 10 | 77,174 57 | None. | None. | 222,159 34 | do |
| None. | 10,278 92 | 3,704 35 | None. | None. | 184,32327 | do and Life. |
| None. | 6,528 12 | 20,626 78 | None. | 3,500 00 | 246,975 90 |  |
| None. | 9,929 56 | 13,140 91 | None. | 3,50000 | 130,737 91 | do |
| 146,900) 00 | 51,190 48 | 132,075 40 | 53,90577 | 2,500 00 | 4,349,735 99 | do and Lite. |
| None. | 17,202 27 | 5,448 76 | None. | 5,000 00 | 239,351 03 |  |
| None. | 8,014 62 | 52,095 59 | None. | 3,000 c0 | 196,110 21 | dos |
| None. | 4,831 81 | None. | 1,54395 | None. | 207,396 69 | do |
| None. | 5,106 13 | 33639 | None. | None. | 116,422 52 | Inland Marine. |
| 28,612 85 | 59,451 90 | 18,595 42 | 98452 | 8,778 03 | 1,061,668 06 | Fire and Life. |
| None. | 7,980 02 | None. | None. | None. | 120,480 02 | do |
| None. | 28,156 52 | 30,201 08 | None. | 6,136 56 | 382,399 40 | do |
| None. | 11,350 04 | 32,557 03 | 36450 | 4,892 86 | 276,147 81 | do |
| None. | 5,338 34 | 92416 | Noue. | None. | 13,427 00 | do |
| 183,715 22 | 410,149 64 | 567,049 54 | 69,451 91 | 86,619 61 | 11,913,562 06 |  |

COMPANIES.

Table IV.-Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1895.
british companies-Liabilities in canada.


Department of Finance-Insurance Branch.
Table IV.-Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland


Table V.-Showing the Cash Incoue and Expenditure of Canadian ComExpenditure in Canada of British and

INCOME (CASH).

| Companies. | Net Cash for Premiums. | $\begin{gathered} \text { Interest } \\ \text { and } \\ \text { Dividends } \\ \text { on } \\ \text { Stocks, \&c. } \end{gathered}$ | Sundry | Total Cash Income. | Received on Account of Capital Stock not included in Income. |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | $s$ cts. | \$ cts. | 8 cts. | \$ cts. | \$ cts. |
| British America | 1,521,833 10 | 44,838 46 | 4,432 12 | 1,571,103 68 | None. |
| Eastern. | 27,825 98 | 4,243 44 | None. | 32,069 42 |  |
| London Mutual | 184,518 62 | $\stackrel{2}{2}, 98971$ | 84178 | 188,350 11 | None. |
| Mercantile | 1:3,364 97 | 7,43851 | None. | 160,803 48 | None. |
| Quebec. | 161,07483 | $\begin{array}{r}6,583 \\ \hline 71\end{array}$ | 1,500 00 | 169,158 54 | None. |
| Western | 2,359,574 07 | 73,364 33 | None. | 2,432,938 40 | None. |
| Total. | 4,408,191 57 | 139,458 16 | 6,773 90 | 4,554,423 63 | None. |

BRITISH

| Alliance | 169,589 37 | 0,334 $26{ }^{\text {² }}$ | None. | 178,923 63 |
| :---: | :---: | :---: | :---: | :---: |
| Atlas. | 128,28163 | 3,806 60 | None. | 132,088 23 |
| British and Foreign Marine | 5,770 19 | 4,480 00 | None. | 10,250 19 |
| Caledonian. | 157,169 14 | 5,153 90 | None. | 162,823 04 |
| Commercial Union | 373,55\% 37 | 11,749 33 | None. | 385,304 70 |
| Guardian | 290,006 94 | 9,96\% 09 | 2,358 07 | 302,330 10 |
| Imperial.. | 186, 81157 | 7,138 76 | 8,422 48 | 202,372 81 |
| Lancashire. | 278,704 69 | 8,254 44 | None. | 286,959 13 |
| Liverpool and London and Globe. | 353,945 96 | 64,053 41 | 4,059 11 | 422,108 48 |
| London and Lancashire... ... . | 181,435 99 | 8,437 82 | None. | 189,873 81 |
| London Assurance. | 121,838 88 | 6,680 00 | None. | 128,518 88 |
| Manchester | 171,291 47 | 7,661 20 | None. | 178,952 67 |
| National, of Jreland | 128,281 63 | 4,06is 71 | None. | 132,347 34 |
| North British | 392,021 16 | 147,718 50 | 4,814 20 | 544,553 86 |
| Northern | 181,064 37 | 12,580 33 | None. | 193,644 70 |
| Norwich Union. | 187,823 89 | 5,089 99 | None. | 192,913 88 |
| Phernix, of London | 304,80520 | 8,104 23 | None. | 312,909 43 |
| Reliance Marine... | 20,312 93 | None. | None. | 20,312 93 |
| Royal. | $604,23+11$ | 24,295 05 | 5,465 43 | 633,994 59 |
| Scottish Union and Nation | 144,043 37 | 12,328 32 | None. | 156,371 69 |
| Sum, Fire | 164,508 56 | 33949 | None. | 164,848 05 |
| Union Assurance | 278,582 32 | 5,05089 | None. | 283,633 21 |
| United Fire | 18,026 62 | 32442 | 1275 | 18,363 79 |
| Total | 4,842,155 36 | 367,111 74 | 25,132 04 | 5,234,399 14 |


| Etna Fire. | 143,703 79 | 5,630 00 | None. | 149,333 79 |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Agricultural, of Watertown. | 35,528 81 | 6,388 25 | 4685 | 41,963 91 |  |
| Connecticut Fire........... | 38,632 64 | 4,000 00 | None. | 42,632 64 |  |
| Hartford. | 156,537 05 | 8.21159 | None. | 164,748 64 |  |
| Insurance Co. of North America. . | 94,007 23 | 4,440 00 | None. | 98,447 23 |  |
| Phomix, of Brooklyn. | 100,185 30 | None | None. | 100,185 30 |  |
| Phenix, of Hartford. | 197,866 97 | 10,42200 | None. | 208,288 97 |  |
| Queen, of America | 282,281 23 | 14760 | None. | 282,428 83 |  |
| Total | ,048,743 02 | 39,239 44 | 4685 | 1,088,029 31 |  |

## Department of Finance-Insurance Branch.

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

AND EXPENDITURE, 1805.
EXPENDITCRE (CASh).

| $\stackrel{\text { Paid }}{\text { for Losses. }}$ | General Expenses. | Dividends or Bonus to Stockholders. | Total Cash Expenditure. | $e$ Excess of Premiums over Losses Paid. $d$ The Reverse. | $\epsilon$ Excess of Income over Expenditure. $d$ The Reverse. | $\begin{gathered} \text { Nature } \\ \text { of } \\ \text { Business. } \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| S ets. | \$ cts. | 8 cts. | s ets. | 8 ets. | \$ cts. |  |
| 1,001,004 89 | 513,705 95 | 52,328 50 | 1,567,039 34 | c 520,828 21 | $e \quad 4,06434$ | Fire, Inland and |
| 64,48085 | 17,449 35 | None. | 81,930 20 | $\begin{array}{lll}\text { d } & 36.65487\end{array}$ | $d$ 49,860 78 | Fire. |
| 117,940 08 | 63,3:32 85 |  | 181,272 33 | $e \quad 66,57854$ | c 7,07718 | do |
| 125,109 76 | 46,564 13 | 4,00000 | 175,673 89 | e 28,255 21 | d 14,870 41 | do |
| 85.59007 | 45,540 69 | 5,880 80 | 137,011 56 | e 75,484 76 | e 32,146 98 | do |
| 1,592,197:9 | 765,091 04 | 99,958 00 | 2, 157,24693 | e 767,376 18 | d 24,308 53 | Fire, Inland and |
| 2,986,323 54 | 1,451,684 01 | 162,163 30 | 4,600,174 85 | $\epsilon 1,421,86803$ | d 45,751 22 |  |

COMPANIES.

| 124,329 79 | 51.90860 |  | 176,238 39 | c 45,2:9 58 | c 2,685 24 | Fire. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 71,814 40 | 40,186 92 |  | 112,001 32 | $e \quad 56,46723$ | 20,086 91 | do |
| None. | 49016 |  | 49016 | $e \quad 5,77019$ | 9,760 03 | Inland Marine. |
| 93,696 26 | 47,348 77 |  | 141,045 03 | e 63,472 88 | $e$ 21,778 01 | Fire. |
| 298,272 17 | 104,798 99 |  | 403,071 16 | $e \quad 75,28320$ | d 17,769 46 | do. |
| 218,755 55 | 98,521 95 |  | 317,27750 | c 71,251 39 | d 14,947 40 | do |
| 109,879 62 | 60,60582 |  | 170,33544 | $e \quad 76,43195$ | c 31,83737 | do |
| 223,165 95 | 77,002 26 |  | 300,168 21 | e 55,538 74 | d 13,209 08 | do |
| 249,60759 | 101.84461 |  | 351,452 20 | $e$ e 104,388 37 | c 70,656 28 | do |
| 162,375 71 | 47,103 23 |  | 209, 77894 | $e$ e 19,040 28 | d 19,605 13 | do |
| 109,817 79 | 38,052 95 |  | 147,870 74 | $e$ 12,021 09 | d 19,351 86 | Fire and Inland Marine. |
| 155,535 84 | 53,739 67 |  | 209,275 51 | e 15,75\% 63 | d 30,322 84 |  |
| 71,814 40 | 40,186 92 |  | 112,001 32 | $e \quad 56,46723$ | $e \quad 20,34602$ | do |
| 240,028 22 | 107,368 96 |  | 347,397 18 | ¢ 151,992 94 | e 197,156 68 |  |
| 156,39172 | 48,229 19 |  | 204,620 91 | e 24,672 (6) | d 10,976 21 | do |
| 131,346 08 | 52,737 12 |  | 184,083 20 | $e \quad 56,47781$ | e 8,83068 | do |
| 149,889 80 | 79,804 36 |  | 299,694 16 | $e$ 154,91: 40 | e 83,215 27 | do |
| 20,290 03 | 5,688 77 |  | 25,478 -0 | $e \quad 2290$ | d 5,6695 87 | Inland Marine. |
| 439,126 77 | 159,370 35 |  | 598,497 12 | $e 165,10734$ | c 35,497 47 | Fire. |
| 124,046 10 | 34,511 68 |  | 158,557 78 | $e$ 19,997 27 | d 2,18609 | do |
| 116,304 44 | 51,69259 |  | 167,997 03 | $e$ e 48,204 12 | d 3,148 98 | do |
| 127,576 61 | 71,548 37 |  | 199,124 98 | $e$ 151,005 71 | $e \quad 84.50823$ | do |
| 28,99+ 15 | 7,466 91 |  | 36,461 06 | d 10,967 53 | d 18,097 27 | do |
| 3,423,058 99 | 1,380,259 15 |  | 4,803,318 14 | $e 1,419,09637$ | $e$ 431,081 00 |  |

COMPANIES.

| 110,062 33 | 40,321 85 |  | 150,384 18 | $e$ | 33,641 46 | $d$ | 1,050 39 | Fire and Inland |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 42,484 60 | 22,876 47 |  | 65,361 07 | $d$ | 6,955 79 | $d$ | 23,397 16 | Fire and Tornado. |
| 29,467 80 | 10,725 32 |  | 40,193 12 | c | 9,164 84 | $c$ | 2,439 52 | Fire. |
| 118,372 71 | 37,653 74 |  | 156,026 45 | $e$ | 38,164 34 | $e$ | 8,722 19 | do |
| 58,702 72 | 30,497 97 |  | 89,200 69 | $e$ | 35,304 51 | $e$ | 9,246 54 | do |
| 98,536 24 | 27,754 55 |  | 126,290 79 | $e$ | 1,649 06 | $d$ | 26,105 49 | do |
| 140,934 60 | 66,810 96 |  | 207,745 56 | $e$ | 56,932 37 | $e$ | 54341 | do |
| 188,696 88 | 77,891 37 |  | 266,588 25 | $e$ | 93,584 35 | $e$ | 15,840 58 | do |
| 787,257 88 | 314.53223 |  | 1,101,790 11 | e | 261,485 14 | d | 13,760 80 |  |

Table VI.-Showing the Rate of Losses paid, General Expenses, and Stockholders' Dividends, per cent of Premiums received by Canadian Companies doing Fire and Marine Insurance during 1s9a; also, the Rates of the Premiums charged per cent of Amounts insured, and the rate of their Assets per cent of Amounts in force at the end of the Year, and the Rate of Total Cash Expenditure per cent. of Total Cash Income.

| $\dot{-}$ | Nature of Business. |  |  |  |  | Amount of Risks taken during the Year. | Premiums charged therem. |  |  | Assets. |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Cumudian Companics. |  |  |  |  |  | 8 | \$ cts. |  | \$ | \$ cts. |  |
| British America | Fire and Inland Marine | 6i5 78 | 33.76 | $3 \cdot 44$ | $99 \cdot 74$ | 153,731,849 | 1,970,442 28 | $1 \cdot 28$ | 116,654,034 | 1,460,960 97 | $1 \cdot 25$ |
| - London Mutual Fire | Fire | 63.92 | $34 \cdot 32$ |  | 96.24 | 19,382,378 | 241,933 49 | $1 \cdot 25$ | 49,424,545 | 364,635 94 | $0 \cdot 73$ |
| 梫. Mercantile. | do | 81:57 | $30 \cdot 36$ | $2 \cdot 61$ | 109 25 | 13,804,438 | 176,030 15 | $1 \cdot 28$ | 17,792,621 | 157,760 57 | 0.88 |
| Quebec | do | $53 \cdot 14$ | $28 \cdot 7$ | 3.65 | 81.00 | 15,674,844 | 212,474 88 | $1 \cdot 36$ | 14,620,944 | 272, 5140 | $1 \cdot 87$ |
| Western. | Fire, Inland and Ocean | 67.48 | $32 \cdot 42$ | 4.24 | 101.00 | 257,530,075 | 3,180,795 08 | $1 \cdot 24$ | 182,974,866 | 2,320,856 13 | $1 \cdot 27$ |

## Department of Finance-Insurance Branch.

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

| - | Nature of Business. | Rates of Losses paid per cent of Premiums received. | Rate of General Expenses per cent of Premiums received. | Rate of Total Expenditure per cent of Premiums received. | Amount of Risks taken during the Year. | Premiums charged thereon. | Rate of Premiums charged per cent of Risks taken. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Allitish Companics. |  |  |  |  |  | $8{ }^{8}$ cts. |  |
| Alliance .. . ...... .. ..... | Fire. | 73.31 50.98 | $30 \cdot 61$ | $103 \cdot 92$ | 16,601,877 | 198,58186 | 1.20 |
| Atlas....... | do | $55 \cdot 98$ | $31 \cdot 33$ | $87 \cdot 31$ | 10,880,071 | 148,191 33 | $1 \cdot 36$ |
| British and Foreign Marine | Inland Marine | None. | $8 \cdot 49$ | $8 \cdot 49$ | 5,053,140 | 5,770 19 | $\cdot 11$ |
| Caledonian. | Fire | $59 \cdot 61$ | $30 \cdot 13$ | 89.74 | 15,600,950 | 170,77517 | $1 \cdot 14$ |
| Commercial Union | do | $79 \cdot 85$ | 28.05 | $107 \cdot 90$ | 34,230,570 | 450,136 85 | $1 \cdot 32$ |
| Guarcian | do | 75.43 | $33 \cdot 97$ | $109 \cdot 40$ | 27,578,793 | 340,793 50 | $1 \cdot 24$ |
| Imperial | do | 58.82 | $32 \cdot 47$ | $91 \cdot 29$ | 17,134,559 | 209,859 34 | $1 \cdot 22$ |
| Lancashire | do | 8007 | $27 \cdot 63$ | $107 \cdot 70$ | 23,669,853 | 309,569 80 | $1 \cdot 31$ |
| Liverpool and London and Glob | do | $70 \cdot 51$ | 28.77 | 99.28 | 32,284,115 | 387,397 90 | $1 \cdot 20$ |
| London and Lancashire |  | $89 \cdot 49$ | $25 \cdot 96$ | $115 \cdot 45$ | 15,003,656 | 193,298 10 | $1 \cdot 29$ |
| London Assurance. | do and Inland Marine | $90 \cdot 13$ | $31 \cdot 23$ | $121 \cdot 36$ | 14.071,474 | 141,709 14 | 1.01 |
| Manchester | do | $90 \cdot 80$ | $31 \cdot 37$ | 12217 | 16,034,436 | 211,017 05 | 1.32 |
| National, of Ireland. | do | 55.98 | $31 \cdot 3.3$ | $87 \cdot 31$ | 10,880,071. | 148,191 33 | $1 \cdot 36$ |
| North British.. | do | $61 \cdot 23$ | $27 \cdot 39$ | 88.62 | 39,118,545 | 457,116 22 | $1 \cdot 17$ |
| Nerthern. | do | $86 \cdot 37$ | $26 \cdot 64$ | 113.01 | 17,280,977 | 212,540 86 | $1 \cdot 23$ |
| Norwich Union. | do | 69.93 | 28.08 | 98.01 | 17,117,469 | 210,382 82 | $1 \cdot 23$ |
| Phirnix, of London | do | $49 \cdot 18$ | $26 \cdot 18$ | $75 \cdot 36$ | 26,327,144 | 346,786 54 | $1 \% 2$ |
| Reliance Marine. | Inland Marine | 99.89 | 28.00 | $127 \cdot 89$ | 5,270,986 | 20,419 60 | -39 |
| Royal | Fire. | $72 \cdot 67$ | $26 \cdot 38$ | 99.05 | 56,618,459 | 680,468 66 | $1 \cdot 20$ |
| Scottish Union and National | do | $86 \cdot 12$ | $23 \cdot 96$ | 110.08 | 15,293,482 | 173,308 22 | $1 \cdot 13$ |
| Sun, Fire..... | do | $70 \cdot 70$ | 31.42 | $102 \cdot 12$ | 14,197,920 | 196,968 46 | $1 \cdot 39$ |
| Union Assurance Society | do | $45 \cdot 80$ | $25 \cdot 68$ | 71.48 | 17,171,433 | 244,653 71 | 1.42 |
| United Fire. . | do | $160 \cdot 84$ | $41 \cdot 42$ | $202 \cdot 26$ | 468,927 | 7,256 16 | $1 \cdot 55$ |
| American Comıpanics. | Totals | 70.69 | 28.51 | $99 \cdot 20$ | 447,288,907 | 5,465,182 81 | $1 \cdot 22$ |
| Atna Fire | Fire and Inland Marin | 73.59 | $28 \cdot 06$ | 10465 | 15,705,888 | 181,085 22 | $1 \cdot 15$ |
| Agricultural, of Watertown | Fire. | 119.58 | 64.39 | $183 \cdot 97$ | 6,750,400 | 61,940 45 | $\cdot 92$ |
| Connecticut Fir |  | $76 \cdot 28$ | $27 \cdot 76$ | $104 \cdot 04$ | 4,050,000 | 44,024 00 | $1 \cdot 09$ |
| Hartford Fire. | do | $75 \cdot 62$ | 24.05 | $97 \cdot 67$ | 17,590,625 | 172,474 04 | -98 |
| Insurance Co. of North America. | do | 62.44 | $32 \cdot 44$ | 91.88 | 9,692,548 | 119,074 24 | $1 \cdot 22$ |
| Phenix, of Brooklyn.. | do | $98 \cdot 35$ | 27.70 | 126.05 | 9,265,334 | 119,784 09 | $1 \cdot 29$ |
| Phoenix, of Hartford. | do | $71 \cdot 23$ | $33 \cdot 77$ | $105 \cdot 00$ | 14,579,974 | 205,14120 | 1.41 |
| Queen, of America. . |  | $66 \cdot 85$ | $27 \cdot 59$ | $94 \cdot 44$ | 24,010,197 | 313,041 04 | $1 \cdot 30$ |
|  | Totals | $75 \cdot 07$ | $29 \cdot 99$ | $105 \cdot 06$ | 101,644,9966 | 1,216,564 28 | $1 \cdot 20$ |

Department of Finance-Insurance Branch.

ABSTRACT OF STATEMENTS
of

# LIFE, ACCIDENT, GUARANTEE, PLATE GLASS 

AND

# STEAM BOILER INSURANCE COMPANIES 

IN

## CANADA

FOR THE YEAR 1895.
ABSTRACT OF LIFE INSURANCE IN CANADA FOR YEAR 1895.


## Department of Finance-Insurance Branch.

Standard
Star....


## RECAPITULATION.

*These Companies have ceased doing new business in Canada. †These amounts are net, reinsurances having been deducted.
Increase or Decrease of Items of Life Insurance in Canada，among the Active Companies，for 1895 compared with 1894.

\begin{tabular}{|c|c|c|c|c|c|c|c|c|}
\hline Increase（ \(i\)－－Decrease（d）． \& \[
\begin{aligned}
\& \text { Premiums } \\
\& \text { of } \\
\& \text { the Year. }
\end{aligned}
\] \& Number of Policies new and taken up． \& Amount of Policies new and taken up． \& Number of Policies in force at date． \& Amount in force． \& Number of Policies become Claims． \& Amount of Policins become Claims． \& Claims Paid． \\
\hline \& \＄ \& \& \＄ \& \& \＄ \& \& \＄ \& \＄ \\
\hline Canada Life（Canadian business）． \& \(i\) 24，243 \& \(d \quad 10\) \& \(i \quad 34,039\) \& 826 \& i 3，250，042 \& \({ }^{d} \quad 13\) \& \({ }^{\text {d }}\) 1，716 \& d 125，319 \\
\hline Confederation（Canadian business） \& \(i \quad 42,558\) \& 157 \& \(\boldsymbol{i}\) 12，157 \& 913 \& \(i\) 1，095，643 \& 14 \& \({ }^{\text {d }}\) i 34，470 \& \(\begin{array}{ll}\text { d } \\ i \& 57,476 \\ \\ \& 12000\end{array}\) \\
\hline Dominion Life ．．．．．．．．．．．．．． \& \(i \quad 8,799\) \& 47 \& \({ }^{i} \mathrm{i}\) 24，850 \& 262 \& \(i \quad 311,669\) \& \(i\)
\(i\) \& \({ }^{i}\) 4，070 \& \({ }^{i} 11,000\) \\
\hline Federal \& \({ }^{\text {d }}\)－7，857 \& 128 \& \({ }^{i} 1119,350\) \& 436 \& \begin{tabular}{l}
\(i \quad 260,090\) \\
\hline
\end{tabular} \& 10 \& \({ }^{\text {d }}\) 1，269 \& \\
\hline Great West \& \(i \quad 12,615\) \& d
\(i\) \& d1，106， 105 \& 490 \& \(i \quad 838,300\) \& \(\stackrel{9}{8}\) \& \({ }^{\text {d }}\) 5，736 \& \({ }^{\boldsymbol{i}} \mathbf{4 , 2 6 4}\) \\
\hline －London Life．．．． Gieneral \(^{\text {a }}\) \& \({ }^{i} \quad 4,435\) \& 146 \& \(i\) i 136，750 \& 102 \& \(\begin{array}{lr}i \& 79,809 \\ i\end{array}\) \& 18 \& \(\begin{array}{ll}i \& 10,303 \\ i\end{array}\) \& \(i \quad 4,303\) \\
\hline London Life．．．\(\{\) Industrial \& \(i \quad 23,874\) \& 3，426 \& \({ }^{i} \mathrm{i} 324,712\) \& 3，210 \& \(\begin{array}{ll}i \& 292,640 \\ i \& 878,423\end{array}\) \& 52
4 \& \(\begin{array}{rr}i \& 4,033 \\ i \& 11,3,8\end{array}\) \& \(\begin{array}{ll}i \& 4,869 \\ i \& 469\end{array}\) \\
\hline \({ }_{4}^{4}\) Manufacturers（Canadian business） \& \(\begin{array}{ll}i \& 46,892 \\ i \& 25,658\end{array}\) \& \(\begin{array}{ll}i \& 200 \\ i \& 180\end{array}\) \&  \& 1，062 \& \(\begin{array}{lr}i \& 878,423 \\ i \& 1,387.200\end{array}\) \& \(\boldsymbol{d}\)－ \& \(\begin{array}{ll}i \& 11,3,8 \\ d \& 43,779\end{array}\) \& \(\begin{array}{ll}i \\ d \& 45,105\end{array}\) \\
\hline 4 North American（Canadian business） \& \begin{tabular}{ll}
\(i\) \& 25,658 \\
\(i\) \& 63,032 \\
\hline
\end{tabular} \& \(\begin{array}{ll}i \& 180 \\ d \& 131\end{array}\) \& \(\begin{array}{lr}i \\ i \& 170,077 \\ d \& 82,932\end{array}\) \& 1，060 \& \({ }_{i}\)\begin{tabular}{l} 
i \\
\hline
\end{tabular} 1,547,179 \& \(\begin{array}{ll}\text { a } \\ i \& 13\end{array}\) \& \({ }_{i}{ }^{\text {a }}\) \& \(\begin{array}{ll}\text { a } \\ i \& 21,779\end{array}\) \\
\hline E：Suntario Mutual ．．．．． \& \(\begin{array}{ll}i \& 63,032 \\ i \& 39,477\end{array}\) \& \(\begin{array}{ll}\text { d } \\ i \& 1316\end{array}\) \& d
d

8666,393 \& 2，233 \& $i$ 1，707，494 \& 16 \& ${ }^{i} 167,809$ \& ${ }^{i} \boldsymbol{i} 81,577$ <br>
\hline Temperance and General \& $i \quad 13,249$ \& $d \quad 402$ \& d 393，725 \& 223 \& $i \quad 165,722$ \& 12 \& $i$ 11，401 \& $i \quad 11,285$ <br>
\hline Total Increase or Decrease \& i 296，975 \& $i \quad 3,490$ \& d 735，692 \& $i \begin{array}{ll}i & 10,549\end{array}$ \& i10，814，211 \& 131 \& $i \quad 33,262$ \& d 151，584 <br>
\hline
\end{tabular}

BRITISH COMPANIES．

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## Department of Finance-Insurance Branch.

AMERTCAN COMPANIES.

| Atna Life | $d$ | 26,053 | $d$ | 45 | $i$ 117,86 ${ }^{\text {a }}$ | $d$ | 271 | d | 389,645 | $i$ | 46 | $i$ | 41,819 | $i$ | 17,190 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Equitable. | $d$ | 17,752 | d | 617 | d 1,421,766 | $d$ | 92 |  | 325,517 | $i$ | 8 | $i$ | 71,657 | $i$ | 49,547 |
| Germania |  | 576 | $i$ | , | $i \quad 1,000$ | ${ }^{\text {d }}$ | 12 |  | 29,129 |  |  | d | 20,000 | $d$ | 20,000 |
|  |  | 46,880 | ¢ ${ }^{\text {d }}$ | 20,263 | $\begin{array}{lr}i & 8,724 \\ d 2,555,450\end{array}$ | $\stackrel{i}{\text { d }}$ | 47 6,813 | ${ }^{i}$ | 57,724 931,957 | $i$ | 327 | $i$ | 11,866 | $\} i$ | 11,660 |
| Mutual Life ................. |  | 40,591 | ${ }_{i}$ | 20,263 | ${ }_{d}^{d} 2,54,911$ | $\stackrel{\text { i }}{ }$ | 6,813 |  | 1,369,691 | $i$ | 5 | d | 11,818 3,138 | ${ }^{\text {d }}$ | 37,595 |
| New York | $i$ | 15,091 | $\boldsymbol{d}$ | 674 | d 825,341 | $d$ | 48 | $d$ | 24.035 | $i$ | 4 | $i$ | 5,661 | d | 21,692 |
| Provident Savings | $i$ | 5,192 | $d$ | 79 | d 10,052 | $i$ | 126 | $i$ | 318,312 | $i$ | 2 | $i$ | 19,166 | $i$ | 5,745 |
| 'Travelers'. . .... | $i$ | 13,240 | $i$ | 40 | $i \quad 303,976$ | $d$ | 42 |  | 188,317 | $d$ | 10 | $i$ | 18,632 | $i$ | 6,234 |
| Union Mutual. | d | 1,668 | $i$ | 76 | d 70,500 | $i$ | 116 | $i$ | 8.048 | $d$ | 8 | d | 19,171 | $d$ | 36,587 |
| United States | d | 8,314 | $d$ | 25 | d 40,335 | $d$ | 44 | $d$ | 116,970 | ${ }^{\text {l }}$ | 2 | $d$ | 32,650 | $d$ | 31,650 |
| al Increase or Decrea | 67,783 d d 21,434 |  |  |  | d4,546,789 | $d$ | 6,351 | $i \quad 124,839$ |  | $i$ | 372 | $i$ | 93,842 | d | 57,148 |
| RECAPITULATION. |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  | $\begin{array}{r} 296,975 \\ 63,915 \\ 6 \pi, 783 \end{array}$ | $\begin{array}{cr} i & 3,490 \\ d & 68 \\ d & 21,434 \end{array}$ |  | $\begin{array}{lr} d & 735,692 \\ i & 123,422 \\ d 4,5+6,789 \end{array}$ | $\stackrel{i}{i}$ | $\begin{array}{r} 10,549 \\ 2!69 \\ 6,351 \end{array}$ | $\begin{array}{rr} i & 10,814,211 \\ i & 547,646 \\ i & 124,839 \end{array}$ |  | $i$$i$$i$ | $\begin{gathered} 131 \\ 21 \\ 372 \end{gathered}$ | $i$ | $\begin{aligned} & 33,262 \\ & 37,598 \\ & 93,842 \end{aligned}$ | $d$$d$$d$ | $\begin{array}{cc} d & 151,584 \\ d & 16,969 \\ d & 57,148 \end{array}$ |
|  | i |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | i 428,673 |  |  | 18,012 | d5,159,459 | $i$ | 4,494 | i11,486,696 |  | $i$ | 524 | $i$ | $i 164,702$ | d 2:5,701 |  |

Sessional Papers (No. 4.)
Abstract of Life Insurance done by Canadian Companies which do business outside of the Dominion. CANADA LIFE ASSURANCE COMPANY.

|  | $\begin{gathered} \text { Premiums } \\ \text { for } \\ \text { Year. } \end{gathered}$ | Number of New and Taken up. | Amount of Policies New and Taken up. | NumberofPolicies inforce atdate. | Net Amount in force at date. | Number of Policies become Claims. | NetAmountof PoliciesbecomeClaims. | $\begin{aligned} & \text { Claims } \\ & \text { Paid. } \end{aligned}$ | Unsettled Claims. |  | Date of Return. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  | $\begin{gathered} \text { Not } \\ \text { Resisted. } \end{gathered}$ | Resisted. |  |
| In Canada.......... | \% |  | \$ |  | \$ |  | $\$$ | \$ | \$ | \$ | $\begin{gathered} \text { 31st Dec., } 1895 . \\ \text { do } \end{gathered}$ |
|  | $\begin{array}{r} 1,827,681 \\ 179,210 \end{array}$ | $\begin{aligned} & 2.208 \\ & 382 \end{aligned}$ | $\begin{aligned} & 4,790,421 \\ & 1,299,200 \end{aligned}$ | $\begin{array}{r} 30,259 \\ 1,599 \end{array}$ | $65,097,537$ $5,108,392$ | ${ }_{24}^{311}$ | $\begin{aligned} & 643,134 \\ & 117,166 \end{aligned}$ | $\begin{aligned} & 603,196 \\ & 122,323 \end{aligned}$ | $\begin{aligned} & 83,750 \\ & 20,800 \end{aligned}$ | $\begin{aligned} & 1,026 \\ & \text { None. } \end{aligned}$ |  |
| Total. | 2,006,891 | 2,590 | 6,089,621 | 31,858 | 70,205,929 | 335 | 760,300 | 725,519 | 104,550 | 1,026 |  |
| CONFEDERATION LIFE ASSOCIATION. |  |  |  |  |  |  |  |  |  |  |  |
| In Canada. <br> In other Countries <br> Total | $\begin{array}{r} 847,355 \\ 5,519 \end{array}$ | $2,236$ | $\begin{array}{r} 3,304,820 \\ 66,500 \end{array}$ | $\begin{aligned} & 17,456 \\ & 134 \end{aligned}$ | $\begin{array}{r} 26,253,974 \\ 173,500 \end{array}$ | $\begin{gathered} 166 \\ \text { None. } \end{gathered}$ | $\begin{gathered} 247,291 \\ \text { None. } \end{gathered}$ | $\begin{gathered} 241,323 \\ \text { None. } \end{gathered}$ | $\underset{\text { None }}{19,936}$ | None. None. | $\begin{gathered} \text { 31st Dec., } 1895 . \\ \text { do } \end{gathered}$ |
|  | 852,874 | 2,292 | 3,371,320 | 17,590 | 26,427,474 | 166 | 247,291 | 241,323 | 19,936 | None. |  |
| MANUFACTURERS' LIFE INSURANCE COMPANY. |  |  |  |  |  |  |  |  |  |  |  |
| In Canada. In other Countrios Total | $\begin{array}{r} 304,405 \\ 20,044 \end{array}$ | $\begin{aligned} & 1,630 \\ & 109 \end{aligned}$ | $\begin{array}{r} 2,664,828 \\ 208,729 \end{array}$ | $\begin{array}{r} 6,340 \\ 233 \end{array}$ | $\begin{array}{r} 9,627,272 \\ 439,169 \end{array}$ | $\begin{gathered} 34 \\ \text { None. } \end{gathered}$ | $53,500$ <br> None. | $\begin{aligned} & \text { 43,469 } \\ & \text { None. } \end{aligned}$ | $\begin{aligned} & 13,000 \\ & \text { None. } \end{aligned}$ | $\begin{aligned} & \text { 4,000 } \\ & \text { None. } \end{aligned}$ | $\begin{gathered} \text { 31st Dec., } 1895 . \\ \text { do } \end{gathered}$ |
|  | 324,449 | 1,739 | 2,873,557 | 6,573 | 10,066,441 | 34 | 53,500 | 43,469 | 13,000 | 4,000 |  |
| NORTH AMERICAN LIFE ASSURANCE COMPANY. |  |  |  |  |  |  |  |  |  |  |  |
| In Canada. In other Countries Total ...... | $\begin{array}{r} 47,793 \\ 7,561 \end{array}$ | $\begin{array}{r} 2,138 \\ 14 \end{array}$ | $\begin{array}{r} 2,890,000 \\ 27,000 \end{array}$ | $\begin{array}{r} 10,497 \\ 101 \end{array}$ | $\begin{array}{r} 15,223,694 \\ 218,750 \end{array}$ | $\begin{array}{r} 54 \\ 3 \end{array}$ | $\begin{aligned} & 66,629 \\ & 10,000 \end{aligned}$ | $\begin{gathered} 69,724 \\ 5,000 \end{gathered}$ | $\begin{aligned} & \text { 7,950 } \\ & \text { None. } \end{aligned}$ | None. None. | $\begin{gathered} \text { 31st Dec., } 1895 . \\ \text { do } \end{gathered}$ |
|  | 485,354 | 2,152 | 2,917,000 | 10,598 | 15,442,444 | 57 | 76,629 | 74,724 | 7,950 | None. |  |
|  | SUN LIFE ASSURANCE COMPANY OF CANADA. |  |  |  |  |  |  |  |  |  |  |
| In Canada. In other Countries....... . . Total | $\begin{aligned} & 918,409 \\ & 382.812 \end{aligned}$ | $\begin{aligned} & 3,508 \\ & 1,230 \end{aligned}$ | $\begin{aligned} & 4,321,091 \\ & 2,543,002 \end{aligned}$ | $\begin{array}{r} 18,145 \\ 4,156 \end{array}$ | $\begin{array}{r} 25,637,930 \\ 9,090,360 \end{array}$ | $\begin{gathered} 153 \\ 45 \end{gathered}$ | $\begin{aligned} & 267,703 \\ & 105,742 \end{aligned}$ | $\begin{array}{r} 264,018 \\ 85,105 \end{array}$ | $\begin{aligned} & 23,435 \\ & 27,390 \end{aligned}$ | $\begin{aligned} & 1.500 \\ & 8,878 \end{aligned}$ | 31st Dec., 1895.do |
|  | 1,301,221 | 4,738 | 6,864,093 | 22,301 | 34,728,290 | 198 | 373,445 | 349,123 | 50,825 | 10,378 |  |

Department of Finance-Insurance Branch.
Increase or decrease of Items of Life Insurance done by Canadian Companies which do business outside of the Dominion for 1895 , compared with 1894.
CANADA LIFE ASSURANCE COMPANY.

| Increase (i)--Decrease (d). | $\begin{aligned} & \text { Premiums } \\ & \text { the } \begin{array}{l} \text { of ear. } \end{array} \end{aligned}$ | Number of Policies new and taken up. | Amount of Policies new and taken up. | Number of <br> Policies in force at date. | $\begin{aligned} & \text { Amount } \\ & \text { in } \\ & \text { force. } \end{aligned}$ |  | $\begin{aligned} & \text { oer } \\ & \text { cies } \\ & \text { ne } \\ & \text { as. } \end{aligned}$ | of Pount hecomes Claims | Claims paid. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| In Canada........ | $\begin{array}{ll}  & \$ 8 \\ i & 24,243 \\ i & 62,428 \end{array}$ | d 10 <br> $d$ 143 <br> $d$  | $\begin{gathered} \$ 8 \\ i \\ i+34,039 \\ d \end{gathered}$ | $\begin{aligned} & 826 \\ & 164 \end{aligned}$ | $\begin{gathered} \$ \\ i \\ i, 250,042 \\ i \end{gathered}$ | ${ }_{i}^{\text {d }}$ | 13 18 |  | $\begin{gathered} \$ \\ d \\ d \\ i \\ i \\ 125,31,59 \end{gathered}$ |
| Total. | 86,671 | d 153 | d 439,711 | 990 | $i$ 3,772,759 | $i$ | 5 | i 108,681 | d 7,765 |
| CONFEDERATION LIFE ASSOCIATION. |  |  |  |  |  |  |  |  |  |
| In Canada. <br> In other countries | $\begin{array}{rr} i & 42,558 \\ i & 2,581 \end{array}$ | 157 25 | $\begin{array}{ll} i & 12,157 \\ i & 19,500 \end{array}$ | $\begin{array}{lr} i & 913 \\ i & 52 \end{array}$ | $\begin{array}{rr} i & \begin{array}{r} 1,095,643 \\ i \\ i 2,500 \end{array} \end{array}$ | $i$ | 14 | d 34,470 | d 57,476 |
| Total | 45,139 | 182 | $i 31,657$ | 965 | i 1,158,143 | $i$ | 14 | d 34,470 | d 57,476 |
| MANUFACTURERS' LIFE INSURANCE COMPANY. |  |  |  |  |  |  |  |  |  |
| In Canada. <br> In other countries | $\begin{array}{ll} i & 46,892 \\ i & 10,146 \end{array}$ | $i$  <br> $d$ 200 | $\begin{gathered} i \\ i \\ i \end{gathered} \begin{gathered} 391,528 \\ 19,961 \end{gathered}$ | $\begin{gathered} 522 \\ 75 \end{gathered}$ | $i$ 878,423 <br> $i$ 166,901 <br>  $1,05,32$ | ${ }^{i}$ | ${ }_{1}^{4}$ | $\begin{array}{cc} i & 11,378 \\ d & 1,947 \end{array}$ | i 469 <br> $d$ 1,947 |
| Total. | $\begin{array}{ll}i & 57,038\end{array}$ | 193 | i 411,489 | 597 | i 1,045,324 | $i$ | 3 | ${ }^{i}$ 9,431 | ${ }^{i}$ 1,478 |


| NORTH AMERICAN LIFE ASSURANCE COMPANY. |  |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| In Canada....... |  | $\begin{array}{rrr}i & 180 \\ i & 11\end{array}$ | $i$ 170,077 <br> $i$  <br> 21,000  | ${ }_{i}^{i}$ | $\begin{array}{r} 1,060 \\ 3 \end{array}$ |  | ${ }_{\text {d }}^{\text {d }}$ | 8 <br> 2 <br> 6 |  | $\begin{array}{r} 43,779 \\ 8,500 \\ \hline 35,279 \end{array}$ | $\begin{array}{lr} d & 45,105 \\ i & 3,500 \\ \hline d & 41,605 \end{array}$ |  |
| Total. |  | 191 | i 191,077 | $i$ | 1,063 |  |  |  | ${ }^{\text {d }}$ |  |  |  |
| SUN LIFE ASSURANCE COMPANY OF CANADA. |  |  |  |  |  |  |  |  |  |  |  |  |
| In Canada. <br> In other countries | $i$ 39,477 <br> $i$ 83,500 | $i \quad 516$ | $\begin{array}{ll}\text { d } & 366,393 \\ d & 77,067\end{array}$ | ${ }_{i}^{i}$ | $\begin{array}{r} 2,233 \\ 695 \end{array}$ | ${ }_{\text {i }}^{\boldsymbol{i}} \boldsymbol{i} 11,707,494$ | ${ }_{i}^{i}$ | 16 14 | ${ }_{i}^{i}$ | $\begin{aligned} & 67,809 \\ & 56,625 \end{aligned}$ |  | ${ }_{\mathbf{8 9} \text { 81,577 }}$ |
| Total. | $i 122,977$ | 516 | d 443,460 |  | 2,928 | i 3,226,270 | $i$ | 30 |  | 124,434 |  | 121,014 |

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



Department of Finance-Insurance Branch.
Canamian Life Companies-Assets, 1895.

Canadian Life Companies-Liabilities, \&c., 1895.

| Companies. | Unsettled Claims. | Net Reinsurance Reserve. | Sundry. | Total <br> 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. | Basis of Reserve. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. |  |
| Canada Life | 105,576 43 | 15,373,059 00 | 159,201 73 | 15,637,837 16 | 674,796 93 | 125,000 00 | 549,796 93 | Aner. 4 p.c. |
| Confederation. | 19,936 09 | 4,757,451 00 | 112,797 77 | 4,890,184 86 | 428,682 51 | 100,000 00 | 328,682 51 | H. M. $4 \frac{1}{2}$ p.c. |
| Dominion Life | 3,070 00 | 126,102 07 | 88280 | 130,054 87 | 76,419 42 | 64,400 00 | 12,019 42 | do |
| Federal | 12,173 12 | 403,448 76 | None. | 415,621 88 | 82,849 33 | 80,19700 | 2,652 33 | do |
| Great West | None. | 153,634 62 | 16581 | 153,800 43 | 85,074 61 | 100,000 00 |  | Actuaries 4 p.c. |
| $\stackrel{\text { ® }}{\text { L }}$ London Life. | 1,922 50 | 434,256 80 | 2L,294 28 | 458,473 58 | 64,413 70 | 50,000 00 | 14,413 70 | $\left\{\begin{array}{r} \text { H. M. } \left.4 \frac{1}{2}\right\}, \mathrm{c} . \text { and } \\ \text { Actuaries } 4 \text { p.c. } \end{array}\right.$ |
| Manufacturers Life | 17,000 00 | 794,618 00 | 6,510 84 | 818,128 84 | 194,440 30 | 127,320 00 | 67,120 30 | H. M. $4 \frac{1}{2}$ p.c. |
| North American | 7,950 00 | 1,795,822 00 | 31,527 80 | 1,835,299 80 | 465,218 35 | +60,000 00 | 405,218 35 | do |
| Ontario Mutual | 10,625 00 | 2,933,283 00 | 86839 | 2,944,776 39 | 178,798 60 | None. | 178,798 60 | Actuaries 4 p.c. |
| Sun | 61,202 72 | 4,734,016 04 | 34,607 54 | 4,829,826 30 | 535,944 23 | 62,500 00 | 473,444 23 | H. M. $4 \frac{1}{2}$ p.c. |
| Temperance and General | 3,000 00 | 334,079 88 | 7,989 06 | 345,068 94 | 77,586 46 | +60,000 00 | 17,586 46 | do |
| Total . | 242,455 86 | 31,839,771 17 | 376,846 02 | 32,459,073 05 | 2,864,224 44 | 829,417 00 | 2,034,807 44 |  |

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

## Department of Finance-Insurance Branch.

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


[^9]| 59 | Victoria． | Sessional Papers（No．4．）A． | ． 1896 |
| :---: | :---: | :---: | :---: |
| Table showing the Assets in Canada of American Companies doing business of Life Insurance in Canada for 1895. |  |  <br>  <br>  |  |
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|  |  |  |  |
|  |  |  | $\begin{aligned} & \text { 露 } \end{aligned}$ |

## Department of Finance-Insurance Branch.

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

|  | Unsettled Claims. | Net Reinsurance Reserve. | Sundry. | Total Liabilities, including Reserve. | (e) Excess of Assets over Liabilities. <br> (d) The Reverse. |
| :---: | :---: | :---: | :---: | :---: | :---: |
| British Companies. | \$ c. | \$ c. | \$ c. | \$ c. | \$ c. |
| British Empire. | 6,022 00 | 1,100,000 00 | None. | 1,106,022 00 | e 857,034 44 |
| Commercial Union | 3,713 02 | 234,188 86 | None. | 237,901 88 | c 6,849 48 |
| Edinburgh Life. | 12,057 43 | 155,490 10 | None. | 167,547 53 | $e \quad 11,85753$ |
| Life Association of Scotland. | 23,060 68 | 1,100,142 20 | None. | 1,123,202 88 | d 626,717 59 |
| Liverpool \& London \& Globe .. | None. | 100,000 00 | None. | 100,000 00 |  |
| London and Lancashire | 17,581 25 | 1,420,000 00 | 2,840 56 | 1,440,421 81 | $\epsilon \quad 398,40157$ |
| London Assurance | None | 10,711 38 | None. | 10,71138 |  |
| North British. | 17,913 85 | 575,060 00 | 1,677 11 | 594,590 96 |  |
| Reliance. | 1,000 00 | 100,000 00 | None. | 101,000 00 | e 14,710 19 |
| Royal. | None. | 390,000 00 | None. | 390,000 00 |  |
| Scottish Amicable | 14,600 00 | 109,500 00 | 2028 | 124,120 28 | e 51,569 49 |
| Scottish Provident | 7,706 37 | 91,571 20 | None. | 99,277 57 | $e$ e 2,328,395 24 |
| Standard | 38,344 13 | 3,761,983 00 | None. | 3,800,327 13 | $e \mathrm{7,810,51622}$ |
| Star.. | None. | 160,000 00 | None. | 160,000 00 | $e 1,320,45386$ |
| Totals | 141,998 73 | 9,308,586 74 | 4,537 95 | 9,455,123 42 | e11,077,767 09 |
| American Companies. |  |  |  |  |  |
| あtna Life | 23,209 C0 | 5,188,355 30 | 6,230 96 | 5,217,795 26 | d 1,315,874 48 |
| Connecticut Mutual. | 13,345 00 | 800,000 00 | None. | 813,345 00 | d 713,345 00 |
| Equitable.......... | 12,697 00 | 3,809,642 00 | 2,000 00 | 3,824,339 00 | $e \quad 347,03041$ |
| Germania. | None. | 78,493 00 | None. | 78,493 00 | e 2,902 49 |
| Metropolitan | 1,713 16 | 119,365 00 | 2,267 00 | 123,345 16 | e 37,431 09 |
| Mutual Life | 5,000 00 | 2,989,866 00 | None. | 2,994,866 00 | d 111,972 29. |
| National Life. | 7,552 00 | 67,934 39 | None. | 75,486 39 | $e \quad 34,66381$ |
| New-York... | 14,085 32 | 3,768,679 00 | 1,541 43 | 3,784,305 75 | e 114,647 29 |
| North-western. | None. | 66,950 00 | None. | 66,950 00 | 50,417 65 |
| Phwenix Mutual. | 8,856 00 | 350,000 00 | None. | 358,856 00 | d 222,732 92 |
| Provident Savings | 1,000 00 | 59,187 00 | None. | 60,187 00 | e 4,206 17 |
| Travelers'...... | 3,000 00 | 1,204,761 00 | None. | 1,207,761 00 | d 165,871 72 |
| Union Mutual. | 17,582 00 | 790,139 00 | 35800 | 808,079 00 | d 251,508 24 |
| United States. | 4,000 00 | 144,951 00 | None. | 148,951 00 | d 6,045 77 |
| Totals.. | 112,039 48 | 19,438,322 69 | 12,397 39 | 19,562,759 56 | d 2,196,051 51 |

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

INCOME (CASH), 1895.

|  | Net <br> Premium Income. | Consideration for Annuities. | Interest and Dividends on Stocks, \&c. | Sundry. | Total. |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Companies. | § cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. |
| Canada Life | 2,006,891 17 | None. | 696,440 63 | 17,938 97 | 2,721,270 77 |
| Confederation. | 843,866 37 | 9,008 00 | 189,237 21 | 20,530 44 | 1,062,642 02 |
| Dominion Life. | 53,395 04 | None. | 7,436 02 | 575 | 60.83681 |
| Federal.. | 256,681 75 | 96560 | 19,474 60 | 45450 | 277,57645 |
| Great West. | 120,997 75 | 1,600 00 | 9,144 06 | None. | 131,741 81 |
| London Life | 160,888 78 | None. | 25,513 10 | None. | 186,401 88 |
| Manufacturers' Life | 324,449 30 | None. | 39,141 96 | 10357 | 3f3,694 83 |
| North American | 483,591 61 | 1,76200 | 88,088 58 | 8,03605 | 581,478 24 |
| Ontario Mutual | 586,385 34 | 3.77750 | 144,916 90 | None. | 735,079 74 |
| Sun | 1,285,495 50 | 15,725 60 | 221,271 22 | 5,193 80 | 1,527,686 12 |
| Temperance and General. | 142,448 32 | None. | 15,722 00 | None. | 158,170 32 |
| Totals. | 6,265,090 93 | 32,838 70 | 1,456,386 28 | 52,263 08 | 7,806,578 99 |
| British Companies. |  |  |  |  |  |
| British Empire | 215,256 56 | 2,000 00 | 96,440 30 | 4,657 48 | 318,354 34 |
| Commercial Union | 16,459 00 | None. | 3,881 12 | None. | 20,340 12 |
| Edinburgh Life. | 6,603 34 | None. | 94761 | None. | 7,550 95 |
| Life Association of Scotland. | 42,417 32 | None. | 14,957 07 | None. | 57,374 99 |
| Liverpool \& London \& Globe | 6,744 81 | None. | None. | None. | 6,744 81 |
| London and Lancashire...... | 207,509 05 | None. | 78,401 73 | 7200 | 285,982 78 |
| London Assurance.... | 1,108 44 | None. | None. | None. | 1,108 44 |
| North British | 33,531 75 | None. | None. | None. | 33,531 75 |
| Reliance. | 6,606 61 | None. | 22180 | None. | 6,828 41 |
| Royal | 21,466 32 | None. | None. | None. | 21,466 32 |
| Scottish Amicable | 5,820 13 | None. | 74069 | None. | 6,560 82 |
| Scottish Provident | 1,985 42 | None. | 101,383 03 | None. | 103,368 45 |
| Standard. | 544,76415 | 7,547 00 | 507,809 91 | 9,294 31 | 1,069,415 37 |
| Star. . | 17,547 01 | None. | 56,626 10 | None. | 74,173 11 |
| Totals. . | 1,127,819 91 | 9,547 00 | 861,409 36 | 14,023 79 | 2,012,860 06 |
| American Companies. |  |  |  |  |  |
| ※tna Life. | 562,257 19 | None. | 12,953 25 | None. | 575,210 44 |
| Connecticut Mutual | 44,695 04 | None. | None. | None. | 44,695 04 |
| Equitable . | 669,395 71 | 3,904 00 | 125,338 28 | None. | 798,63] 99 |
| Germania. | 13,591 83 | None. | 3,059 70 | None. | 16,651 53 |
| Metropolitan | 168,995 38 | None. | 5,045 40 | None. | 174,040 78 |
| Mutual Life. | 721,773 24 | 15,000 00 | 108,277 83 | None. | 845,051 07 |
| National Life | 2,248 54 | None. | None. | None. | 2,24* 54 |
| New York. | 803,445 77 | 4,034 50 | 172,552 57 | 42571 | 980,458 55 |
| North-western | 15,140 95 | None. | None. | None. | 15,140 95 |
| Phæenix Mutual | 23,149 29 | None. | 5,307 90 | None. | 28,457 19 |
| Provident Savings | 91,459 15 | None. | 2,315 00 | None. | 93,774 15 |
| Travelers' | 144,973 60 | 1,200 00 | 44,517 34 | None. | 190,690 94 |
| Union Mutual | 123,170 87 | None. | 21,446 81 | 1,188 72 | 145,806 40 |
| United States. | 43,769 66 | None. | 4,696 96 | None. | 48,466 62 |
| Totals. | 3,428,066 22 | 24,138 50 | 505,511 04 | 1,614 43 | 3,959,330 19 |

## Lepartment of Finance-Insurance Branch.

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

EXPENDITURE (CASH) 1895.

|  | Payments to Policyholders. | General Expenses. | Dividends to Stockholders. | Total Expenditure. | $e$ Excess of Income over Expenditure. $d$ The Reverse. |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Companies. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. |
| Canada Life. | 1,524,697 21 | 392,262 11 | 87,50000 | 2,004,459 32 | $e$ 716,811 45 |
| Confederation. | 397,073 87 | 196,281 30 | 15,138 00 | 608,49317 | $e$ e 454,148885 |
| Dominion Life | 4,936 35 | 18,789 86 | 2,576 00 | 26,302 21 | e 34,534 60 |
| Federal. | 113,224 55 | 97,799 78 | None. | 211,024 33 | $e \quad 666,55212$ |
| Great West. | 23,080 50 | 68,543 44 | None. | 91,623 94 | $e \quad 40,11787$ |
| London Life. | 55,674 46 | 76,195 17 | 3,430 50 | 135,300 13 | $e \quad 51,10175$ |
| Manufacturers L | 50,465 41 | 130,77843 | 5,092 80 | 186,336 64 | c 177,358 19 |
| North American | 105,711 78 | 150,572 45 | 6,000 00 | 262,284 23 | $e$ 319,194 01 |
| Ontario Mutual. | 328,829 33 | 116,501 39 | None. | 445,330 72 | $e$ 289,749 02 |
| Sun. | 424,250 38 | 419,231 99 | 9,375 00 | 852,857 37 | $e$ 674,828 75 |
| Temperance and General. | 42,496 40 | 56,352 97 | 3,000 00 | 101,849 37 | $e \quad 56,32095$ |
| Totals. | 3,070,4i0 24 | 1,723,308 89 | 132,112 30 | 4,925,861 43 | $e 2,880,71756$ |
| British Companies. |  |  |  |  |  |
| British Empire | 90,195 36 | 44,368 44 |  | 134,563 80 | c 183,790 54 |
| Commercial Union | 8,516 59 | 1,486 20 |  | 10,002 79 | $e$ 10,337 33 |
| Edinburgh Life. | 13,395 51 | 66391 |  | 14,059 42 | d 6,508 47 |
| Life Association of Scotland. | 63,845 40 | 2,679 07 |  | 66,524 47 | d 9,150 08 |
| Liverpool \& London \& Globe. | 17,383 81 | 25131 |  | 17,635 12 | d 10,890 31 |
| London and Lancashire. | 104,467 61 | 57,021 11 |  | 161,489 32 | $e \quad 124,49346$ |
| London Assurance | None. | 281 |  | 281 | c 1,105 63 |
| North British | 32,255 25 | 4,329 23 |  | 36,584 48 | d 3,052 73 |
| Reliance | 7,126 43 | 22467 |  | 7,351 10 | d ${ }^{\text {d }} 2269$ |
| Royal | 22,198 28 | 1,022 09 |  | 23,220 37 | d 1,75405 |
| Scottish Amicable. | 2,912 70 | 4289 |  | 2,955 59 | $e \quad 3,60523$ |
| Scottish Providen | 9,069 04 | 8020 |  | 9,149 24 | $e \quad 94,21921$ |
| Standard | 244,232 01 | 121,079 60 |  | 365,311 61 | $c$ 704,103 76 |
| Star | 10,569 89 | 4,290 76 |  | 14,860 65 | 59,312 46 |
| Totals. | 626,167 88 | 237,542 89 | ... .. .. | 863,710 77 | $e 1,149,08929$ |
| American Companies. |  |  |  |  |  |
| Etna Life | 604,483 89 | 54,319 94 |  | 658,803 83 | d 83,593 39 |
| Connecticnt Mutual | 143,553 46 | 27548 |  | 143,829 44 | d 99,134 40 |
| Equitable. | 472,220 42 | 66,976 88 |  | 539,197 30 | e 259,440.69 |
| Germania. | 7,523 53 | 62535 |  | 8,148 88 | e 8,502'65 |
| Metropolitan | 46,693 05 | 119,484 70 |  | 166,177 75 | $e \quad 7,86303$ |
| Mutual Life | 191,194 38 | 111,690 36 |  | 302,884 74 | $e$ 542,166 33 |
| National Life | 5,738 71 | 7177 |  | 5,810 48 | d 3,561 94 |
| New York | 317,711 09 | 112,620 64 |  | 430,331 73 | $e$ e 550,626 82 |
| North-western | 43,479 61 | None. |  | 43,479 61 | d 28,338 66 |
| Phoenix Mutual. | 70,486 02 | None. |  | 70,486 02 | d 42,028 83 |
| Provident Savings | 41,543 16 | 23,650 77 |  | 65,19393 | 28,580 22 |
| Travelers | 130,906 14 | 22,011 08 |  | 152,917 22 | e 37,773 72 |
| Union Mutual | 76,888 58 | 29,119 15 |  | 106,007 73 | e 39,793 67 |
| United States. | 13.41679 | 10,942 56 |  | 24,359 35 | 24,107 27 |
| Totals | 2,165,839 33 | 501,788 68 |  | 2,717,628 01 | e 1,242,202 18 |

## PAYMENTS TO POLICY HOLDERS, 1895.

| Companies. | Death Claims. | Matured Endowments. | $\begin{gathered} \text { Paid } \\ \text { to } \\ \text { Annui- } \\ \text { tants. } \end{gathered}$ | Paid for Surrendered Policies. | $\begin{gathered} \text { Dividends } \\ \text { paid } \\ \text { Policy } \\ \text { Holders. } \end{gathered}$ | Total paid to Policy Holders. | Net <br> Premium Income (including consideration for Annuities.) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Companies. | \$ cts. | \$ cts. | 8 cts. | 8 cts. | S cts. | \$ ets. | \$ cts. |
| Canada Life. | 641,440 41 | 84,07904 | 40000 | 110,706 31 | 688,071 45 | 1,524,697 21 | 2,006,891 17 |
| Confederation | 16587917 | $75,44 \pm 00$ | 4,905 40 | 63,650 11 | 87,195 19 | 397,073 87 | 852,874 37 |
| Dominion Life | 4,00000 | None. | None. | 43391 | 50244 | 4,936 35 | 53,395 04 |
| Federal | 71,500 00 | 2,000 00 | None. | 9,582 96 | 30,141 59 | 113,224 55 | 257,647 35 |
| Great West | 22,769 26 | None. | None. | 31124 | None. | 23,080 50 | 122,597 75 |
| London Life | 36,127 07 | 10,818 50 | None. | 5,677 97 | 3,020 92 | 55,674 46 | 160,888 78 |
| Manufacturers L | 43,469 45 | None. | None. | 6,371 23 | 62473 | 50,46541 | 324,449 30 |
| North American | 71,424 26 | 3,300 00 | 4,506 04 | 19,414 92 | 7,066 56 | 105,71178 | 485,353 61 |
| Ontario Mutual | 143,981 00 | 36,450 00 | 26650 | 77,913 22 | 70,218 61 | 328,829 33 | 590,162 84 |
| Sun. | 297,409 42 | 51,713 19 | 4,140 60 | 45,190 00 | 25,797 17 | 424,250 38 | 1,301,221 10 |
| Temperanceand General | 34,314 85 | None. | None. | 6,963 50 | 1,218 05 | 42,496 40 | 142,448 32 |
| Totals | 1,532,314 89 | 263,834 73 | 14,218 54 | 346,215 37 | 913,856 71 | 3,070,440 24 | 6,297,929 63 |
| British Companies. |  |  |  |  |  |  |  |
| British Empire | 44,014 00 | 14,937 50 | 97430 | 28,059 56 | 2,210 00 | 90, 19536 | 217,256 56 |
| Commercial Unio | 7,248 65 | 1,005 27 | None. | 21822 | 4445 | 8,516 59 | 16,459 00 |
| Edinburgh Life. | 12,304 64 | None. | None. | 1,090 87 | None. | 13,395 51 | 6,603 34 |
| Life Association of Scotland | 52,603 77 | 3,139 85 | None. | 1,897 28 | 6,204 50 | 63,845 40 | 42,417 32 |
| Liverpool and London and Globe | 15,668 75 | None. | 1,582 56 | 13250 |  | 17,383 81 | 6,744 81 |
| London and Lancashire | 59,952 75 | 32,626 50 | None. | 11,458 45 | 42991 | 104,467 61 | 207,509 05 |
| London Assuran | None. | None. | None. | None. | None. | None. | 1,108 44 |
| North British | 25,137 81 | 1,426 28 | None. | 5,112 76 | 57840 | 32,255 25 | 33,531 75 |
| Relianc | 2,275 43 | 1,000 00 | None. | 3,851 00 | None. | 7,126 43 | 6,606 61 |
| Royal | 19,829 94 | None. | 23522 | 68193 | 1,451 19 | 22,198 28 | 21,466 32 |
| Scottish Amicab | None. | None. | None. | 2,912 70 | None. | 2,912 70 | 5,820 13 |
| Scottish Provid | 9,069 04 | None. | None. | None. | None. | 9,069 04 | 1,985 42 |
| Standard | 211,335 95 | 17,629 33 | 3,751 33 | 9,179 11 | 2,336 29 | 244,232 01 | 552,311 15 |
| Star | 2,834 83 | 2,581 28 | 12341 | 5,030 37 | None. | 10,569 89 | 17,547 01 |
| Totals | 462,275 56 | 74,346 01 | 6,666 82 | 69,624 75 | 13,254 74 | 626,167 88 | 1,137,366 91 |
| American Companics. |  |  |  |  |  |  |  |
| Etna Life | 215,490 65 | 227,835 21 | None. | 28,125 27 | 133,032 76 | 604,483 89 | 562,257 19 |
| Connecticut Mutua | 72,20500 | 49,507 00 | None. | 3,220 00 | 18,621 96 | 143,553 96 | 44,695 04 |
| Equitable | 255,580 73 | 66,022 26 | 3,152 91 | 126,620 13 | 20,844 39 | 472,220 42 | 673,299 71 |
| Germania | 6,000 00 | None. | None. | 1,413 70 | 10983 | 7,523 53 | 13,591 83 |
| Metropolitan. | 41,374 01 | None. | None. | 3,477 21 | 1,841 83 | 46,693 05 | 168,995 38 |
| Mutual Life | 145,007 38 | 9,545 77 | 7,787 03 | 20,943 48 | 7,910 72 | 191,194 38 | 736,773 24 |
| National Li | 5,598 71 | None. | None. | 14000 | None. | 5,738 71 | 2,248 54 |
| New York | 201,143 28 | 23,523 31 | 8,482 00 | 59,026 92 | 25,535 58 | 317,711 09 | 807,480 27 |
| North-western.. | 17,842 00 | 19,70700 | None. | 1,401 72 | 4,528 89 | 43,479 61 | 15,140 95 |
| Phoenix Mutual. | 36,155 00 | 26,072 00 | None. | 2,663 00 | 5,596 02 | 70,486 02 | 23,149 29 |
| Provident Saving | 32,745 00 | None. | None. | 1,049 36 | 7,748 80 | 41,543 16 | 91,459 15 |
| Travelers' | 66,132 00 | 33,423 00 | 22121 | 31,129 93 | None. | 130,906 14 | 146,173 60 |
| Union Mutua | 47,787 48 | 18,553 01 | None. | 6,037 70 | 4,510 39 | 76,888 58 | 123,170 87 |
| United State | 11,300 00 | 1,150 00 | None. | 96679 | None. | 13,416 79 | 43,769 66 |
| Totals. | 1,154,361 24 | 475,338 56 | 19,643 15 | 286,215 21 | 230,281 17 | 2,165,839 33 | 3,452,204 72 |

Department of Finance-Insurance Branch.
Abstract of Life Insurance in Canada (Assessment Plan) for the Year 1895.


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

| Companies. | Amount terminated by |  | Total Terminated. |
| :---: | :---: | :---: | :---: |
|  | Death. | Surrender, Expiry or Lapse. |  |
| Canadian Companies. | \$ | \$ | \$ |
| Catholic Mutual Benefit Society | 156,000 | 1,539,000 | 1,695,000 |
|  | 1,000 | 6,000 | 7,000 |
| Commercial Travellers' Mutual Benefit | 10,000 | 64,000 | 74,000 |
| Home Life Association. . . . . . | 5,000 | 376,000 | 381,000 |
| Provincial Provident Institution | 88,000 | 1,869,700 | 1,958,700 |
| Woodmen of the World | 18,900 | 204,000 | 222,900 |
| Total for 1895 | 279,900 | 4,058,700 | 4,338,600 |
| Total for 1894 | 238,000 | 2,242,000 | 2,480,000 |
| Anverican Companies. |  |  |  |
| Covenant Mutual . | 48,750 | 1,223,375 | 1,272,125 |
| Mutual Reserve Fund | 200,000 | 2,458,500 | 2,658,500 |
| Massachusetts Benefit Life Association. | 119,050 | 723,505 | 842,555 |
| Total for 1895. | 367,800 | 4,405,380 | 4,773,180 |
| Total for 1894 | 305,450 | 6,046,750 | 6,352,200 |

## RECAPITULATION.

| Canadian companies. | $\begin{aligned} & 279,900 \\ & 367,800 \end{aligned}$ | 4,058,700 <br> 4,405,380 | $\begin{array}{r} 4,338,600 \\ 4,773,180 \end{array}$ |
| :---: | :---: | :---: | :---: |
| Total for 1895. | 647,700 | 8,464,080 | 9,111,780 |
| Total for 1894. | 543,450 | 8,288,750 | 8,832,200 |

Department of Finance-Insurance Branch.
Table showing the Total Assets, and their nature, of Canadian Companies doing business of Life Insurance upon the Assessment Plan, and the Assets in Canada of American Companies doing business of Assessment Life Insurance in Canada.
CANADIAN COMPANIES, ASSETS, 1895.

| Companies. | Com bu in | menced iness anada. | Real Estate. | Loans on Real Estate. | Stocks, Bonds and Debentures. | Cash on hand and in Banks. | Agents' Balances and Bills Receivable. | $\begin{gathered} \text { Interest } \\ \text { Due } \\ \text { and Acrued } \end{gathered}$ | Due from Members. | Other Assets | Total Assets. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | \$ cts. | \$ cts. | \$ cts. | \$ ets. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. |
| Catholic Mutual Benefit | Feb. | 10, 1880 | None. | None. | None. | 53,247 26 | None. | None. | 17,068 91 | 73500 | 71,051 17 |
| Colonial Mutual. | Jan. | 2, 1895 | None. | None. | None. | 2,253 18 | 5,058 77 | None. | 5,339 07 | 27673 | 12,927 75 |
| tual Benefit Society........ . |  | -, 1881 | None. | 15,00000 | 8,413 61 | 10,125 71 | None. | 32708 | None. | 57408 | 34,440 48 |
| Home....................... | May, | 12, 1892 | None. ${ }_{7}$ | None. | None. | 7,030 80 | 73864 | None. | 3,106 92 | 35682 | 11,232 18 |
| Provincial Providen Instit'n. | April | 19, 1884 | 7,50610 | 20,200 00 | 47,789 29 | 53,323 83 | 3,327 08 | 2,159 40 | 19,817 68 | 2,155 39 | 156,278 77 |
| Woodmen of the W | July | 6, 1893 | None. | None. | None. | 9,335 10 | 21000 | None. | 4,331 80 | 41000 | 14,286 90 |
| E: Total. |  |  | 7,506 10 | 35,200 00 | 56,202 90 | 135,315 86 | 9,334 49 | 2,486 48 | 49,664 38 | 4,508 02 | 300,218 25 |

AMERICAN COMPANIES, ASSETS IN CANADA, 1895.

| Covenant Mutual. | Sept. 20, 1890  <br> Nov. 8,1891 <br> April ,- 1884 | None. | None. | 51,735 56 | 7,860 73 | None | 77836 | 21,122 54 | None | 81,497 19 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Massachusetts Benefit Life. |  | 14,400 00 | 13,839 26 | 100,000 00 | 14,640 60 | 44087 | 1,481 00 | 39,086 77 | 65362 | 184,542 12 |
| Mutual Reserve_Fund |  | None. | None. | 107,325 57 | 47,761 64 | None. | 41667 | 109,145 90 | None. | 264,649 78 |
| Total |  | 14,400 00 | 13,839 26 | 259,061 13 | 70,262 97 | 44087 | 2,676 03 | 169,355 21 | 65362 | 530,689 09 |

## ASSESSMENT LIFE COMPANIES.

CANADIAN COMPANIES-LIABILITIES, 1895.

| Companies. | Claims Unsettled. | Due on Account of General Expenses. | Other <br> Liabilities. | Total Liabilities (not including reserve). |
| :---: | :---: | :---: | :---: | :---: |
|  | 8 cts. | $s$ ets. | \$ cts. | 8 cts. |
| Catholic Mutual Benefit.. | 24,650 00 | 4800 | 2,000 00 | 26,698 00 |
| Colonial Mutual. | None. | None. | 4,67480 | 4,67480 |
| Commercial Travellers' Mutual Benefit Society | None. | None. | None. | None. |
| Home. | 2,000 00 | None. | 5,701 10 | 7,701 10 |
| Provincial Provident Institution | 27,50000 | 3,373 67 | 20868 | 31,082 35 |
| Woodmen of the World. | 8,800 00 | 1,192 00 | 1,922 48 | 11,914 48 |
| Totals. | 62,950 00 | 4,613 67 | 14,507 06 | 82,070 73 |

AMERICAN COMPANIES-LIABILITIES IN CANADA, 1895.
(ExCleding reserte.)


## Department of Finance-Insurance Branch.

## ASSESSMENT LIFE COMPANIES, 1895.

Income, 1895.


Expenditure, 1895.

| Companies. | Paid for Death Losses and Disability Claims. | General Expenses. | Total Expenditure | $\varepsilon$ Excess of Income over Expenditure. d The $\bar{R}$ everse |
| :---: | :---: | :---: | :---: | :---: |
| Canadian. | \$ c. | \$ c. | \$ c. | \$ c. |
| Catholic Mutual Benefit. | 148,307 57 | 12,271 88 | 160,579 45 | $e \quad 7,44586$ |
|  | 1,000 00 | 15,680 26 | 16,680 26 | d 5,969 06 |
| Commercial Travellers' Mutual Benefit Society | 10,000 00 | 3,872 72 | 13,872 72 | $e \quad 10,92211$ |
| Home | 6,900 00 | 15,043 72 | 21,943 72 | d 7,231 88 |
| Provincial Provident Institution | 94,650 00 | 48,729 38 | 143,379 38 | $e \quad 19,28322$ |
| Woodinen of the World. | 10,300 00 | 11,508 85 | 21,808 85 | 4,903 89 |
| Totals. . | 271,15: 57 | 107,106 81 | 378,264 38 | e 29,75514 |
| American. |  |  |  |  |
| Covenant Mutual | 47,636 67 | 16,340 43 | 63,977 10 | 968 65 |
| Mutual Reserve Fund | 163,793 20 | 84,566 25 | 248,359 45 | 78,938 78 |
| Massachusetts Benefit Life Association. | 128,287 02 | 13,585 65 | 141,872 67 | c 17,887 06 |
| Totals | 339,716 89 | 114,492 33 | 454,209 22 | $e \quad 97,79449$ |

Table showing Total Assets, and their Nature, of Canadian Companies doing business of Accident, Guarantee, Plate Glass or Steam Boiler Insurance.
CANADIAN COMPANIES-ASSETS-1895.

| Companies. | Real Estate. | Loans on Real Estate. | Stocks, Bonds and Debentures. | Loans on Collaterals. | Agents' <br> Balances and <br> Bills Receivable. | Cash on hand and in Banks. | Interest due and Accrued. | Other Assets. | Total Assets. | $\begin{gathered} \text { Nature } \\ \text { of } \\ \text { Business. } \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. |  |
| Boiler Inspection. | None. | 7,800 00 | 77,943 00 | None. | 1,898 96 | 16,312 42 | 1,217 98 | 78200 | 105,954 36 | Steam boiler, \&c. |
| Canaula Accident | None. | None. | 66,844 00 | None. | 9,229 55 | 16,475 93 | 1,021 25 | 78148 | 94,352 21 | Accident. |
| Canadian Railway Accident. | None. | None. | 20,000 00 | None. | 6,583 33 | 6,590 59 | 23333 | 84835 | 34,255 60 | Accident. |
| Dominion Burglary Guarantee Co. | None. | None. | 28,000 00 | None. | 1,074 51 | 4,522 60 | None. | 30,796 64 | 64,393 75 | Burglary guarantee. |
| S.Dominion Plate Glass.. | None. | None. | 16,347 00 | None | 1,506 49 | 2,722 52 | None. | 40000 | 20,976 01 | Plate Glass. |
| Guarantee. | 35,099 54 | 16,780 00 | 734,804 66 | None. | 9,645 65 | 57,947 79 | 8,456 90 | 5,106 39 | 867,840 93 | Guarantee. |
| Manufacturers'G'tee and Accident. | None. | 13,382 36 | 20,900 00 | None. | 12,584 11 | 21,759 04 | 1,124 24 | 56652 | 70,316 27 | Accident. |
| Ontario Accident. | None. | None. | 23,167 75 | None. | 93790 | 3,399 43 | None. | None. | 27,505 08 | Accident. |
| Steam Builer and Plate Glass | None. | None. | 20,000 00 | None. | 2,224 47 | 2,832,38 | None. | 10000 | 25,156 85 | Steam boiler and plate glass. |
| Totals. | 35,099 54 | 37,962 36 | 1,008,006 41 | None. | 45,684 97 | 132,562 70 | 12,053 70 | 39,381 38 | 1,310,751 06 |  |

## Department of Finance-Insurance Branch.

Table showing the Total Liabilities of Canadian Companies doing business of Accident, Guarantee, Plate Glass or Steam

| Companies. | Unsettled Losses. | Reserve <br> of Unearned Premiums. | Sundry. | Total Liability, Capital Stock not including Capital Stock | Excess of Assets over Liabilities, excluding Capital Stock. | Capital Stock paid up or in course of Collection. | $e$ Excess <br> of Assets over Liabilities and C pital Stock. $d$ Impairment of Capital. | Nature of Business. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 8 cts. | \& cts. | 8 cts. | \$ cts. | \& cts. | \$ cts. | \$ cts. |  |
| Builer Inspection. | None. | 30,958 43 | 3,002 70 | 33,961 13 | 71,993 23 | 45,045 00 | e 26,948 23 | Steam Boiler, \& ${ }^{\text {c }}$. |
| Canada Accident. | 18,001 06 | 39,778 10 | 49709 | 58,276 25 | 36,075 96 | 32,490 00 | e 3,585 96 | Accident |
| 8.Canadian Railway Accident. | None. | 7,311 28 | 823 | 7,319 51 | 26,936 09 | 32,520 00 | d 5,583 91 | Accident. |
| Dominion Burglary Guarantee Co. | 1,360 48 | 7,379 90 | $430{ }^{2} 2$ | 9,171 10 | 55,222 65 | 60,000 00 | d 1,777 35 | Burglary Guarantee. |
| Dominion Plate Glass. | None. | 12,776 36 | Nonc. | 12,776 36 | 8,199 65 | 10,000 00 | d 1,800 35 | Plate Glass. |
| Guarantee... | 103,605 32 | 104,850 81 | 8,29796 | 216,754 09 | ¢51,086 84 | 304,600 00 | e 346,486 84 | Guarante |
| Manufacturers' Guarantee \& Accident | 5,199 99 | 37,563 71 | None. | 42,763 70 | 27,552 57 | 47,480 00 | d 19,927 43 | Accident. |
| Ontario Accident. | None. | 1,568 57 | 9538 | 1,663 95 | 25,841 13 | 27,015 00 | d 1,173 87 | Accident. |
| Steam Boiler and Plate Glass...... | None. | 3,655 28 | 3,189 37 | 6,844 65 | 18,312 20 | 40,100 00 | d 21,787 80 | Steam Boiler \& Plate Glass. |
| Totals | 128,166 85 | 245,842 44 | 15,521 45 | 389,530 74 | 921,220 32 | 599,250 00 | e 321,970 32 |  |

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

INCOMES, 1895.

| Companies. | Net Cash for Premiums. | Interest and <br> Dividends on Stock, \&c. | Sundry. | Total Cash Income. | $\begin{aligned} & \text { Received } \\ & \text { on } \\ & \text { Account of } \\ & \text { Capital } \\ & \text { not } \\ & \text { included in } \\ & \text { Income. } \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | S cts. | $s$ cts. | \$ cts. | \$ cts. | $\therefore$ cts. |
| Boiler Inspection. | 26,459 69 | 4,558 73 | 39680 | 31,415 22 | None. |
| Canada Accident | 79,357 49 | 2,619 52 | 24,333 33 | 106,310 34 | None |
| Canadian Railway Accident | 2,661 89 | 15730 | None. | 2,819 19 | 32,520 00 |
| Corneille \& Sharpe | 1,50x 17 | 22400 | None. | 1,732 17 | 1,996; 65 |
| Dominion Burglary... | 14,949 25 | 1,112 87 | None. | 16,062 12 | 15,343 50 |
| Dominion Plate ( ( lass | 8,890 61 | 69000 | None. | 9,580 61 | None. |
| Guarantee Company. | 204,197 25 | 33,10766 | 35237 | 237,657 28 | None. |
| Manufacturers' (xuarantee and Accident | 81,04890 | 1,23084 | None. | 82,279 74 | 23,740 00 |
| Mongenais, Boivin \& Co. | 17,258 66 | 1,056 72 | None. | 18,315 38 |  |
| Ontario Accident. | 96000 | 35000 | None. | 1,310 00 | 27,01500 |
| Steam Boiler and Plate Glass. | 4,848 24 | 1,694 13 | 2,500 00 | 9,042 37 | None. |
| Totals | 442,140 15 | 46,801 77 | 27,582 50 | 516,524 42 | 100,615 40 |

EX PENDITURE, 1895.

| Companies. | Paid for Losses. | General Expenses. | Dividends <br> or Bonus to Stockholders. | Total Cash Expenditure | Nature of Business. |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | S cts. | 8 cts. | S cts. | \$ cts. |  |
| Boiler Inspection | None. | 24,829 85 | 2,702 70 | 27,532 55 | Steam boiler, \&c |
| Canada Accident | 61,364 04 | 37,530 34 | None. | 98,894 38 | Accident and plate glass. |
| Canadian Railway Accident. | 73024 | 8,018 36 | None. | 8,748 60 | Accident. |
| Corneille \& Sharpe | 59829 | 71653 |  | 1,314 82 | Plate glass. |
| Dominion Burglary | 2,915 33 | 9,635 61 | None. | 12,550 34 | Burglary guarantee. |
| Dominion Plate Crlass | 4,655 85 | 4,03186 | 1,750 00 | 10,438 71 | Plate glass. |
| Guarantee Compauy. .......... | 45,657 94 | 130,497 24 | 18,27600 | 194,431 18 | Guarantee. |
| Manufacturers' (x'tee \& Accident | 54,305 21 | 34,922 92 | None. | 89,22813 | Accident. |
| Mongenais, Boivin \& Co. | 9,411 51 | 2,250 56 |  | 11,662 07 | Plate glass. |
| Ontario Accident.. | 3917 | 1,486 28 | None. | 1,505 45 | Accident. |
| Steam Boiler and Plate Glass. . | 1,110 42 | 6,391 18 | 20,050 00 | 27,551 60 | Steam boiler and |
| Total. | 180,789 00 | 260,310 73 | 42,77870 | 483,878 43 |  |

## Department of Finance－Insurance Branch．

## Abstract of Guarantee Business in Canada for the Year 1895.

| － |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \＄ |  | 8 |  | 8 | \＄ | 8 | \＄ | \＄ |
| American Surety． | 6，404 | 496 | 592，640 | 587 | 710，003 | None． | None． | None． | None． |
| Employers＇Liability | 2，387 | 170 | －530，000 | 166 | 510，000 | None． | None | None． | None． |
| Guarantee ．．．．．．．．．．． | 31，047 |  | 5，954，850 |  | 5，089，728 | 9，289 | 5，346 | 3，971 | None． |
| London Guarantee and Accident | 36，541 | 5，722 | 5，887，780 | 5，441 | 5，577，330 | 4，451 | 6，207 | 2，282 | None． |
| Totals | 76，379 |  | 12，965， 270 |  | 11，887，061 | 13，740 | 11，553 | 6，253 | None． |

Abstract of Accident Business in Canada for the Year 1895.

|  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 8 |  | \＄ |  | \＄ | \＄ | 8 | \＄ | \＄ |
| Canada Accident | 58，071 | 3，710 | 10，147，764 | 3，506 | 9，748，264 | 40，879 | 47，647 | 12，995 | 2，750 |
| Canadian Railway | 2，662 | 744 | 890，400 | 720 | 851，400 | 730 | 730 | None． | None． |
| Employers＇Liability． | 9，891 | 671 | 1，687，083 | 640 | 1，582，583 | 5，855 | 2，866 | 2，988 | None． |
| London Guarantee and Accident． | 78，986 | 6，067 | 17，462，883 | （6，019 | 17，356，883 | 33，403 | 39，202 | 6，806 | None． |
| Manufacturers；Guaran tee and Accident．．．．．． | 81，049 | 3，290 | 13，199，250 | 3，299 | 12，731，750 | 52，962 | 54，305 | 5，200 | None． |
| Norwich and London．．．． | 3，001 | 277 | 746，500 | 242 | 648，500 | 1，794 | 1，649 | 185 | None． |
| Ocean Accident and Guar－ antee． | 8，803 | 464 | 2，411，000 | 449 | 2，318，500 | 1，707 | 992 | 716 | None． |
| Ontario Accident | 960 | 169 | 407，500 | 166 | 332，000 | 39 | 39 | None． | None． |
| Sun | 368 | None． | None． | 46 | 15，000 | 89 | 89 | None． | None． |
| Travelers＇ | 114，018 | 7，589 | 19，679，001 | 6，957 | 18，765，251 | 54，460 | 43，610 | 12，500 | 5，000 |
| Totals | 357，809 | 22，987 | 66，631，381 | 22，041 | 64，350，131 | 191，918 | 191，129 | 41，390 | 7，750 |

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

| Dominion Burglary Guar－ <br> antee Company．．．．．．． | 14,949 | 1,338 | $1,880,853$ | 1,180 | $1,669,477$ | 2,601 | 2,915 | 560 |
| ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: | ---: |

## Abstract of Credit Indemnity Business in Canada for the Year 1895.



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

THE CANADA ACCIDENT ASSURANCE COMPANY.


THE GUARANTEE COMPANY OF NORTH AMERICA.

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

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

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

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

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

Department of Finance-Insurance Branch.

## LIST OF

## INSURANCE COMPANIES

LICENSED T0 D0 BUSINESS IN CANADA
List of Insurance Companies Licensed to do Business in Canada, under the Insurance Act, as at 3rd July, 1896.

| Name of Company. | Chief Agent to Receive Process. | Amount of Deposit with Receiver General. |  | Description of Insurance Business for which Licensed. |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Par Value. | $\begin{aligned} & \text { Accepted } \\ & \text { Value. } \end{aligned}$ |  |
|  |  | \$ | \$ |  |
| The Etna Insurance Co., Hartford, Con | F. W. Evans, ('eneral Agent, Montre | 112,0¢0 | 100,800 | Fire and Inland Marine. |
| The Atna Life Insurance Co., Hartford, Conne | Wm. H. Orr, Manager, Toronto.. | 3,935,193 | 3,684,053 |  |
| The Agricultural Insurance Co., Watertown, N | C. R. G. Johnson, Chiff Agent, Montreal | 138,100 | 122,850 | Fire and Tornado. |
| The Alliance Assurance Company, London, | J. Lloyd Owen, Chief Agent, Montreal.. | 311,142 | 2!2,000 | Fire. |
| The Annerican Surety Company of New York. | Alex. Dixm, Chief Agent, Toronto | 50,000 | 50,000 | Guarantee. |
| The Atlas Assurance Company, London, Fing | Matthew C. Hinshaw, Montreal. | 107,067 | 104,779 | Fire. |
| The Boiler Inspection and Insurance Company of Canada | W. B. McMurrich, Agent, Toron | 54,724 | 49,252 | Steam Boilers, \&c. |
| *The British Empire Mutual Life Ass. Co., London, Eng | Fred. Stancliffe, Chief Agent, Montreal | 124,587 | 114,707 | Life. |
| Boivin, Wilson \& Co | L. I. Boivin, Agent, Montreal | 18,567 | 17,211 | Plate-glass. |
| The British America Assurance Company | P. II. Sims, Secretary, Toront | 62,000 | 55,314 | Fire and Inland Marine. |
| The British and Foreign Marine Insurance Co., Limited | E. L. Bond, Chief Agent, Montreal | 112,000 | 100,800 | Inland Marine. |
| The Caledonian Insurance Company, Edinburgh, Seotland | Lansing Lewis, Manager, Montreal | 115,199 | 104,595 |  |
| The Canada Accident Assurance Company. | T. H. Mudson, Chief Agent, Montreal | 27,302 | 25,072 | Accident and Plate (ilass. |
| The Canada Life Assurance Company... | A. G. Ramsay, Manager, Hamilton.. | (11,000 | 54,900 | Life. |
| The Canadian Railway Accident Insuranc | Dr. A. A. Henderson, Chief Agent, 0 | 20,000 | 20,000 | Accident. |
| The Canadian Sick Benefit Society....... | Charles Egan, Chief Agent, Petrolia, O | 5,010 | 5,000 | Sickness and disability insurance on the Assessment Plan. |
| The Commercial Union Ass. Co. (Limited), London, Eng. | Evans \& Mc(iregor, General Agents, Montreal | 492,820 | 486,180 | Fire, Inland Marine \& Life. |
| The Confederation Life Association. | J. K. Macdonald, Managing Director, Toronto. | 84,500 | 76,050 |  |
| The Connecticut Fire Insurance Company, Hartford, Conn. | Robert Hampson \& Son, Chief Agents, Montreal.. | 100,000 | 100,000 | Fire. |
| C. C. Corneille and C. A. Sharpe (doing business under the name of the Metropolitan Plate Glass Insurance Co.) |  | 5,600 | 5,040 | Plate Glass. |
| The Covenant Mutual Life Association of Illinois . . . . . . . | A. H. Hoover, Chief Agent, Toronto | 53,533 | 53,533 | Life, on Assessment Plan. |
| The Dominion Burglary Guarantee Co. (Limited) | John A. Grose, Chief Agent, Montreal | 28,000 | 25,200 | Burglary Ciuarantee. |
| The Dominion Life Assurance Company . . . . . . . | Thos. Hilliard, Managing Director, Waterloo, Ont. | 56,31! | 50,195 |  |
| The Dominion Plate Glass Insurance Company. | Alexander Ramsay, Chicf Agent, Montreal..... | 16,000 | 14,900 | Plate Glass. |
| The Employers Liability Assurance Corporation (Limited). . | F. Stancliffe, Chief Agent, Montreal | 76,650 | 76,650 | Guarantee and Accident. |
| +The Equitable Life Assurance Society of the United States. | Seargent P. Stearns, Manager, Montreal | 1,550,100 | 1,427,573 | Life. |
| The Federal Life Assurance Company of Ontario......... | David Dexter, Managing Director, Hamilton. | 56,307 | 50,226 | Life. |
| The (xermania Life Insurance Company. | C. R. G. Johnson, Chief Agent, Montreal. ....... | 75,000 | 72,500 | Life. |
| The Great West Life Assurance Company | J. H. Brock, Managing Director, Winnipeg, Man. | 56,000 | $50,400$ |  |
| The Guarantee Company of North America | Edward Rawlinjs, Manager, Montreal. | 58,400 | 53,800 | Guarante. |
| The Guardian Fire and Life Ass. Co. (Limited), London, Eng. | E. P. Heaton, Chief Agent, Montreal. | 216,567 | $216,567$ |  |
| The Hartford Fire Insurance Company, Hartford, Conn... | Peter A. McCallum, Chief Agent, Toronto. ..... | 87,920 | $100,000$ | Fire. |
| The Imperial Insurance Company (Limited), London, Eng. | (i. R. Kearley, Chief Agent, Montreal. . . . . . . . . . | 192,720 | 184,021 | Fire. |

Department of Finance-Insurance Branch.
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Tontreal.
The Insurance Company of North America, Philadelphia, Pa. $\mid$ Robert Hampson \& Son, Chief Agents,
G. F. C. Smith, Chief Agent, Montreal.
G. F. C. Smith, Chief Agent, Montreal. . . . . . . . . Eastmure \& Lightbourne, Chief Agents,
E. A. Lilly, Chief Agent, Montreal.............. E. A. Lilly, Chef Agent, Montrea A. I. Hubbard, Chief Agent, Toronto.
Alfred Wright, Chief Agent, Toronto. B. Hal. Brown, Manager, Montreal. B. Hal. Brown, Manager, Macdonald, Secretary, London, Ont James Boomer, Manager, Toronto. J. F. Junkin, Chief Agent, Toronto. . Jno. W. Molson, Chief Agent, Montreal T. E. P. Sutton, Chief Agent, Toronto....
Frank L. Palmer, ( ${ }^{\text {eneneral Agent, Toronto }}$ James Lockie, Secretary, Waterloo, Ont. . Fayette Brown, Manager, Montreal...
D. Z. Bessette, Chief Agent, Montreal Datthew C. Hinshaw, Montreal...... David Burke, Chief Agent, Montreal . Thos. Davidson, Managing Director, Montreal. Robt. W. Tyre, Manager, Montreal...........
Alfred Robinson, Chief Agent, London, Ont..

Seott \& Walmsley, General Agents, Toronto.
Alex. Dixon, Manager, Toronto. . ............. Francis F. Rolland, Chief Agent, Montreal. A. L. Eastmure, Chief Agent, Toronto Wim. Hendry, Manager, Waterloo.
L. C. Camp, Chief Agent, Toronto Smith \& Tatley, Chief Agents, Montreal.. Paterson \& Son, (reneral Agents, Montreal R. H. Matson, Chief Agent, Toronto. Edwin Jones, President, Quebec..... E. L. Bond, Chief Agent, Montreal. J. Cassie Hatton, Attorney, Montreal
Geo. Simpson, Chief Agent, Montreal

Walter Kavanagh, Agent, Montreal.. Alf. W. Briggs, Chief Agent, Toronto. H. M. Blackburn, Chief Agent, Toronto. .
R. Macaulay, Managing Director, Montreal
 London Assurance, London (Guarantee and Accident Co. (Limited), London, Eng. ...................................................... $\dagger$ The London and Lancashire Life Assurance Co., London Eng........................................................... London Life Insurance Co.

Manchester Fire Assurance Co., Manchester, Fing ... Manufacturers, If The Manufacturers' Life Insurance Co

The Marine Insurance Co. (Limited)............................ Mass.
 The Metropotile Fire Insurance Company. . . . . . $+\dagger$ The Mutual Life Insurance Co., of New York.

 © The North American Life Assurance Co. Northern Assurance Co. . . . . . . . . . . . . . . . . . . . . Northern Assurance Co., Aberdeen of Canada.
Northern Life Assurance Company of
Norwich and London Accident Insurance Asso

Norwich Union Fire Insurance Soclety, Norwich, 1ing Ocean Accident and (iuarantee Corporation (Iimited) Ontario Accident Insurance Co . ... Phenix Insurance Co. of Brooklyn. Phcenix Insurance Co. of Hartford, Conn. Phcenix Assurance Co.
 Reliance Mutual Life Assurance Society, London, Eng Royal Insurance Co.. Liverpool, Eng.
 he Standard Life Assurance Co., Edinburgh, Scotland Sun Insurance Office, London, Eng
Sun Life Assurance Co. of Canada.

List of Insurance Companies Licensed to do Buisness in Canada, under the Insurance Act-Continued.

| Name of Company. | Chief Agent to Receive Process. | Amount of Deposit with Receiver General. |  | Description of Insurance Business for which Licensed. |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Par Value. | Accepted Value. |  |
|  |  | \$ | \$ |  |
| The Supreme Court of the Independent Order of Foresters.. | Dr. Oronhyatekha, Chief Agent, Toron | 100,000 | 100,000 | Life, disability and sickness insurance on the Assessment Plan. |
| The Temperance and General Life Assurance Co. of N. A... | Henry Sutherland, Chief Agent, Toron | 75,211 | 50,000 |  |
| The Travelers' Insurance Co., Hartford, Conn.. | Frank F. Parkins, Chief Agent, Toront | 848,113 | 774,446 | Life and Accident. |
| The Union Mutual Life Insurance Co., Portland, Maine.... | Henri E. Morin, Attorney, Montreal. | 572,468 226,35 | 569,468 213667 | Life. |
| The Union Assurance Society, London, Eng. . . . . | '1. L. Morrisey, Chief Agent, Montreal. . | 226,335 145,000 | 213667 145,000 |  |
| The Western Assurance Co .................. . . . . . . . . . | J. J. Kenny, Managing Director, Torontc | 57,700 | 51,930 | Fire and Inland Marine. |
| * This Company has also $\$ 892,500$ vested in Canadian Trustees under the Insurance Act. + This Company has also $\$ 1$, under the Insurance Act. $\ddagger$ This Company has also $\$ 1,218,197$ vested in Canadian Trustees under the Insurance Act. **' Canadian Trustees under the Insurance Act. $\dagger \dagger$ This Company has also $\$ 750,000$ vested in Canadian Trustees under the Ins |  |  |  |  |
|  |  |  |  |  |  |  |
| Note.-The Dominion Safety Fund Life Association has ceased transacting business, and has reinsured its outstanding anee Company. A portion of its deposit has been released. <br> The Canadian and European Export Credit System Company has ceased transacting business in Canada. A portion of its <br> The Steam Boiler and Plate Glass Insurance Co. has ceased transacting business, and has reinsured its outstanding Stean and Insurance Co., and its Plate Glass risks with the Lloyds Plate Glass Insurance Co. Notice has been given of application |  |  |  |  |
|  |  |  |  |  |  |  |

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

The following Insurance Companies are registered under the Insurance Act, and are permitted to transact the business of Name of Company.
W. C. Fitzgerald, Chief Agent, London, Ont. W. C. Fitzgerald, Chief Agent, London, Ont.
J. F. Mathieson, Chief Agent, Montreal.
W. G. IH. Lowe, Secretary, Toronto.
Samuel R. Brown, Chief Agent, London, Ont. A. J. Pattison, Chief Agent, Toronto. S. Miller, Secretary, St. Thomas, Ont.
of
Samuel R. Brown, Chief Agent, London, Ont.
H...
$\qquad$ tion
....
-
The Canadian Order of the Woodmen of the World.
The Colonial Mutual Life Association
The Home Life Association of Canada
The Provincial Provident Institution .

## STATEMENTS

of

# FIRE AND INLAND MARINE 

## INSURANCE COMPANIES

# Department of Finance-[nsurance Branch. 

## LIST OF COMPANIES.

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

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

## LIST OF COMPANIES.

BY WHICH THE BUSINESS OF INLAND MARINE INEURANCE WAS TRANSACTED IN THE DOMINION DURING THE YEAR ENDED 31sT DECEMBER, 1895.

The A巴tna Insurance Company, Hartford, Conn.
The British America Assurance Company, Toronto.
The British and Foreign Marine Insurance Company (Limited).
The Reliance Marine Insurance Company (Limited).
The Western Assurance Company, Toronto.
4-1妾

## Department of Finance-Insurance Branch.

## THE ATNA INSURANCE COMPANY, HARTFORD, CONN., U.S.

Statement for the Year ending 31st December, 1895.
President-Wm. B. Clark.
Secretary-W. H. King. Principal Offce-Hartford, Conn.
Head Office in Canada-Montreal. Chief Agent in Canada-F. W. Evans. (Incorporated June 5th, 1819. Commenced business in Canada, 1821.)

## CAPITAL.

| Amount of capital authorized........... ................. ..... ..... .......... $\$ 5,000,00000$ |
| :---: |
| do subscribed for and paid up in cash.............................. 4,000,000 00 |

ABSETS IN CANADA.
Stocks, bonds, \&c., in deposit with the Receiver General, viz. :-

|  | Par value. Market value. |  |
| :---: | :---: | :---: |
| Montreal Corporation stock | \$ 19,000 00 | \$ 20,90000 |
| Montreal Harbour bonds.. | 4,000 00 | 4,000 00 |
| Canadian Pacific Land Grant bonds | 89,000 00 | 99,680 00 |
| Total par and market values | \$112,000 00 | \$124,580 00 |

Carried out at market value.................................. ................. \$ 124,580 00
Cash in hands of agents in Canada ....................... ....... ...... 12,56244

Total assets in Canada................ ....................... ...... $\$$ 137,142 44

LIABILITIES IN CANADA.


## INCOME IN CANADA.

For Fire Risks in Canada.

| Gross cash received for premiums.... | . $\$ 174,64928$ |
| :---: | :---: |
| Deduct reinsurance, rebate, abatement and return premiums | 37,381 43 |
| Net cash received for said premiums | . 137,26785 |


| For Inland Marine Risks in Canada. |  |
| :---: | :---: |
| Gross cash received for premiums | 15,555 80 |
| Deduct reinsurance, rebate, abatement and return premiums | 9,119 86 |
| Net cash received for said premiums | 6,435 94 |

Total net cash received for premiums in Canada. ..... 143,703 79
Received for interest and dividends. ..... 5,630 00
Total cash income in Canada ..... 149,333 79


## RISKS AND PREMIUMS.

| Firc Risks in Canada. | Amount. | Premiums. |
| :---: | :---: | :---: |
| Gross policies in force at date of last statement. | \$ 15,869,755 | \$ 179,000 84 |
| Taken during the year, new and renewed..... | 14,424,298 | 171,649 28 |
| Total | \$ 30,294,053 | \$ 353,650 12 |
| Deduct terminated | 14,771,376 | 176,310 40 |
| Gross in force at end of year. | \$ 15,522,677 | \$ 177,339 72 |
| Deduct reinsured. | 162,950 | 1,535 95 |
| Net in force at 31st December, 1895. . | \$ 15,359,727 | \$ 175,803 77 |
| Inland Marine Risks in Canada. |  | * |
| Taken during the year. | \$ 1,281,590 | \$ 6,435 94 |
| Terminated........... | 1,281,590 | 6,435 94 |
| Total number of policies in force in Canada at date. (No return.)Total net amount in force.......... ..... .................. ........... $\$$. |  |  |
|  |  |  |
| Total premiums thereon.. |  |  |

General Business Statement for ter Year ending 31bt Deqember, 1895. A8BETs.
Real estate, unencumbered .....  200,00000
Loans on bond and mortgage ..... 36,000 00
Cash on hand and in bank ..... 534,644 96
Loans on collaterals of par value, $\$ 5,425$, market value, $\$ 9,246.75$, amount loaned ..... 5,630 00
Stocks and bonds, par value, $\$ 7,392,260$, market value. ..... 9,526,068 00
Interest due and accrued. ..... 68795
Total assets $11,055,51388$

## Department of Finance-Insurance Branch.

## ATNA—Concluded.

## LIABILITIES.

Net amount of unpaid losses. ..... \$ 398,575 19
Amount of unearned premiums ..... 3,026,590 39
Amount reclaimable on perpetual fire insurance policies ..... 51,306 39
Commission and brokerage ..... 82,589 91
Return premiums ..... 82,589 90
Printing, \&c ..... 1,00000
Total liabilities except capital stock. \$3,642,651 78
Capital stock paid up in cash. ..... $\$ 4,000,00000$
Surplus beyond liabilities and capital stock ..... 3,412,862 10
INCOME.
Net cash received for premiums. ..... \$3,868,744 57
Received for interest and dividends. ..... $474,840 \quad 18$
Received for rents ..... 3,638 82
Total cash income \$4,347,223 57
EXPENDITURE.
Net amount paid for losses ..... \$2,170,636 88
Cash dividends paid stockholders. ..... 720,00000
Commission or brokerage ..... 615,970 86
Salaries, fees, \&c ..... 258,304 48
Taxes ..... 74,785 38
Miscellaneous. ..... 264,732 97
Total cash expendituro ..... \$4,104,430 51
RISKS AND PREMIUMS.
Amount of policies taken during the year-Fire ..... \$357,024,849 00
Premiums thereon ..... 4,461,273 06
Amount of policies terminated-Fire. ..... 340,863,792 00
Premiumns thereon. ..... 4,363,785 50
Net amount in force at end of year-Fire. ..... 483,063,047 00
Premiums thereon. ..... 5,871,446 04
Amount of policies taken during the year-Inland Marine ..... \$64,771,068 00
Premiums thereon ..... 198,663 00
Amount of policies terminated-Inland Marine ..... 66,004,75s 00
Premiums thereon ..... 219,353 19
Net amount in force at end of year-Inland Marine. ..... 2,487,355 00
Premiums thereon ..... $83,5+508$

# THE agricultural insurance company, Watertown, n. y. 

Statement for the Year ending 31st December, 189j.
Piesident-J. R. Stebbins. I Secretary-H. M. Stevens. Principal Office-Watertown, N.Y. Chief Agent in Canada-C. R.G.Johnsos. !

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

## CAPITAL.

A mount of c:upital anthorized, subscribed for, and paid up in cash...... $\$ 500,00000$

## ASSETS IN CANADA.

City of Kingston bonds in deposit with Receiver General-par value $\$ 141,600$; market value \$ 152,928 00
Cash in hands of agents in Canada.. ........ ....... .......... ................. 3,158 99
Interest accrued.
3,147 75
Uncollected premiums.............. ......... ............... ...................... 20,906 66
Total assets, in Canada. ....... ......... ... ... ...................\$ 180,141 40
LIABILITIES IN OANADA.
Net amount of losses in Canada adjusted but not due .......................... \$ 1,02367
Net amount of losses in Canada claimed but not adjusted 2,451 42

Total net amount of unsettled claims for fire losses in Canada...... ..... 8 3,475 09
Reserve of unearned premiums for all outstanding tire risks in Canada $\quad 53,37835$ $\begin{array}{llll}\text { do do do tornado risks in Canada } & 28417\end{array}$

Total liabilities in Canada
\$ 57,137 61

INOOME IN OANADA.

| Gross cash received for fire premiums. | \$ 58,404 83 |  |
| :---: | :---: | :---: |
| Deduct reinsurance, rebate, abatement and return premiums | 23,217 02 |  |
| Net cash received for said premiums | \$35,187 81 |  |
| Gross cash received for tornado premiums | \$ 34600 |  |
| Deduct reinsurance, rebate, \&c. . | 500 |  |
| Net cash received for tornado premiums | \$ 34100 |  |
| Total net cash received for premiums. | . 8 | 35,528 81 |
| Received for interest or dividends on bonds, \&c |  | 6,388 25 |
| Rent |  | 4685 |
| Total income in Canada. | \$ | 41,963 91 |

## Department of Finance-Insurance Branch.



## RISKS AND PREMIUMS.

| Fire Risks in Canada. | Amount. | Premiums. |
| :---: | :---: | :---: |
| Gross policies in force at date of last statement | \$ 14,120,624 | \$ 130,471 40 |
| Taken during the year (new and renewed). | 6,692,800 | 61,594 45 |
| Total | \$ 20,813,424 | \$ 192,065 85 |
| Deduct terminated | 8,363,420 | 77,067 19 |
| Gross in force at end of year | \$ 12,450,004 | \$ 114,998 66 |
| Deduct reinsured | 1,552,094 | 15,717 42 |
| Net in force at 31st December, 1895 | \$ 10,897,910 | \$ 99,281 24 |
| Tornado Risks in Canada. |  |  |
| Gross policies taken during the year | . 857,600 | \$ 34600 |
| Deduct terminated. | 500 | 500 |
| Gross and net in force at 31st December, 1895. | . . $\$$ 57,100 | \$ 34100 |

[^10]
## AGRICULTURAL—Concluded.

General Besiness Statement for ter Year ending 31st Deqember, 1895.
ASSETS.
Real estate ..... \$ 297,595 00
Loans on bond and mortgage (first liens) upon which not more than one year's interest is due. ..... 916,220 78
Loans on bond and mortgage (first liens) upon which more than one year's interest is due ..... 177,448 52
Interest due and accrued on said bond and mortgage loans ..... 35,708 07
Stocks and bonds held by the company-par value, $\$ 361,700$; market value 370,960 50
Loans on collateral security of stock, \&c., of par value, $\$ 195,810.50$; market value, $\$ 240,054.87$; amount loaned ..... 169,894 26
Interest due and accrued. ..... 9,824 06
Cash on band and in banks ..... 138,656 98
Gross premiums in course of collection ..... 177,379 91
Bills receivable ..... 71182
Due from other companies for reinsurance ..... 7,180 64
Total assets 82,301,580 54
LIABILITIES.
Net amount of unpaid losses ..... \$ 119,165 12
Unearned premiums. ..... 1,327,401 27
Cash dividends to stockholders remaining unpaid ..... 7500
Other liabilities ..... 44,766 90
Total liabilities, except capital stock . $\$ 1,491,40829$
Capital stock paid up in cash . $\$ 500.00000$
Surplus beyond liabilitios and capital stock. ..... 310.17」 25
INCOME.
Net cash received for premiums ..... \$1,044,289 67
Received for interest and dividends. ..... 101,439 01
do rents ..... 3,419 89
Total casb income \$1,149,148 57
EXPENDITURE.
Net amount paid for losses. ..... \$ 552,615 02
Dividends paid to stockholders ..... 49,980 00
Commission or brokerage ..... 208,842 57
Sularies, fees, \&c ..... 125,601 85
Taxes ..... 24,570 50
Miscellaneous ..... 99,552 17
Total cash expenditure. ..... $. \$ 1,061,16211$
RISKS AND PREMIUMS.
Amount of policies taken during the year. ..... \$157,565,000 00
Premiums thereon ..... 1,386,695 00
Amount of policies terminated during the year ..... 155,226,171 00
Premiums thereon ..... 1,437,726 65
Net amount in force at end of year ..... 277,334,047 00
Premiums thereon. ..... $2,660,14287$

## Department of Finance-Insurance Branch.

## THE ALLIANCE ASSURANCE COMPANY.

Statement for the Year ending 31st December, 1895.
 (Established, 4th August, 1824. Commenced business in Canada, 1st March, 1892.)

CAPITAL.
Amount of capital authorized and subscribed for ........................\$ $24,333,33333$
Amount paid up in cash........................... ............................. 2,676,666 67

ASSETS IN CANADA.
Stocks, bonds, \&c., in deposit with the Receiver General, viz. :-
Par value.
Canada 3 per cent stock . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$311,142 00
Carried out at par value
$.8311,14200$
Cash at head office in Canada.................................................... 1,685 :39
Cash in Bank of Montreal... ...... .......................... ................... 24.752 28
Cash in hands of agents in Canada...... .. ................. ............... 24,258 95
Total assets in Canadu..... ............ ..... ..... ......... \$ 361,838 62

LIABILITIES IN OANADA.

Total net amount of unsettled claims for fire losses in Canada........\$ 18,423 38
Reserve of unearned premiums for all outstanding fire risks in Canada. 119,330 39
Total liabilities in Canada...................... .. ... .. .....\$ 137,753 77

INCOME.IN CANADA.


[^11]
## ALIIIANCE ASSURANCE COMPANY-Continued

## EXPENDITURE IN CANADA.

| Amount paid for losses occurring in previous yea in last statement at $\$ 11,438.82$ ). | 7 |
| :---: | :---: |
| Deduct amount received for reinsuran | 1,649 47 |
| Net amount paid during the year for the said losses. | \$ 11,457 59 |
| Amount paid for losses occurring during the year | \$ 116,013 77 |
| Deduct amount received for reinsurance | 3,141,57 |
| Net amount paid during the year |  |

Net amount paid during the year for losses in Canada.\$124,329 79
Commission or brokerage in Canada. ..... 27,942 61
Salaries, fees and other charges of officials in Canada ..... 12,434 55
Taxes in Canada ..... 3,259 14Miscellaneous payments, viz.:-Reuts, $\$ 2,644$; postage, $\$ 1,218.90$; stationery, $\$ 858.48$; advertising,$\$ 677$; travelling expenses, $\$ 40.85$; general office expenses,$\$ 1,731.91$; agency disbursements, $\$ 1,005.48$; cables and tele-grams, \$95.688,272 30
Total expenditure in Canada ..... $\$ 176,23839$
RISKS AND PREMIUMS.
Fire Risks in Canada.
Number of policies in force at date. (No return.)
Total net amount in force ..... \$20,105,705 00
Total premiums thereon. ..... 242.449 91
General Business Statement for the Year ending 31at December, 1895.
FIRE AND PROFIT AND LOSS AGCOUNTS.
The net premium income amounted to £518,086 ..... 07Interest, less income tax, on funds (exclusive of lifeassurance and leasehold and investment policiesfunds)51,333 $12 \quad 8$
£569,419 $13 \quad 3$
Fire claims ..... £258,864 $10 \quad 5$Commission and expenses of management (includingirrecoverable agency balances, £72 9s. 10d.).... 180,562 1911439,427 $10 \quad 4$
Profit £129,992 ..... 211

## ALLIANCE ASSURANCE COMPANY-Continued.

After deducting $£ 1,06308.9 \mathrm{~d}$. applied in writing down the book value of the company's property, and $£ 2,2252 \mathrm{~s}$. 5 d . for income tax, and after providing for the dividend on the share capital for the year 1896, there remains a surplus of $£ 26,703$ 19 s. 9 d., which has been added to the fire insurance fund.

## FIRE ACCOUNT.



PROFIT AND LOSS ACCODNT.

|  | £ s. d. |  | £ |  | d. |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Balance of last year's account | 100,000 0 | Dividend to members | 100,000 | 0 | 0 |
| Interest and dividends |  | Applied in writing down ledger value |  |  |  |
| on share capital, and |  | of the companys property....... | 1,063 | 0 | 9 |
| on profit and loss account. . . . . . . . . . . . . .£22,543 173 |  | Income tax (excluding income tax on interest and dividends) | 2,225 | 2 | 5 |
| Less income tax. . . . . 623 3 |  | Balance as per Balance Sheet. ..... | 100,000 | 0 | 0 |
| Transferred from fire account. | $\begin{array}{rrr} 21,920 & 14 & 1 \\ 81,367 & 9 & 1 \end{array}$ |  |  |  |  |
|  | £ 203,288 31 |  | £ 203,288 | 3 | 2 |

Business Sheet on the 31st December, 1895.

## liabilities.



## ALLIANCE ASSURANCE COMPANY-Concluded.



## Department of Finance-Insurance Branch.

## THE ATLAS ASSURANCE COMPANY.

Statement for the Year ending 31st December, 1895.

Secretary-Samuel J. Pipkin. Chief Agent in Canada-M. C. Hinshaw.

Principal Office-London, England. Head Office in Canada-Montreal. (Established, 1808. Commenced business in Canada, 7th March, 1887.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for........... .£ $\quad 1,200,000$
Amount paid up in cash........................................ .. .............
$\mathbf{1 4 4 , 0 0 0}$

ABSETS IN CANADA.


# Department of Finance-Insurance Branch. 

## ATLAS ASSURANCE COMPANY-Continued.

## EXPENDITURE IN CANADA.



## RISKS AND PREMIUMS.



General Busingss Statement for the Year Ending 31st December, 1895.
In the Fire department the net premiums amounted to $£ 368,94148 ., 7 \mathrm{~d}$., being an increase of $£ 6,088$ upon those of 1894 ; the losses amounted to $£ 203,29818 \mathrm{~s}$. 2 d ., being $55 \cdot 1$ per cent of the premiums, against $54 \cdot 1$ per cent in 1894 .

The balance for the year at c:edit of profit and loss account is $£ 57,784 ; 3 \mathrm{~s} .6 \mathrm{~d}$.
The directors have this day declared a dividend for the year 1895 of 228. per share, free of income tax (being 22 per cent on the original paid-up capital of the company), amounting to $£ 26,4000 \mathrm{~s}$. 0 d ., of which an interim dividend of $£ 6000$, or 5s. per share, was paid on 27th September last.

The fire and reserve funds will then stand at $£ 378,9340 \mathrm{~s} .9 \mathrm{~d}$.
The total funds of the company, including paid up capital, now
amount to.
£2,121,259 1010

Department of Finance－Insurance Branch．

## ATLAS ASSURANCE COMPANY－Continued．

## Revenue Accounts for the Year Ending 3lst December， 1895.

|  |  |  |
| ---: | ---: | ---: |
| $\mathbf{e}$ | s. | d. |
| 203,248 | 18 | $\mathbf{2}$ |
| 71,002 | 17 | 3 |
| 52,935 | 2 | 1 |
| 41,723 | 17 | 2 |
| 300,000 | 0 | 0 |


| 6668,960148 |
| :--- |


| $\dot{-}$ | $=00$ | $\cdots$ | $\infty$ |
| :---: | :---: | :---: | :---: |
| $\dot{\sim}$ | －00 | $\infty$ | $\theta$ |
| $\rightarrow$ |  | $\begin{aligned} & \text { 覀 } \\ & \end{aligned}$ | 盛 |


Surplus for the year carried to profit and loss account
Amount of fire insurance fund at end of the year．
$£ 668,96014 \quad 8$
Addition to fis
Addition to reserve fund．
Dividends to proprietors

Less－Interin dividend paid 27 th September，
1895．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．．

ROF $d$


| $£ 113,07810 \quad 3$ |
| :---: |

[^12]
## Balance of last year＇s account（1894）．．

Interest，dividends，\＆c．，not carried to other accounts

atclas assurance company-Concluled.
Balance Sheet, 31st Deqember, 1895.

|  |  |  | Asskts. |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Liabilities. <br> Proprietors. |  |  | Proprictors. | £ s. d. | £ s. | d. |
|  | £. s. d. | £. s. d. | board and corporation |  |  |  |
| Paid up capital. <br> Bonuses added out of profits since 1847 | $\begin{array}{rrr} 120,000 & 0 & 0 \\ 24,000 & 0 & 0 \end{array}$ |  | Mortgages on county rates............................. | 17,718 1910 |  |  |
| Bonuses added out of profits since $1847 . \ldots .$. |  | $144,000 \begin{array}{lll}0 & 0\end{array}$ | Mortgages on property within the United | 26,900 5 5 9 |  |  |
| Reserve fund |  | 47,549 300000 30 | Advances on rent charges | 3,060 8 8 |  |  |
| Fire fund. |  | $\begin{array}{r}300,100 \\ 51,784 \\ \hline\end{array}$ | rent |  | 47,679 1 | 143 |
| Profit and loss..... ........ Outstanding fire losses. . . . | 63,554 15 |  | (None of the above are in Ireland.) |  |  |  |
| Outstanding fire losses........ | -580 1010 |  |  | 107,556 6 9 |  |  |
| Due to other offices for reassurances. . . . . . . . | 9,020 61 |  | Indian and Colonial | 69,216168 |  |  |
| Sundry unclaimed dividends.... ............ | 854 7,400 |  | Indian railway guaranteed stock......... | 18,549 43 |  |  |
| Outstanding accounts.... ................. |  | 81,410 12 | Railway and other debentures and debenture stocks... <br> Railway and other stocks and shares (preference and ordinary). <br> Municipal corporations bonds | $\begin{array}{lll} 35,213 & 6 & 11 \\ 23,979 & 7 & 1 \\ 53,277 & 6 & 10 \end{array}$ | 7 |  |
|  | . |  | Freeholds and other property | . | 86,767 103 | $\begin{array}{ll}4 & 3 \\ 2 & 4\end{array}$ |
|  |  |  | Branch and agency balances, including balance of cost of business acquired <br> Due by other offices for reassurances. <br> Outstanding premiums ...... <br> do       <br> do       <br> interest due.       <br> do do accrued. . 2,564 10 1,836 10 | 119,200 1 5 <br> 8,207 16 2 <br> 6,233 6 4 <br>    <br> 4,401 0 10 |  |  |
|  |  |  | Cash (on deposit) Cash (in hand and on current account) | $\begin{aligned} & 22,918 \\ & 21,340 \\ & 21,340 \\ & \hline \end{aligned}$ | 44,259 | 710 |
| Total liabilities life department. |  |  | Total assets life department... | $\cdots$ | ${ }_{\substack{6,496,515}}^{624,744}$ | $\begin{array}{ll} 1 & 11 \\ 8 & 11 \end{array}$ |
|  |  | £2,121,259 1010 |  |  | £2,121,259 1 | 1010 |

## Lepartment of Finance-Insurance Branch.

## THE BRITISH AMERICA ASSURANCE COMPANY.

## Statement for the Year ending 31st December, 1895.

| President-Geo. A. Cox. | Secretary-P. H. Sims. |
| :---: | :---: | :---: |
| Principal Office-18 and 20, Front St. East, Toronto. |  |
| (Incorporated 13th February, 1833. Commenced business in Canada 19th June, 1835.) |  |
| Capital. |  |

Amount of joint stock capital authorized, subscribed for and paid up in cash. $\$ 750,00000$
(For List of Shareholders, see Appendix.)

## ASSETS.

Value of real estate beld by the company, viz.:-
Company's premises, corner Front and Scott Streets, 'Toronto, occupied as warehouses and offices, $\$ 150,000$, and lot No. 7 , plan 125 M . south side of John Street, in the town of Toronto Junction, 50 by 95 feet, $\$ 468.92$

150,46892
Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting $a$ first lien on real estate
Stocks and bonds owned by company:-

| * Held in the United Stutcs. | Par Value. Market Value. |  |
| :---: | :---: | :---: |
| United States bonds, 6s, 1896. | \$ 30,000 00 | \$ 30,300 00 |
| do do 48, 1904 . | 275,000 00 | 305,250 00 |
| Georgia State bonds, $4 \frac{1}{2}$ per cent 1915. | 25,000 00 | 28,000 00 |
| New York and West Shore R. R. 1st mortgage cent. | 50,000 00 | 52,375 00 |
| City of Richmond, Va., bonds 4 per cent, 1924. | 26,300 00 | 26,300 00 |
| City of Toronto debentures. | 90,12500 | 94,347 52 |
| City of London debentures, 4 per cent, 1916 | 150,000 00 | 155,532 74 |
| Central Canada Loan and Savings Co. debentures | 25,000 00 | 25,000 00 |
| Dominion of Canada stock, 4 per cent, 1903 | 12,000 00 | 12,510 00 |
| City of Kingston debentures. | 20,000 00 | 21,490 05 |
| City of Winnipeg debentures. | 20,010 00 | 22,240 00 |
| City of Toledo, Ohio, debentures. | 50,00000 | 51,36500 |
| City of Columbus, Ohio, debentures. | 50,00000 | 53,350 00 |
| City of Riverside, Cal. | 25,000 00 | 27,180 00 |
| Chicago Electric Transit Co | 25,000 00 | 27,250 00 |
| Freehold Loan and Savings Company's stock | 12,000 00 | 13,200 00 |
|  | \$885,425 00 | \$945,720 31 |

[^13]

## LIABILITIES.

## 1. Liabilities in Canada.

For Fire Risks.

| Net amou | fe 1 | adjusted but not due. | 13,302 94 |
| :---: | :---: | :---: | :---: |
| do | do | claimed but not adjusted | 1,156 11 |
| do | do | resisted-in suit. | 38831 |

Total amount of unsettled claims for fire losses in Canada . ........... $\$ 14,84736$
For Inland Marine Risk's.
Net amount of inland marine losses, adjusted but not due................ \& $\quad 79349$
do do claimed but not adjusted........... 43700
( $\$ 185$ of which accrued prior to 1895 .)
Total amount of unsettled claims for inland marine losses in Canada $\quad 1,23049$

# Department of Finance-Insurance Branch. 

## BRITISH AMERICA-Continued.



## BRITISH AMERICA-Continued.

For Occen Risks.

| Gross cash received for premiums. | 8 | 47,361 00 | 9,995 40 |  |
| :---: | :---: | :---: | :---: | :---: |
| Deduct reinsurance, \&c.. |  | 36437 |  |  |
| Net cash received for ocean premiums | . $\$$ | 46,996 63 | \$ | 9,995 |
| Total net cash received for premiums | . $\$$ | 349.21427 |  | 2,618 |

Total net cash received fir premiums in ail countries .....  $81,521,83310$
Received for interest on bonds and mortgages. ..... 44,838464,432 12
Total cash income.

## EXPENDITURE.

| For Fire Risks. | In Canada. | In other Countries. |
| :---: | :---: | :---: |
| Amount paid during the year for losses occurring in previous years (which losses were estimated in last statement at $\$ 132,283.08)$. | \$ 21,474 35 | \$ 107,469 21 |
| Deduct savings and salvage. ..................... $\$ 1,390$. 31 |  |  |
| Deduct amount received for reinsurance........... 11,589 65 |  |  |
| Total deductions. | 4,856 37 | 8,123 59 |
| Net amount paid during the year for said losses | \$ 16,617 98 | \$ 99,345 62 |
| Paid for losses occurring during the year. <br> Deduct savings and salvage. | $. \$ 201,04170$ | \$ 498,840 31 |
| Deduct reinsurance. . . . . . . . . . . . . . . . . . . . . . . . . . . . 54,221 60 |  |  |
| Total deductions. | 44,802 32 | 25,813 27 |
| Net amount paid for said losses. | \$ 156,239 38 | \$ 473,027 04 |
| Total net amount paid during the year for fire losses. | . $\$ 172,85736$ | \$ 572,372 66 |

## For Inland Marine Risks.

| Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $\$ 36,724.09$ ). | 4,166 66 | 8 | 45,560 73 |
| :---: | :---: | :---: | :---: |
| Deduct savings and salvage......................... ${ }_{\text {\% }}^{2,364} 15$ | 4,16 |  |  |
| Deduct amount reveived for reinsurance. ......... 2,33116 |  |  |  |
| Total deductions. | 1,444 75 |  | 3,250 56 |
| Net amount paid during the year for said losses.............. . \& | 2,721 91 | $\$$ | 42,310 17 |
| Paid for losses occurring during the year..... . ...... ........ \& Deduct savings and salvage. .......................\$ 8,29139 | 121,278 01 | \$ | 205,611 70 |
| Deduct amount received for reinsurance......... 142,86858 |  |  |  |
| Total deductions | 82,599 17 |  | 65,560 80 |
| Net amount paid for said losses. . . . . . . . . . . . . . . . . . . . . . . . . . \$ | 38,678 84 | 8 | 140,050 90 |
| Total net amount paid during the year for inland marine losses. \$ | 41,400 75 | \$ | 182,361 07 |

Total net amount paid during the year for fire and inland marine losses, viz.:-
In Canada .....  8214,25811
In other countries. ..... 754,733 73
Total\$ 968,991 84

## Iepartment of F'inaure-Insurance Branch.

## BRITISH AMERICA-Continued.

| Net amount paid during the year for occan losses.. ........ ..... | 32,013 05 |
| :---: | :---: |
| Paid for dividends on capital stock at 7 per cent.......... ....... ... .... | 52,328 50 |
| Commission or brokerage.... ... .... .................................... ..... | 276,5+1 30 |
| Salaries, fees and all other charges of officials. | - 70,592 47 |
| Taxes. | 28,867 76 |
| Miscellaneous payments, viz.:-Exchange, $\$ 1,595.29$; board expenses |  |
| and fire patrol, $\$ 20,146.75$; postage, $\$ 10,361.79$; advertising, |  |
| \$5,004.67; adjustment expenses, $\$ 18,497.42$; rent account, |  |
| \$4,043.02; office furniture, \$3,138.63; office expenses, \$11,275.84; |  |
| auditors and trustees, \$760; duty, \$13.25; travelling, \$1,127.54; |  |
| directors' compensation, $\$ 4,130$; printing and stationery, |  |
| \$8,216.99; supervision, $\$ 43,868.93$; telegraph and express, |  |
| \$1,684.00 ; various, $\$ 3,840.30 \ldots .$. ..... . ...... ..... ................... | 137,704 42 |
| Total cash expenditure | \$ 1,567,039 34 |
| cash account. |  |
| 1894. |  |
| Dec. 31. To balance on hand and in banks at this date. 1895. | $8 \quad 27,67682$ |
| Dec. 31. To income as above. | 1,571,103 68 |
| Received from realization of investments | 92,962 50 |
| Total. | \$ 1,691,743 00 |
| 1895. |  |
| Dec. 31. By expenditure during the year as above.. .... . ........ ...... | \$ 1,567,039 34 |
| By investments | 87,355 00 |
| Balance in hand and in banks at this date | 37,348 66 |
|  | \$ 1,691,743 00 |

## BRITISH AMERICA-Concludied.

RISKS AND PREMIUMS.

|  | In Canada. |  | In Other Colvtries. |  | Total in all Countries. |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| Fire Risks. | 8 | \& cts. | 8 | \$ cts. | \$ | \$ cts. |
| Gross policies in force at date of last statement. . . <br> Taken during the yearnew and renewed... | 26,642,702 | 331,785 60 | 80,654,861 | 1,103,916 81 | 107,297,563 | 1,435,702 41 |
|  | 34,975,337 | 381,934 58 | 87,163,113 | 1,274,163 92 | 122,138,450 | 1,656,098 50 |
| Total <br> Deduct terminated. <br> Gross in force at end of year <br> Deduct reinsured.. | 61,618,039 | 713,720 18 | 167,817,974 | 2,378,080 73 | 229,436,013 | 3,091,800 91 |
|  | 31,408,783 | 326,007 04 | 79,702,130 | 1,246,623 82 | 111,110,913 | 1,572,630 86 |
|  | 30,209,256 | 387,713 14 | 88,115,844 | 1,131,456 91 | 118,325,100 | 1,519,170 05 |
|  | 4,280,352 | 61,639 89 | 1,409,198 | 18,137 82 | 5,689,550 | 79,777 71 |
| Net in force at 31st December, 1895.. | 25,928,904 | 326,073 25 | 86,706,646 | 1,113,319 09 | 112,635,550 | 1,439,392 34 |
| Gross policies in force at date of last statement. . |  |  | 3,467,633 | 26,878 06 | 3.467,633 | 26,878 06 |
| Taken during the year | 5,902,432 | 21,304 32 | 20,616,408 | 215,141 96 | 26,518,840 | 236,446 28 |
| Total | $5,902,432$ | 21,304 32 | 24,084,041 | 242,020 02 | 29,986,47¢ | 263,324 34 |
| Deduct terminated. | 5,902,432 | 21,304 32 | 20,677,272 | 200,585 12 | 26,579,704 | 221,889 44 |
| Gross and net in force at 31st December, 1895 |  |  | 3,406,769 | 41,434 90 | 3,406,769 | 41,434 30 |
| Occan Risks. |  |  |  |  |  |  |
| Gross policies in force at date of last statement. . | 269,756 | 10,411 16 |  |  | 269,756 | 10,411 16 |
| Taken during the year. | 3,182,446 | 55,759 71 | 1,892,113 | 22,137 79 | 5,074,559 | 77,897 50 |
| Total ..... | 3,452,202 | 66,17087 | 1,892,113 | 22,137 79 | 5,344,315 | 88,30866 |
| Deduct terminated. | 2,991,237 | 53,498 83 | 1,741,363 | 21,184 29 | 4,732,600 | 74,683 12 |
| Gross and net in force at 31st December, 1895. | 460,965 | 12,672 04 | 150,750 | 95350 | 611,715 | 13,625 54 |

Total number of policies in force . ............ ... .. ....... (No return.)
Total net amount in force........... ........... .................... .............. $\$ 116,654,03400$
Total premiums thereon.......... ............... ............ ......... ........ 1,494,452 78

## Department of Finance-Insurance Branch.

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


BRITISH AND FOREIGN MARINE-Concluded.
General Business Statement for the Year ending 31bt Degember, 1895.


$$
\begin{array}{rrr}
150,272 & 0 & 3 \\
315,655 & 8 & 7 \\
50,628 & 19 & 11
\end{array}
$$

$$
\begin{array}{r}
50,6281911 \\
\hline
\end{array}
$$


f s. d. 227,412
25,000 £306,216 1710 Amount transferred to reserve fund...
Balance carried down .................. $\underset{\sim}{£}$ s. d. $\quad £ \quad$ s. d.
$\underset{240,472}{8} \underset{0}{\text { s. }} \underset{3}{ }$. $\quad$ s. d. By claims, returns, \&c., and comnissions on profits of 1894 settled in $1895 \ldots \ldots$ account to meet claims

```
Balance cant
```

$$
\begin{aligned}
& \ldots \ldots \\
& 40,200 \\
& 50,000 \\
& \ldots
\end{aligned}
$$

$\overline{£ 516,556 \quad 8 \quad 9}$

## UNDERWRITING ACCOUNT.

$90,200 \quad 0 \quad 0$
o premiums 1895, less returns, reinsurances, foreign taxes and


$$
\text { Balance Sheet, December } 31 \text { st, } 1895 .
$$


Stamps . ........................................... receivable
Interest accrued but not received.
Accounts due to the company....
£ s. d.
$\begin{array}{lll}268,000 & 0 & 0 \\ 725,000 & 0 & 0\end{array}$
$\begin{array}{rrrr}209,983 & 9 & 0 \\ 269,245 & 13 & 10 \\ 35,297 & 10 & 10 \\ 292 & 3 & 0 \\ 240 & 17 & 6\end{array}$
${ }^{0} \mathrm{p}$ :s

$\begin{array}{llll}95 & 29,160 & 11 & 4\end{array}$
$\begin{aligned} & \vdots \\ & \vdots\end{aligned} \vdots \vdots:$
$\begin{array}{r}£ 1,531,741 \quad 6 \quad 11 \\ \hline\end{array}$
Balance underwriting account, 1894.
Interest account, $1895 \ldots \ldots \ldots \ldots \ldots$
DR.
To capital-67,000 shares at $£ 20$ per share. . . . . .

$$
\begin{aligned}
& \begin{array}{c}
\text { 1)R. } \\
\text { To balance 31st December, } 1894 \ldots \\
\text { Less dividend and bonus for } \\
\text { half of year, } 1894 . \ldots . .
\end{array} \\
& \begin{array}{r}
\text { To balance 31st December, 1894........... } \\
\text { Less dividend and bonus for second } \\
\text { half of year, } 1894 . \ldots \\
\text { Less transferred to reserve fund .... }
\end{array}
\end{aligned}
$$

## Department of Finance-Insurance Branch.

## THE CALEDONIAN INSURANCE COMPANY.

Statement for the Year ending 31st December, 1895.
President and General Manager,
D. Devohar, F.I.A. \& F.F.A.

Fire Superintendent, James Cowan.

Principal Office—Edinburgb.
Chief Agent in Canada-Lansing Lewis. $1 \quad$ Head Office in Canada-Montreal.
(Organized 1805 ; Incorporated, 18th June, 1846; Commenced business in Canada, September, 1883.)

| capital. |  |
| :---: | :---: |
| Amount of joint stock capital authorized, $£ 1,000,000$. | .84,866,666 67 |
| Amount subscribed for, $£ 537.500$. | 2,615,833 33 |
| Amount paid up in cash, $£ 107,500$ | 523,166 67 |

## ASSETS IN CANADA.

Stocks and bonds : -

| Par Value. | Market Value. |
| :---: | :---: |
| £ 6,000 | £6,672 76 |
| 800 | 83800 |
| 1,000 | 1,000 0 |
| 2,871 | 2,706 9 |
| 8,000 | 7,541 $10 \quad 9$ |
| 5,000 | 5,447 10 |
| 823,671 | 24,20 |

Carried out at market value
\$ 117,801 96
(The above being on deposit with the Receiver General.)
Cash in banks, viz.:-
Molsons Bank, Montreal..... . .... ........ ... ........ ........... $\$ 8,13161$
do St. John........... ....................................... . 6699
Total...... ........ ... ............................. .................. 8,198 60
Cash at head office.................................................................. 2, 2,697 35
Cash in hands of general agent British Columbia ............................. 24954
Cash in hands of agents in Canada................ ........................ ...... 10,679 51
Insurance maps and plans......... ..... ... ....................... .............. 4,500 10
Office furniture ............................................. ............................ 50000
Total assets in Canada. ............ ............................. . \$ 144,626 96
LIABILITIES IN CANADA.
Net amount of losses claimed but not adjusted . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$ 3,36300$
Total net amount of unsettled claims for losses in Canada...... ......... \$ 3,363 00
Reserve of unearned premiums for all outstanding risks in Canada..... $\quad 109,67438$
Commission on uncollected premiums in agents' hands............. ....... 1, 60192
Total liabilities in Canada.. ............... ... .................. 114,6:39 30

| 59 Victoria. | Sessional Papers (No. 4.) |  | A. 1896 |
| :---: | :---: | :---: | :---: |
|  | Caldedonian-Continued. |  |  |
|  | Gross cash reeeived for premiums............................ .. ...§ ${ }_{\text {INCOME }} \mathbf{1 7 4 , 0 5 1} 67$ |  |  |  |
|  |  |  |  |  |  |
| Net cash receive | iums. | \$ |  | 157,169 14 |
| *Received for in | deposit. |  | 5,47+22 |
| Interest on bank |  |  | 17968 |
| Total income in Canada |  |  | 162,823 04 |
| expenditure in canada. |  |  |  |
| Amount paid during the year for losses occurring in previous years (which <br> losses were estimated in the last statement at $\$ 1,321.60) \ldots \ldots . . . . . . .{ }^{\$} \quad 1,54008$ <br> Deduct amount received for savings and salvage and reiusurance. |  |  |  |
| Net amount paid for said losses. .. .................. ... .. ..........8 1,460 72 |  |  |  |
|  |  |  |  |
| Net amount paid for said losses .................... ................s 9 92,235 万4 |  |  |  |
| Total net amount paid during the year for losser in Canada ............... \$ 93 |  |  | 93,696 26 |
| Commission or brokerage. ........................................ ......... 25,292 43 |  |  |  |
|  |  |  |  |
|  |  |  |  |  |  |  |  |  |
| Miscellaneous paymente, viz.:-Printing and stationery, \$542.26; travelling expenses, $\$ 699.94$; advertising, $\$ 792.39$; postage, telegrams and exchange, $\$ 967.08$; rent, $\$ 1,200$; furniture, $\$ 16.00$; plans, $\$ 59.57$; incidentals, $\$ 929.43$; board expen-es, $\$ 946.18 . . . . . . . . . . .$. |  |  |  |
| Total expenditure in Canada.............. ....... ........... \$ 141,045 |  |  |  |

## RISKS AND PREMIUMS.

| Fire Risks in Canada. | No. | Amount. | Premiums thereon. |
| :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement. | 13,752 | \$ 18,220,341 | \$ 197,899 51 |
| Policies taken during the year (new).. | 4,688 | 9,376,757 | 100,062 36 |
| do do (renewed) | 3,616 | 5,624,193 | 70,712 81 |
| Total | 22,056 | \& 33,221,291 | \$ 368,674 68 |
| Deduct terminated | 8,309 | 13,369,022 | 150,174 50 |
| Gross in force at end of year. | 13,747 | \$ 19,852,269 | \& 218,500 18 |
| Deduct reinsurance. |  | 352,285 | 3,893 50 |
| Net in force on 31st December, 1895 | 13,747 | \$ 19,499,984 | \$ 214,606 68 |
| Total number of policies in force in Canada at date................13,747 |  |  |  |
| Total net amount in force ............. .... ................................... \$19,499,984 00 |  |  |  |
| Total premiums thercon.. |  |  |  |

[^14]
## Department of Finance-Insurance Branch.

## CALEDONIAN-Continued.

General Business Statement for the Year ending 31st December, 1895.
fire revende account (1895).


## CALEDONIAN-Concluded.

general balance sheet (31st december, 1895).

## LIABILITIES.

Shareholders' capital, $£ 537,500$ in 21,500 shares of $£ 25$, with $£ 5$ paid on each, total amount paid.
Life assurance and annuity fund...
Fire insurance funds (exclusive of © capital).
Shareholders' profit and loss account Claims under life policies admitted but not paid. . .
Outstanding fire losses.
Shareholders' dividends outstanding
Sundry balances due by the company


# Department of Finance-Insurance Bianch. 

| THE COMMERCIAL UNION ASSURANCE COMPANY, LIMITED, LONDON, ENGLAND. <br> Statement for the Year ending 31st December, 1895. |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Principal Office-London, England. |  |  |  |  |  |
| Chief Agents in Canada-Evans \& McGregor. Head Office in Canada-Montreal. <br> (Established, 28th September, 1861. Commenced business in Canada, 11th September, 1863.) |  |  |  |  |  |
|  | capital. |  |  |  |  |
| Amount of capital authorized and subscribed for....£2,500,000 stg=\$12,166,666 67 do paid up in cash....................... $250,000{ }^{*}=1,216,66667$ |  |  |  |  |  |
| assets in canada (fire and mabine department). |  |  |  |  |  |
| Amount of loans in Canada secured by bonds, stocks or other marketable collatorals. $\qquad$ |  |  |  |  |  |
| Stocks, bonds, \&c., in deposit with the Receiver General, viz.:- |  |  |  |  |  |
|  |  |  | Par value. Market value. |  |  |
| Canada | 4 per cent stock.... |  | $\begin{array}{rrrr}\$ 106,580 & 00 & \$ 110,843 \\ 73,000 & 00 \\ 78,110 & 00\end{array}$ |  |  |
| Swedish | 31 $\frac{1}{2}$ per cent bonds.. |  | 58,400 00 58,400 00 |  |  |
| British | consolidated stock |  | 48,667 00 52,073 70 |  |  |
| Canada | 3 per cent stock |  | 24,333 00 24,333 00 |  |  |
| Ceylon | Government 3 per cent | stock. . . . . . . . . . . . . . 29,20000 | 29,200 $00 \quad 30,07600$ |  |  |
|  | Total par and marke | lues. . . . . . . . . . . . ${ }^{\text {340,18000 }}$ | \$340,180 00 $\$ 353,83590$ |  |  |
| Carried out at market value ...................................................... |  |  |  | 353,835 |  |
| Cash on hand at head office in Canada. Cash in banks, viz. :- |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  | 4,881 |  |
| Agents | vable |  |  | 43,308 |  |
| Bills rece | vable............ |  |  | 1,137 |  |
| Approxim | ate value of bloc | lan |  | 4,000 |  |
| Office fur | iture at Montrea |  |  | 1,000 |  |
| Total assets in Canada (exclusive of assets of life branch).. $\$$ |  |  |  | 410,64 |  |
|  |  |  |  |  |  |
| LIABILITIES in canada (FIRE AND MARINE DEPARTMENT). |  |  |  |  |  |
| Net amount of fire losses in Canada, due and yet unpaid................ \$ 1,010 00 |  |  |  |  |  |
| do | do | claimed but not adjusted .......... | sted $\ldots \ldots \ldots \ldots$. 5,17741 |  |  |
| do |  | reported or supposed but not claime | but not claimed 20000 |  |  |
| do | do | resisted-in suit. | ...... 1,40000 |  |  |
| do |  | resisted-not in su | 2,600 00 |  |  |
| Total net amount of unsettled claims for fire losses in Canada .... .. 8 10,387 41 (Of this amount, $\$ 1,000$ accrued previous to 1895.) |  |  |  |  |  |
| Reserve of unearned premiums for fire losises in Canada................ |  |  |  | 283,349 |  |
| Due for reinsurance and other accounts ...... ........................... .. |  |  |  |  |  |
| Total liabilities in Canada (exclusive of liabilities, life branch). $\$$ |  |  |  | 293,959 | 935 |

# COMMERCIAL UNION-Continued. 

INCOME IN CANADA.<br>For Fire Risks in Canada.



Total net amount paid during the year for fire losses. ..... $\$ 298,27217$
Commissiou or brokerage ..... 59,720 28
Salaries, fees and other charges of officials in Canada ..... 20,537 30
Taxes in Canada ..... 4,200 64
Miscellaneoun payments, viz.:-Rent, $\$ 1,530.00$; travelling and sur- veys, $\$ 878.90$; stationery and printing, $\$ 1,946.04$; advertising and subscriptions, $\$ 714.05$; postage, telegrams, \&c., $\$ 2,227.26$; loss expenses, $\$ 6,624.79$; office expenses, $\$ 2,187.65$; legal expenses, $\$ 180.70$; underwriters' associations, $\$ 1,835.14$; block plans, $\$ 725.71$; sundries, $\$ 1,490.53$.
Total cash expenditure in Canada $\$ 403,071 \quad 16$

## RISKS AND PREMIUMS.



## Department of Finance-Insurance Branch.

## COMMERCIAL UNION-Continued.

General Business Statement for the Year ending 31st December, 1895.

## Revenue Accounts.



Dr.

To amount of marine fund at the beginning of the year.
Premiums, after deduction of reinsurances, discounts, and returns.
Interest
$\begin{array}{rrr}24,390 & 711 \\ 8,762 & 11\end{array}$

## Cr.

£ s. d.
By losses paid and outstanding, after deduction of re-insurances..... 157,766 119
Expenses of managemient....... $28,1.51 \quad 810$
Subscriptions to Lloyd's and Register books.
$65019 \quad 0$
Underwriters' and managers'commissions

6,950 $15 \quad 9$
Bad debts........................ 4864
Amount to profit and loss...... $\quad 40,000 \quad 0 \quad 0$
Amount of marine fund at the end of the year.

282,150 138 £516,156 $13 \quad 3$
$£ 516,15613 \quad 3$

## Cr.

£ s. d.
$43,750 \quad 0 \quad 0$
$18,750 \quad 0 \quad 0$
$11,600 \quad 0 \quad 0$
$15,208 \quad 54$
Remuneration to directors and
8,315 00
Income tax on profits.............
Furniture and fittings athead office and branches-expenditure during the year
$432 \quad 8 \quad 7$
Alterations and repairs at head office and branches-expenditure during the year.

1,003 010
Investment reserve fund.......... $10,000 \quad 0 \quad 0$
Guarantee and Pension fund..... 5,000 o 0
$\begin{array}{lllll}\text { Cost of businesses acquired. ..... } & 17,560 & 18 & 5\end{array}$
Balance carried to next year's account

66,108 $12 \quad 7$

## COMMERCIAL UNION-Concluded.

## balance sheet on the 31st december, 1895.

LIABILITIES. ASSETS.


Note.-Part of the assets are under local laws or by contract, specifically deposited in various colonies and foreign countries, as security to holders of policies there issued.

## Department of Finance-Insurance Branch.

## THE CONNECTICUT FIRE INSURANCE COMPANY, HARTFORD, CONN.

Statement for the Year Ending 31st December, 1895.
President-J. D. Browne. | Secretary-Charles R. Burt. Principal Office-Hartford, Conn.

Chief Agent in ('anada-C. R. G. Johnson. 1 Head Office in Canada--Montreal. (Incorporated, June, 1850. Commenced business in Canada, 1886.)<br>CAPITAL.

Amount of capital authorized, subscribed for and paid up in cash...... $\$ 1,000,000 \quad 00$

ABSETS IN CANADA.
Canada 4 per cent stock in deposit with Receiver General-Par value,
$\$ 100,000$; market value...... ............. .................. .......... ...... $\$ 105,00000$
Agents' balances in Canada................................. .. ........ ............. 4,739 12
Total assets in Canada............................ ................ \$ 109,739 12

LIABILITIES IN CANADA.
$\left.\begin{array}{l}\text { Net amount of losses in Canada adjusted but not resisted ................. } 8 \\ \text { Net amount of losses resisted, in suit ( } \$ 1,000 \text { of which accrued in pre- }\end{array}\right)$

## INOOME IN OANADA.



## THE CONNECTICUT FIRE-Continued.

## EXPENDITURE IN CANADA.


Net amount paid during the year for losses. ..... \$ 29,467 80
Commission or brokerage ..... 6,178 19
Taxes ..... 2,211 22
Miscellaneous payments, viz:-Postage, express duties, \&c., \$331.13;loss and travelling expenses, $\$ 1,107.04$; legal expenses, $\$ 300$; boardexpenses, $\$ 309.39$; maps, $\$ 188.50$; sundries, $\$ 22.25$; advertising,$\$ 77.60$2,335 91
Total expenses in Canada \$ 40,193 1
RISKS AND PREMIUMS.

General Business Statement for the Year ended 31st December, 1895.
ASSETS.
Real estate. ..... \$ 146,525 00
Loans on bond and mortgage ..... 854,750 00
Stocks and Bonds-par value, $\$ 1,604,300$; market value ..... 1,760,605 00
Loans on stocks, bonds, \&c., of par value, $\$ 11,900$; market value, $\$ 17,070$. ..... 12,500 00
Cash on hand and in banka ..... 163,80320
Net premiums in course of collection. ..... 252,329 69
Bills receivable ..... 1,488 80
Total assets $\$ 3,192,00169$

## Department of Finance-Insurance Branch.

## THE CONNECTICUT FIRE-Concluded.

## LIABILITIES.

Net amount of unpaid losses. ..... \$ 251,542 00
Unearned premiums ..... $1,375,05028$
Other liabilities ..... 59,000 00
Total liabilities, excluding capital stock. \$1,685.592 28
Joint stock capital paid up in cash ..... $\$ 1,000,00000$
Surplus beyond capital and all other liabilities. ..... 506,409 41
INCOME.
Net cash received for premiums ..... $\$ 1,763,14614$
Interest and dividends ..... 125,000 87
Total cash income \$1,888,147 01
EXPENDITURE.
Net amount paid for losses ..... \$ 936,986 72
Dividends to stockholders ..... 100,000 00
Commission or brokerage ..... 311,373 31
Salaries, fees and all other charges of officials ..... 137,642 73
Taxes ..... 38,407 75
Miscellaneous. ..... 136,755 55
Total cash expenditure ..... \$1,661,166 06
RISKS AND PREMIUMS-FIRE AND TORNADO RISKS.
Written or renewed during the year ..... \$157,329,883 00
Premiums thereon ..... 2,046,393 40
Terminated during the year. ..... $134,685,72+00$
Premiums thereon ..... 1,797,185 54
Net in force, 31st December, 1895 ..... 205,081,193 00
Premiums thereon ..... 2,630,643 45

## THE EASTERN ASSURANCE COMPANY OF CANADA.

## Statement for the Four Months ending 30th April, 1895.

President-John Doull. Managing Director-Charles D. Cory. $\mid$ Head Office-Halifax, N.S.
(Incorporated, 1888; Organized, 10th July, 1889. Commenced business in Canada, 10th July, 1889.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for............. $\$ 1,000,00000$ Amount paid up in cash. 250,000 00

$$
\begin{gathered}
\text { * assets.-No return. } \\
\text { * liabilities.-No return. } \\
\text { income. }
\end{gathered}
$$



[^15]
## Department of Finance-Insurance Branch.

## EASTERN ASSURANCE-Concluded.

 cash account.Dr.


## RISKS AND PREMIUMS.

| Fire Risks in Canada. | Amount. | Premiums thereon. |
| :---: | :---: | :---: |
| Gross policies in force at date of last statement. | .\$ 16,058,761 | \$ 201,296 74 |
| Taken during the term, new and renewed....... | 2,698,041 | 39,555 99 |
| Total | \$ 18,756,802 | \$ 240,852 73 |
| Deduct terminated. | 8,674,827 | 103,737 87 |
| Gross in force at end of term. | \$ 10,081,975 | \$ 137,114 86 |
| Deduct reinsured... | 10,081,975 | 137,114 86 |
| Net in force, 30th April, 1895. | - Nil. | Nil. |

## 'THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY (LIMITED).

Statement for the Year ending 31st December, 1895.
Chairman-J. J. Hamilton. | Manager Fire Dept.-A. J. Relton. Principal Office-London, England.
Head Office in Canada-Montreal. | Chief Agent in Canada-E. P. Heaton.
(Established 17th December, 1821.-Commenced business in Canada, 1st May, 1869.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for
£2,000,000 stg...\$9,733,333 33
Amount paid up in cash.................................... 1,000,000 " $" \underline{\underline{4,866,66667}}$

## ASSETS IN CANADA.

Value of real estate (less encumbrances) in Canada (building, 181 St. James Street, Montreal)
. 100,00000
Stocks, bonds or debentures owned by the company, viz.:-

|  | Par Value. | Market Value |
| :---: | :---: | :---: |
| ${ }^{*}$ Canada 4 per cent guaranteed loan | 90,033 33 | 98,13633 |
| *Intercolonial Railway 5 per cent guaranteed loan.. | 53,533 33 | 58,886 66 |
| ${ }^{*}$ Dominion of Canada 4 per cent inscribed stock | 72,999 99 | 78,109 99 |
| City of Winnipeg oper cent bonds. | 14,000 10,000 00 | 15,14100 10,100 |
| e End 4 per cent bon | 10,000 00 | 10,100 00 |
| Total par and market values. . | \$ 240,566 65 | \$ 260,373 98 |

Carried out at market value........................................................ 260,373 98
Cash on hand at head office in Canada
3,173 88
Cash in bank, viz.:


Total................................... ................................. 13,079 24
Cash in the hands of agents in Canada ......................................... 31,086 90
Interest accrued......................................................................... 47671
Furniture..... ..................................... ..................................... 1,090 02
Maps and plans............................................................. ............. 2,126 62
Total assets in Canada.............................................. 811,40735
LIABILITIES IN CANADA.

Total liabilities in Canada ......................................... 238,42168

* Deposited with the Receiver General.


## Department of Finance-Insurance Branch.

## GUARDIAN FIRE AND LIFE-Continued.



## EXPENDITURE IN CANADA.



Not amount paid during the year for fire losses........ ............. . .
Commission or brokerage ...................... ...................... ............. 49,034 96
Salaries, fees, and all other charges of officials in Canada. ................. 26,992 65
Taxes....................... ................................ ..... .... ................. 3,482 38
Miscellaneous payments, viz.:-
Dominion Government assessment, $\$ 154.51$; travelling expenses, $\$ 3,011.91$; tariff association charges, $\$ 1,574.37$; advertising, $\$ 2,304.82$; postage, telegrams, telephones, exprest charges and exchange, $\$ 2,53 \div .51$; printing and stationery, $\$ 2,071.97$; maps and plans, $\$ 1,467.50$; office furniture, $\$ 568.76$; rents, $\$ 3,805.00$; gas, water, light, \&c., $\$ 387.40$; sundries, $\$ 905.51$; legal expenses, $\$ 8.03$; commercial agencies, $\$ 219.67$.

19,011 96
Total cash expenditure in Canada............................... \$ 317,277 50

RISKS AND PREMIUMS.

| Fire Risks in Canada. | No. | Amount. | Premiums thereon. |
| :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement | 25,537 | \$ 38,883,162 | \$436,341 22 |
| Taken during the year-new | 9,694 | 15,930,160 | 191,053 66 |
| Taken during the year-renewed. | 6,833 | 11,648,633 | 149,739 84 |
| Total | 42,064 | \$66,461,955 | \$777,134 72 |
| Deduct terminated | 16,451 | 27,758,667 | 330,342 18 |
| Gross in force at end of year. | 25,613 | \$38,703,288 | \$446,79254 |
| Deduct reinsured |  | 1,163,035 | 12,366 03 |
| Net in force at 31st December, | 25,613 | \$37,540,253 | \$434,426 51 |


*Paid direct to the head office in London.

## GUARDIAN FIRE AND LIFE-Continued.

General Business Statement for the Year Ending 31st December, 1895.

## (Fire Department.)

The fire premiums, after deducting reinsurances, amounted to $£ 357,40315 \mathrm{~s}$. 9 d., as against $£ 449,042$ in 1894 , and the losses, after making the same deduction, to $£ 192,72310 \mathrm{~s}$. 3d., as against $£ 268,698$ in 1894.

Owing to the United States business having been relinquished during the currency of the year 1894, these figures will not usefully compare with the figures for that year, but, exclading the results of the United States business in 1894, there was, in fact, an increase of $£ 3,006$ in premiums, accompanied by a decrease of $£ 14,285$ in losses. The percentage of the losses upon the premiums for 1895 was 53.9 per cent, as against, when compared with the total losses and premiums of 1894, $59 \cdot 84$ per cent. The expenses and commission together, exclusive of the costs of liquidation of the United States business, amounted to $£ 120,11316 \mathrm{~s}$. 8d., being $33 \cdot 6$ per cent on the premiums, as compared with a percentage in 1894 of $34 \cdot 12$ per cent.

The directors had hoped that the liquidation of the United States business might have been completed by the end of last year, but owing to legal difficulties and other causes their expectation has not been fulfilled, and, to provide for the further expense in connection therewith, a sum of $£ 5,000$ has been appropriated in the present account, in addition to $£ 1,81618 \mathrm{~s} .4 \mathrm{~d}$., the surplus remaining from the previous year of the sum set aside for this purpose.

After providing then for losses and expenses, income tax and bad debts, for the premium reserve to cover the unexpired liability on policies current at the end of the year, and for the above-mentioned sum of $£ 5,000$ to liquidate the United States business, the account shows that, excluding interest, a profit has been earned of $£ 43,0068 \mathrm{~s}$. 8 d . The interest on the fire fund amounted to $£ 19,46611 \mathrm{~s} .5 \mathrm{~d}$., as compared with $£ 21,9455 \mathrm{~s}$. 7 d . in 1894 , showing a diminution of $£ 2,47814 \mathrm{~s}$. 2d. Adding the interest, the profit for the year amounted to $£ 62,4730 \mathrm{~s}$. 1 d ., which compares with £29,654, the net profit of the year 1894. It will be seen then that apart from the liquidation expenses the account shows the very substantial profit of $£ 67,473$ 0 s .1 d . The directors have increased the general fire reserve fund by $£ 11,000$, leaving a balance of $£ 51,4730 \mathrm{~s} .1 \mathrm{~d}$. to be transferred to profit and loss. The general fire insurance fund will then stand at $£ 370,000$, and the premium reserve fund amounts to $£ 161,150$, making the total fire fund, $£ 531,150$.


## Department of Finance-Insurance Branch.

## GUARDIAN FIRE AND LIFE-Continued.

PROFIT AND LOSS ACCOUNT-(PROPRIETORS' CAPITAL REVENUE ACCOUNT).


## Balance Sheet on 31st December,' 1895.

LIABILITIES
Fire insurance fund, at the end of the year, as per fire insurance revenue account
Fire losses outstanding.... .......
Reinsurance premiums due to other companies
Expenses of management due.
Bills payable.
Estimate to complete liquidation of United States business outstanding
Profit and loss-balance due to proprietors

FIRE DEPARTMENT.


## GUARDIAN FIRE AND LIFE-Concluded.

## Balance Sheet on 31st December, 1895.—Concluded.

proprietors' capital account.

LIABILITIES.
Proprietors' capital, $£ 2,000,000-$
200,000 shares of $£ 10$ each ( $£ 5$
paid). $\ldots \ldots \ldots . . . . . .$.
Profit and loss account. . . . . . . . .
Unpaid dividends and bonuses to
proprietors . . . . . . . . . . . . . . . . .

ASSETS.
Mortgages on property within the United Kingdom
£ s. d.
368,792 $12 \quad 5$
$1,000,000 \quad 0 \quad 0$ Investments :-
149,720 $10 \quad 6 \quad$ Canada Dominion bonds (guaranteed by British (Government).
3,202 $17 \quad 0 \quad$ Indian and Colonial Government securities.

90,863 98
123,648 $12 \quad 0$
United States Government registered bonds.
Colonial Corporation securities.
Indian railway debenture stock (guaranteed by Indian Government)
$54,918 \quad 9 \quad 4$
$17,815 \quad 6 \quad 0$

Railway and other debentures and debenture stocks........
Railway preference shares. . . ...
Terminable rent charges on land.
Charges on local and public rates.
Freehold ground rents.
Leasehold ground rents.
House property (freehold offices).
House property (leasehold offices)
Freehold landed property
Transfer from fire fund on account
of dividend. .......................
Outstanding interest, due and accrued
Cash-On deposit... $£ 10,00000$
In hand and
on curren
account..... 18,020 1910
$25,000 \quad 0 \quad 0$
$\begin{array}{lll}187,043 & 4 & 7\end{array}$
23,131 $7 \quad 3$
$\begin{array}{lll}17,131 & 2 & 6\end{array}$
6,212 $19 \quad 2$
$27,543 \quad 1 \quad 6$
10,740 $15 \quad 8$
91,421 211
4,571 110
13,084106
$51,473 \quad 0 \quad 1$
11,511 123

28,020 1910


## Department of Finance-Insurance Branch.

## THE HARTFORD FIRE INSURANCE COMPANY.

Statement for the Year ending 31st December, 189j.


## HARTFORD FIRE INSURANCE COMPANY—Continued.

## EXPENDITURE IN CANADA.


General Busingss Statement for the Year ending 3ist Deqember, 1895.
ASSETS.
Real estate ..... \$ 385,775 60
Loans on bonds and mortgages ..... 24,17722
Stocks and bonds, par value, $\$ 4,514,466$; market value ..... 5,341,629 00
Loans on stocks, bonds, \&c., of par value, $\$ 6,700$; market value, $\$ 14,340$; amount loaned ..... 9,800 00
Cash in hand and in banks ..... 1,088,291 95
Gross premiums in course of collection ..... $8: 023$
State tax due from non-resident stockholdors. ..... 20,30040
Total assets \$9,229,213 09
LIABILITIES.
Net amount of unpaid losses ..... \$ 599,081 08
Unearned premiums ..... $4,404,23850$
Other liabilities ..... 75,000 00
Total liabilities, excluding capital stock $. \$ 5,078,31958$

## Department of Finance-Insurance Branch.

## HARTFORD FIRE INSURANCE COMPANY-Concluded.

Capital stock paid up in cash ..... $\$ 1,250,00000$
Surplus beyond liabilities and capital stock. ..... 2,900,893 51
INCOME.
Net cash received for premiums ..... \$5,767,366 52
Interest and dividends. ..... 345,770 11
Other income-rents ..... 7,921 39
Total cash income \$6,121,058 02
EXPENDITURE.
Net amount paid for losses ..... \$3,284,189 11
Dividends to stockholders ..... 325,000 00
Commission or brokerage ..... 960,377 44
Salaries, fees, and other charges of officials ..... 421,902 97
Taxes ..... 107,310 18
Miscellaneous ..... 432,528 58
Total cash expenditure . $85,531,30828$
RISKS AND PREMIUMS——FIRE RISKS.
Written or renewed during the year, amount ..... \$507,05,724 00
Premiums thereon ..... 6.706,471 58
Terminated during the year ..... 477,047,118 00
Preminum thereon ..... 6,157,591 26
Net in force, 31st December, 1895 ..... 707,465,610 00
Premiums thereon ..... 8,769,857 22


## Uepartment of Finance-Insurance Branch.

| IMPERIAL-Continued. |  |
| :---: | :---: |
| liabilities in canada-Concluded. |  |
| Reserve of unearned premiums for all outstanding fire risks in Canada | 140,71184 |
| Due for cancelments and reinsurance.. | 77910 |
| Total liabilities in Canada.....................................\$ | 150,579 34 |

## INCOME IN CANADA.

| Gross cash received for fire premiums. . .................................... $\$ 210,84798$ Deduct reinsurance, rebate, abatement and return-premiums..................24, 24,036 41 |  |
| :---: | :---: |
| Net cash received for fire premiums................... ......................... \$ | 186,811 57 |
| *Dividends on stock deposited with Receiver General...... . . . . . . . .... | 6,930 13 |
| Other interest | 20863 |
| Received for rents. | 8,422 48 |
| Trotal cash income in Canada..................... ............ \$ | 202,372 81 |

## EXPENDITURE IN CANADA.


Total net amount paid during the year for fire losses in Canada. ..... 109,879 62
Paid for commission or brokerage ..... 27,961 12
do salaries, fees, \&c ..... 17,609 08
do taxes in Canada ..... 3,798 82
Miscellaneous 'payments, viz:-Postage, express and telegrams,$\$ 1,397.19$; advertising, $\$ 548.45$; printing and stationery, $\$ 1$,182.09 ; travelling expenses, $\$ 1,419.11$; rent, $\$ 3,181.96$; sundries,\$1,774.70; underwriters' associations, $\$ 978.10$; maps and plans,$\$ 505.20$; auditing of accounts, $\$ 300.00$11,286 80
Total cash expenditure in Canada. ..... 170,535 44
BISKS AND PREMIUMS.

| Fire Risks in Canada. | No. | Amount. | Premiums. |  |
| :---: | :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement. . | 14,996 | \$ 24,673,333 | \$ 283,446 08 |  |
| Taken during the year-new................... | 5,342 | 9,359,614 | 111,905 49 |  |
| do renewed | 4,731 | 7,774,945 | 97,953 85 |  |
| Total | 25,069 | \$ 41,807,892 | \$493,305 42 |  |
| Deduct terminated. | 9,863 | 16,704,766 | 202,061 74 |  |
| Gross in force at end of year. | 15,206 | \$ 25,103,126 | \$ 291,243 68 |  |
| Deduct reinsurance. . |  | 1,187,939 | 12,610 92 |  |
| Net in force at 31st December, 1895. | 15,206 | \$ 23,915.187 | \$ 278,632 76 |  |
| Total number of policies in force in Canada at date................15,206 |  |  |  |  |
| Total net amount in force $\qquad$ $23,915,18700$ |  |  |  |  |
| Total premiums thereon |  |  |  | 278,632 76 |

[^16]
## IMPERIAL—Continued.

General Business Statement for the Year ending 31st Degember, 1895.

## REVENUE ACCOUNT.

| £ | s. | d. |
| :---: | ---: | ---: |
| 370,950 | 14 | 0 |
| 116,211 | 14 | 7 |
| 123,732 | 4 | 10 |
| 14 | 9 | 11 |
| 225,009 | 4 | 9 |
| 60,000 | 0 | 0 |
| 607,647 | 1 | 6 |
| $1,503,565$ | 9 | 7 |


| $£$ | s. | d. |
| :---: | :---: | :---: |
| 30,000 | 0 | 0 |
| 30,000 | 0 | 0 |
| 60,000 | 0 | 0 |
|  | $120, C 00$ | 0 |

Department of Finance-Insurance Branch.

BALANCE SHEET.


0
5
0
6
10


$$
\begin{aligned}
& \text { e } \\
& \text { \& } \\
& \text { + } \\
& \text { 8 } \\
& \text { \& }
\end{aligned}
$$

, 450
2,635
3,837
1,619
405
$\begin{array}{r}40535 \\ \hline\end{array}$

| 167,984 | 6 | 2 |
| ---: | ---: | ---: |
| $\mathbf{£ 1 , 7 6 0 , 6 4 0 1 2}$ | 5 |  |


$\xlongequal[\underline{£ 1,760,64012 \quad 5}]{\underline{5}}$
Property and Assets.
Capital and Liabilitics.
Outstanding losses.. . . . . . . . . . . . . . . . . . . . . . . . \&

Sundry accounts, $\quad$ O.......................................
Other companies' balances for reinsurances and
losses..

# the insurance company of north america. <br> Statement for the fear ending 31st Degember, 1895. President-Charles Platt. 

Secretary-Greville E. Fryer. Principal Office-Philadelphia.
Chief Agent in Canada-Robert Hampson: Head Ofice in Canada-Montreal. (Incorporated 14th April, 1792. Commenced business in Canada, 7th Nov., 1889.)

CAPITAL


## EXPENDITURE IN CANADA

| Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $\$ 1,812.61$ )................. $\$$ |  | 31 |
| :---: | :---: | :---: |
| Deduct savings and salvage and reinsurance.............................. |  | 1,086 07 |
| Net amount paid during the year for said losses. . . . . . . . . . . . . . . . . . . . . . $\$$ |  | 1,697 24 |
| Amount paid for losses occurring during the ye | \$ | 59,388 93 |
| Deduct amount received for reinsu | 2,096 84 |  |
| Deduct savings and salva | 28661 |  |
| Total deductions |  | 2,383 45 |
| et amount paid during the year for said loss |  | 7,00 |

## Department of Finance-Insurance Branch.

## THE INSURANCE COMPANY OF NORTH AMERICA-Continued.

## EXPENDITURE IN CANADA-Continued.

| Net amount paid during the year for losses in Canada ................... \$ | 58,702 72 |
| :---: | :---: |
| Paid for commission or brokerage | 28,754 10 |
| Taxes in Canada | 59305 |
| Miscellaneous payments, viz. : Adjusting. \$275.02; advertising, \$49; maps and plans, $\$ 173.80$; postage, telegrams and express, $\$ 330.87$; printing and stationery, $\$ 57.65$; travelling expenses, $\$ 19.86$; | 1,150 82 |
| Total expenditure in Canada. ..................... ..... ..... \$ | 89,200 69 |

## RISK8 AND PREMIUMS.

| Fire Risks in Canada. | Amount. | Premiums thereon. |
| :---: | :---: | :---: |
| Gross policies in force at date of last statement. | 9,032,632 | \$ 111,399 49 |
| Taken during the year-new and renewed... | 9,692,548 | 119,074 24 |
| Total | \$ 18,725,180 | \$ 230,47373 |
| Deduct terminated | 8,467,194 | 104,193 57 |
| Gross in force at end of year | 10,257,986 | \$ 126,280 16 |
| Deduct reinsured | 1,038,127 | 11,360 08 |
| Net in force at 31st December, 1895 | 9,218,859 | \$114,920 08 |

Total number of policies in force in Canada at date ..... No return.
Total net amount in force $99,218,85900$
Total premiums thereon ..... 114,920 08
General Business Statement for the Year ending 31st Degember, 1895.
ASSETS.
Value of real estate less encumbrances thereon ..... \$ 401,205 62
Loans on bonds and mortgages, first liens, upon which not more than one year's interest is due ..... $2,407,43376$
Loans on bonds and mortgages, first liens, upon which more than one year's interest is due (of which $\$ 21,000$ are in process of fore- closure) ..... 47,300 00
Interest due on said bond and mortgage loans. ..... 40,473 66
Bonds, stocks and debentures owned by the company of par value, \$4,317,770.38 and market value ..... $4,748,63038$
Amount of loans secured by way of bonds, stocks and other market- able collaterals of par value, $\$ 11,500$; market value, $\$ 29,850$ ..... 13,400 00
Cash on hand and in banks ..... 759,625 96
Premiums in course of collection ..... 828,923 56
Bills receivable ..... 65,661 74
Reinsurance claims on marine losses paid. ..... 21,112 26
Book debts due the Company ..... 153,906 59
Total assets ..... 89,487,673 53
INSURANCE COMPANY OF NORTH AMERICA-Concluded.
liabilities.
Net anount of unpaid losses. ..... \$ 453,078 58
Reserve of unearned premiums ..... 3,159,774 57
Amount reclaimable by the insured on perpetual fire policies being 90 ..... 779,739 28
All other liabilities ..... 73,064 61
Total liabilities. $\$ 4,465,657 \quad 04$
Joint stock capital paid up in cash ..... $\$ 3,000,00000$
Surplus beyond capital and other liabilities. ..... 2,022,016 49
INGOME DURING THE YEAR.
Net cash received for premiums ..... \$5,640,920 02
Received for interest and dividends ..... 375,971 26
Net perpetual premiums for the year ..... 8,116 47
Total income \$6,025,007 75
expenditure during the year. ..... 1
Net amount paid for losses. ..... 83,906,075 19
Dividends paid in cash ..... 360,000 00
Paid for commission or brokerage ..... 1,001,120 15
Salaries ..... 287,978 73
Taxes. ..... 117,263 74
All other expenditure. ..... 335,390 48
Total expenditure \$6,007,828 29
MISCELLANEOUŻ.
Amount of fire risks written or renewed during the year ..... $\$ 610,660,53700$
Preminms thereon ..... 4,861,863 96
Amount of marine and inland risks written or renewed during the year. ..... 373,366,976 00
Premiums thereon. ..... 2,167,175 46
Amount of fire risks terminated ..... 573,501,639 00
Premiums thereon. ..... 4,530,005 50
Amount of marine and inland risks terminated. ..... 353,030,686 00
Premiums thereon ..... 2,282,292 99
Net amount of fire risks in force on 31st December, 1895 ..... 619,390,948 00
Premiums thereon5,813,365 79
Net amount of marine and inland risks in force on 31st December, 1895 42,000,000 00
Premiums thereon. ..... 252,000 00
PERPETUAL RISKS.
Amount of risks written during the year ..... \$ 914,092 92
Deposits thereon ..... 22,245 82
A mount of risks terminated ..... 533,990 05
Deposits ..... 14,129 35
Amonnt in force at 31st December, 1895 ..... 33,899,459 69
Deposits ..... 856,445 82

## Department of Finance-Insurance Branch.

## THE LANCASHIRE INSURANCE COMPANY.

Statement for the Year ending 31st Degember, 1895.
Chairman-Edward Coward. | Principal Office-Manchester, England
Manager in Canada-J. G. Thompson. | General Manager-Digby Joinson
Head Office in Canada-59 Yonge Street, Toronto.
(Established, 19th June, 1852. Commenced business in Canada, July, 1864.)

## CAPITAL.



Carried out at market value ..... \$ 221,337 07
Cash on hand at head office. ..... 93857
Cash in Dominion Bank ..... 13,720 34
Interest accrued ..... 1,431 10
Cash in hands of agents in Canada. ..... 15,529 89
Office furniture and insurance plans ..... 5,000 00
Total assets in Canada. .....  8257,95697
LIABILITIES IN CANADA.

| Net amount of fire losses | Canada, | adjusted but not due................ ${ }^{\text {\% }}$ | 1,000 00 |
| :---: | :---: | :---: | :---: |
| do | do | claimed but not adjusted. | 3,497 12 |
| do | do | reported or supposed but not claimed | 3,791 10 |
| do | do | resisted, in suit. | 25000 |

Total net amount of unsettled claims for fire losses in Canada (\$218.82 of which accrued prior to 1895) ..... 8,538 22
Reserve of unearned premiums for all outstanding fire risks in Canada ..... 196,010 13 ..... 196,010 13
Total liabilities in Canada. .....

# LANCASHIRE INSURANCE COMPANY-Continued. 

|  |  |
| :---: | :---: |
| Net cash received for premiums.......................................... \$ | 278,70+69 |
| Received for interest and dividends on stock, \&c | 8,228 64 |
| Bank interest. | 2580 |
| Total income in Canada........ .............. ................ \$ | 286,959 13 |

## EXPENDITURE IN CANADA.

| Paid during the year for losses occurring in previous years (w estimated in the last statement at $\$ 14,565.39$ ). | 12,817 01 |
| :---: | :---: |
| Amount paid for losses occurring during the year......... Deduct amount received for reinsurance from other companies | 210,36611 17 17 |
| Net amount paid for said loss |  |

Total net amount paid during the year for fire losses in Canada. ..... $\$ 223,16595$
Paid for commission or brokerage. ..... 47,34481
$\mathrm{P}_{\text {aid }}$ for salaries, fees and other charges of officials in Canada. ..... 12,041 21
Paid for laxes in Canada ..... 3,334 93
Miscellaneous payments viz.:-Advertising, printing and stationery, $\$ 3,089.36$; express, postageand telegrams, $\$ 1,817.68$; rent and office furnishings, $\$ 2,486.44$;insurance plans, $\$ 955.29$; legal expenses and mercantile andfire reports $\$ 264.46$; underwriter's' associations, \$1,274.49;Ontario and Manitoba license fees, \$307.75; Dominion Insur-ance Department assessment, $\$ 140.35$; remittance charges,$\$ 382.87$; travelling expenses, $\$ 2,056.02$; sundries, $\$ 631.60$;auditors' fees, $\$ 875$14,281 31
Total cash expenditure in Canada. ..... \$ 300,168 21

## RISKS AND PREMIUMS.

| Fire Risks in Canada.. | No. | Amount. | Premiums. |  |
| :---: | :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement., | 21,940 | \$ 32,492,633 | \$ 387,165 18 |  |
| Taken during the year-new | 7,758 | 15,099,088 | 182,918 41 |  |
| do do renewed | 5,654 | 8,570,765 | 126,651 39 |  |
| Total | .35,352 | \$ 56,162,486 | \$ 696,734 98 |  |
| Deduct terminated. | 12,307 | 23,569,373 | 301,536 90 |  |
| Gross in force at end of year | 23,045 | \$ 32,593,113 | \$ 395,198 08 |  |
| Deduct reinsured .......... |  | 187,115 | 3,062 32 |  |
| Net in force, 31st December, 1895. | 23,045 | \$ 32,405,998 | \$ 392,135 76 |  |
| Total number of policies in force at date | . | ...... | ..23,045 |  |
| Total net amount in force. |  |  | . ...... $\$ 3$ | 00 |
| Total premiums thereon |  |  |  | 76 |

# Department of Finance-Insurance Branch. 

## LANCASHIRE INSURANCE COMPANY-Continued.

General Business Statement for the Year ending 31st December, 1895.

FIRE DEPARTMENT.
The fire premium income, after deducting reinsurance, amounted to $£ 732,545$ 3 s .2 d ., being an increase of $£ 7,3327 \mathrm{~s} .10 \mathrm{~d}$, upon that of the previous year. The claims for loss and damage by fire, including outstanding losses, amounted to $£ 435,13816 \mathrm{~s} .6 \mathrm{~d} .$, and after providing for these and commission and expenses and foreign state taxes, there was, before taking into account the interest arising from investments, a profit balance of $£ 42,0116 \mathrm{~s}$. 7 d , which has been carried to the profit and loss account.

## INVEATMENTS.

The investments of the company produced in interest the sum of $£ 47,07578.11 \mathrm{~d} .$, of which $£ 34,04314 \mathrm{~s}$. belongs to the life branch, and will be found in the revenue account of that department.

## DIVIDEND.

An interim dividend at the rate of 5 per cent. per annum was paid
15 th November, 1895, for the half year ended 30th June, 1895, £ s. d. amounting to.
And a further dividend at the rate of 5 per cent per annum for the half year ended 31st December, 1895, has been declared (payable on and after 18th May, 1896) amounting to

6,824 $13 \quad 0$
$£ 13,649 \quad 6 \quad 0$

## PROFIT AND LOSS.

As the result of the year's working the following amounts have been carried to the credit of the company in the profit and loss account:-

|  | £ s. d. |  |  |
| :---: | :---: | :---: | :---: |
| Profit from fire account. | $\begin{array}{lll} \mathbf{4 2 , 0 1 1} & 6 & 7 \\ \mathbf{1 3 , 0 3 1} & 13 & 11 \end{array}$ |  |  |
| Interest and dividends. |  |  |  |
| Total. | £55,043 | 0 | 6 |
| Less dividends, as shown above. | 13,649 | 6 | 0 |
| Leaving a balance of | £41,393 |  | 6 |

From this $£ 40,000$ has been added to the fire reserves, while the balance of $£ 2,115 \mathrm{7s} .2 \mathrm{~d}$. brought forward from last year has been increased to $£ 3,509 \mathrm{ls} .8 \mathrm{~d}$. The funds of the company now stand as follows:-


Showing an increase of $£ 56,922 \mathrm{14}$ s. 1d. during the year.
LANCASHIRE INSURANCE COMPANY-Continued.


## Department of Finance-Insurance Branch.

LANCASHIRE INSURANCE CCMPANY—Concluded.


CH

|  | 953,568 | 2 | 5 |
| ---: | ---: | ---: | ---: |
| . | 1,000 | 0 | 0 |
|  | 167,729 | 17 | 8 |
| . | 2,732 | 7 | 11 |
| 3 | 11,358 | 9 | 1 |
| 2 |  |  |  |
|  | 61,454 | 12 | 5 |
|  |  |  |  |


| $£ 34,380$ | 6 | 6 |
| ---: | ---: | ---: |
| 68,827 | 1 | 5 |
| 150,682 | 17 | 6 |
| 21,273 | 16 | 7 |
| 16,888 | 9 | 5 |
| 12,903 | 15 | 0 |
| 310,118 | 1 | 9 |
| 66,462 | 14 | 5 |
| 19,638 | 5 | 6 |
| 32,750 | 0 | 0 |
| 31,555 | 8 | 2 |
| 16,085 | 6 | 2 |

## 

Mortgages on property,
Investments-
British government securities.
United States government securities
United States state and city bonds.
Foreign government securities..
Railway and other debentures, and debenture
Foreign city bonds.
Railway and other
Railway preference and other shares . . . . . . . . . . . . . .
Railway preference and other shares
House property and land...............
House property and land.
Deposits with foreign countries.........
Deposit with United States trustees.
Agents' and branch office balances.
Outstanding premiums at head office
ょ1,511,280 $\quad 4$

| $£ 17,209$ | 7 | 6 |  |  |  |
| ---: | ---: | ---: | ---: | ---: | ---: |
| 73,014 | 0 | 0 |  |  |  |
| 8,605 | 4 | 0 |  |  |  |
|  |  |  | 98,828 | 11 | 6 |


| $£ 1,610,109 \quad 710$ |
| :---: |

Shareholders' capital.
Life assurance fund................
Clains under life policies admitted, but not yet

Outstanding fire losses. . .
Dividends due to shareholders


> 98,


## THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

Statement for the Year ending 31st December, 1895.
President-J. Bibby, Esq.
General Manager and SecretaryJohn M. Dove.
Chief Agent in Canada-G. F. C. Smith.
Principal Office—Liverpool, England. | Head Office in Canada-Montreal.
(Organized, 21st May, 1836. Commenced business in Canada, 4th June, 1851.)

CAPITAL.
Amount of joint stock capital authorized and sub-
scribed for
. £


## ASEETS IN CANADA.

Real estate (less encumbrances) in Canada held by the company, viz.:-
The company's buildings, St. James Street, corner of Place d'Armes
Square Montreal.
. $\$ 88,00000$
Loans secured by bonds and mortgages on real estate in Canada (first
liens)
884,15000
Stocks and bonds, viz.:-

|  | Par value. | Market value. |
| :---: | :---: | :---: |
| Canada 4 per cent inscribed stock. | 97,333 33 | \$ 102,686 66 |
| do 4 do do do of 1883 | 100,000 00 | 105,50000 |
| $\underset{\text { Montreal }}{\text { do }}$ ( doard of Trade, 5 per cent mortgage bonds, 192 | 116,800 1,000 00 | 123,22400 1,000 |
| Montreal city debentures, 6 per cent, viz. |  |  |
| Protestant School Board bonds, Montreal, Jan., 1906. | 10,000 00 | 11,40000 |
| Montreal Harbour-July, 1906 | 10,000 00 | 11,300 00 |
| City of Montreal consolidated 4 per cent bonds of 1881. | 40,000 00 | 42,00000 |
| Province of Quebec bonds. | 194,666 66 | 207,319 28 |
| Total par and market values | \$ 569,799 99 | \$ 604,429 94 |

Carried out at market value ( $\$ 323,133.33$ par value being deposited with Receiver General on account of fire and life).

604,429 94
Loans on life policies, being within the amount of their surrender value when the louns were made.

7,102 37
Cash on hand at head office in Canada. 20,491 24
Cash in banks, viz.:-


Total
67,092 47
Interest accrued
9,607 79
Cash in hands of agents in Canada 30,228 98
Office furniture, public clock, maps, plans, etc., at Montreal office, and St. John, N.B., branch offices (estimated)
$\because, 500 \quad 00$
Total assets in Canada. .............................. ....... \$1,713,602 79

## Department of Finance-Insurance Branch.

| LIVERPOOL AND LONDON AND GLOBE-Continued. |  |  |  |
| :---: | :---: | :---: | :---: |
| Total net amount of fire losses in Canada claimed but not adjusted ...... $\$$ |  |  |  |
| Reserve of unearned premiums for all outstanding | anding fire risks | n Canada. | 285,429 04 |
| Reinsurance fund under the life insurance departm mated) $\qquad$ | epartment in Ca | ada (esti- | 100,000 00 |
| Due and accrued for salaries, rent and general exp | ral expen |  | 50000 |
| Total liabilities in Canada........................................ $\$$ \$87,772 27 |  |  |  |
| income in canada. |  |  |  |
| Gross cash received for fire premiums. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ 390,827 65 Deduct reinsurance, rebate, abatement and return premiums ............... 36,831 69 |  |  |  |
|  |  |  |  |
| Net cash received for fire premiums ........................................... $\$$ 353,995 96 |  |  |  |
| Received for interest on bonds and mortgages |  |  | 48,601 85 |
| Received from interest and dividends on stocks and | cks and all other | urces | 15,451 56 |
| Income from other sources (rents) |  |  | 4,059 11 |
| Total cash income in Canada ............. ..... ................. \$ 422,108 48 |  |  |  |
| EXPENDITURE IN CANADA. |  |  |  |
| Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $\$ 10,202.62$ ) . . . . . . . . . . . . . . . . . . . . . $\$ 10,41193$ |  |  |  |
| Paid for losses occurring during the year . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$ 245$ 245,695 25 Deduct amount received for reinsurance . . . . . . . . . . . . . . . . . . . . . . . . . .:.:...:... 6,49959 |  |  |  |
|  |  |  |  |
| Net amount paid for said losses . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ 239,195 66 |  |  |  |
| Total net amount paid during the yeur for fire losses in Canada ........ \$ 249,607 59 |  |  |  |
| Commission or brckerage ........................ ........................... .. .... 57,661 53 |  |  |  |
|  |  |  |  |
|  |  |  |  |
| Miscellaneous payments, viz.:-Advertising, $\$ 1,614.21$; rent, $\$ 2,200$; repairs, $\$ 211.28$; coal and gas, $\$ 435.97$; travelling expenses, $\$ 1,255.80$; printing and stationery, $\$ 2,211.16$; fire commissioners, $\$ 203.21$; postage, $\$ 2,286.78$; exchange, $\$ 504.08$; office expenses, $\$ 1,058.23$ : surveys, $\$ 1,242.65$; underwriters, $\$ 1,873.40$; Insurance Superintendence, $\$ 177.39$; auditor, $\$ 337.50$; law expenses, $\$ 150.87$; |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| Total expenditure in Canada . ................................... $\$$ 351,452 20 |  |  |  |
| BISKS AND PREMIUMS. |  |  |  |
| Fire Risks in Canada. No. | No. Amount. | Premiums thereon. |  |
| Gross policies in force at date of last statement. .... 24,521 | 24,521 \$ 50,571,211 | \$ 544,346 69 |  |
| Taken during the year-new . . . . . . . . . . . . . . . . . . . . 10,544 | 10,544 17,689,380 | 209,854 72 |  |
| do do renewed.................... 8,179 | 8,179 14,594,735 | 177,533 18 |  |
| Total. . . . . . . . . . . . . . . . . . . . . . . . . . . . 43,244 | 43,244 \$82,855,326 | \$ 931,744 59 |  |
| Deduct terminated............. . . . . . . . . . . . . . . . . . . . . 17,543 | 17,543 31,714,566 | 353,817 00 |  |
| Gross in force at end of year . . . . . . . . . . . . . . . . . . . . 25,701 | 25,701 \$ 51,140,760 | \$ 577,927 59 |  |
| Deduct reinsured | 1,150,462 | 12,317 17 |  |
| Net in force at 31st December, 1895 . . . . . . . . . . . .. 25,701 | 25,701 \$49,990,298 | \$565,610 42 |  |
| Total number of policies in force in Canada at date ...............25,701 |  |  |  |
| Total net amount in force ................................... ................ .....849,990,298 00 |  |  |  |
| Total premiums thereon........................ ....................................... 565 |  |  |  |

## LIVERPOOL AND LONDON AND GLOBE-Continued.

## General Bubiness Statement for the Year ending 31st Drcember, 1895. <br> FIRE AOCOUNT.

Amount of fire reinsurance fund at
the beginning of the year. ..... .
Premiums received after deduction of reinsurances
£
s. d.

740,000 0

Losses by fire after deduction of re-
1,603,098 810 Commission .......... .
1,603,098 $810 \quad \begin{aligned} & \text { Commission ........... } \\ & \text { Other payments, viz.:- }\end{aligned}$
Contributions to fire
brigades at home
and abroad. ...£15,327 47
State taxes (foreign) 23,600 62
Carried to profit and loss.
Amount of fire reinsurance fund at
the end of the year, as in balance sheet.
£ s. d.
878,251 138 231,245 $19 \quad 2$ 241,795 $10 \quad 1$
$740,000 \quad 0 \quad 0$
38,927 $10 \quad 9$ 212,877 $15 \quad 2$

PROFIT AND LOSS ACCOUNT.

Balance of last year's account.
Interest and dividends not carried to other accounts Carried from fire account.
Transfer fees.
Exchange.
£ s. d.
829,119 91 Amount paid to Globe
$\begin{array}{lllll}168,257 & 1 & 0 & 6 \text { per cent perpetual } \\ \text { annuitants in 1895..£49,626 } & 0 & 0\end{array}$
$212,87715 \quad 2 \quad$ Less income tax. 1,654 40
32176
266148 Balance of dividend for 1894, paid 22nd May, 1895.

47,971 160
Balance
Interim dividend for
the year 1895, paid
22nd November. .. 873,69200
*Carried to next
year's account.... 953,788 15
$£ 1,210,55317 \quad 5$
£ s. d.
.

|  | 22nd May, 1895. ................... <br> Balance- <br> Interim dividend for the year 1895, paid 22nd November. . . 573,69200 <br> *Carried to next year's account.... 953,788 15 | $1,027,480 \quad 1$ |  |
| :---: | :---: | :---: | :---: |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| £1,210,553 $17 \quad 5$ |  | £1,210,553 17 | 1 |

[^17]
## Department of Finance-Insurance Branch.

LiABilities,
LIVERPOOL AND LONDON AND GLOBE-Continued.
Balance Sheet on the 31st Degember, 1895.

LIVERPOOL AND LONDON AND GLOBE-Continued.


## Department of Finance-Insurance Branch.

## THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.



## ASSETS IN CANADA.


In deposit with Receiver General, carried out at par value ..... \$ 136,266 67
Cash on hand at head office ..... 3,130 86
Cash in Dominion Bank, Toronto ..... 4,043 71
Amount of cash in hands of agents in Canada ..... 8,718 10
Special deposit with Union Loan and Savinge Co ..... 70,00000
Total assets in Canada ..... $\$ 222,15934$
LIABILITIES IN CANADA.

Total net amount of unsettled claims for fire losses in Canada ..... 4,168 60
Reserve of unearned premiums for outstanding risks in Canada. ..... 125,251 67 ..... 125,251 67
Total liabilities in Canada ..... $\$ 129,42027$
INCOME IN CANADA.


## EXPENDITURE IN CANADA.



## LONDON AND LANCASHIRE FIRE-Continued.

| Net amount paid during the year for losses in Canada. | 162,375 71 |
| :---: | :---: |
| Commission or brokerage, including commission on profits, | 31,246 84 |
| Salaries, fees and all other charges in Canada.................. | 5,783 37 |
| Taxes. | 2,506 31 |
| All other payments in Canada, viz.:-Advertising, $\$ 306.14$; rent, $\$ 1,188.33$; maps and plans, $\$ 2.28 .64$; inspertion and travelling expenses, $\$ 1,682.29$; miscellancous, $\$ 607.11$; legal expenses, $\$ 187.18$; stationery and printing, $\$ 917.89$; postare, telegrams and express, $\$ 1,201.75$; office furniture, $\$ 47.34$; underwriters' associations, local boards, \&c., $\$ 74470$; office expenses, $\$ 287.45$; duty, $\$ 167.89$. | 7,56671 |
| Total expenditure in Canada................................ \$ | 209,478 94 |

## RISKS AND PREMIUMS.

| Fire Risks in Canada. | No. | Amount. | Premiums. |
| :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement.. | 17,500 | \$ 20,206,041 | \$ 246,308 33 |
| Policies taken during the year-new......... | 5,621 | 8,268,603 | 104,003 71. |
| do do renewed | 3,989 | 6,735,053 | 89,284 39 |
| Total. | 27,110 | \$ 35,209,697 | \$ 439,596 43 |
| Deduct terminated | 9,381 | 14,515,171 | 182,713 36 |
| Gross in force at end of year. | 17,729 | \$ 20,694,526 | \$ 256,883 07 |
| Deduct reinsured |  | 682,459 | 7,882 09 |
| Net in force at 31st December, 1895 | 17,729 | \$ 20,012,067 | \$ 249,000 98 |

Total number of policies in force in Canada at date. 17,729
Total net amount in force
\$ 20,012,067 00
Total premiums thereon 249,000 98

General Business Statement for the Year ending 31st December, 1895.
The net premiums, after deducting those paid to other offices in reduction of this company's liabilities, amounted to $£ 847,09416 \mathrm{~s}$. 7 d ., against $£ 846,21312 \mathrm{~s}$. in 1894.

The net fire losses incurred in 1895, including full estimates for such as were not adjusted at the closing of the books, amounted to $£ 450,53 \pm 16 \mathrm{~s}$. 4 d .

After providing for all oxpenses, commissions, bad debts and other charges, the net profit on the working of the year's business stands at $£ 104,1765 \mathrm{~s}$. 1d., in addition to $£ 33,00018 \mathrm{~s} .9 \mathrm{~d}$. for interest on investments, making a total of $£ 137,177$ 3s. 10 d .

The directors propose to pay on the 7th proximo a dividend of 7 s . per share, free of income tax, making, with the interim dividend of 38 . per share paid in November last, a total distribution of $£ 42,550$, or 20 per cent on the paid-up capital.

After giving effect to the foregoing, the financial position of the company will stand as follows:-

|  | £ s. d |  |  |
| :---: | :---: | :---: | :---: |
| Capital fully subscribed. | 2,127,500 | 0 | 0 |
| Of which is paid up........ | 212,750 | 0 | 0 |
| Reserve and reinsurance fund ........... . $£ 600,000$ 0 0 |  |  |  |
| Balance carried forward................ ..... 194,827 170 |  |  |  |
|  | 794,827 | 17 | 0 |

## Department of Finance-Insurance Branch.

## LONDON AND LANCASHIRE FIRE—Concluded.

Income and Expenditure Account for the Year ending 31st Decynber, 1895.


## Balance Sheet.

liabilities.


ASSETS.

| ASsEts. |  |  |
| :---: | :---: | :---: |
|  | £ s. d. | £ s. d. |
| By Buildings owned by the company in Liverpool, London, Bristol, Dublin, the colonies, and New York, unencumbered. | $185,537 \quad 9 \quad 6$ |  |
| Part-ownership in various salvage corps premises .................... | $8,51510 \quad 3$ |  |
| Cash with bankers and on deposit. |  | 194,052 73,423 16 $19 \begin{gathered}\text { 6 }\end{gathered}$ |
| British government securities. | 4,965136 |  |
| British railway preference stocks | 128,873 1911 |  |
| Mersey docks and harbour bonds and local debentures. | 32,620 1711 |  |
| United States funded loan and other first-class American investnients. | 464,082 1711 |  |
| Colonial debentures. | 50000 |  |
| Colonial government securities | 40,884 $13 \quad 7$ |  |
| Foreign government securities | 10,647 13 |  |
| Mortgages on first-class property (first liens) |  | $\begin{array}{rrr} 682,575 & 16 & 5 \\ 34,802 & 6 & 2 \end{array}$ |
| Home branches' and agents balances ...... | 42,368171 |  |
| Foreign branches' and agents' balances | 87,460 51 |  |
| Outstanding direct premiums. . | $3,672 \quad 4 \quad 1$ |  |
| Accrued interest and sundry debtors. |  | $\begin{array}{rrr} 133,501 & 6 & 5 \\ 10,345 & 12 & 8 \end{array}$ |
|  |  | £1,128,701 1711 |

## THE LONDON ASSURANCE.

Statement for the Year ending 31st December, 1895.
Governor-Geo. W. Campbell. | Manager Fire Dep't.-James Clunes. Principal Office-No. 7 Royal Exchange, London, E.C., England. Chief Agent and Manager in Canada-E. A. Lilly. Head Office in Canada-Montreal. (Incorporated, 22nd June, 1720. Commenced business in Canada, 1st March, 1862.)

## CAPITAL.

|  |
| :---: |
|  |  |

ASSETS IN CANADA.

| *Montreal Corporation stock. | Par value. $\$ 167,00000$ | Market value. $\$ 170,34000$ |  |
| :---: | :---: | :---: | :---: |
| Carrisd out at market value. |  |  | 70,340 |
| Cash on hand at head office in Canada |  |  | 326 |
| Cash in Union Bank of Canada. |  |  | 3,377 |
| Agents' balances in Canada. |  |  | 10,278 |
| Total assets in Canada. |  | . | 184,323 |

LIABILITIES IN CANADA.

Total amount of unsettlod claims for losses in Canadu. ..... 5,288 00
Reserve of unearned premiums for all outstanding risks in Canada. ..... 86,092 40
Reinsurance reserve under life department. ..... 10,711 38
Total liabilities in Canada ..... $\$ 103.09178$
INCOME IN CANADA.

| Gross cash received for premiums. <br> Deduct reinsurance, rebate, abatement and return premiums | $\begin{array}{r} 142,454 \\ 21,121 \\ 725 \end{array}$ |  |
| :---: | :---: | :---: |
| Net cash received for fire premiums |  | 121,332 93 |
| Net cash received for inland marine premiume |  | 50595 |
| Interest on deposit with Receiver General, $\$ 167,0$ office, England | to head <br> - ****** | 6,680 00 |

Total cash in Canada ..... 128,51888
EXPENDITURE IN CANADA.
Amount paid for losses occurring in previous years (which losses were esti-mated in the last statement at $\$ 6,448$ )7,164 76
Paid for fire losses occurring during the year. ..... $\$ 112,35651$Net amount paid during the year for said losses$\$ 102,22050$

[^18]
## Department of Finance-Insurance Branch.

## LONDON ASSURANCE-Continued.

| 俍 | 109,385 26 |
| :---: | :---: |
| Total net amount paid during the year for inland marine losses in Canada | 43253 |
| Paid for commission or brokerage. | 18,734 94 |
| Paid for salaries, fees and all other charges of officials in Canada. | 9,279 56 |
| Paid for taxes in Canada (including \$50.45, Marine Department) | 2,950 87 |

All other payments in Canada, viz.:-
Rent, $\$ 1,695$; office expenses, $\$ 507.40$; postage, express and telegrams, $\$ 938.18$; printing and stationery, $\$ 869.53$; tariff expenses, $\$ 720.21$; maps, $\$ 352.25$; travelling expenses, $\$ 1,062 .-$ 05 ; advertising, $\$ 886.37$; commissions, Marine Department, $\$ 56.59$

7,087 58
Total cash expenditure in Canada $\$ 147,87074$ RISKS AND PREMIUMS.


## General Bubiness Statement for the Year Ending 31st Drcember, 1895. FIRE DEPARTMENT.

The premium income of the year, after deduction of reassarances and returns, amounted to $£ 390,7981 \mathrm{~s} .9 \mathrm{~d}$., and the losses, inclusive of all claims to the 31 st December, 1895, to $£ 196,40312 \mathrm{~s}$. 2 d .

The balance at the credit of the fire fund, after transferring $£ 40,000$ to profit and loss account, amounted on the 31st December, 1895, to $£ 617,580 \mathrm{11s}$. 0d.

## MARINE DEPARTMENT.

The net premiums received during the year amounted to $£ 292,449 \mathrm{ls} .1$ Id. The losses paid and outstanding for 1895 and previous years amounted to $£ 244,9477 \mathrm{f}$. 1 d . The balance at the credit of the marine fund, after transferring to profit and loss account $£ 20,000$ out of the profits of the year 1894, amounted on the 31 st ${ }^{\text {necember, }}$ 1895 , to $£ 239,71016 \mathrm{~s} .1 \mathrm{~d}$.

## PROFIT AND LOSS.

The amount standing to the credit of this account on the 31st December, 1895, was $£ 131,4498 \mathrm{~s}$. 0 d ., out of which the court of directors now recommend a dividend of 20 per cent, being $£ 210 \mathrm{~s}$. 0 d . per share, payable as follows :-£1 15 s .0 d . on the 1 st April, and the balance of 15 s . on the 1st October.
Revenue Acoounts.


$\begin{array}{rrr}\boldsymbol{f} & \text { s. } & \text { d. } \\ 89,655 & 0 & 0 \\ 621 & 12 & 7 \\ 131,449 & 8 & 0\end{array}$
FIRE ACCOUNT.


PROFIT AND LOSS ACCOUNT.
Dividends to shareholders.
Income tax................................
$\begin{array}{cccc}\underset{116,883}{£} & \text { s. } & \text { d. } & 10 \\ 10 & \text { Dec. } 31 .\end{array}$

| 28,063 | 18 | 0 |
| ---: | ---: | ---: |
|  |  |  |
|  |  |  |
| 16,742 | 4 | 3 |
| 40,000 | 0 | 0 |
| 20,000 | 0 | 0 |
| 36 | 17 | 6 |


|  | $221,726 \quad 0 \quad 7$ |
| :--- | :--- | :--- | :--- |

FIRE ACCOUN
£ s. d. 1895.

$$
\begin{aligned}
& \begin{array}{l}
\text { Interest and dividends. } \\
\text { Less-Income tax } .
\end{array}
\end{aligned}
$$

1894. 

Dec. 31.
1895.
Dec. 31.
1894.

Department of Finance-Insurance Branch.
BALANCE SHEET, 3IST DECEMBER, 1895.
£ s. d.

0000にHOWHO日,




| 104,081 | 15 | 10 |
| ---: | ---: | ---: |
| 11,602 | 10 | 8 |
| 395 | 4 | 7 |
| $23,880,525$ | 911 |  |

£ s. d.
£

$20,90413 \quad$

## THE LONDON MUTUAI FIRE IṄSURANCE COMPANY OF CANADA.



[^19]
## Department of Finance-Insurance Branch.

## LONDON MUTUAL FIRE-Continued.

## LIABILITIES.

| Net amount of fire losses adjusted but not due. | \$ | 5,670 77 |
| :---: | :---: | :---: |
| Net amount of fire losses reported or supposed but not claimed. |  | 15,459 42 |
|  | \$ | 21,130 19 |
| Net amount of losses resisted, in suit. |  | 1,190 00 |
| do do not in su |  | 1,100 00 |

Total net amount of ansettled claims for losses in Canada. ............... \$

## Reserve of unearned premiums for all outstanding risks in Canada <br> 319,586 62

23,420 19

Overdraft at Molsons Bank
Borrowed from Molsons Bank...... ....................................................... 11,000 . 00
Total liabilities................... ............. ........ . .............. $\$ 356,30478$
Surplus of assets over liabilities ....... ......................... \$ 8,331 16

## INCOME.



## EXPENDITURE.

Paid during the year for fire losses occurring in previous years (which; losses were estimated in last statement at $\$ 14,980.39$ ). . . . . . . . . . . . . . . . ... \$ 11,76564

Paid for losses occurring during the year ........ .. ..... ............... \$ 106,194 44
Deduct reinsurance
2000
Net amount paid for said losses. . . . . . . . . . . . . . . . . . . . . . . . . $\$ \overline{106,17444}$
Total net amount paid during the year for fire $10^{\circ}$ ises..................... \$ $\$ 17,94008$
Commission or brokerage.................... .. ..... ....................................... 28,524 93
Taxeв................................... ................................................................. 46999
Salaries, fees and all other charges of officials......................................... 15,621 82
Miscellaneous payments, viz.:-Bank commission, $\$ 48.49$; law expenses, $\$ 2,332.74$; postage, $\$ 1,872.76$; printing, advertising and stationery, $\$ 2,087.74$; Dominion Government inspection, $\$ 83.80$; interest, $\$ 1,773.10$; discount on stamps, \&c., $\$ 51.58$; water, fuel and light, $\$ 178.89$; Ontario Government license, $\$ 100$; bonus to agents, $\$ 9,224.67$; insurance premium on office, $\$ 56$; expenses of Underwriters' Association, $\$ 98.17$; Goad's plans, $\$ 303.40$; petty expenses, telegrams, telephone, express, \&c., $\$ 504.77$

18,716 11
Total cash expenditure................. ............................... 181,27293

## LONDON MUTUAL FIRE-Concluded.

CASH ACCOUNT.


## Department of Finance-Insurance Branch.

## THE MANCHESTER FIRE ASSURANCE COMPANY,

Statement for the Year ending 31st December, 1895.


## ASSETS IN CANADA.

Stocks, bonds and debentures:-

|  | Par value. |  | Market value |  |
| :---: | :---: | :---: | :---: | :---: |
| Canada, $3 \frac{1}{2}$ per cent stock. | \$ | 102,200 | \$ | 107,821 |
| do 4 do do . |  | 100,000 |  | 108,500 |
| Total par and market values | $\$$ | 202,200 | \$ | 216,321 |

Carried out at market value.

\$ 216,321 00

Cash at head office in Canada........... ..... ........................ ........... 18,494 34
Cash in Ontario Bank, Toronto ............. ....... .............................. 2,132 44
Cash in hands of agents in Canada..... ................................ ......... 6,528 12
Block plans............................................................................. 3,00000
Office furniture and fixtures..... ... . ............. ...... ............... ........ 50000
Total assets in Canada ........................................... \$ 246,975 90

LIABILITIES IN CANADA.

| Net amount of losses | adjusted but not due................ . ... ........... ${ }^{\text {. }}$ | 3,211 51 |
| :---: | :---: | :---: |
| do | claimed but not adjusted. | 55000 |
| do | reported or supposed but not claimed. | 3,542 34 |
| do | resisted, in suit... | 1,980 10 |


| Total net amount of unsettled claims. (Of this amount $\$ 1,631.54$ accrued previous to 1895.)........ ...... ....... ...... ...................... \$ | 9,283 85 |
| :---: | :---: |
| Reserve of unearned premiums upon all unexpired fire rieks in Canada | 122,637 11 |
| Due for reinsurance and other accoun | 1,613 68 |

Total liabilities in Canada............................. ............\$ 133,53464

## INCOME IN CANADA.




| Total net amount paid during the year for fire loses in Canada $\ldots \ldots . . . \$ 155,535$ | 84 |
| :--- | :--- |

Commission or brokerage in Canada ............................................ 26,996 60
Salaries, fees and all other charges of officials in Canada .................. 12,696 58
Taxes in Canada .................................. ...............................
Miscellaneous, viz.:-Stationery, $\$ 1,383.32$; travelling, $\$ 2,154.00$; advertising, $\$ 901.87$; postage and exchange, $\$ 1,668.63$; office expenses, $\$ 1,085.56$; legal expenses, $\$ 181.29$; maps and plans, $\$ 1,066.65$; underwriters' associations, $\$ 1,0 \cdot 7.73$; rents, $\$ 1,541.17$; suspended accounts, $\$ 110.58$; auditors, $\$ 293.95 . . . . . . .$. ..............

11,414 75
Total expenditure in Canada.................................... \$ 209,275 51

RISKS AND PREMIUMS.

| Fire Risks in Canada. | Annount. | Premiuns thereon. |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement. | . \$ 24,247,191 | $\begin{array}{r} \$ 289,15661 \\ 126,12098 \\ 85,09607 \end{array}$ |  |  |
| Policies taken during the year-new | 10,092,264 |  |  |  |
| do do renewed | 5,942,172 |  |  |  |
| Total. | . $\$ 40,281,627$ | $\begin{array}{r} \$ 500,37366 \\ 223,288 \\ 97 \end{array}$ |  |  |
| Deduct terminated | 18,164,782 |  |  |  |
| Gross in force at end of year | \$ 22,116,845 | $\$ 277,08469$ |  |  |
| Deduct reinsured....... | 1,939,185 | $26,19605$ |  |  |
| Net in force on 31st December, 1895. | \$ 20,177,660 | \$250,888 64 |  |  |
| Total number of policies in force at date.........................No return. |  |  |  |  |
| Total net amount in force ...... ..................... ................... ....... \$20,177,660 00 |  |  |  |  |
| Total premiums thereon. |  |  | 250,888 | 84 |

## Department of Finance-Insurance Branch.

## MANCHESTER FIRE—Continued. <br> General Bubiness Statement for the Year Ending 31st December, 1895. <br> The net premiums amounted to $£ 738,80116 \mathrm{~s} .6 \mathrm{~d}$. The losses, including full provision for all unsettled claims, amounted to $£ 465,4688 \mathrm{~s} .6 \mathrm{~d}$., say $63 \cdot \cup$ per cent.

FIRE AND REVENUE ACCOUNT.


Dividenis.
An interim dividend of 2 s. per share was paid in September last, and the directors now recommend a further dividend at the same rate for the past half-year, and also a bonus of 2 s . per share, making for the year 15 per cent................................. $30,000 \quad 0 \quad 0$

Leaving to be added to the funds for the year (after providing for dividend as above).... |  | $16,133 \quad 6 \quad 1$ |
| :--- | :--- | :--- |

The capital and reserve funds now stand at $£ 696,1875 \mathrm{~s} .5 \mathrm{~d}$.
MANCHESTER FIRE-Concluded.


## Department of Finance---Insurance Branch.

## THE MERCAN'IILE FIRE INSURANCE COMPANY.

Statement for Year ending 31 st December, 189 \%.
President-I. E. Bowman, M.P. Secretary and Chief Ayent-Jas. Lockie.
Principal Office-Waterloo, Ont.
(Incorporated by Ontario Act, 37 Vic., Cap. 87, 1874 ; amonded by !5 Vic., Cap. 101 (Ontario), 1892. Commenced business in Canada, 1st Nov., 1875.)
CAPITAL.
Amount of joint stock capital authorized ..... \$ 50u,000 00
Amount subscribed for ..... 200,000 00
Amount paid up in cash ..... 40,00000
(For List of Shareholders, see Appendix.)
AS8ETS.
Loans secured by bonds and mortgages, on which not more than one year's interest is due, constituting a first lien on real estate .....  $\$$ ..... 57,950 00
Loans as above on which more than one year's interest is due, and for which judgment has not been obtained-First liens ..... 8,46000
Interest due and unpaid on said loans ..... \& 87872
Total interest carried out ..... 3,09096
Stocks, bonds and debeutures, viz.:

|  | Par value. Market value. |  |
| :---: | :---: | :---: |
| *Thorold debentures | \$ 5,276 33 | \$ 5,645 65 |
| *Leamington do | 9,798 10 | 10,483 96 |
| *Arthur do | 5,000 00 | 5,350 00 |
| *Thamesville do | 3,722 00 | 3,982 54 |
| *Markdale do | 4,145 72 | 4,435 87 |
| *Markham do | 13,015 58 | 14,100 $5^{7}$ |
| Berlin | 5,559 00 | 5,948 13 |
| Guelph and Ontar debentures. | 7,600 00 | 7,600 00 |
| *Windsor debentures | 5,000 00 | 5,000 00 |
| *Guelph do | 4,400 00 | 4,731 00 |
| Total par a | \$ 63,516 73 | \$ 67,277 72 |

Carried out at market value ..... 67,277 72
Cash on hand at head office. ..... 3,792 12
Interest accrued and unpaid on bonds, \&c ..... 72724
Agents' balances ..... 6,922 91
Bills receivable. ..... 22270
Office furniture ..... 37176
Goad's plans ..... 2,058 17
Amounts due from other companies ..... 6,886 99
Total assets ..... 157,760 57

# MERCANTILE FIRE-Continued. 

| LIABILITIES. |  |
| :---: | :---: |
| Net amount of losses claimed but not adjusted and reported or supposed but not claimed |  |
| Total net amount of unsettled claims for fire losses ........... ............ \$ | 6,148 77 |
| Reserve of unearned premiums for all outstanding risks in Canada | 103,248 37 |
| Dividends declared but not yet due. | 2,000 00 |
| Overdraft, Bank of Commerce. | 8,249 65 |
| Total liabilities (excluding capital stock)......... .....\$ | 119,646 79 |
| Capital stock paid up.. ...... ..................... ........................... ..... $\$$ | 40,000 00 |
| INCOME. |  |
| For Fire Risks. |  |
| Gross premiums received in cash ......................................... \$ 183,174 57 Gross cash received on bills or notes taken for premiums (less, old accounts written off, $\$ 620.12$ ) |  |
|  |  |
| Net cash received for premiums.................. . . . . . . . . . . . . . . . . . . . $\$ 153,36497$ |  |
| (Bills and notes received during the year for premiums and remaining unpaid, \$222.70). |  |
| Total net cash received for premiums........... .............................. $\$ 153,364$ 97 |  |
| Received for interest and dividends............ ................................... 7 ,438 51 |  |
| Total cash income ........................................... \$ 160,803 48 |  |
| EXPENDITURE. |  |
| For Fire Losscs. |  |
| Amount paid for losses occurring in previous years (which losses were estimated in the last statement at $\$ 16,037.11$ ) . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$ 16,68095$ |  |
|  |  |
|  |  |
| Net amount paid during the year for said losses. . . . . . . . . . . . . . . . . . . . . . $\$ 108,42881$ |  |
| Total net amount paid during the year for losses.......................... \$ 125,109 76 |  |
| Amount of dividends paid during the year at 10 per cent, balf-yearly... | 4,000 00 |
| Commission or brokerage............................ ................. ....... ....... | 33,071 72 |
| Salaries, fees and all other charges of officials........... ..................... | 6,364 60 |
| Taxes ....... ................. ............................ ............................... | 2800 |
| Miscellaneous payments, viz.:-Postage, $\$ 344.62$; printing, $\$ 116.85$; advertising, $\$ 643.36$; books and stationery, $\$ 1,104.16$; adjusting losses and inspecting risks, $\$ 1,997.13$; rent and light, $\$ 881.35$; Government charges, $\$ 186.97$; telegraph and telephone, $\$ 126.72$; bank exchange, $\$ 90.27$; Canadian Fire Underwriters' Association, $\$ 513.60$; express charges, $\$ 33.11$; solicitor's charges, $\$ 71.40$; sundry expenses, $\$ 126.67$; Goad's plans and office furniture, $\$ 803.60$; auditors, $\$ 60$. $\qquad$ |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
|  |  |
| Total cash expenditure. $\qquad$ $\$ 175,67389$ |  |

## Department of Finance-Insurance Branch.

## MERCANTILE FIRE-Concluded.

CASH ACCOUNT.
1894.
Dr.
1894.
Cr.

Dec. 31. To balance in hand and in 1895.
banks at this date $\ldots \ldots$. .... 3,362 88 Dec. 31. Income as above.............. 160,803 48 Received from realization of investments $\ldots . .$. Overdraft, Bk. of Commerce. 8,249 65

Dec. 31. By Expenditure as above. . . $\$ 175,67389$ Balance in hand and in banks at this date..... 3,79212

## RISKS AND PREMIUMS.

| Fire Risks in Canada. | No. | Amount. | Premiums thereon. |  |
| :---: | :---: | :---: | :---: | :---: |
| Gross policits in force at date of last statement | 15,450 | \$ 18,791,274 | \$ 220,282 41 |  |
| Taken during the year-new and renewed. | 11,145 | 13,804,438 | 176,030 15 |  |
| Total | 26,595 | \$ 32,595,712 | \$ 396,312 56 |  |
| Deduct terminated | 11,023 | 13,818,081 | 174,959 66 |  |
| Gross in force at end of year. | 15,572 | \$ 18,777,631 | \$ 2221,35290 |  |
| Deduct reinsured |  | 985, 010 | 14,856 16 |  |
| Net in force at 31st December, 1895. | Ci\% | \$ 17,792,621 | \$ 206,496 74 |  |
| Total number of policies in force at date ....................... ........15,572 |  |  |  |  |
| Total amount in force............................. .............................. \$ 17,792,621 00 |  |  |  |  |
| Total premiums thereon. |  |  |  | 206,496 74 |

# THE NATIONAL ASSURANCE COMPANY OF IRELAND. 

Statement for the Year ending 31st December, 1895.
Secretary-Harold J. Engelbach. | Principal Office—Dablin.
Chief Agent in Canada-Matthew C. Hinshaw. Head Office in Canada-Montreal. (Incorporated, 10th Nov., 1828. Commencod business in Canada, ㅡㅡㄴ April, 1893.)

CAPITAL.


ASSETS IN CANADA.
Stock in deposit with Receiver General, viz. :-

|  | Par value. Market value. |
| :---: | :---: |
| Canada 4 per cent stock. | \$ 100,161 $00 \quad$ \$ 104,167 44 |

Carried out at market value...................................... ........ ..... .. $\$ 104,16744$
Cash at head office ...... ........ .. ................................ ..... ............. 4,800 52
Cash in Bank of British North America......................................... 8. 340 39
Amount of cash in the hands of agents in Canada................. ......... 9,92956
Office furniture, including maps, plans, books, \&c.................. .......... 3,50000
Total assets in Canada ............................. ......... ....\$ 130.73791

LIABILITIES IN CANADA.
Net amount of losses in Canada, claimed but not adjusted (\$650 of which

Net amount of losses resisted, in suit (accrued in previous years).............. 2,50040

| Total net amount of unsettled claims for fire losses in Canada. ......... \$ | 10,460 58 |
| :---: | :---: |
| Reserve for unearned premiums for all outstanding risks in Canada.. | 84.61362 |
| Total liabilities in Canada...................................... $\$$ | 95.117420 |

## INCOME IN CANADA.



[^20]
## Department of Finance-Insurance Branch.

NATIONAL OF IRELAND-Continued.

| EXPENDITURE IN CANADA. |  |
| :---: | :---: |
| Amount paid for losses occurring in previous years (which losses were estimated in the last statement at $\$ 6,183.50) . . . . . . . . . . . . . . . . . . . . . . . . . . .$. |  |
| Amount paid for losses occurring during the year...... . . . . . . . . . . . . \$ 65,874 97 |  |
| Deduct amount received for reinsurance..... ......................... ... ${ }^{\text {a }} 35$ |  |
| Net amount paid during the year for said losses.......... \& \% 65,870 62 |  |
| Net amount paid during the year for fire losses............................... \$ | 71,814 40 |
| Commission or brokerage in Canada | 25,530 43 |
| Salaries, fees and thll other charges of officials in Canada | 4,231 64 |
| Taxes in Canada.. | 4,144 74 |
| Miscellancous expenditure, viz.:-Office charges, \$855.71; stationery |  |
| and printing, $\$ 990.24$; advertising, $\$ 861.20$; maps and block |  |
| plans, \$263.48; postage, express and telegrams, \$333.74; travel- |  |
| ling, $\$ 639.86$; office rent and taxes, $\$ 686.25$; agents' charges, |  |
| \$1,579.87; law charges, \$69.76 | 6,280 11 |
| Total cash expenditureain Canada............................... $\$$ | 112,00132 |

RISKS AND PREMIUMS.


General Business Statement for the Yrar ending 31st December, 1895.

## FIRE DEPARTMENT.

The premiums, less reassurances. for the year amounted to $£ 302,2869 \mathrm{~s} .6 \mathrm{~d}$. The Fire Claims including provision for all outstanding losses, were £194,768 1s. 5d. The commissions and expenses were $£ 95.1878 \mathrm{~s} .6 \mathrm{~d}$. leaving on the working of the year's account a surplus of $£ 12,33019 \mathrm{~s}$. 7 d . The directors propose to add the whole of this surplus to the fire reserve fund, which will then stand at $£ 111,413 \mathrm{7s} .6 \mathrm{~d}$.

## PROFIT AND LOS8 ACCOUNT.

The balance of the profit and loss account, after deducting the final dividend of 3 per cent, for 1894, and the interim dividend of 2 per cent, for 1895, paid in August last, is $£ 9,0512 \mathrm{~s}$. 1 d ., out of which the directors recommend the payment of a further dividend of 3 per cent, being 1s. 6 d . per share, making together 5 per cent, for the year, after payment of which $£ 6,0512 \mathrm{~s}$. 1 d . will be carried forward to next year's account.

## NATIONAL OF IRELAND-Continued.

## Fire Acountr.

1895. 

Jan. 1-Amount of fire insurance fund at the beginning of year.... .................
Premiums received (after deduction of reassurances).... .... .........
£ s. d. 1895 .
Dec. 31 -Claims by fire (after deduction of reasurances). Commission ............... Amount of fire insurance fund at the end of the year
£ s. d.
194,768 $\quad 1 \quad 5$ 59,795 $12 \quad 0$ 35,391 $16 \quad 6$ $111,413 \quad 7 \quad 6$
$\begin{array}{lll}£ 401,368 & 17 & 5\end{array}$
$\qquad$


## Profit and Loss Account.

## 1895.

Jan. 1-Balance of last year's account
Dec. 31-Interest and dividends not carried to other accouuts
Amount transferred from Life Fund No. 1.
Profit on realization of investments . . . . . .... . . . .
$\left.\begin{array}{rrrcccccc}£ & \text { s. } & \text { d. } & \begin{array}{c}\text { 1895. } \\ \text { Dec. } 31 .\end{array} \text { - Dividend to } \\ \text { shareholders, }\end{array}\right)$

Wear and tear, and repairs. . . . . . . . . . . . . . not charged to other accounts. .
$1,500 \quad 0 \quad 0$
Amount transferred to investment fluctuation fund
Balance at end
of the year .. $£ 14,05121$
Less dividends
as above. .... 5,00000
$243 \quad 610$

| 9,051 | 2 | 1 |
| :---: | :---: | :---: |
| 15824 | 8 | 11 |

£ 15,824 811

Department of Finance-Insurance Branch.
NATIONAL OF IRELAND-Continued.
Balance Sheet, on 31st December, 1890.

Balange Sheet of the National Absurance Company of Ireland on 31st December, 1895-Concluded.

|  | Amount of Stock. | National Assurance Co. General Accoun | Liberal Annuity Co. of Dublin Trust Account. | Dublin Widows' Trust Account. | Great <br> Britain Trust Account. | Total. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Mortgages on property within the United Kingdom. Loans on the company's life policies. | £ s. d. | $\left.\begin{array}{ccc} £ & \text { s. } & \text { d. } \\ 127,278 & 11 & 7 \\ 6,633 & 16 & 11 \end{array} \right\rvert\,$ | \& s. d. | \& s. d. | $\begin{array}{ccc} £ & \text { s. } & \text { d. } \\ 11,961 & 0 & 0 \\ 19 & 2 \end{array}$ | $\begin{array}{ccc} \text { £ } & \text { s. d. } \\ 197,348 & 11 & \tilde{7} \\ 18,595 & 16 & \mathrm{i} \end{array}$ |
| British Government securities | 15,000 0 | 13,617 19 |  |  |  | 13,617 195 |
| Indian and Colonial Government securities | 41,251 1211 | 23,938179 | 3,27888 |  | 17,662107 | 44.8791610 |
| Municipal corporation stocks. | 3,000 20,000 0 |  |  |  | 2,521 000 | $3,024{ }^{2}{ }^{6}$ |
| Fureign government securities | c,000 60 | 31,790 $1+10$ |  |  | 6,336 16 | 31,7901410 6,33616 |
| Kailway and other debentures and debenture stocks | 16,600 00 | 19,223128 | 12,712 100 | 17,181 00 | 20,790 14 | 69,907 $17{ }^{6}$ |
| Railway and other stocks and shares (preference and ordinary guaranteed). | 8,52000 | 12,426 173 | 21,665 50 |  | 20,418 132 | 54,510155 |
| furniture. |  | 31,028 181 |  |  | $\begin{array}{cccc}7,200 & 0 & 0 \\ 3\end{array}$ | $\begin{array}{r}38,228 \\ 3,250 \\ \hline\end{array}$ |
| Bank of England stock Bauk of Ireland stock. | $\begin{array}{rlll}1,000 & 0 & 0 \\ 10,950 & 0 & 0\end{array}$ |  |  |  | 3,250 0 | $\begin{array}{rl}3,250 \\ 32,802 & \mathbf{3}\end{array}$ |
| Glasgow Salvage Corps building share | 10,950 350 | 30,450 350 | 2,400 0 |  |  | 32,802 350 3 |
| Advances on Government stock, pensions, annuities and personal security. |  |  |  |  |  |  |
| Agents' balances on life account. |  | 1,546 1611 |  |  | 50657 | $2,053{ }^{2} \mathbf{2}$ |
| Agents' and reassurance balances on fire account, including outstanding premiums |  | 49,1897 |  |  |  | 49,189 7 |
| Outstanding life premiums. |  | $1,58811 \quad 2$ |  | 27199 | 541154 | $2,158{ }^{6} 3$ |
| Outstanding interest |  | 2,200 518 |  |  | 1,015 197 9 | 3,215 $15{ }^{6}$ |
| Reversions. . . . . . . |  |  |  |  | 19759 | 197 <br> 100 |
| National Assurance shares | 10000 | 10000 |  |  |  | 10000 |
| Due to National Assurance Company of Ireland by Great Britain Trust Account. |  | 389145 |  |  |  | 38914 |
| Due to National Assurance Company of Ireland by Dublin |  |  |  |  |  |  |
| Due to National Assurance Company of Ireland by Liberal |  | 97311 |  |  |  | 97311 |
| Due to National Assurance Company of Ireland by Liberal Annuity Company of Dublin. |  |  |  |  |  |  |
| Cash on deposit.......... |  | 807134 |  |  |  | ${ }^{1,8071314}$ |
| Cash in hand and on current account |  | 2,029 011 |  |  | 7693 | 2,798 44 |
| Total |  | £ 361,718 011 | £ 40,056 3 | \& 17,208 19 a | £ 93,241 1310 | 512,224 $18 \quad 0$ |

# Department of Finance-Insurance Branch. 

## NORTH BRITISH AND MERCAN'TILE INSURANCE COMPANY.

Statement for the Year ended 30th November, 1895.Chairman-Pascoe Du Pre Grenfell, Esq.Manager-Phillip R. D. Maclagan.Chief Agent and Managing Director in Canada-Thomas Davidson.Principal Offices-Edinburgh and London. $1 \quad$ Head Office in Canada-Montreal.(Established, 1809. Commenced business in Canada, 1862.)
CAPITAL.
Amount of joint stock capital authorized, $£ 3,000,000$ sterling ..... \$14,600,000 00
Amount subscribed for, $£ 2,750,000$ sterling ..... 33
Amount paid up in cash, $£ 687,500$ ..... 3,345,833 33
As8ETE IN CANADA.
Real estate (less encumbrances) in Canada, held by the company, viz :-
Four story building, situate N. W. corner St. François-Xavier and Hospital streets, Montreal, occupied by the company and tenants as offices
Three story building, 26 Wellington Street, Toronto, occupied by the company and tenants as offices houses. ..... 25,000 00 houses.................................................................... 25,00000115,00000
Loans secured by bonds or mortgages constituting a first lion upon real estate ..... $1,186,29999$
A mounts of loans secured by bonds, stock or other marketable collaterals ..... 146,000 00Stocks and bonds, viz.:-
Deposited with Receiver General:- Par value.
Montreal Harbour bonds. ..... $\$ 155,00000$
County of Carleton bonds ..... 10,000 00
Montreal Corporation stock ..... 14,00000
County of Middlesex bonds ..... 00000
Province of Manitoba bonds ..... 31,146 67
Province of New Brunswick bonds ..... 75,000 00
Township of York bonds ..... 19,00400
Town of Owen Sound bonds ..... 95,000 00
Town of St. Henry bonds ..... 100,00000
Victoria Government bonds ..... 50,613 33
Queensland bonds. ..... 97,333 33
Town of Welland bonds. ..... 32,000 00
City of Brantford bonds ..... 20,00000
Other Investments extirely in control of the Company :-
Oity of Montreal stock ..... 34,70000
Province of Quebec bonds ..... 51,000 00
City of Belleville bonds ..... 65,00000
City of Ottawa bonds ..... 50,00000
Town of Parkdale bonds ..... 27,86000
Town of Goderich bonds ..... 65,00000
Central Canada Loan and Savings Co.'s bonds ..... 50,00000
Town of Brockville bonds. ..... 24,021 95
Town of Longueuil bonds. 25,000 00
City of Winnipeg ..... 62,489 01
Town of Woodstock bonds ..... 60,00000

| NORTH BRITISH AND MERCANTILE-Continued. |  |
| :---: | :---: |
| Present value of province of Ontario railwa | 24,834 58 |
| Present value town of Chatham bonds. | 18,238 12 |
| Town of Windsor bonds. | 32,472 00 |
| Town of Trenton bonds | 30,000 00 |
| Town of Lachine bonds. | 35,000 00 |
| Lachine dissentient school bonds. | 10,000 00 |
| Township of Rochester bonds | 1,124 11 |
| Town of Petrolea bonds. | 26,028 80 |
| Village of Wallaceburg bonds | 5,902 45 |
| Township of Romney do | 15,523 37 |
| Township of Colchester do | 95200 |
| Township of Raleigh do | 4,233 83 |
| Town of Picton do | 14,992 03 |
| St. James' Cathedral do | 63,674 42 |
| City of Hamilton bonds | 81,883 00 |
| West Toronto Junction bunds | 28,700 00 |
| Town of Cornwall bonds. | 29,332 67 |
| Cote St. Antoine do | 100,000 00 |
| City of Hamilton school bonds | 28,708 68 |
| Township of Richmond, B.C., bonds | 50,000 00 |
| City of London, Ont., bonds. ....... | 80,000 00 |
| City of Victoria, B.C. do | 126,000 00 |
| Montreal Board of Trade 5 per cent bonds | 5,000 00 |
| City of New Westminster, B.C., bonds | 57,000 00 |
| Montreal Water and Power Co. do | 75,000 00 |
| Town of Lindsay bonds | 69,000 00 |
| City of Halifax bonds. | 44,000 00 |
| City of Halifax stonk | 15,000 00 |
| Montreal Protestant school bonds. | 58,000 00 |
| Montreal R. C. school bonds | 55,000 00 |
| City of St. Henry bonds | 100,000 00 |
| Province of Prince Edward Island bonds | 25,000 00 |
| City of Brantford bonds | 50,000 00 |
| City of St. Catharines bonds. | 15,000 00 |

Total par value.
Cash in Bank of Montreal, Montreal
$2,662.76435$Interest accrued and unpaid on stocks and bonds53,905 77
Balance due by agents in Canada. ..... 51,190 48
Office furniture and supplies in Montreal, Toronto and St. John, N.B. ..... 2,500 00
Total assets in Canada ..... \$4,349,735 99
IIABILITIES IN CANADA.
Net amount of fire losses in Canada adjusted but not due. ..... 17500
Net amount of tire losses in Canada reported or supposed, but not claimed.. ..... 4,095 98
Net amount of fire losses in Canada resisted-in suit (accrued in previousyears).12,785 00
Total net amount of unsettled ciaims for fire losses in Canada ..... \$
17,055 98
Reserve of unearned premiums for all outstanding fire risks in Canada ..... 305,82743
Reinsurance fund, under the life insuranee branch ..... 594,590 96
Due and accrued for salaries, rent, advertising, agency and other mis- shilic cellaneous expenses ..... 9,735 24
Total liabilities in Canada 927,20961
INCOME IN CANADA.
Gross cash received for fire premiums. .....  443,43215 Derduct reinsurance, \&c. ..... 51,410`99
Net cash received for fire premiums ..... \$ 392,021 16
Received for interest and dividends ..... 145,371 02
Received for interest on bank deposits, \&c ..... 2,347 48
Rents (net) ..... $4,814 \quad 20$
Total cash income in Canada ..... $\$ \quad 544,55386$

## Department of Finance-Insurance Branch.

## NORTH BRITISH AND MERCANTILE-Continued.

| EXPENDITURE IN CANADA. |  |
| :---: | :---: |
| Paid during the year for fire losses occurring in previous were estimated in the last statement at $\$ 9,571.58$ ). . | 8,782 59 |
| Paid for fire losses occurring during the year. | 40,523 64 |
| Less reinsurance. | 9,278 01 |
| Net amount paid for said losses | 231,245 63 |

Total net amount paid during the year for fire losses in Canada......... \$
240,02822
Commission or brokerage
59,030 26
Salaries, fees and all other charges of officials in Canada
24,561 34
Taxes in Canada
3,884 00
All other expenditure in Canada viz:-Advertising, newspapers and directories, $\$ 1,432.60$; calendars and memorandum books, $\$ 1,062.89$; retiring allowances, $\$ 1,950$; book-binding, printing and stationery, $\$ 2,014.52$; heating, lighting and water, $\$ 531.38$; underwriters' associations, $\$ 1,787.32$; travelling expenses, $\$ 2,273.45$; office furniture $\$ 243.80$; auditors' fees and legal expenses, $\$ \mathbf{7} 67.09$; rents, $\$ 4,114.04$; insurance superintendence, $\$ 210.39$; other miscellaneous expensen, $\$ 594.54$; nostage, express, bank charges and telegrams, $\$ 3,083.18$; plans, $\$ 779.65$; freight and duty, $\$ 125.91$; telephone and tolls $\$ 184.65$; fi:e commissioners, $\$ 33.98$; fire marshals' salaries, $\$ 185.97$; contribution to firemen, $\$ 15$. Total, $\$ 21,393.36$. Less proportion of expenses chargeable to life branch, \$1,500

19,893 36
Total cash expenditure
347,397 18

## RISKS AND PREMIUMS.

| Fire Risks in Canada. | No. | Amount. | Premiums thereon. |  |
| :---: | :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement. | 31,067 | 54,472,561 | \$ 595,369 32 |  |
| Taken during the year-new and renewed | 19,381 | 39,118,545 | 457,116 22 |  |
| Total | 50,448 \$ | 93,591,106 | \$1,052,485 54 |  |
| Deduct terminated. | 18,896 | 37,759,051 | 425,663 38 |  |
| Gross in force at 30th November, 1895 | 31,552 \$ | 55,832,055 | \$ 626,822 16 |  |
| Deduct reinsured. |  | 2,149,588 | 22,736 71 |  |
| Net in force, 30th November, 1895. | 31,552 \$ | 53,682,467 | \$ 604,085 45 |  |
| Total number of policies in force at date |  |  | . 31,552 |  |
| Total net amount in force |  |  | ........\$ | 53,682,467 00 |
| Total premiums thereon |  |  |  | 604,085 45 |

## General Business Statement for the Year ending 31st December, 1895.

In 1895 the premiums reiceived amounted to . ................. .........£ 1,815,368 30
Deduct reinsurance............................................................. 336,953 1511
Net premiums...................................... .............. 1,478,414 $7 \quad 1$

Net premiums ........................................................440,509 95

## NORTH BRITISH AND MERCANTILE-Continued.

From the statement of the fire account it will be seen that the fire business of 1895 has resulted in a gain of $£ 114,2335 \mathrm{~s} .5 \mathrm{~d}$., which is carried into the profit and loss account and there remains a balance at the credit of that account, including the balance brought forward from 1894, of $£ 405,7: 17 \mathrm{~s} .1 \mathrm{~d}$.

At this quinquennial period it is interesting to contrast the results of the fire business for the last five years with the results for the preceding five years. During the five years ending 31st December, 1890, the net premiums received amounted to $\mathfrak{£} 6,274,1002 \mathrm{~s}$. 11 d ., and the net losses to $£ 3,541,9664 \mathrm{~s}$. 1 d ., the loss rate being $\mathbf{5 6 \cdot 5}$ per cent.

During the period from 31st December, 1890, to 31st Decomber, 1895, the net premiums and losses were as follows:-


The loss rate being $62 \cdot 5$ per cent.

## FIRE ACCOUNT.



| Balance from 1894. |  | Superannuation fund |  | $\mathrm{f}_{1,000} \mathrm{s}$. d. |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Profits of 1895. | 114,233 5 | Written off investments. |  |  |  |
| Interest and dividends, less income |  | Income tax on untaxed interest.... |  | 1,429 | 88 |
|  | 109,398 58 | Balance on 31st December, 1895... |  | 405,711 | 7 |
| Transfer fees.. | 15200 | Carried to divi- |  |  |  |
| One-tenth of quinquennial profits of life business | 73,441 126 | dend account. . £ 233,750 0 0  <br> Balance $\ldots \ldots .$. 171,961 7 1 |  |  |  |
| Quinquennial profit of annuity business. | 21,035 18 3 | $£ 405,711 \quad 71$ |  |  |  |
|  | £ 409,083 $12 \quad 7$ |  | £ | 409,083 | 12 |
|  | DIVIDEND | ACCOUNT. |  |  |  |
| Balance at 31st December, 1894. | $\begin{array}{ccc} £ \\ 290,000 & \text { d. } & \mathrm{s} . \\ 0 \end{array}$ | Dividend for 1895 paid in May an |  | £ | d. s. |
| Amount credited from profit and |  | November, 1895.. |  | 137,500 | 00 |
| loss of 1895... ................. | 233,750 00 | Balance at 31st December, 1895.. |  | 386,250 | 00 |
|  | $£ 523,750 \quad 0 \quad 0$ |  | £ | 523,750 | 0 |

## Department of Finance－Insurance Branch

## 

|  | $=20$ |
| :---: | :---: |
|  | がッが号 |
|  |  |
|  |  |


| 76,876 | 15 | 4 |
| ---: | ---: | ---: | ---: |
| 20,220 | 5 | 11 |
| 125,796 | 6 | 0 |
| 29,352 | 12 | 7 |
| $£ 3,586,184$ | 19 | 11 |


| $7,119,504$ | 12 | 6 |
| ---: | ---: | ---: |
| $2,325,866$ | 4 | 11 |
| $13,031,555$ | 17 | 4 |



[^21]
## Department of Finance-Insurance Branch.

## THE NORTHERN-Continued.

| INCOME IN CANADA. |  |
| :---: | :---: |
|  |  |
|  |  |
| Net cash for fire premiums ................................ ....................... $\$$ | 181,064 37 |
| *Interest and dividends on stock and all other sources. | 12,580 33 |
| Total cash income in Canada...................................... 8 | 193,644 70 |
| EXPENDITURE IN CANADA. |  |
| Amount paid during the year for fire losses occurring in previous years(which losses were estimated in the last statement at $\$ 4,787.49$ )............. $\$ 5,29455$ |  |
| Paid for fire losses occurring during the year. ................... $\$ 167,12297$ |  |
| Deduct reinsurances................... ............... 16,025 80 |  |
| Net amount paid for said losses . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 151,097 17 |  |
| Total net amount paid during the yoar for fire losses in Canada........ \$ | 156,39172 |
| Commission or brokerage in Canada ....... ................ ....... ...... | 27,297 67 |
| Salaries, fees, and all other charges of officials in Canada................ | 9,603 17 |
| Taxes in \anada ...... ............... ..... ...... ........................... ..... | 2,734 85 |
| Miscellaneous payments, viz. :-Maps and plans, $\$ 599$; postage, $\$ 1,274.55$; underwri+ers' association, $\$ 769.85$; rents, $\$ 1,732.61$; stationery and printing, $\$ \times 33.27$; travelling expenses, $\$ 697.61$; advertising, $\$ 799$; office expenses, $\$ 890.34$; sundries $\$ 997.27 \ldots$$8,59350$ |  |
| Total expenditure in Canada...... ..... .. ..... ............ $\$$ | 204,620 91 |

RISKB AND PREMIUMS.


Total number of policies in force in Canada at date. ...............14,945
Total net amount in force
. $21,637,48200$
Total premiums thereon. 251,967 52

## General Busingss Statement for the Year ending 31st Drc., 1895.

 FIRE DEPARTMENT.The premiums received last year amounted to $£ 732,6906 \mathrm{~s}$. 11d., showing, in comparison with the premiums of the previous year, an increase of $£ 31,06617 \mathrm{~s}$. 11 d ., which was spread in satisfactory proportions over each section of the company's business.

## THE NORTHERN-Continued.

The losses amounted to $£ 390,0621 \mathrm{~s} .9 \mathrm{~d} .$, or $53 \cdot 2$ per cent of the preminms, 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 $59 \cdot 1$ per ceut, or, including its provision for losses on current risks, $61 \cdot 8$ per cent.

The expenses of management (including commission to agents pand charges of every kind) cume to $£ \underline{40.887} 13 \mathrm{~s}$. 8d., or $32 \cdot 9$ per cent of the premiums. Tbis ratio is 0.9 per cent lower than that of the previcus year.

The result is that, after making the usual provision to cover liabilities under current policien. a profit was earned of $£ 91,38418 \mathrm{~s}$. 10 d ., which amount bas been transferred to the credit of the Protit and Loss Account.
fire account for the the year ending 31st december, 1895.

profit and loss account for the year ending 31st december, 1895.


## Department of Finance－Insurance Branch．

## THE NORTHERN－Concluded．

| rit warcoobo |  |  |
| :---: | :---: | :---: |
|  |  |  <br>  |
| ¢ |  |  | Liabilities．

## Balance Sheet on the 31st December， 1895.



| － 0 | サ○日ッーツ | 안 | $\cdots$ | 15 |
| :---: | :---: | :---: | :---: | :---: |
| $\dot{\infty} 00$ |  | ${ }_{-1}$ | $\infty$ | 20 |
| He |  <br> ザがベベが | $\xrightarrow{-7}$ | － | ） |
| ¢ |  | ¢ | $\stackrel{\sim}{\sim}$ | $\stackrel{+}{\infty}$ |

## THE NORWICH UNION FIRE INSURANCE SOCIETY.

Statement for the Year ending 31bt December, 1890.
President-Henry S. Patteson. | Secretary-C. A. Bathurst Bignold.

> Principal Office-Norwich, England.

Chief Agent in Canada-John B. Laidlaw. | Head Office in Canada-22 Toronto St., Torento.
(Organized and commenced business, 1797. Commenced business in Canada, 1st April, 1880.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed for... $£ 1,100,000 \$ 5,353,33333$ Amount of capital paid up in cash $132,000642,40000$

## ASSETS IN CANADA.

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

| , | Parvalue. | Market value. |
| :---: | :---: | :---: |
| Canada 4 per cent. | . ${ }^{\text {100,000 } 00}$ | \$ 108,000 00 |
| Western Canada Loan and Savings Co. debentures. | 25,000 00 | 25,000 00 |
| Total par and market values. | \$ 125,000 00 | \$ 133,000 00 |

Carried out at market value
. 133,00000
Cash on hand at head office in Canada................... ................. ..... 29287
Cash in banke, viz.:-

Total. ....................... ............ ........................ ..................... 51,802 72
Agents' balances (since collected)....... ......................................... 8,014 62
Goad's plans.
3,000 00
Total assets in Canada.......... ..................... ....... ......\$ 196,110 21

## LIABILITIES IN CANADA.

Net amount of losses in Canada adjusted but not due.......... ............. $\$$ 7,591 83
Reserve of unearned premiums for all outstanding risks in Canada..... 132,87380
Total liabilities in Canada.......................................... \$ 140,465 63

## Department of Finance-Insurance Branch.

## NORWICH UNION--Continued.

## INCOME IN CANADA.



## EXPENDITURE IN CANADA.

| Amount paid for losses occurring in previous mated in last statement at $\$ 27,81236$ ) ... | \$ 24,375 65 |
| :---: | :---: |
| Less amount received for reinsurance | 37994 |
| Net amount paid during the year for said losses | \$ 23,995 71 |
| Amount paid for losses occurring during the ye | 108,795 59 |
| Less amount received for reinsurance | 1,445 22 |
| Net amount paid during the year for said losses | \$ 107,350 37 |

Total net amount paid during the year for fire losses
Commission or brokerage and bonus on profits in Canada
$. \$ 131,34608$
Salaries, fees, and other charges of officials (directors' fees) 42,175 75

Tuxes in Canada 1,161 37

Miscellaneous payments, viz.:-
Stationery and printing, $\$ 1,534.66$; postage and telegrams, 887.47 ; advertising, $\$ 250$; travelling expenses, $\$ 1,171.30$; maps and plans, $\$ 1,469.10$ : legal expenses, $\$ 368.50$; underwriters' associations, $\$ 667.03$; sundries, $\$ 1,126.54$

6,674 60

RISKR AND PREMIUMS.

|  | No. |  | Amount | Premiuns. |
| :---: | :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement Policies taken during the year-new........... | 15,827 | \$ | 21,717,801 | \$ 224,508 81 |
|  | 7,355 |  | 11,137,397 | 135,865 47 |
| do do renewed. | 4,296 |  | 5,980,072 | 74,517 35 |
| Deduct terminated........ | 27,478 | \$ | 38,835,270 | \$ 434,891 63 |
|  | 9,685 |  | 16,210,884 | 165,845 05 |
| Gross in force at end of year Deduct reinsured. | 17,793 | \$ | 22,624,386 | \$ 269,046 58 |
|  |  |  | 736,791 | 8,576 43 |
| Net in force at 31st December, 1895. | 17,793 | \$ | 21,887,595 | \$260,470 15 |

Total number of policies in force in Canada at date.
17.793

Total net amount in force
$\$ 21,887,59500$
Total premiums thereon 260,470 15

[^22]
## NORWICH UNION-Continued.

## General Business Statement for the Year ending 31st Deoember, 1895.

The net premium income for the year ending 31st December, 1895, amounted to
£906,762

The net premium income for 1894 amounted to............. ........ ........... 902,070
Showing an increase on the previous year of 4,6:2

After setting aside one-third of the premiums (£302,254) as a reserve against liabilities on policies not run off, the balance at the credit of profit and loss account, including the unappropriated balance, $£ 136,072$, brought forward from the previous year, is $£ 252,324$, out of which an interim dividend of $£ 2$ per share was paid in January last, and a further dividend of $£ 2$ per share, with the addition of a bonus of 10 s ., has been declared by the board, and will be payable on the 4 th of June.

The undivided balance is $£ 202,824$ : of this $£ 40,000$ has been added to the reserve fund, which is thus increaned to $£ 500,000$, and $£ 1,000$ to the clorks' superannuation and benefit fund, leaving $£ 161,8 \pm 4$ to be carried to next year's credit.

The directors have much pleasure in being able to notify to the proprietors that the reserve fund proper has now reached the amount provided for by the Society's Act of Parliament, 1879. Notwithstanding, they think it most essential, in view of the expansion of the business, that the policy of further strengthening the reserves, whenever practicable, should be adhered to.

The percentage of losses on premiums is $58 \cdot 20$, as against $55 \cdot 14$ in 1894, and $71 \cdot 65$ in 1893.

Accounts for the Year ending 31st December, 1895.
revenur acoount.

|  | £ s. d. |  |  | s. d. |
| :---: | :---: | :---: | :---: | :---: |
| Premiums | 906,762 1710 | Losses by fire | 527,710 | 155 |
| Interest | 35,255 106 | Commission. | 184,431 | 176 |
| Transfer fees | 4850 | Expenses of management, \&c. | 109,837 | 143 |
| Profit on sale of investments. . | 49123 | Balance. | 120,135 | 185 |
|  | £942,116 $5 \quad 7$ |  | £942,116 | 57 |

## PROFIT AND LOSS ACCOUNT.

|  | £ s. d. |  | £ | s. d. |
| :---: | :---: | :---: | :---: | :---: |
| Balance disposable, 1894 | 231,072 $10 \quad 7$ | Dividends to proprieturs.. | 44,000 | 00 |
| Reserve on current policies, 1894. . | 300,690 111 | Clerks' superannuation and benefit |  |  |
| Increased value of investments | 70118 | fund....................... . . | 1,000 | 00 |
| Balance of revenue account. | 120,135 $18 \quad 5$ | Reserve fund . . . . . . . $3 . \ldots . .$. | 50,000 | $0{ }_{0} 0$ |
|  |  | Reserve on current policies, 1895.... | 302,254 | 511 |
|  |  | Decreased value of Australian bank deposits at 31st December, 1895 | 3,021 |  |
|  |  | Balance disposable. | 252,324 | 20 |
|  | £652,599 $12 \quad 5$ |  | £652,599 | 125 |

## Department of Finance-Insurance Branch.

## NORWICH UNION-Concluded.

BALANCE SHEET.


## THE PHENIX INSURANCE COMPANY, BROOKLYN, N.Y.



## EXPENDITURE IN CANADA.



## Department of Finance-Insurance Branch.



Total net amount paid during the year for fire losses in Canada........ \$ 98,536 24
Commission or brokerage........... ..................................... . ....... 21,67453
Salaries, fees and other charges of officials in ('anada........................ 1,50000
Taxes in Canada..................................................................
General expenses-postage, $\$ 403.86$; rent, $\$ 400$; telegrams, $\$ 39.22$;
express, $\$ 23.99$; exchange, $\$ 37.66$; duty on supplies, $\$ 48.95$; printing, stationery, board expenses, inspections, advertising, \&c., $\$ 885.91$

2,339 59
Total cash expenditure in Canada $126,290 \quad 79$

## RISKS AND PREMIUMS.



## General Business Statement for the Year ending 31st December, 1895.

## AS8ETS.

Real estate ............. ....... ........... ...................... ..................... $\$ 479,00000$
Loans on bond and mortgage upon which not more than ono year's
interest is due................................................................ 120,60000
Interest accrued on said bond and mortgage loans......... ................. 1,969 95
Stocks and bonds-par value, $\$ 3,074,950$; market value.. .................. 3,917,397 50
Interest due and accrucd thereon................ ................................ 10,355 80
Cash on hand and in banks........................... ..... ........ ................ 499,903 67
Gross premiums in course of collection ................... ...................... 706,344 60
Other assets-rents due and accrued
3,472 94
Total assets ............. .................... ........ ..... ..........55,739,044 46

## LiABilities.

Net amount of unpaid losses........................... ........................... ${ }^{\$ 1} 29,92952$
Unearned premiums.................................................................. 3,614,512 55
Due and accrued for rent, \&c............... ....................... ...... ... .... 2,266 66
All other claims......... ................... ......... .......... ...................... 231,754 59
Total liabilities, except capital stock...... .. .... ... .....\$4,123,463 32
Capital stock paid up in casb............................... ...... ....... ...... $\$ 1,000,00000$
Surplus beyond liabilities and capital stock. ........... .......... ............ 615,581 14

## PHENIX, OF BROOKLYN-Concluded.

INCOME.
Net cash received for premiums ..... \$3,803,913 06
Interest and dividends. ..... 166,242 37
Income from all other sources (rents) ..... 15,032 76
Total cash income ..... \$3,985,188 19
EXPENDITURE.
Net amount paid for losses ..... \$2,345,339 16
Dividends to stockholders ..... 100,000 00
Commission or brokerage ..... 651,169 92
Salaries, fees, \&c ..... 306,581 43
Taxes ..... 77,551 28
Miscellaneous. ..... 380. 17771
Total cash expenditure \$3,860,819 50
RISKS AND PREMIUMS.
Fire risks-written during the year-amount ..... \$435,544,687 00
Premiums thereon ..... 5,44+,300 92
Terminated during the year. ..... 364,931,4 4800
Premiums thercon ..... 4,561,643 84
Net amount in force, 31st December, 1895 ..... 578,554,039 00
Premiums thereon ..... 7,345.458 11

## Department of Finance-Insurance Branch.



## PHENIX, OF LONDON-Continued.

## EXPENDITURE IN CANADA.

| Paid during the year for fire losses occurring in previous years (which losses were estimated in last statement at $\$ 1,930.08$ ) | \$ 2,769 00 |  |
| :---: | :---: | :---: |
| Deduct old loss recovered. . . . . . . . . . . . . . . . . . . . . . | 89623 |  |
| Net amount paid during the year for said losses.. | \$ 1,872 77 |  |
| Paid for fire losses occurring during the year | \$160,404 38 |  |
| Deduct amount received for reinsurance. . | 12,387 35 |  |
| Net amount paid during the year for said losses. | \$ 148,017 03 |  |
| Total net amount paid during the year for fire losses...... | .. ........ \$ | 149,889 80 |
| Commission or brokerage.. |  | 73,525 69 |
| Taxes in Canada...... |  | 3,345 21 |
| Miscellaneous payments :- |  |  |
| Insurance Department, Ottawa . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . | \$ 14016 |  |
| Board of underwriters......... | 96347 |  |
| Vancouver, B.C., sundries. | 1,829 83 | 2,933 |
| Total cash expenditure in Canada. ...... | . $\$$ | 229,694 16 |



## General Business Statement for the Year ending 31st December, 1895. <br> revenue account for fear ending december 31st, 1895.



## PROFIT AND LOSS ACCOUNT.



## Department of Finance-Insurance Branch.

## PHGEIX, OF LONDON-Concluded.

balance shert at december 31st, 1895.

## LIABILITIES.



## THE PHGEIX INSURANCE COMPANY.

Statement for the Year mnding 31bt December, 1895.
President-D. W.C. Skilton. | Secretary-Geo. H. Burdick. Chief Agents in Canada-Smith \& Tatley.

Principal Office—Hartford, Conn. | Head Office in Canada-Montreal. (Incorporated, 31st May, 1854. Commenced business in Canada 20th May, 1890.)

CAPITAL.
Amount of joint stock capital authorized. .... .................................. $\$ 5,100,00000$
Amount subscribed for and paid up in cash ................................. 2,000,000 00

ASSETS IN CANADA.
Stocks and bonds owned by the company, viz.:-

|  | Par value. | Market value. |
| :---: | :---: | :---: |
| City of Guelph bonds. | . \$ 24,000 00 | \$ 27,360 00 |
| City of Brantford bonds | 25,000 00 | 27,250 00 |
| City of Victoria bonds. | 20,000 00 | 22,666 68 |
| Town of St. Henry bonds. | 75,000 00 | 79,312 50 |
| Province of New Brunswick bonds | ¢,000 00 | 5,033 33 |
| Canadian Pacific Railway bonds | 44,000 00 | 48,730 00 |
| (The above are deposited with the Receiver General.) | \$ 193,000 00 | \$ 210.35251 |
| Imperial Bank stock. | 13,300 00 | 23,984 34 |
|  | \$ 206,300 00 | \$ 234,33685 |

Total carried out at market value.......... ..................................... \$ 234,3:6 85
Cash at head office in Canada...... ................................... ............ 3, 32580
Cash in hands of agents in Canada. . . . . ....................................... 21,04690
Interest accrued
2,776 15
Maps and plans.......................................... .... .. ............ ........ 5, 525 61
Office furniture.....: ................................. .............................. . 1,72557
Total liabilities in Canada..........................................\$ 268,936 88


Total amount of unsettled claims for fire losses in Canada $\qquad$ \$ 12,114 01
Reserve of unearned premiums for all outstanding fire risks in Canada 124,625 86
Total liabilities in Canada............. .............. ............. $\$ 136,73987$

# Department of Finance--Insurance Branch. 



## EXPENDITURE IN CANADA



Net amount paid during the year for fire losses in Canada
$\$ 140,93460$
Commission or brokerage . . ........................... ................................ 31,555 52
Salaries, fees and all other chargen of officials in Canada......... ........ 14,320 18
Taxes in Canadu .............. .................................................................
Miscellaneous payments, viz.:-Travelling expenses, $\$ 2,317.42$; under-
writers' associations, $\$ 1,087.48$; postage and telegrams, $\$ 1,706.59$; stationery and printing, $\$ 1,551.94$; maps, insurance plans and office furniture, $\$ 218.22$; customs and express, $\$ 308.39$; rents, $\$ 2,905.49$; loss expenses, $\$ 4,658.80$; advertising, $\$ 879.94$; exchange, $\$ 433.90$; subscription, $\$ 177$; interest, $\$ 396.56$; sundries, $\$ 568.49$

## PHOENIX, OF HARTFORD-Concluded.

# General Business Statement for the Year ending 31st Decembrb, 1895. 

## ASSETS.

Market value of real estate, less encumbrances, owned by the company.. \$ 476,917 68
Loans on bond and mortgage .... .............................. ....... .......... 225,34029
Stocks and bonds owned by the company, of par value, $\$ 2,819,150$ market value.
$3,862,28300$

Cash on hand and in banks.................. ........... ........................ .. 169,040 12
Interest due and accrued....... .................................................. .. 15,089 95
Net premiums due and in course of collection, less commissions......... 443,176 87
Rents due and accrued........ ...... .............. ................................ 5,282 45
Due from other companies for reinsurance on losses already paid........ 17,689 42
Total assets ........ ............. .................................. \$5,2+6,519 68

## LIABILITIES.

Net amount of unpaid losses ............. ...... ................................... \$ 342,441 43
Total unearned premiums .. ................................. .. ..................... 2,479,134 84
Total liabilities not including capital stock ......... ........ \$2,821,576 27
Capital stock paid up in carh ..................................... $\$ 2,000,00000$
Surplus beyond capital stock and all other liabilities......\$424,943 41
INCOME DURING THE YEAR.
Net cash received for premiums.................................................. $\$ 3,352,15039$
Received for interest and dividends ............................................... 200,106 58
Rents...... ...... ......................... ...... ........ ....... ........................ 5,17369 69
Income from other sources .......................................................... 28,35000
Total income...... ................................................ .. $\$ 3,585,78066$

## EXPENDITURE DURING THE TEAR.

Net amount paid during the year for losses......... .......................... \$2,417,841 48
Dividends paid to stockholders ........................................................... 280,00000
Commission or brokerage .... ................. ........... ........................ 549,619 73
Salaries, fees and all other charges of officials ... . .................. ....... 190,714 35
Taxes. .......................... .......................... ........... ................. 78,13023
All other payments and expenditures........ ................................... 338,982 98
Total expenditure.......... ........... ............................. \$3,855,288 77

## RISKS AND PREMIUMS.

Amount of fire and tornado risks written during the year .............. $\$ 335,332,49200$
Premiums thereon. . ... ................... ..................................... $3,949,67954$
Amount of policies terminated . . . . .......................... ......... ..... 287,576,131 00
Premiums thereon
3,602,730 83
Net amount in force on 31st December, 1895 ................. ..... ...... 429,635,996 00
Premiums thereon............................... ........... ........................
$4,896,43563$

# Department of FWhance-Insurance Branch. 

## THE QUEBEC FIRE ASSURANCE COMPANY.

Statement for the Year ending 31st December, 1895.<br>President-Edwin Jones. | Secretary-William W. Welch. Principal Office-Quebec.

(Organized 2nd April, 1818, and incorporated by Act of L. C., 9 George IV., cap. 58, amended by 18 Vic., cap. 12 , and by $99-30$ Vic., cap. 27 , and by 41 Vic., cap. 31, and by 42 Vic., cap. 69 , and by 46 Vic., cap. 83. Commenced business, 1818.)

CAPITAL.
Amount of stock authorized and subscribed for. .......... ................ $\$$ 225,000 00
Amount paid up in cash.......................................................... $99,920 \quad 00$
(For List of Shareholders, see Appendix.)

ASSETS.
Real estate-A lot of ground in the city of Quebec, situated on the westerly side of St. Peter Street, bounded in frunt by St. Peter Street, in the rear by Sault-au-M atelol Street, on one side to the south by La Banque Nationale, and on the other side to the north by the Montreal Telegraph Co, with a cut stone building thereon erected, and known as "The Quebec Fire Office".

32,00000
*Stocks and bonds held by the company:-
Par Value. Market Value.

|  | Par Value. MarketValue. |  |  |
| :---: | :---: | :---: | :---: |
| Quebec Steamship Co. mortgage bonds . | \$ 2,500 00 | \$ | 2,500 00 |
| Sarnia bonds | 2,057 79 |  | 2,057 79 |
| City of Quebec corporation bonds | 33,00000 |  | 33,900 00 |
| Dorchester bridge debentures. | 6,000 00 |  | 6,090 00 |
| New Brunswick debentures. | 10,000 00 |  | 10,800 00 |
| Province of Quebec debentures. | 12,500 00 |  | 13,760 00 |
| do registered stock | 4,000 00 |  | 4,460 00 |
| Quebec Bank stock. | 50,00000 |  | 60,000 00 |
| La Banque Nationale stock | 15,750 00 |  | 11,287 50 |
| Total par and market value | \$ 135,807 79 | \$ | 144,855 29 |

Carried out at market value. 144,85529
Cash on hand at head office. 4179
Cash in banks, viz.:-
La Banque Nationale, Quebec ........................................ $\$$. 35,56219




Union Bank of Canada, Winnipeg ......... ...... .. . ..... ...... 1,547 77
do Toronto.... ................................................ 3481
Total.

[^23]QUEBEC-Continued.
Interest due and unpaid on stocks ..... \$ 1,981 43
Interest accrued and unpaid on stocks ..... 1,496 23
Agents' balances. ..... 26,598 13
Bills receivable ..... 20600
Balances due for losses reinsured ..... 2,066 64
Total assets .\$ 272,851 40
LIABILITIES.
(1) Liabilities in Canada.
Claims for fire losses adjusted but not due. . $\$ 2,21055$
Net amount of unsettled claims for fire losses. .....  \$ ..... 2.21055
Total reserve of unearned premiums for fire losses ..... 58,419 94
Dividends declared and due but not paid ..... $1,19 \pm 40$
Total liabilities in Canada except capital stock ..... \$ 61,824 89
(2) Liabilities in Other Countries.
Total net amount of fire losses unsettled ..... $\$ 2,95000$
Totai reserve of unearned premiums for fire risks in other countries. ..... 37,.599 32
Total liabilities in other countries ..... \$ 40,549 32
Total amount of liabilitiés in all countries, except capital stock ..... \$ 102,374 21
Capital stock paid up in cash . $\$$ ..... 99,970 00
Surplus beyond all liabilities and capital stock paid up ..... $\$$ ..... 70,557 19
INCOME.

| income. |  |  |
| :---: | :---: | :---: |
|  | In Canada. | In other Countries. |
| Gross cash received for premium | \$ 133,400 85 | \$ 81,106 52 |
| Deduct reinsurance, rebate, abatement and return premiums | 43,142 32 | 10,290 22 |
| Net cash received for pr | 90,258 53 | \$ 70,816 30 |

Net cash received for premiums in all countries ..... 161,074 83
Received for interest on bonds and mortgages ..... 3,546 75
Received for interest and dividends on stocks, \&c ..... 3,036 96
Received for rent ..... 1,500 00
Total cash income $\$ \quad 169,15854$


## Department of Finance-Insurance Branch.

## QUEBEC—Concluded.

Total net amount paid during the year for fire losses. ..... \$ 85,590 07
Amount of dividends paid during the year at 6 per cent ..... 5,880 80
Commission or brokerage ..... 30,066 52
Salaries, fees, \&c. ..... 8,700 00
Taxes ..... 2,992 59
Miscellaneous payments, viz.:-Repairs, $\$ 16.74$; interest, $\$ 846.57$; fuel, $\$ 261.66$; rent atbranches, $\$ 475$; plans, $\$ 144.15$; postage, telegraph aud pettyexpenses, $\$ 3,589.67$. Less profit on reinsurances, $\$ 1,352.21$.3,781 58
Total cash expenditure ..... $\$ 137,01156$CASH ACCOUNT.
1894. ..... Dr.
1895. Cr.

| Der. 31. | Balance in hand and in banks at this date | - 28,916 01 |
| :---: | :---: | :---: |
| 1895. <br> Dec. 31. | Income as above |  |
|  | Rncome as above........... | 2,591 00 |
|  | Bills receivable of 1894. | 19970 |
|  | \$ | \$ 200,86525 |

Dec. 31. Expenditure as above....... $\$ 137,01156$ Bills receivable of 1895 20600
Balance on hand and in banks end of year

63,647 69

RISKS AND PREMIUMS.

|  | In Canada. |  | In other Countries. |  | Total <br> in all Countrifs. |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Amount. | Premiums. | Amount. | Premiums. | Amount. | Premiums. |
| Fire Risks. | \$ | \$ cts. | \$ | \$ cts. | 8 | \$ cts. |
| Gross policies in force at date of last statement $\qquad$ | 10,653,759 | 146,282 16 | 4,890,634 | 66,600 45 | 15,549,393 | 212,882 61 |
| Taken during the y ear-new..... | 5,073,046 | 66,07630 | 5,775,750 | 81,426 74 | 10,848,796 | 147,503 04 |
| "، "، renewed. | 4,826,048 | 64,971 84 |  |  | 4,826,048 | 64,971 84 |
| Total. | 20,557,853 | 277,330 30 | 10,666,384 | 148,027 19 | 31,224,237 | 425,357 49 |
| Deduct terminated | 9,506,583 | 128,196 40 | 4,462,595 | 65,381 78 | 13,969,178 | 193,578 18 |
| Gross in force at end of year. | 11,051,270 | 149,133 90 | 6,203,789 | 82,645 41 | 17,255,059 | 231,779 31 |
| Deduct reinsured. | 2,344,981 | 31,828 64 | 289,134 | 4,632 19 | 2,634,115 | 36,462 83 |
| Net in force, 31st Dec., 1890 | 8,706,289 | 7,305 26 | 5,914,655 | 78,013 22 | 14,620,944 | 195,318 48 |

Total number of policies in force at date
No return.


# THE QUEEN INSURANCE COMPANY OF AMERICA. 

## Statement for the Year ending 31st December, 1895.

President-J. A. Macdonald. $\quad \mid \quad$ Secretary-G. W. Burchell.

| Resident Manager in Canada-_ | Head Office in Canada- |
| ---: | ---: |
| H. J. Mudae. | 1759 Notre Dame St., Montreal. | (Incorporated, 11th September, 1891. Commenced business in Canada 2nd November, 1891.)

## CAPITAL.

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

## ASSETS IN CANADA.

| Stocks and bonds owned by the company, viz. :- |  |  |
| :---: | :---: | :---: |
|  | Par value. | Market value. |
| United States 4 per cent bonds. | \$ 100,000 00 | \$ 117,000 00 |
| City of Halifax 5 per cent stock | 60,00000 | 75,000 00 |
| New Zealand 4 per cent bonds | 48,667 00 | 51,10000 |
| Province of Quebee 5 per cent bonds | 24,33300 29,20000 | 26,76600 32,120 |
| rovince of Manitoba 5 per cent bonds | 29,200 | 32,120 00 |
| Total par and market values. | \$ 262,200 00 | \$ 301,986 00 |

Carried out at market value
\$ 301,986 00
Cash at head and branch offices in Canada 2,604 36
Cash in banks, viz.
Molsons Bank, Montreal. ..................................................... $\$ 3,21770$
Bank of British North America, Halifax.......... ........................ . . . 13083
Bank of Montreal, St. John, N.B................................................................ 85123
Total........................................ ............................ 4,199 76
Agenta' balances in Canada........................ .................................. 15,374 36
Sundry (approximate)........ ............................................ .... ... 5,562 58
Total assets in Canada......... ........................... ....... \$ 329,727 06

## LIABILITIES IN OANADA.



## Department of Finance-Insurance Branch.

## QUEEN INSURANCE COMPANY OF AMERICA-Continued.

## INCOME IN CANADA.



## RISKS AND PREMIUMS.



## QUEEN INSURANCE COMPANY OF AMERICA-Concluded.

## General Bubiness Statement for the Year ending 31st December, 1895.

## ASSETS.

| Real e | 25,000 00 |
| :---: | :---: |
| Stocks and bonds uwned by the company of par value, $\$ 2,875,400.00$; market value.. $\qquad$ | 3,363,698 86 |
| Cash in hand and in banks. | 314,629 45 |
| Interest due and accrued. | 45,2:2:6 |
| Premiums in course of collection | 290,028 02 |
| Bills receivable | 96530 |
| All other property belonging to the company. | 4187 |
|  | \$4,039,586 46 |

## LIABILITIES.

Net amount of unpaid lorses..... .... ....................... ...................... \$ 227,307 84
Total uneurned premiums............... ........................ .................. 1,693,736 96
Due and accrued for rent, salaries, \&c......... .................................. 9,20073
Sundry ........... ............. ................... .......... ........................... 90,417 79
Total liabilities, not including capital stock ................. \$2,020,663 32
Capital stock paid up in cash......................................... .......... $\$ 500,00000$
Surplus beyond liabilities, including capital stock........................... $\$ 1,518,92314$

INCOME.
Net cash received for premiums .................................................. $\$:, 153,44036$
Interest anu dividends... .................................................................. .... 122,71466
Total income.................. ..................................... \$2.276,155 02

EXPENDITURE.
Net amount paid during the year for losses................................. $\$ 1,190,95195$
Cash dividends paid stockholders .............. ............. ................ . 50,00000
Commission or brokerage..................... ..................... ............. 324,17898
Salaries, fees and other charges of officials.... ... .............................. 166,15082
Taxes..................... ........ . . . . . ........................... .................... 50,482 21
All other payments and expenditures................................................. . . 126,44562
Total expenditure. .... ....... .................................... $\$ 1,908,20958$

## RISKS AND PREMIUMS.

Fire risks written or renewed during the jear....... ................... \$229,021,026 00
Premiums........................................................................ 2,668,614 89
Amount terminated during the year...... ......... ..... . ................. .. 218,432,40: 00
Premiums thereon.................. ................. ............................. 2, 2,624,967 65
Net amount in force at 31st December, 1895.................................... 290,623, 08600
Premiums thereon ....... .................... .... ........................................... 3,320,297 92

## Department of Finance-Insurance Branch.

# THE RELIANCE MARINE INSURANCE COMPANY (LIMITED). 

Statement for the Year Ending 31st December, 1895.

Chairman-Wm. Blain. Secretary-W. B. Broadbent. Agent in Canada-E. L. Bond.

Underu riter-C. B. Vallance. Principal Office-Liverpool, England. Head O.fice in Canada-Montreal.
(Incorporated, 1880. Commenced business in Canada, 1st November, 1894.)

CAPITAL.

assets in canada.
Stock and bonds held by the Receiver General :-

|  | Par value. |
| :---: | :---: |
| City of Winnipeg bonds. | \$ 19,000 00 |
| City of Quebec do | 14,600 00 |
| City of Montreal do | 9,246 66 |
| City of Toronto do | 14,600 00 |
| City of London, Ont, bonds. | 4,86667 |
| Province of Manitoba do | 4,866 67 |
| Province of Quebec do | 14,600 00 |
| Queensland inscribed stock | 4,866 67 |
| Victoria do do | 14,60000 |
| India 3 per cent stock | 9,733 33 |
| Total. | . $\$ 110,98000$ |

Carried out at par value ..... $\$ 110,98000$
Cash at head office in Canada ..... 33639
Agents balances in Canada ..... 5,106 13
Total assets in Canada ..... 116,42252
LIABILITIES IN CANADA.
Net amount of inland marine losses reported or supposed but not claimed ..... 38,193 24
Total amount of unsettled claims ..... \$ 38,193 24
Reserve of unearned premiums for all outstanding risks in Canada ..... 1,124 18
Total liabilities in Canada \$ 39,317 42
INCOME IN CANADA.



## RI8KS AND PREMIUM8.



Department of Finance-Insurance Branch.
General Business Statement for the Year Ending 31st December, 1895.
PROFIT AND LOSS ACCOUNT.

| $£ 5,000$ | 0 | 0 |
| ---: | ---: | ---: |
| 7,500 | 0 | 0 |

sc., for 1894 , and



| $C r$. |  |  |  |
| :---: | :---: | :---: | :---: |
| 30,953 | s. | d. |  |


| 14,210 | 1 | 1 |
| ---: | ---: | ---: |
| 100 | 0 | 0 |
| 1,500 | 0 | 0 |
| 250 | 0 | 0 |
| 40,781 | 8 | 1 |



## THE ROYAL INSURANCE COMPANY.


Carried out at market value ..... 700,24534
Loans on security of the company's policies (life department) in Canada ..... 28,612 85
Cash at head office in Canada. ..... 61038
Cash in Banks, viz. :-

Total ..... 17,985 03
Cash in hands of agents in Canada. ..... 59,451 90
Interest due ..... 51378
Interest accrued. ..... 47074
Rents accrued ..... 1,77803
Office furniture and fixtures throughout Montreal and Toronto buildings; also, furniture at Quebec, Hamilton and other agencies, including supplies, block plans, etc. ..... 7,000 00
Total assets in Canada . $\$ 1,061,66805$
LIABILITIES IN CANADA.
Net amount of fire losses adjusted but not due ( $\$ 125$ of which accrued in pre- vious years)......................................................... . . 18,933 00
Net amount of fire losses resisted, in suit (accrued in previous years) ..... 13,264 00
Total net amount of unsettled claims for fire losses in Canada ..... \$ 32,197 00
Reserve of unearned promiums on all outstanding fire risks ..... 488,288 56
Total liabilities under fire branch in Canada ..... \$ 520,485 56
Liability under life branch in Canada. ..... 390,000 00
Total liabilities in Canada .....  $\$ 910,485 \quad 56$

[^24]
## Department of Finance-Insurance Branch.

| ROYAL-Continued. |  |
| :---: | :---: |
| INCOME IN CANADA (FIRE BRANCH). |  |
| Gross cash received for fire premiums. . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$$ \$72,007 91 |  |
| Deduct reinsurance, \&c.................................................... . 67.77380 |  |
| Net cash received for fire premiums................. ..................... ..... \$ | 604,234 11 |
| Interest on life loans, \&c. | 1,501 22 |
| Interest and dividends on stock, \&u. | 22,793 83 |
| Rei.ts. | 5,465 43 |
| Total cash income in Canada.................................. $\$$ 633,994 59 |  |
| EXPENDITURE IN CANADA (FIRE BRANCH.) |  |
| Amount paid during the year for fire losses occurring in previous years (estimated in last statement at $\$ 23,837$ ) <br> Deduct amount received for reinsurance from other companies............... $2, \mathbf{3 9} 90$ |  |
|  |  |
| Net amount paid during the year for the said losses. . . . . . . . . . . . . . . . . . \$ 23,090 90 |  |
| Paid for losses occurring during the year. . . . . . . . . . . . . . . . . . . . . . . . .... . $\$ 420,34175$ |  |
|  |  |
| Net amount paid for said losses. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . \$ 416,035 87 |  |
| Total net amount paid during the year for tire losses in Canada. ....... \$ 439,126 77 |  |
| Paid for commission or brokerage....... ..................... ................... | 104,581 13 |
| Paid for salaries, fees and all other charges of officials in Canada.. ..... | 26,478 48 |
| Taxes in Canada......... | 3,192 21 |
| Miscellaneous payments, viz.:-Printing and stationery, $\$ 2,800.84$; |  |
| office furniture, \$241 76; travelling expenses, \$3,136.23; plans, |  |
| \$722.07; advertising, \$735.19; postage, express and telegrams |  |
| \$3,657.74; lighting, \$447.96; calendars, \$1,475.06; rent, \$6,345; |  |
| board expenses, $\$ 2,925.81$; other miscellaneous expenses, \$2630.87.................. ............... .................. ......................... | 25,118 53 |
| Total cash expenditure in Canada............................... $\$$ | 598,497 12 |

## RISKS AND PREMIUMS.

| For Fire Risks in Canada. | Amount. | Premiums. |
| :---: | :---: | :---: |
| Gross policies in force at date of last statement | \$ 83,839,183 | \$ 328,274 04 |
| Taken during the year -new and renewed. | 56,618,459 | 680,468 66 |
| Total | \$140,457,642 | \$1,608,742 70 |
| Deduct terminated. | 53,939,724 | 628,142 70 |
| Gross in force at end of year. | \$86,517,918 | \$ 980,600 00 |
| Deduct reinsured. | 663,114 | 9,568 82 |
| Net in force, 31st December, 1895. . . . . . . . . . . | \$ 85,854,804 | \$ 971,031 18 |

[^25]
## ROYAL-Continued.

## General Business Statement for the Year ending 31st Degember, 1895.

## FIRE ACCOUNT.



PROFIT AND LOSS ACCOUNT.

balance sheet on the 31st december, 1895.


## Department of Finance-Insurance Branch.

## ROYAI_Concluded.

balande sheet on the 31st december, 1895-Continued.


# the scottish union and national insurance company. 

Statement for the Year ending 31st December, 1895.<br>President—Alexander Duncan. 1 Secretary—J. K. Macdonald.<br>Principal Office-Edinburgh, Scotland.

Chief Agent in Canada-
Walter Kavanagh.
Head Office in Canada-Montreal.
(Organized, 1824. Incorporated, 26th June, 1833. Commenced Uusiness in Canada, February, 1882.)

CAPITAL.

| Amount of capital authorized. | .£ 6,000,000 |
| :---: | :---: |
| Amount subscribed for | 4,945,180 |
| Amount paid up in cash | 300,000 |


| assets in canada. |  |  |
| :---: | :---: | :---: |
| Bonds and debentures in deposit with Receiver General :- |  |  |
|  | Par value. | Market value. |
| Canada 4 per cent inscribed stock. | . \$ 100,000 00 | \$ 109,000 00 |
| County of Middlesex debentures. | 2,000 00 | 2,000 00 |
| City of Toronto bonds. | 1,500 00 | 1,500 0 ) |
| Total par and market value. | . $\$ 103,50000$ | \$ 112,500 00 |



| *Besides these, there are other Canadian investments held at as follows:- | Hartford, <br> Par value. | U.S. branch <br> Market value. |
| :---: | :---: | :---: |
| Province of Quebec Government bonds | . 47,50000 | \$ 49,000 00 |
| Town of Cobourg bonds. | 11,500 00 | 11,695 00 |
| City of Montreal debenture stock | 150,000 00 | 122,075 00 |
| County of Middlesex bonds. | 114,500 00 | 114,500 00 |
| do Hastings do | 20,000 00 | 21,897 50 |
| Town of Dundas do | 35,00000 | 35,623 75 |
| Village of Parkdale do | 14,500 00 | 15,813 75 |
| City of St. Thomas do | 5,000 00 | 5,156 25 |
| Ontario Railway subsidy bonds. | 157,088 58 | 157,088 58 |
| Canada Permanent Loan Company's debentures | 25,000 00 | 25,000 00 |
| Farmer's Loan and Savings Company's do | 50,00000 | 50,00000 |
| Huron and Erie Loan Company's do | 75,00000 | 75,00000 |
| London and Canadian Loan Company's do | 75,000 00 | 75,000 00 |
| Freehold Loan and Savings Company's do | 50,00000 | 50,00000 |
| Ontario Loan and Debenture Company's do | 25,000 00 | 25,000 00 |
| Land Security Company's do | 50,00000 | 50,00000 |
| Western Canada Loan and Savings Co.'s debentures. | 50,00000 | 50,00000 |
| Canadian and American Mortgage and Trust Cu.'s debentures | - 40,00000 | 40,00000 |
| Trust and Loan Company of Canada do | 50,00000 | 50,000 c0 |
| Central Canada Loan and Savings Company's do | 25,000 00 | 25,000 00 |
| City of Toronto bonds......... .... . . . | 125,000 00 | 125,000 00 |
| Province of Manitoba Government bonds | 50,00000 | 49,250 00 |
| Grand Trunk Ry. of Canada perpetual debenture stock. | 50,00000 | E7,750 00 |
| City of Toronto street-tramway bonds. | 40,000 00 | 50,72275 |
| Canada Landed and National Investment Co.'s debentures. | 37,500 00 | 37,500 00 |
|  | \$1,372,588 58 | \$1,368,072 58 |

## Department of Finance-Insurance Branch.

## SCOTTISH UNION AND NATIONAL-Continued.

| LiAbilittes in canada. |  |
| :---: | :---: |
|  |  |
| Total net amount of unsettled claims for losses in Canada................. $\$$ | 2,233 88 |
| Reserve of unearned premiums for all outstanding risks in Canada...... | 87,812 86 |
| Total liabilities in Canada.......... ..... ............... . $\$$ | 90,046 74 |
| INCOME IN CANADA. |  |
| Gross cash received for premiums. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$ 173,30822$ |  |
| Deduct reinsurance, rebate, abatement and return premiums. ...... ...... 29,26485 |  |
| Net cash received for premiums ...... ............. ............................. \$ | 144,043 37 |
| Received for interest and dividends.. | 12,328 32 |
| Total income in Canada .................................. $\$$ | 156,371 69 |

## EXPENDITURE IN CANADA.



Net amount paid during the year for losses
\$ 124,04610
Commission or brokerage................................................... ........ 29, 92238
Taxes in Canada............................... ........... ........................... 2,657 87

Total expenditure in Canada
. 158,55778

RISKS AND PREMIUMS.

| Fire Risks in Canada. | No. | Amount. | Premiums. |
| :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement. | 15,715 | \$ 14,975,568 | \$ 145,964 23 |
| Taken during the year-new and renewed | 16,950 | 15,293,482 | 173,308 22 |
| Total. | 32,665 | \$30,269,050 | \$319,272 45 |
| Deduct terminated | 16,125 | 15,546,980 | 151,329 56 |
| Gross in force at end of year | 16,540 | \$ 14,722,070 | \$ 167,942 89 |
| Deduct reinsured |  | 260,064 | 3,610 64 |
| Net in force at 31st December, 1895. | 16,540 | \$14,462,006 | \$164,332 25 |
| Total number of policies in force in Canada at date......... 16,540 <br> Total net amount in force $\qquad$ $\$ 14,469,00600$ Total premiums thereon $\qquad$ 164,332 25 |  |  |  |
|  |  |  |  |
|  |  |  |  |

SCOTTISH UNION AND NATIONAL-Concluded.
General Business Statement for the Year ending 3lst December, 1895. ASSETS.
Value of real estate, unencumbered .....  $\$ 855,24106$
Loans on bond and mortgage ..... 6,963,993 54
Interest due and accrued thereon ..... 60,475 52
Market value of stocks and bonds, owned absolutely (par value, $\$ 9,936,120.35$ ) 10,979,690 79
Loans on collateral security. ..... 2,501,038 50
Cash in banks ..... 603,989 44
Interest due and accrued. ..... 26,580 50
Gross premiums in course of collection ..... 690,164 96
Bills receivable, not matured ..... $34,866 \quad 00$
Sundry ..... 29,606 69
Total assets $\$ 22,745,64700$
liabilities.
Net amount of unpaid losses .....  807,58338
Total amount of unearned premiums ..... 1,839,300 22
Net premium reserve and all other liabilities except capital, under the life insurance department. ..... 17,443,675 02
Cash dividends to stockholders remaining unpaid ..... 13,749 02
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses ..... 61,901 69
Commission and brokerage. ..... 41,999 92 ..... 41,999 92
Total liabilitiesJoint stock capital paid up in cash. ....... ........ ... ..... .............. 1,500,01,0 00$1,500,01,000$
Surplus beyond capital and ull other liabilities. ..... 1,537,437 75
INCOME DURING THE YEAR.
Net cash received for premiums .....  2,644,521 35
Interest and dividends... ..... 825,344 13
Rents. ..... 28,366 89
Premiums in life assurance and annuity departments. ..... 1,590,496 14
Transfer and assignment fees, ..... 1,259 38
Total income \$ 5,089,987 89
expenditure during the year.
Net amount paid during the year for losses .....  $\$ 1,462,19500$
Cash dividends paid stockholders ..... 262,500 00
Commission or brokerage. ..... 444,162 38
Salaries, fees and other charges, fire insurance department. ..... 355,646 75
Taxes ..... 44,693 64
Life assurance and annuity department ..... 1,928,448 79
Total expenditure $\$ 4,497,64656$
RISKS AND PREMIUMS.
Policies written or renewed during the year ..... \$913,722,855 00
Premiums thereon ..... 4,436,616 33
Policies terminated during the year ..... 810,207,669 00
Premiums thereon. ..... 3,886,242 43
Policies in force at 31st December, 1895. ..... 706.75:,151 00
Premiums thereon ..... 3,559,521 54

## Department of Finance-Insurance Branch.



[^26]
# SUN INSURANCE OFFICE-Continued. 

| INCOME IN CANADA. |  |  |
| :---: | :---: | :---: |
| Gross cash received for premiums | \$190,079 14 |  |
| Deduct reinsurance, rebate, abatement and return premiums. | 25,570 58 |  |
| Net cash received for said premiums. | . $\$$ | 164,508 56 |
| Endorsement fees. |  | 8344 |
| Interest from bank. |  | 25605 |
| Total income in Canada ........ | \$ | 164,848 05 |

## EXPENDITURE IN CANADA.

| Amount paid for losses occurring in previous ye mated in the last statement at $\$ 7,667.02) \ldots$. | e esti- | 6,946 55 |
| :---: | :---: | :---: |
| Amount paid for losses occurring during the year |  | 02166 |
| Deduct savings and salvage | 61 |  |
| Deduct amount received for reinsurance | 21816 | 2,663 77 |
| Net amount paid during the year for said losses |  | 109,357 |

Total net amount paid during the year for losses in Canada.\$ 116,304 44
Commission or brokerage ..... 29,578 15
Salaries, fees and all other charges of (fficials in Canada ..... 10,574 59
Taxes in Canada ..... 3,335 31
Miscellaneous payments, viz.:-Postage, $\$ 2,026.87$; advertising,$\$ 921.84$; stationery and printing, $\$ 1,05224$; plans, $\$ 591.06$;telephone, $\$ 182.50$; travelling expenses, $\$ 878.01$; buard of under-writers, $\$ 719.79$; mercantile agencies, $\$ 130$; rent, $\$ 1,098.78$;miscellaneous, $\$ 486.50$; office furniture, $\$ 56.95$; solicitors' fees, $\$ 60$8,204 54
Total expenditure in Canada ..... \$ 167,947 03

## RISKS AND PREMIUMS.

| Fire Risks in Canada. | No. |  | Amount. |  | Premiums thereon. |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Policies in force at beginning of year | 7,546 | \$ | 12,263,940 |  | \$153,051 54 |
| Policies taken during the year-new. | 6,701 |  | 10,229,046 |  | 139,098 95 |
| Policies taken during the year-renewed. | 2,436 |  | 3,968,874 |  | 57,869 51 |
| Total | 16,683 | \$ | 26,461,860 |  | \$ 350,020 00 |
| Deduct terminated. | 7,058 |  | 10,759,762 |  | 143,636 35 |
| Gross in force at end of year | 9,625 | \$ | 15,702,098 |  | \$ 206,383 65 |
| Deduct reinsured. |  |  | 259,318 |  | 2,792 23 |
| Net in force at 31st December, 1895.. | 9,625 | \$ | 15,442,780 |  | 203,591 42 |
| Total number of policies in force in Canada at date . ........ .....9,625 |  |  |  |  |  |
|  |  |  |  |  |  |
| Total premiums thereon. |  |  |  |  |  |

General Business Statement for the Year ending 31st December, 1895.
The premiums received, less reinsurances, amount to $£ 979,394$ 17s. 2d., being an increa-e of $£ 19,4967 \mathrm{~s} .8 \mathrm{~d}$. as compared with those of the preceding year.

## Department of Finance-Insurance Branch.

## SUN INSURANCE OFFICE-Continued.

The total of the sums insured during the year, after deduction of the amounts reinsured, is ' $£ 390,774,956$, being a decrease of $£ 2,847,473$ on the corresponding figures for the year 1894.

The losses paid and outstanding amount to $£ 546,52117 \mathrm{~s}$. 7d., being at the rate of $55 \cdot 8$ per cent on the premiums received.

The expenses of management (including commission to agents and working charges of all kinds) amount to $£ 322,89515 \mathrm{~s} .10 \mathrm{~d}$., being at the rate of 32.97 per cent.

The income from investments during the year has amounted to $£ 65,33813 \mathrm{~s}$. 3 d .
After providing for the usual reserve of 40 per cent of the premiums to cover liabilities under current policies, a balance of $£ 167,517$ 6s. 1d. remains, which has been transferred to the credit of the profit and loss account.

## PROFIT AND LOBS ACCOUNT AND DIVIDEND.



And leave $£ 107,2446 \mathrm{~s}$. 4 d . to be carried forward.

FUNDS.

Revenue Account for the Year ending 31st December, 1895.
Dr.
Reserve for unexpired risks brought forward from 1894.............£ $383,959 \quad 7 \quad 10$
Premiums, less reinsurances............................................... $979,39417 \quad 2$
Income from investments (less income tax)........................... $65,338 \quad 13 \quad 3$
£ 1,428,692 $18 \quad 3$

## SUN INSURANCE OFFICE-Continued.



## Profit and Loss Account for the Year ending 31st December, 1895.

Dr.



## Balance Sheft at 31st Deckmber, 1895. <br> Liabilities.



## Department of 'Finance-Insurance Branch.

SUN FIRE INSURANCE OFFICE-Conclude..



## THE UNION ASSURANCE SOCIETY.



[^27]
## Department of Finance-Insurance Branch.



General Business Statement for the Year ending 31st December, 1895.
The gross annual income during the year wan $£ 8 \div 4,48711 \mathrm{~s}$. 3 d ., and the amount of the accumulated funds at the clone of the ycar wan $£ 2,798,9550 \mathrm{~s} .4 \mathrm{~d}$. These agures show an increase in the annual income of $£ 49,9418 \mathrm{~N} .5 \mathrm{~d} .$, and in the accumulated funds of $£ 179,767 \mathrm{14s} .7 \mathrm{~d}$.

## FIRE DEPARTMENT,

The net tire insurance premiums brought to account in the year were $£ 425,94811 \mathrm{~s}$. $2 \mathrm{~d} .$, being $\mathrm{an}^{2}$ increase of $£ 23,83417 \mathrm{n}$. 9 d . over the premiums of the previous year. The amount paid, and allowed for, in satisfaction of all losses by fire was $£ 243,2 \div 44 \mathrm{x} .1 \mathrm{~d}$., and the total expenses. including commission and bad debts written off, were $£ 136,42517 \mathrm{~N} .3 \mathrm{~S}$. The balance of fire premiums over the losses and expenses was therefore $£ 46,2939 \mathrm{~m} .10 \mathrm{~d}$., which has been carried to the profit and loss account.

The ratio of the fire losses to the preminm income was 57.1 per cent, and that of the expenses was $32 \cdot 03$ per cent, so that the surplus, as above, was $10 \cdot 87$ per cent of the tire premiums.

## THE UNION ASSURANCE SOCIETY-Concluded.

After making the usual allowance of $33 \frac{1}{3}$ per cent for the increase in the amount of unexpired risk, the actual profit made on the fire innurance business during he year was £38,348, which is by far the largest amount of actual profit ever made by the society in a single year.

REVENUE ACCOUNTS-FIRE ACCOUNT.


| Amount of fire reserve fund at the beginning of the year <br> Premiums after deduction of reassurances. |
| :---: |
|  |  |

£ 749,487 $11 \quad 2$
PROFIT AND LOSS ACCOUNT.
£ s. d.
Balance from last year...........
Interest and dividends.........
Profit realized on investments.....
Balance from fire account.........
£ s. d.


| Mortgages on property within the |  |  |  |
| :--- | :--- | :--- | :--- | :--- |
| United Kingdom................ | 375,768 | 0 | 0 |


Investments-
British Government securities. . $\quad 34,575 \quad 2 \quad 0$
Indian do do .. $24,808 \quad 8 \quad 7$
Foreign do do . $\quad$ did $\quad 8,194 \quad 11$
$\begin{array}{llll}\text { United States Government and } & 8,194 & \\ \text { State securities............. } & 86,798 & 17 & 4\end{array}$
United States municipal bonds. $\quad 73,923 \quad 1 \quad 6$
Colonial municipal securities... $\quad 11,67811 \quad 6$
Bank stock. ...................
Railway and other debentures and bonds and debenture stocks.
$94,077 \quad 15 \quad 1$
Railway and other stocks and shares, preference and ordinary................................ securities.

45,400 10 0.
18,000 0 0
Loans on rates ...... .. :..... 2,966134
do shares of the society. . $1,200 \quad 0 \quad 0$
House property . .. ., .... .. 104,091411
$\begin{array}{lrrrr}\text { Branch offices and agents' balances } & 94,506 & 18 & 9 \\ \text { Outstanding premiums. } \ldots . . & \text { and } \\ \text { Reinsurance premiums due from } & 7,326 & 19 & 5\end{array}$
Reinsurance premiuns due from other companies................. received.
$8,932 \quad 7 \quad 1$
3,523 136
Outstandiug interest, accrued but not due
$6,667 \quad 6 \quad 3$
Cash on deposit .....£ 89556
Cash in hand and on current account. ... 14,520 26

Liabilities, life department.
1,857,681 197

## Department of F'inance-Inswance Branch.

## THE UNITED FIRE INSURANCE COMPANY (LIMITED).

Statement for the Year endina 3ist December, 1895.

| Chairman of Directors-Col. T. W. Brooke. \| Manager-J. N. Lane. |  |  |
| :---: | :---: | :---: |
| Principal Office-Manchester, England. |  |  |
| Chief Agent in Canada-'I'. H. Hodson. |  |  | (Incorporated, 81h August, 1877'; License issued in Canada, 30th Dec., J890.)

CAPITAL.
Amount of joint stock capital subscribed for........ ........................... 250,000
Amount paid up in cash 100.000

## ASSETS IN CANADA.

|  | Par value. | Market value. |  |
| :---: | :---: | :---: | :---: |
| City of Belleville debentures. | \$ 7,00000 | \$ 7,16450 |  |
| Carrierl out at market value. |  | \$ | 7,164 50 |
| Cash at head office in Canada |  |  | -30 52 |
| Cash in Molwons Bank |  |  | 8436.1 |
| Cash in the hands of agents in Canad |  |  | 5,338 34 |
| Total assets in Canada |  | . | 13,427 00 |

## LIABILITIES IN CANADA.

| 000 |
| :---: |
|  |  |
|  |  |



## INCOME IN CANADA.

| Gross cash received for premiums. | 19,269 20 |  |
| :---: | :---: | :---: |
| Deduct amount rece ved for reinsurance, | 1,242 58 |  |
| Net cash received for premiums. | ........ \$ | 18,026 62 |
| Received for interest in Canada |  | ,315 00 |
| Received for interest and dividends on stock, \&c |  | 942 |
| Endorsement feer......... |  | 1275 |
| Total income in Canada. | \$ | 18,363 79 |



## RISKS AND PREMIUMS.

| Fire Risk's in Conadu. | Amount. | Premiums: thereon. |
| :---: | :---: | :---: |
| Policies in force at date of last statement. | \$ 14,458,297 | * 211,577 20 |
| Taken during the year, new. | - 290,573 | + 4,148 30 |
| '، "، renewed. | 178,354 | $3,10 \% 66$ |
| Total | \$ 14,927,224 | \$ 218,833 16 |
| Deduct terminated | 977,334 | 14,651 50 |
| Gross in force at end of year | S $13,994,890$ | \$ 204,181 66 |
| Deduct reinsured with Western | 13,949,890 | 204,181 66 |
| Net in force at 31st December, 1895 . . . . |  |  |

# Department of Finance-Insurance Branch. 

## THE WESTERN ASSURANCE COMPANY.

Statement for the Year ending 31st December, 1895.
President-Geo. A. Cox. Vice-President-J. J. Kenny. Secreiary-C. C. Foster. Principal Office—Toronto.
(Incurporated 31st August, 1851, by Act of the legislature of the late Province of Canada, 14-15 Vic., cap. 162 ; amended in 1857, 20 Vic., cap. 167, and in 1872, 35 Vic., cap. 99, and in 1875, 38 Vic., cap. 81, and in 1887, $50-51$ Vic., cap. 102. Commenced business in Canada, August, 1851.)

## CAPITAL

Amount of joint stock capital anthorized........... ..... .................. .. $\$ 2,000,00000$
Amount subseribed for...................... ....... ............................... 2,000,000 00
Amount paid up in cash.......... .......... ........... .................... ..... 1,000,000 00
(For List of Shareholders, see Appendix.)

| assets. |  |
| :---: | :---: |
| Real estate-Company's building, 4 story, stone, and lot 30 by 100, corner of Scott and Wellington streets, Toronto | 65,000 00 |
| Loans secured by bonds and mortgages on which not more than one year's interest is due, constituting a first lien on real estate......... | 62,326 00 |
|  |  |

Stocks and bonds held liy the company:

|  | Par Value. | Market Value. |
| :---: | :---: | :---: |
| Dominion of Canadia stock................... . . . . . . . | 151,350 00 \$ | 158,160 75 |
| Cana lian Bank of Commerce stuck | 40,000 00 | 54,40000 |
| Shelburne debentures | 2,300 00 | 2,597 78 |
| Arthur do | 3,000 00 | 3,409 80 |
| Tilsonburg do | 3,00000 | 3,585 60 |
| York do | 3,50000 | 3,844 00 |
| Owen Sound do | 5,200 00 | 5,659 15 |
| United States registered boncis | 241,000 00 | 267,510 00 |
| Georgia state londs | 25,000 00 | 26,250 00 |
| City of Richmond, Va | 42,000 00 | 42,000 00 |
| Board of Trade debentures. | 2,500 00 | 2,500 00 |
| Collingwood do | 1,000 00 | 1,000 00 |
| Freehold Loan and Savings Co. stock. | 10,200 00 | 11,220 00 |
| do do debentures | 13,500 00 | 13,500 00 |
| Canada Landed and National Investment Co. debentures. | 22,700 00 | 22,700 00 |
| Central Canada Loan and Savings Co. stock | 20,000 00 | 24,00000 |
| Toronto Savings and Loan Co., stock. | 22,500 00 | 25.00000 |
| do do debentures | 25,00000 | 25,000 00 |
| Canada Permanent Loan and Savings Co. stock.. | 10,710 00 | 16,065 00 |
| do do debentures.. | 2,400 00 | 2,400 00 |
| Dominion Savings and Investment Co. stock | 15,000 00 | 12,000 00 |
| Imperial Loan and Investment Society stock | 28,320 00 | 30,585 60 |
| British America Assurance Co. stock.... | 173,100 00 | 204,972 04 |
| City of Columbus, Ohio, bonds | 50,00000 | 53,35000 |
| City of 'Toledo, Ohio, bonds. | 50,00000 | 51,365 00 |
| Central Canada Loan Co. debentures. | 45,00000 | 45,00000 |
| Chicago Electric Transit Co. | 25,000 00 | 27,250 00 |

W ESTERN-Continued.
Stock and bonds beld by the Company-Continued.
Carried out at market value1,393,610 15
Cash on hand at bead office ..... 2,688 34
Cash in banks, \&c., viz.:-
Canadian Bank of Commerce, Toronto ..... \$ 46,971 41
Ontario Bank, Toronto ..... 9,068 70
Alex. Laird and Wm. Gray, agents Canadian Bank of Crmmerce New York ..... 18,671 27
do do trustee account
25028
Corn Exchange National Bank, Chicago
36224
36224
Bank of Nova Scotia, St. John, N.B
Bank of Nova Scotia, St. John, N.B
12119
12119
Merchants Bank of Halifax, Halifax ..... ( $\mathbf{6}, 519$ (55
Ontario Industrial Loan and Investment Co., special deposit ..... 10,000 00
Total ..... 287,328 53
Interest unpaid, due and accrued, on stocks, \&c ..... 7,479 36
Agents' balances ..... 322,668 96
Bills receivable ..... 67,723 95
Sundry, viz.:-

Total net assets ..... \$2,320,856 13
LiAbilities.
(1) Liabilities in Canada.
Net amount of losser, unsettled, but not resisted:-

Total net amount of unsettled claims in Canada ..... \$ 21,499 47Reserve of unearned premiums for outstanding risks in Canada -
Fire ..... \$ 249,564 24
Inland marine ..... Nil.
Ocean ..... 25,346 08
Total reserve of unearned premiums for risks in Canada ..... 274,910 32
Dividends declared and due and remaining unpaid ..... 1,057 53 ..... 1,057 53
Total liabilities (excluding capital stock) in Canada ..... 297.46732

## Department of Finance-Insurance Branch.



INCOME.

| For Fire Risks. | In Canada. | In other Countries. |
| :---: | :---: | :---: |
| Gross cash received for premiums | \$ 641,442 84 | \$1,818,587 62 |
| Deduct reinsurance, rebate, abatement and return premiums.. | 222,579 81 | 309,384 30 |
| Net cash received for fire premiums | \$418,863 03 | \$1,509,203 32 |
| For Inland Marine Risks. |  |  |
| Gross cash received for premiums | \$ 57,294 39 | \$328,072 09 |
| Deduct reinsurance, \&c. . . | 39,898 29 | 53,113 21 |
| Net cash received for inland marine premiums. | \$ 17,396 10 | \$ 274,95888 |
| For Occan Risks. |  |  |
| Gross cash received for premiums | \$190,621 72 | \$ 66,640 54 |
| Deduct reinsurance, \&c. . . . . | 85,958 80 | 32,150 72 |
| Net cash received for ocean premiums. | \$ 104,662 92 | \$ 34,489 82 |
| Total net cash received for premiums. . . . | . $\$ 40,92205$ | \$1,818,652 02 |

Total net cash received for premiums in all countries. ..... $\$ 2.35957407$
Received for interest and dividends ..... 73,364 3:3
Total cash income ..... $\$ 2,432,93840$

# WESTERN—Continued. 

## EXPENDITURE.

| For Fire Losses. | In Canada. | In other Countries. |
| :---: | :---: | :---: |
| Paid during the year for losses occurring in previous years (which losses were estimated in last statement at $\$ 171,422.96$ )s | S 20,112 30 | \$ 148,207 22 |
| Paid for losses occurring during the year | 370,74554 | \$1,017,516 01 |
| Less received for savings and salvage and reinsuranc | 117,970 19 | 307,110 23 |
| Net amount paid for said losses. | \$ 252,775 35 | \$ 710,40578 |
| Total net amount paid during the year for fire losses. | $272,88765$ | $\begin{aligned} & \$ 858,61300 \\ & \hline \end{aligned}$ |
| For Inland Marine Losses. |  |  |
| Paid during the year for losses occurring in previons years (which losses were estimated in last statement at $\$ 32,620.01$ ) | 8 1,991 50 | $\$ 30,62901$ |
| Paid for losses occurring during the year | \$ 110,074 75 | S 345,953 56 |
| Less savings and salvage and reinsurance. | 83,421 92 | 77,091 74 |
| Net amount paid for said losses. . . . . . . | 826,65283 | \$ 268,86182 |
| Totai net amount paid during the year for inland marine losses. | 8 28,644 33 | \$ 299,490 83 |

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


## Department of Finance---Insmance Branch.

## W ESTERN-Concluded.

## RISKS AND PREMIUMS.



Total nu inber of policies in furce at date...... ....................No return.
Total net amount in force ................................................................ 182,974,866.00
Tutal premiums thereon ............. ....................................................... 2,342,4411. 10

## Department of Finance-Insurance Branch.

## STATEMENTS

## LIFE INSURANCE COMPANIES

# Department of Finance-Insurance Branch. 

## LIST OF COMPANIES

BY WHICH THE BUSINESS OF LIFE INSURANCE WAS TRANSACTED IN THE DOMINION, DURING THE YEAR ENDED 31st IECEMBER, 1895.

The Æina Lifo Insurance Company.
The British Empire Mutual Lito Assurance Company.
The Canada Life Assurance Comprany.
The Commercial Union Assurance Company (Limited).
The Confederation Life Asnociation.
*The Connecticut Mutual Life Insuance Company.
The Dominion Life Assurance Company.
*The Edinburgh Life Assurance Company.
The Equitable Lite Assurance Socicty of the United States.
The Federal Life Aswarance Company of Ontario.
The Germania Life Insurance Company.
The Great West Life Assurance Company.
*The Life Arsociation of Scotland.
The Liverpool and London and Globe Irsurance Company.
The London and Lancashire Life Assurance Company.
The London Assurance.
The London Life Insurance Company.
The Manufacturers' Lifo Insurance Company.
The Metropolitan Life Insurance Company.
The Nutaal Life Insuance 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 Arsurance Company.
The North British and Morcantile Insurance Company.
*The North-western Mutual Life Insurance Company.
The Ontario Mutual Life Assurance Company.
*Tbe Phœenix Mutual Life Insurance Company.
The Provident Savings Lite Arrurance Society of New York.
The Reliance Mutual Life Assurance Society.
The R.yal Insurance Company,
*The Scottish Amicable Lite Ansurance Sociely.
*The Scottish Provident Inatitution.
The Standard Life Assurance Company.
The Star Life Asnurance Society.
The Sun Life Assurance Comprany*of Canada.
The Temperance and General Life Assurance Company of North America.
The Travelers Insurance Company.
The Union Mutual Life Insurance Company.
The United States Lite Insurance Company in the City of New York.

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## Department of Finance-Insurance Branch.

## THE ETNA LIFE INSURANCE COMPANY.

Statement for the Year ending 31st December, 1895.President-Morgan G. Bulkeley. | Secretary-J. I. English.Principal Office—Hartford, Conn., U.S.Chief Agent in Canada—William H. Orr. $\mid \quad$ Head Office in Canada-Toronto.(Incorporated 6th June, 1850. Commenced business in Canada, 1850.
CAPITAL.
Amount of capital authorized ..... $\$ 2,000,00000$
Amount subscribed for and paid up in cash ..... 1,750,000 00
ASSETS IN CANADA.
Amount of loans made to Canadian policy holders on the company's policies, assigned as collaterals ( $\$ 151,365.00$ of this amount belongs to policies issued subsequent to 31st March, 1878)............. $\$$ Premium obligations on Canadian policies in force ( $\$ 16,846.71$ of this amount belongs to policies issued subsequent to 31st March, 1878)Premium obligations on Canadian policies in force ( $\$ 16,846.71$ of this
amount belongs to policies issued subsequent to 31 st March, 1878)
Stocks, bonds and debentures owned by the company and held in Canada, viz:

| Province of Manitoba b | bonds | Par value. <br> . $\$ 154,00000$ | Market value. \$ 163,240 00 |
| :---: | :---: | :---: | :---: |
| City of London | do | 75,000 00 | - 76,500 00 |
| City of Ottawa | do | 133,000 00 | 140,980 00 |
| City of Hull | do | 40,000 00 | 41,200 00 |
| Montreal Harbour | do | 60,000 00 | 63,600 00 |
| City of Quebec | do | 40,600 00 | 41,500 00 |
| City of Stratford | do | 21,000 00 | 22,050 00 |
| City of Toronto | do | 502,200 00 | 527,310 00 |
| Government of Quebec | do | 207,500 00 | 224,100 00 |
| Town of Coaticook | do | 21,000 00 | 21,000 00 |
| Province of Quebec | do | 153,000 00 | 162,180 00 |
| Town of Mount Forest | do | 20,000 00 | 20,600 00 |
| Town of Lévis | do | 27,000 00 | 27,000 00 |
| City of Brantford | do | 100,000 00 | 102,000 00 |
| City of Vancouver | do | 225,000 00 | 243,000 00 |
| City of St. Hyacinthe | do | 30,000 00 | 30,000 00 |
| City of Three Rivers | do | 32,500 60 | 34,125 00 |
| City of Victoria | do | 80,00000 | 84,00000 |
| Town of Sault St. Marie | do | 20,000 00 | 21,200 00 |
| City of St. Thomas | do | 120,003 53 | 122,403 60 |
| Town of Toronto Junction | do | 107,000 00 | 107,000 00 |
| Village of Parkdale | do | 74,847 74 | 74,847 74 |
| Town of Windsor | do | 102,547 03 | 107,674 38 |
| City of Kingston | do | 51,863 99 | 53,419 91 |
| City of Belleville | do | 50,000 00 | 51,500 00 |
| Cote St. Antoine | do | 100,000 00 | 105,000 00 |
| Town of Galt | do | 50,000 00 | 52,500 00 |
| Province of New Brunswick | do | 66,000 00 | 69,300 00 |
| City of St. John, N.B. | do | 50,000 00 | 51,00000 |
| City of Hamilton, Ont. | do | 42,400 59 | 43,751 41 |
| City of Halifax | do | 100,000 00 | 105,000 00 |
| City of Sherbrooke, Que. | do | 75,000 00 | 76,500 00 |
| Roman Catholic School | do Montreal | 85,000 00 | 87,550 00 |
| Protestant School | do do | 203,000 00 | 213,150 00 |
| Prince Edward Island | do | 100,000 00 | 103,000 00 |
| Protestant Hospital for Insan | ane bonds | 74,000 00 | 76,220 00 |
| Province of Quebec bonds |  | 100,000 00 | 105,000 00 |
| Total par and market values |  | \$3,492,862 88 | \$3,650,402 04 |

ÆTNA LIFE—Continued.
Carried out at market value ..... \$3,650,402 04
Cash in Bank of Toronto, Montreal ..... 44251
Gross premiums due and uncollected on Canadian policies in force ..... 14,793 84
Gross deferred premiums on same. ..... 20,439 35
Total outstanding and deferred premiums ..... 35,233 19
Deduct cost of collection at 20 per cent. ..... 7,046 64
Net outstanding and deferred premiums ( $\$ 25,750$ of this amount belongs to policies issued subsequent to 31st March, 1878) ..... 28,186 55
Total assets in Canada .....  $83,901,92078$
liabilitieg in canada.
Under Policies issued previous to 31st March, 1878.
*Amount computed to cover the net present value of all Canadian policies in force ..... $\$ 1,471,08460$
Claims for death losses adjusted but not due, and unadjusted but not resisted. . $\$ 2,05400$Clains for matured endowments due and unpaid6,951 00
Net amount of unpaid claims ..... 9,005 00
(Of this amount $\$ 3,075$ matured endowments accrued in previous years).
Amount of dividends or bonuses to Canadian policy-holders due and unpaid ..... 1,15050
Total liabilities in respect of said policies in Canada $\$ 1,481,24010$
Under Policies issued subsequent to 31st March, 1878.
*Amount computed to cover the net present value of all Canadian policies in force ..... \$3,717,270 70
Claims for death losses adjusted but not due, and unadjusted but not resisted. . $\$ 5,14600$ Clains for matured endowments due and unpaid. ..... 9,058 00
Net amount of unpaid claims ..... 14,204 00
Amount of dividends or bonuses to Canadian policy-holders due and unpaid. ..... 5,080 46
Total liabilities in respect of said policies in Canada $\$ 3,736,55516$
Total liabilities in Canada . $85,217,795 \quad 26$
INCOME IN CANADA.
Cash received for premiums ..... \$ 425,221 01
Premium obligations taken in part payment of premiums. ..... 6,003 29
Premiums paid by dividends, including reconverted additions. ..... 131,032 89
Total premium income .....  562,25719
Received for interest on premium notes and policy loans ..... 12,953 25
Total income in Canada during the year $\$ 575,21044$

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## Department of Finance-Insurance Branch.



## ÆTNA LIFE—Continued.

Number and amount of policies terminated during the year in Canada :-

|  | No. | Amount. |
| :---: | :---: | :---: |
| 1. By death | 163 | \$ 219,959 00 |
| $\therefore$ By maturity | 224 | 236,874 00 |
| 3. By expiry... | 98 | 217,900 00 |
| 4. By surrender (for which cash value has been paid, $\$ 26,825.27$ ). | 84 | 120,475 00 |
| 5. By surrender, $\$ 119,997$ (for which paid-up policies have been granted to amount of $\$ 51,373)$. |  |  |
| Difference of amounts carried out |  | 68,624 00 |
| 6. By lapse ........ ...... | 154 | 253,723 00 |
| Total | 723 | \$ 1,117,554 00 |
|  | No. | Amount. |
| Policies in force at beginning of year | 12,620 | \$16,271.293 00 |
| Policies issued during the year. | 592 | 836,882 00 |
| Policies terminated as above and by change to paid-up policies | 825 | 1,168,927 00 |
| Policies terminated otherwise, not taken | 38 | 57,600 00 |
| Policies in force at date of statement. | 12,349 | 15,881,648 00 |
|  |  |  |
| Number of insured lives at beginning of year.... .... ........... | 11,320 |  |
| Number of new insurers during the year.............. ......... | $\because 61$ |  |
| Number of deaths during the year among insured............... | 144 |  |
| Number of insured whose policies have been terminated during the year otherwise than by death. | 28: |  |
| Number of insured lives at date of statement ............ ........ | 11,151 |  |

Detail of Policies issued since 31 st March, 1878.

| , | 9,105 | \$12,478,595 00 |
| :---: | :---: | :---: |
| Policies issued during the year | 567 | 792,216 00 |
| Policies terminated as above and by change to paid-up policies | 671 | 1,006,037 00 |
| Policies not taken. | 38 | 57,600 00 |
| Policies in force at date of staten | 8,963 | 12,207,174 00 |

General Busingss Statement for Year ending 31st December, 1895. income during the fear 1895.
Total premium income. ..... \$ 4,914,981 96
Cash received for interest upon mortgage loans ..... 546.51451
do do premium notes, loans and liens ..... 81,400 13
do do collateral loans due the company ..... 29,165 41
do deposits ..... $\begin{array}{r}28,124 \\ 18,548 \\ \hline\end{array}$
do dividends and surrender ralues on reinsurance. ..... 34843
Premium notes, loans, or liens restored by revival of policies. ..... 48654
Profit on sales of real estate. ..... 17,086 76
Total income, life department ..... \$6,641,978 67
do accident department. ..... \$6,924,333 10

## Department of Finance-Insurance Branch.

## ETNA LIFE-Continued.

## DISBURSEMENTS DURING THE XEAR 1895.

| Cash paid for losses and matured endowments | \$3,278,438 33 |
| :---: | :---: |
| Premium notes, loans or liens used in the purchase of surrendered policies and voided by lapse | 14,275 57 |
| Cash dividends paid policy-holde | 224,453 69 |
| Surrender values paid in cash. | 146,590 89 |
| Surrender values applied to pay running premiums | 13,762 60 |
| Dividends applied to pay running premiums. | 610,268 71 |
| Surrender values applied to purchase paid up insurance and annuities | 261,414 50 |
| Cash paid stockholders for interest or dividends. ......................... | 156,250 00 |
| Commissions to agents.. | 551,925 52 |
| Taxes | 123,911 15 |
| Insurance department fees and agents' licenses | 11,953 26 |
| Rent. | 25,201 35 |
| Salaries and allowances for agencies. | 10,8:38 50 |
| Medical examiners' fees and inspection of riske | 40,654 73 |
| Salaries of officers and office employees. | $113,3+357$ |
| Miscellancous expenses. | 105,998 41 |
| Total disbursements, life department. .................................. .. \$ | 5,689,280 78 |
| do accident department. ................. ............... | 235,595 35 |
| Total disbursements......................................... $\$$ | 5,924,876 13 |

## ASSETS

Cost of real estate, less encumbrances

\$ 492,341 96

Loans on bonds and mortgages (first liens) on real estate.............. $23,752,83884$
Loans secured by pledge of bonds, stock and other marketable colla- terals

429,673 14
Loans made to policy-holders on the company's policies assigned as collaterals ..... 719,755 62
Premium notes, loans or liens on policies in force ..... 704,471 36
Cost value of bonds and stocks owned absolutely. ..... 12,5:8,918 77
Cash on hand and in banks. ..... 2,809 83241
Agents' ledger balances. ..... 28,174 57
Loans on personal security. ..... 50000
Total net or ledger assets \$41,466,506 67
Deduct agents' credit balances ..... 2,349 39
Total net or ledger assets ..... $\$ 41,464,15728$
OTHER ASSETS.
Interest due and accrued. ..... 1,055,270 61
Market value of stocks and bonds over cost ..... 662,115 53
Net amount of uncollected and deferred premiums. ..... 386,927 86
Total assets as per books of company. ..... 43,568,471 28
Deduct items not admitted ..... 8,433 55
Total assets (less items not admitted). ..... 43,560,037 73

## ETNA LIFE—Concluded.

## LIABILITIES.

| Net reinsurance reserve, Actuaries' Table of Mortality, 4 per cent...\$ | 3,712 00 |
| :---: | :---: |
| Total unsettled claims | 218,170 77 |
| Amount of all unpaid dividends or surpluses, or other description of profits due policy-holders. | 515,997 89 |
| Premiums paid in advance. ......... . ................ | 355226 |
| Bills payable |  |
| Liability under cancelled polici | 21,407 35 |
| Total liabilities, accident departme | 126,330 98 |

Gross surplus on policy-holders' account. ..... \$ 6,512,685 44
\$ 37,047,352 29
Total liabilities
RISKS AND PREMIUMS.
LIFE
Number of new policies issued during the year ..... 10,121
Amount of said policies. ..... $\$ 20,026,18900$
Number of policies terminated during the year ..... 8,447
Amount terminated ..... 85,368
$140,027,26100$

## Department of Finance-Insurance Branch.

# THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY. 

## Statement for the Year ending 31st December, 1895.

President-Rt. Hon. Sir John Gorst, Q.C., M.P.
Secretary and Actuary-Gerald H. Ryan, F.I.A.
Principal Office-London, England.
Chief Agent in Canada-F. Stancliffe. | Head Office in Canada-Montreal.
(Incorporated, 26th February, 1847. Commenced business in Canada, 7th February, 1823.)

## No capital.

| ASSETS IN CANADA. |  |
| :---: | :---: |
| Value of real estate in Canada held by the company. ....................... $\$$ | 192,530 81 |
| Amount of loans made to Canadian policy-holders on the company's |  |
| Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals. | 107,039 90 |
| Stocks and bonds in deposit with the Receiver General :- |  |
|  |  |
|  |  |
| City of Ottawa bonds .......... ..................................... . . 24,33333 |  |
| Tasmanian 6 per cent bonds . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 24.82000 |  |
| City of Toronto 6 per cent debentures. . . . . . . . . . . . . . . . . . . . . . . . . . . 52,56000 |  |
| South Australian bonds. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 8,516 67 |  |
| Canada $3 \frac{1}{2}$ per cent bonds. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 48667 |  |
| Carried out at par value. . ........................................ | 124,586 67 |
| Cash at head office in Canada. | 25,366 29 |
| Cash in banks, viz.:- |  |
| Bank of Montreal. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 102,673 37 |  |
| Merchants' Bank of Halifax . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 50,000 00 |  |
| Banque du Peuple...... . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 22,50000 |  |
| Total......... ..................... ........... .. ...... ............... | 175,173 37 |
| Agents' ledger balances............................................................... | 9,911 71 |
| Bills receivable........................ ........................................... ..... 8569 |  |
|  |  |
|  |  |
| Total...................... .. ... ..................... ................. 28, 5 . 50 |  |
| Rents due............................ . . . . . . . . . . . . . . . . . . . . . . . . 8 \% 7749 |  |
| Rents accrued. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 1,08716 |  |
| Total .............. . ........................... .................. . .... | 1,164 65 |
| Gross premiums due and uncollected on Canadian policies in force......... \& 40,76912 Deduct cost of collection, at 20 per cent......................................... 8, 8, 83 |  |
| Net outstanding premiums........................... ............. | 32,615 30 |
| Total assets in Canada.............................................. $\$$ | \$1,963,056 44 |

 interest.

## Department of Finance-Insurance Branch.

## BRITISH EMPIRE-C'ontinued.



Net amount in force, 31st December, 1895.... .............. 5,991,876 58

Number and amount of policies terminated during the year in Canada:-

1. By death (including bnnus additions, $\$ 678.50$ )......... $18 \$ 44,02050$
2. By maturity (including bonus additions, $\$ 2,480$ ) ...... 4 15,980 00
3. By surrender (including bonus additions, \$2,311.50) ... 108 284,828 50
(For which cash value has been paid, $\$ 28,059.56$ )
4. By surrender (including bonus additions, $\$ 470.50$ ), $\$ 30, \mathbf{4 7 0 . 5 0}$.
(For which paid up policies have been grarted to amount of $\$ 9,399.50$.)
Difference of amounts carried out........................... 21,07100

Policies in force at beginning of year in Canada (including bonus additions, $\$ 80,200.77$ )....................................... $3,033 \$ 6,457,95105$
Policies issued during the year........................................ 258 684,000 00
Bonuses added during the year ........... .............................. ..... 43600
Reinstated................. .......................... ....... .... ... .... 1 1,000 00
Policies terminated as above.............................................. 304 636,667 47
Policies not taken........................................................... 74 243,000 00
Policies in force at date of statement (including bonus addi-
tions, $874,402.14$ )......... ........................................... 2,914 6,263,719 58

Number of insured lives.
No Return.



|  | Mortgages on property within the United Kngdom. Mortgages on property out of the United Kingdom. Loans on reversions |
| :---: | :---: |
| 1,865,961 111 | Loans on life interests. |
| 21,638411 | Lrans on the company's polieies. |
| 33762 | Loans on personal security (with life policies and other collateral securities) |
|  | Investments- |
|  | Municipal securities.... . ... |
|  | Foreign Government securities. |
|  | Kailway debentures and delenture stock |
|  | Kailway stock (ordinary) |
|  | House property and land. |
|  | Ground rents |
|  | Reversions. |
|  | Life interests |
|  | Furniture and fixtures at head office and branches. |
|  | Agents' balances |
|  | Outstanding premiums (payable in January) |
|  | Outstinding interest |
|  | Accrued interest. |
|  | Cash - |
|  | On deposit |
|  | In hand and on current account. ..... |
| £1,887,936 $12 \quad 2$ |  |

# Department of Finance-Insurance Bianch. 

## CANADA LIFE ASSURANCE COMPANY.

Statement for the Year ending 31st December, 1895.

## President and Managing Director-A. G. Ramsay.

Secretary-R. Hills. | Chief Agent-A. G. Ramsay.
Head Office-Hamilton, Ont.
(Organized, 21st Augast, 1847 ; incorporated, 25th April, 1849, by Act of the Legislature of the late Province of Canada, 12 Vic., Cap. 168; amended in

1879 by 42 Vic., Cap. 71, and in 1893 by 56 Vic.. Cap. 76;
commenced business in Canada, 21 st August, 1847.)
capital.
Amount of capital authorized and subscribed for........ .. ................. $\$ 1,000,00000$
Amount of capital paid up in cash....................................... 125,00000
(For List of Shareholders see Appendix.)

## ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (less encumbrances) held by the company :
Buildings in Hamilton, Toronto, Montreal and elsewhere.
\$1,282,373 25
Amount secured by way of loans on real estate by bond or mortgage, first liens
$4,170,48773$
Amount of loans secured by bonds, stocks or other marketable collaterals

2,607,504 38
Viz.:-Upon stock and bonds of-


# CANADA LIFE-Continued. 



Amount of loans, as above, on which interest has not been paid within one year previous to statement, $\$ 112,363.64$.
Amount of loans made in cash to poliç-holders on the company's policies assigned as collaterals
Premium obligations on policies in force 74,52360
Debentures owned by the company:-
Municipality. Par value.

| City- Mrnicipality. Par value. |  |
| :---: | :---: |
| Kamloops, B.C | . 815,00000 |
| Three Rivers, Qn | 20,000 00 |
| Vancouver, B.C | 15,500 00 |
| Victoria, B.C | 405,000 00 |
| St. Thomas. | 8,629 12 |
| Toledo, Ohio. | 100.00000 |
| Moncton, N.B | 20,500 00 |
| Winnipeg, Man. | 45,920 97 |
|  | \$630,550 09 |
| County - - |  |
| Compton, Que | \$ <br> 80,97334 <br> 30,800 |
| Minnedosa, Man. | 8,00000 |
| Queen's, N.S | 7,000 00 |
| Pontiac, Que | 100,000 00) |
|  | \$154,773 34 |
| wn- |  |
| Windsor. | \$ 111,994 14 |
| Tialt. ...... | 5,00000 |
| Tilsonburg. | 3,000 00 |
| Ingersoll.. | 57,000 00 |
| Sarnia. | 20,000 00 |
| Niagara Falls. | 8,975 00 |
| Mitchell. | 15,000 00 |
| Goderich | 6,000 00 |
| Dresden... | 48150 |
| Kincardine | 8,00000 |
| Peterboro'.... | 14,500 00 |
| St. John's, Q. | 60,000 00 |

## Department of Finance-Insurance Branch.



## CANADA LIFE-Continued.

Debentures owned by the company-Continued.

| Municipality. | Par value. |
| :---: | :---: |
| Synopsis-City | \$ 630,550 09 |
| County | 154,773 34 |
| Town. | 580,349 16 |
| Township. | 42,434 29 |
| Village.. | 522,180 87 |
| Total n | \$1,930,287 75 |

Stocks and bonds owned by the company.:-

|  | Par value. | Value <br> in account. | Market value. |
| :---: | :---: | :---: | :---: |
| Bunk Stock:-Merchants' Bank. | \& 66,500 00 | \$ 112,385 00 | \$ 112,38500 |
| Dominion Bank | 40,00000 | 98.00000 | 98,0ヶ0 00 |
| Standard Bank | 26,850 00 | 44,302 50 | 44,302 50 |
| Imperial Bank. | 57,00000 | 104,310 00 | 104,310 00 |
| Molsons Bank. | 2,000 00 | 3,360 00 | 3,360 00 |
| Bank of Hamilton | 100,100 00 | 154,154 00 | 154,154 00 |
| Bank of Toronto | 39,90000 | 95,760 00 | 95,760 00 |
| Bank of Montreal | 60,000 00 | 132,000 00 | 132,000 00 |
| Bank of Commerce. | 60,000 00 | 81,600 69 | 81,690 00 |
|  | S 452,350 00 | \$ 825,87150 | \$ 825,871 50 |
| Loan Companies' Stock-Canada Landed and National Investment Company. Huron and Erie. | . $\$ 5,00000$ | \$ 5,40900 | \$ 5,400 00 |
|  | 22,300 00 | 34,206 00 | 34,20609 |
| Huron and Erie......... | 2,000 00 | 2,000 00 | 2,000 00 |
|  | \$ 29,300 00 | \& 41,606 00 | \$ 41,606 00 |
| Gas Companics' Bonds-Montreal. | \& 150,000 00 | 8157,50000 | \$ 157,500 00 |
| Gus-light Companies' Stock--Hamilton.. Toronto.. | \$ 7,412 00 | S 11,859 20 | \$ 11,859 20 |
|  | 100,000 00 | 192,000 00 | 192,000 00 |
|  | \$ 107,412 00 | \$ 203,859 20 | 8 203,859 20 |
| Loan Companies' Debentures-Central Canada Loan and Savings Company. | $\$ 100,00000$ | \$ 100,000 00 | \$ 100,000 00 |
| Canada Landed and National Investment Company | - 50,000 00 | 50,000 00 | 50,000 00 |
|  | \$ 1550,000 00 | \$ 150,000 00 | \$ 150,00000 |
| Bridge Companies' Debentures-Dorchester | \% 6,000 00 | \$ 6,000 00 | \$ 6,000 00 |
| Telegraph Companics' Stock-Dominion. Montreal.. | . $8 \quad 6,70000$ | \$ 8,509 00 | \$ 8,50900 |
|  | 8,000 00 | 13,112 00 | 13,112 00 |
|  | \& 14,700 00 | \$ 21,621 00 | \& 21,621 00 |
| Railuay Bonds-Wellington, Grey and Bruce: Central Counties. | \$ 7,300 00 | \$ 6,969 08 | \$ 6,969 08 |
|  | - 15,000 00 | 13,500 00 | 13,500 00 |
|  | \$ 22,300 00 | \& 20,469 08 | \& 20,469 08 |
| Street Railway Bonds-Toronto. | \$ 500,000 00 | \$ 500,000 00 | \$ 500,04000 |
| Wuter-Works Companies' Delentures-. |  |  |  |
| Belleville.. | \$ 140,000 00 | \$ 140,000 00 | \$ 140,000 00 |
| Berlin | 80,000 u0 | 80,00000 | 80,00000 |
| Cobourg | 60,00000 | 60,00000 | 60,000 00 |
| Waterloo | 15,000 00 | 15,000 00 | 15,000 00 |
| Ingersoll | 60,00000 | 60,00000 | 60,000 00 |
| Lindsay. | 50,00000 | 50,00000 | 50,000 00 |
| Cornwall | 7,000 00 | 7,000 00 | 7,000 00 |
|  | \$ 412,000 00 | \$412,000 00 | \$ 412,000 00 |
| Rolling Stock Companies' Debentures-Victoria Rolling Stock Company... ..... $\$ 227,00000$ |  | \$ 227,000 00 | \$ 227,000 00 |
|  | 158 |  |  |

# Department of F'inance-Insurance Branch. 

| CANADA LIFE-Continued. |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Stocks and bonds owned by the company-Continued. |  |  |  |  |
|  | Par value. | Value in account. | Market <br> value. |  |
| Telephone Companies' Stock-Bell Telephone Company | \$ 12,000 00 | \$ 18,480 00 | \$ 18,480 00 |  |
| Telephonc Companies' Bonds-Bell Telephone Company. | $\$ 178,00000$ | \$ 186,950 00 | \$ 186,950 00 |  |
| Harbour Debentures-Montreal........... 8 | \$ 359,000 00 | \$ 353,987 00 | \$ 353,987 00 |  |
| Newfoundland Government Inscribed Stock..... 8 | 8 48,666 66 | \$ 48,666 66 | \$ 48,666 66 |  |
| United States Government Bonds.............. . $\$$ | \$ 100,000 00 | \$ 113,500 00 | \$ 113,500 00 |  |
| Railuay Companies' Stocks- |  |  |  |  |
|  | \$ 200,000 00 | \$ 106,000 00 | \$ 106,000 00 |  |
|  | 200,000 00 | 100,000, 00 | 100,000 00 |  |
|  | \$ 400,000 00 | \$ 206,000 00 | \$ 206,000 00 |  |
| Summary-Bank stocks..... . ............... . | \& 452,350 00 | \$ 825,871 50 | \$ 825,871 50 |  |
|  | 29,300 00 | 41,606 00 | 41,606 00 |  |
|  | 107.41200 | 203,859 20 | 203.85920 |  |
| Gas light companies' stock.................... Gas companies' bonds. | -150,010 00 | 157,500 00 | 157,500 00 |  |
| Loan companies' debentures... . ....... | - 150,00000 | 150,000 00 | 150,000 00 |  |
| Bridge companies' debentures. | 6,000 00 | 6,000 00 | 6,000 00 |  |
| Telegraph companies' stock. . . Railway bonds | 14,700 00 | 21,621 00 | 21,621 00 |  |
|  | 22,30000 | 20,469 08 | 20,469 Os |  |
| Street railway bonds | 500,00000 | 500,00000 | 500,000 00) |  |
| Water works companies' debentures. . . .Newfoundland Government inscribed stock | 412,000 00 | 412,000 00 | 412,000 00 |  |
|  | 48,666 66 | 48,666 66 | 48,666 66 |  |
| United States Government bonds.......... | - 100,000000 | 113,50000 | 113,500 00 |  |
| Rolling stock companies' debentures...... | 227,000 00 | 227,000 00 | 227,000 00 |  |
| Railway companies' stock. . . . . . . . . | 400,000 00 | 206,000 00 | 206,000 00 |  |
| Telephone companies' stock. | 12,000 00 | 18,480 00 | 18,480 00 |  |
| Telephone companies' bond <br> Harbour debentures. ..... | 178,060 00 | 186,950 00 | 186,950 00 |  |
|  | 359,000 00 | 353,987 00 | 3553,987 00 |  |
| Totals. . . . . . . . . . . . . . . . $\$ 3,168,72866$ |  | \$3,493,510 44 | \$3,493,510 44 |  |
| Total debentures, stocks, \&c., carried out at value in account............ |  |  |  | 5,423,798 19 |
| Cash at head office..... |  |  |  | 1624 |
| Cash in banks, viz.:- |  |  |  |  |
|  |  |  |  |  |
| Bank of Hamilton. |  |  | 18,025 46 |  |
| Bank of Montrea! |  |  | 58,136 62 |  |
| Bank of Commerce...ral Canada Loan and Savings |  |  | 77,724 08 |  |
|  |  |  | 56,391 91 |  |
| Ground rents..................... . . . . ....... ....................................... $\quad$ - 211,03638 |  |  |  |  |
|  |  |  |  |  |
| Office furniture. |  |  |  | 6,530 00 |
| Items in suspens |  |  |  | 5,986 09 |
| Total................................. .............. ................. 815,597 .538 48 |  |  |  |  |
| OTHER ASSETS. |  |  |  |  |
|  |  |  |  |  |
| Total carried out. . ....................................................... |  |  |  | 275,302 86 |
|  |  |  |  |  |
| Total carried out. <br> Net amount of uncollected and deferred premiums on new business, $\$ 55,896.75$; on renewals, $\$ 378,480.13$. |  |  |  | 5,415 87 |
|  |  |  |  | 434,376 88 |
| Total assets................. ........................................ \$16,312,634 09 |  |  |  |  |


| 59 Victoria. | Sessional Papers (No. 4.) | A. 1393 |
| :---: | :---: | :---: |
|  | CANADA LIFE-Continued. |  |
|  | liabilities. |  |
| Amount computed to cover the net present value of all policies in force.... $815,427,93000$ Deduct value of policies reinsured. .......................................... 54,87100 |  |  |
| *Net reinsurance reserve ................................................... \$15,373,059 00 |  |  |
|  |  |  |
|  | $\cdots$ | 105,576 43 |
| Reserve on cancelled policies upon which a surrender value may be demanded ................. ........... ......... .. . .... .. ................... 65,710 00 |  |  |
| Amount at credit of stockholders............ .................... ........... 51,492 69 |  |  |
| $\begin{array}{llr}\text { Amount of dividends or bonuses to policy-holders due and unpaid...... } & 41,127 \quad 29 \\ \text { Premiums paid in advance. ..................................................... } & 871 \quad 75\end{array}$ |  |  |
|  |  |  |  |
| Total liabilities............... ..................... ..........\$15,637,837 16 |  |  |
| Surplus on policy-holders' account...................... .. . \$ 674,796 93 |  |  |
| Capital stock paid up .... ..................................... ...... ..... .....\$ 125,000 00 |  |  |
| Surplus above all liabilities (including capital stock paid up)...........\$549,796 93 |  |  |

## INCOME.

| Cash received for premiums. | .81,840,641 11 |
| :---: | :---: |
| Premiuns paid by dividends.......................... | 179,450 03 |
| Total. | .82,020,091 14 |
| Deduct premiums paid to other companies for reinsurance | 13,199 97 |
| Total premium income | ......\$2,006,891 17 |
| Received for interest and dividends | ...... 696,440 63 |
| Receired for rents. | 17,938 97 |
| Total income | . \$2,721,270 77 |

## EXPENDITURE.



[^30]
## Department of Fintuce-Insurance Branch.

CANADA LIFE-Continued.

Total net amount paid for death claims and matured end: wments (including bonuses on death claims $\$ 69,364.61$, and on matured endowments, $\$ 12,029.04$ ) ..... \$ 725,519 45
Cash paid to annuitants ..... 40000
Cash paid for surrendered policies. ..... 108,668 64
Premium obligations used in purchase of surrendered policies ..... 2,037 67
Premium obligations used in payment of dividends to policy-holders ..... 3,284 66
Cash dividends paid to policy-holders. ..... 505,336 76
Cash dividends applied in payment of premiums ..... 179,450 03
Cash paid stockholders for interest or dividends. ..... 87,500 00
Commissions, salaries and other expenses of officials. ..... 314,425 16Taxes, licenses, fees or fines.8,754 79
Miscellaneous payments, viz.:-Solicitors' charges, $\$ 1,689.27$; travel- ling expenses of agents and others, $\$ 6,663.35$; rents, $\$ 26,296.14$; fuel, $\$ 807.18$; light, $\$ 660.09$; stationery, $\$ 5,720.41$; printing and advertising, $\$ 8,478.64$; books and periodicals, $\$ 843.24$; post- age, exchange, etc., $\$ 8,800.93$; sundries, including cleaning offices, telephones, telegrams, express, freight, guarantee premiums, elevator accident insurance, valuation of policies, etc., $88,397.33$; written off office furniture, $\$ 725.58$ ..... 69,082 16
Total expenditure ..... \$2,004,459 32
*PREMIUM NOTE ACCOUNT.
Premium obligations on hand at 31st December, 1894 .....  888,43119
Deductions during the year, viz.:--
Amount of obligations used in payment of claims ..... \$ 4,105 19

| do | do | purchase of surrendered policies........ | 2,037 67 |
| :---: | :---: | :---: | :---: |
| do | do | used in payment of dividends to policy |  |
|  |  | holders | 3,284 66 |
| do | do | redeemed in cash. | 4,480 07 |Total deductions................................... .................\$ 13,907 59

Balance, premium obligations at 31st December, 1895 ..... $\$ \quad 74,52360$

## miscellaneous.

Number of new policies reported during the year as taken ..... 2,590
Amount of said policies ..... $\$ 6,089,62100$
Amount of said policies reinsured in other licensed companies inCanada15,000 00
Number of policies become claims during the year ..... 335
Amount of said claims (not including profits, $\$ 90,526.39$ )709,278 47
A mount of above claims reinsured in other licensed companies ..... 24,416 67
Number of policies in force at date ..... 31,858


Net amount of policies in force at 31st December, 1895 70,205,928 73

## CANADA LIFE-Continued.

Number and amount of policies terminated during the year, not including bonus additions:-

|  | No. | Amount. |
| :---: | :---: | :---: |
| 1. By death | 2948 | 6:37,2:8 47 |
| 2. By maturity. | 41 | 72,050 00 |
| 3. By expiry. | 2 | 22,500 00 |
| 4. By surrend | 332 | 635,226 00 |

(For which cawh value has been paid, $\$ 110,706.31$.)
5. By surrender, $\$ 383,900$.
(For which paid up policies have been granted to amount of $\$ 88,362$.)
Difference of amounts carried out.
295,538 00
6. By lapse
848
1,999,563 00
Total............................................ 1,517 \$3.665,105 47

| Policies in force at beginning of year (not including bonus profits) | $\begin{gathered} \text { No. } \\ 30,868 \end{gathered}$ | Amount. $\$ 64,127,37540$ |
| :---: | :---: | :---: |
| Poticies revived during the year......... ......................... | 100 | 263,800 00 |
| Policies issued during the jear | 2,829 | 6,627,403 00 |
| Policies terminated as above and by change to paid-up policies | 1,625 | 3,750,467 47 |
| Policies terminated otherwise, being not taken policies of this year as well as those of previous years, returned by agents | 314 | 754,037 00 |
| Gross policies in force at date of statement (not including bonus profits) $\qquad$ | $31,858$ | $66,514,07393$ |
| Bonuses in force at 31st December, 1894. |  | ,680,021 85 |
| Bonuses added, revived and changed |  | 1,653,964 83 |
| Bonuses terminated:- |  | \$4,333,986 68 |
| By death. | 64,278 |  |
| By matured end |  |  |
| By free pol | $\begin{array}{r}9,764 \\ 13,584 \\ \hline\end{array}$ |  |
| By change | 187,126 6 |  |
| Surrendered | $20,7510$ | 306,664 94 |
| Bonuses in force on 31st December, 1895. |  | . \$4,027,321 74 |
| Number of insured lives at beginning of year |  | 22,696 |
| Number of new insurers during the year. |  | 2,013 |
| Number of deaths during the year among insured. |  | 219 |
| Number of insured whose policies have been terminated du year, otherwise than by death. | uring th |  |
| Number of insured lives at date of statemen |  | 23,278 |

## Business Done Outside of Canada. (Included in above Statement.) ASSETS.


Net outstanding and deferred premiums
\$ 57,614 91

## Department of Finance-Insurance Branch.



## THE COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).

Statement for the Year ending 31st Degember, $1 \not 195$.
Chairman-John Trotter. | Secretary—Henry Mann.-Principal Office-19 and 20 Cornhill, London, England.Chief Agents in Canada-Evans \& McGregor. 1 Head Office in Canada-Montreal.(Incorporated, 28th September, 1861. Commenced business in Canada, 11thSeptember, 1863.)
CAPITAL.
Amount of capital authorized and subscribed for ..... £2,500,000 stg.Amount paid up.250,000
ASSETS IN CANADA. •
(Specially Life Department.)
Amount secured by way of loans on real estate in Canada by bond or mortgage-firsit liens. ..... 55,966 66
Amount of loans made to Canadian policy-holders on the company'spolicies assigned as collaterals (of this amount $\$ 1,84 \overline{5} .59$ is onpolicies issued subsequent to 31st March, 1878)10,244 16
Premium obligations on Canadian policies in force (of this amount $\$ 1,268$ in on policies issued subsequent to 3lst March, 1878) ..... 7,467 4t
Deposited with Receiver General-

|  | Par value. | Market value. |
| :---: | :---: | :---: |
| Cape of Good Hope 4 per cent stock. | \$ 107,066 67 | \$ 113,491 02 |
| Canada 4 per cent stock. | 29,200 00 | 30,368 00 |
| Canada 3 per cent stock | 15,573 00 | 15,573 00 |
|  | \$ 151.839 67 | \$ 159,432 02 |

Carriod out at inarket value. ..... 159,432 02Cash at bead office in Canada...... ........................... ........... ....... 84937Cash in binkn, viz.:-
Bank of Montreal, Montreal, current account. ............................ \$ 4,863 30
Total cash in banks ..... 5,863 30-
Agents' ledger balances in Canada ..... 25735
Interest accrued ..... 34740
Gross premiums due and uncollected on Canadian policies in force .........\$ 4,68153
Gross deferred premiums on same.... ... .. ............ .................. ${ }_{7} 2306$
Total outstanding and deferred premiums \& 5,404 59
Deduct cost of collection, at 20 per cent. ..... 1,080 90
Net outstanding and deferred premiums (of this amount \$2,718.85 is on policios issued subsequent to 31st March, 1878) ..... 4,323 69
Total assets in Canada. ..... 244,751 36

# Department of Finance-Insurance Branch. 

COMMERCIAL UNION-Continued.
HIABILITIES IN CANADA-LIFE DEPARTMENT.Under Policies issued previous to 31st March, 1878.
*Amount computed to cover the net reserve or reinsurance value of all outstanding policies in Canada ..... $\$ 186,05266$
Claims for death losses adjusted but not due (including bonuses, \$1,- 279.69) ..... 3,713 02
Total liabilities to said policy-holders in CanadaUnder Policies issued subsequent to 31st March, 1878.
*Amount computed to cover the net reserve on all ontstanding policies in Canada\& 48,136 20
-Claims for death losses adjusted but not due ..... Nil.
Total net liabilities to said policy-holders in Canada ..... $\$ 48,13620$
Total net liabilities to all policy-holders in Canada ..... $\$ 237,90188$
INCOME IN CANADA.
Gross amount of premiums received in cash during the year on life policies in Canada ..... \$ 16,414 55
Premiums paid by dividends (including reconverted additions) ..... 4445
Total premium income. ..... \& 16,45900
Interest on first mortgage loan (remitted direct to bead office) ..... 2,991 54
Interest on policy loans and fines for extension ..... 85906
Interest on bank deposit. ..... 3052
Total income in Canada ..... $\$ \quad 20,340 \quad 12$
EXPENDITURE IN CANADA.
Amount paid on account of death claims (including bonus additions, $\$ 1,936.46$ ) of which $\$ 4,059.53$ accrued in 1894 ..... 7,248 65
Cash paid for matured endowments in Canada ..... 1,00527
Amount paid for surrendered policies ..... 21822
Cash dividends applied in payment of premiums in Canada ..... 4445
Total net amount paid to policy-holders in Canada. ..... \$ 8,516 59
Cash paid ${ }^{\text {f }}$ for commissions, \&c ..... 1,372 33
Cash paid for taxes, licenses, fees or fines ..... 5000
Miscellaneous payments, viz.:-Medical fees, 86.25 ; legal charges, $\$ 14$; insurance superintendence, $\$ 9.50$; postage and exchange, $\$ 34.12$. ..... 6387
Total expenditure in Canada \$ 10,002 79
PREMIUM NOTE ACCOUNT.
Premium obligations on hand at commencement of year. ..... \$ 7,467 41
do used in payment of dividends to policy-holders. ..... Nil.
do redeemed in cash ..... Nil.
Total deductions ..... Nil.
Balance-note assets at end of year ..... \$ 7,467 41

[^31]
## COMMERCIAL UNION-Continued.

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada ..... 4
A mount of said policies.
Number of policies become claims in Canada during the year... ..... 3$\$ 27,00000$
A mount of said claims (including bonus additions, $\$ 2,131.59$ )... ..... 283
Number of policies in force in Canada at date
Number of policies in force in Canada at date
Add bonus additions.87,07269
Total net amount in force at 31st December, 1895. ..... 640,749 62
Number of policies terminated during the year in Canada, viz.:-

1. By death (inclusive of bonus, $\$ 2,035.48$ )
2. By maturity (inclusive of honus, \$:9.11). ..... s
3. By surrender (inclusive of bonus, \$22.39) for which cash value has been paid $\$ 218.22$. ..... 2
4. By surrender, $\$ 503.65$ (for which paid up policies have been granted to a mount of $\$ 68.13$.) ditions, \$3.65) ..... 7
Total (inclusive of bonuses, $\$ 2, \mathbf{5 8 8 . 8 2}$ ). ..... 12
Policics in force at beginning of year (inclusive of bonus, $\$ 89$,- 568.07) ..... 291
Policies issued during the year ..... 4
Bonuses added during the year ..... 12
Policies terminated as above (inclusive of bonusen, $\$ 2,588.82$ )...
Policies in force at date of statement (inclusive of bonuses, $\$ 57,-$ 072.69) ..... 283
Number of insured lives at beginning of year ..... 269
Number of new insurers during the year ..... 2
Number of deaths during the year among insured. ..... 2
Number of insured whose policies bave been terminated during the year otherwise than by death. ..... 5
Number of insured lives at date of statement. ..... 264
details of policies issued since 31st marce, 1878.
Policies in force at beginning of year in Canada (inclusive of bonuses, $\$ 11,531.56$ ) ..... 122
Policies issued during the year ..... \$ 258,001 76
Policies terminated as above (including $\$ 122.15$ bonuses) ..... 27,000 00
Policies in force at date of statement (including bonuses, $\$ 11$,- 409.41) ..... 119
$435 \quad 52$
34,137 85
$\$ 43,40206$

Amount.
\$ 657,058 24
27,000 00
9344
43,402 06
640,74:) 62

24,827 35
260,174 41

## Department of Finance-Insurance Branch.

## COMMERCIAL UNION-Concluded.

Genfral Business Statement for the Year ending 31st December, 1895.

## REVENUE ACCOUNT.

life department.


## Balance sheet of the life department.

Liabilities. $\quad 31 s t$ December, $1895 . \quad$ Assets.

Assurance fund.
Life investment reserve fund .. Claims outstanding
Reassurance premiuns due, but not paid
Commission due
Annuities do
Suspense account
Interest received in advance of due dates.
£ s. d.
1,763,291 $13 \quad 3$
$8,95519 \quad 2$
16,543 114
6,531 $4 \quad 9$
2,540 $13 \quad 5$
28186
$\begin{array}{lll}144 & 5 & 8\end{array}$
$1,696 \quad 16 \quad 1$
£ s. d.
$813,653 \quad 4 \quad 0$
$129,080 \quad 410$
82,531 81
273,667 129
$11,500 \quad 0 \quad 0$
51,945 128
Investments-
Indian and Colonial Government securities

122,041 $18 \quad 6$
5,893 $6 \quad 1$
$\begin{array}{lllll}\text { Foreign government securities. } & 5,893 & 6 & 1 \\ \text { United States Railway securities } & \mathbf{3 9 , 7 9 4} & 410\end{array}$
$\begin{gathered}\text { Railway and other debentures } \\ \text { and debenture stocks.. ... .. }\end{gathered}$ 67,707 $16 \quad 8$
Railway and other preference
stocks and shares............ $40,991 \quad 710$
Freehold ground rents........... $14,689 \quad 17$
Life policy purchased........... $1,595 \quad 1 \quad 5$
Branch and agency balances.... 33,041136
Outstanding premiums......... 12,323118
Outstanding interest. $\ldots .$.
Cash-on deposit. . £ 66,758 $9 \quad 5$
With bankers
and in hand. $25,805 \quad 0 \quad 7$
$92,563 \quad 10 \quad 0$
$£ 1,799,985 \quad 12 \quad 2$

## THE CONFEDERATION LIFE ASSOCIATION.

Statement for the Year ending 31st December, 1895.

President-<br>Hon. Sir Wm. P. Howland, C.B., K.C.M.G.<br>Managing Director and Chief AgentJ. K. Macdonald. Head Office-Toronto.

(Incorporated, 14th April, 1871, by 34 Vic., cap. 54 ; amended in 1874 by 37 Vic., cap. 88, and in 1879 by 42 Vic., cap. 72, and in 1890 by 56 Vic., cap.
45. Commenced business in Canada, 31st October, 1871.)


For List of Stockholders see Appendix.

Assets as per ledger accounts.
Value in account of real estate held by the company (buildings in Toronto, Winnipeg and elsewhere)
\$1,258,087 65
Amount secured by way of loans on real estate by bond or mortgage, first liens
$2,266,81924$
Amount of loans secured by bonds, stocks or other marketable collaterald, riz.:

89,523 93


Amount of loans as above on which interest has not been paid within one year previous to statement. ............................. $\$ 129,76226$
Amount of loans made in cash to policy-holders on the company's policies assigned as collaterals.

## Department of Finance-Insurance Branch.

## CONFEDERATION LIFE-Continued.

Stocks, bonds and debentures owned by the company, viz.:-

|  | Par value. | Market value. |
| :---: | :---: | :---: |
| City of New Westminster, B.C. | \$200,000 00 | \$214,000 00 |
| Town of Toronto Junction ... | 44,700 00) | 40,880 00 |
| do Neepawa. | 20,000 00 | 20,300 00 |
| do Port Arthur | 15,000 00 | 16,340 00 |
| Village of Yorkville. | 60300 | 60300 |
| Township of York | 4,775 50 | 5,080 00 |
| do Muskoka. | 1,200 00 | 1,200 00 |
| do Assiginack | 20000 | 20000 |
| Town of Ridgetown | 2,967 00 | 3,224 00 |
| do Orillia.. | 4,500 00 | 4,920 00 |
| Rosedale, Turtle Mountain | 80000 | 1,093 00 |
| Village of Aurora. | 20,343 15 | 21,710 00 |
| do Markham. | 3,332 61 | 3,690 00 |
| City of Vancouver | 20,000 00 | 26,092 00 |
| Village of London West | 5,000 00 | 5,790 00 |
| do Kincardine.. | 3,500 00 | 3,850 00 |
| do Wawanesa | 1,050 00 | 1,087 00 |
| City of St. John, N.B | 35,500 00 | 35,724 00 |
| do New Glasgow, N.S | 34,000 00 | 35,962 00 |
| Town of Portage la Prairie | 61,250 00 | 57,675 00 |
| do Stellarton, N.S. | 2,000 00 | 2,059 00 |
| do Dartmouth | 3,000 00 | 3,092 00 |
| City of Charlottetown, P.E.I. | 2,000 00 | 2,250 00 |
|  | $1,00000$ | 1,040 00 |
| do Sydney, C.B.. | 7,000 00 | 7,438 00 |
| School District of Lauder, Man | 2,300 00 | 2,385 00 |
| do Estevan do | 1,425 00 | 1,500 00 |
| do Boissevain, May | 9,90000 | 10,680 00 |
| do . Sifton do | 7,100 00 | 7,936 00 |
| Village of Souris, Man | 7,950 00 | 8,670 00 |
| Moosejaw | 8,333 29 | 8,193 00 |
| Village of Virden, Man | 4,864 00 | 4,985 00 |
| Broadway... | 4,000 00 | 4,160 00 |
| South Cypress | 3,000 00 | 3,090 00 |
| City of St. Hyacinthe | 3,000 00 | 3,14100 |
| do Stratford.. | 5,000 00 | 5,600 00 |
| do Regina. | 10,000 00 | 10,050 00 |
| do St. Henri | 100,000 00 | 105,820 00 |
| Oak River. | 4,999 93 | 5,230 00 |
| Oakland, Man. | 3,45000 | 5,631 00 |
| Total par and market | 669,04348 | \$ 702,370 00 |

Carried out at market value
702,370 00
4,903 45
4,391 21
Cash at head office
Cash in banks, viz.:

| Bank of British Col | 4,563 61 |
| :---: | :---: |
| do do New Westminster | 2,523 50 |
| do do Victoria | 1,519 90 |
| Imperial Bank, Winnip | 41,363 51 |
| Merchants' Bank of Halifax, Halifa | 19,867 69 |
| Ontario Bank, Toronto. | 32,783 44 |
| Canadian Bank of Commerce, Toron | 41,704 68 |
| Imperial Bank, Toronto. | 27,499 |

Agenta' latger
Furniture........... .............................................. ... .. .............. 6,285 12
Fire premiums........ .. .... .......... . ................. ..... .. .................. 5,602 30
Advances to employees, secured by salary or commission............ ..... 1,752 01
Advances for travelling expenses.......... . ... ........ ..... ................. 1,65045
Total
$\$ 5$ 045,968 32

## CONFEDERATION LIFE-Continued.

## OTHER ASSETS.



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## Department of Finance-Insurance Branch.

## CONFEDERATION LIFE-Continued.

## EXPENDITURE DURING THE YEAR

|  |  |
| :---: | :---: |
|  |  |
| Net amount paid for death claims and matured endowments. .........\$ | \$ 241,323 17 |
| (Of this amount $\$ 11,713$ death claims accrued in previous years). |  |
| Cash paid to annuitant | 4,905 40 |
| Cash paid for surrendered polici | 63,650 11 |
| Cash dividends paid to policy-hol | 26,534 82 |
| Cash dividends applied in payment of prem | 60,660 37 |
| Cash paid to stockholders for interest or dividend | 15,138 00 |
| Commissions, salaries and other expenses of official | 151,556 92 |
| Taxes, licensen, fees or fines | 4,941 43 |
| Rent..... | 7,876 42 |
| Other expenditure, viz.:-Insurance superintendence, $\$ 433$; solici- |  |
| tor's fees, $\$ 898.32$; postage, $\$ 3,4 \times 1.95$; agency expenses, |  |
| \$1,264.31; medical expensea, \$8.592; general expenses, \$6,077.40; |  |
| printing and stationery, \$3,309.73; advertising, \$6,457.51; |  |
| insurance literature, $\$ 307.16$; commission on loans, \$505.57; |  |
| Total expenditure.......... ......................... ............. $\$$ | 608,493 17 |
| miscellaneous. |  |
| Number of new policies reported during the year as taken in Canadi. ...................... . ......................... .................. 2,292 |  |
| Amount of said policies..... ........................................ | \$ 3,347,550 00 |
| Bonuses added during the year. Amount of said policies reinsured in other licensed companies |  |
|  |  |
| Number of policies become claims during the year............. 166 |  |
| Amount of said claims (including bonus additions, \$4,377)... | 247,291 00 |
| Number of policies in force in Canada at date.....................17,590 |  |
|  |  |
|  |  |
|  |  |
|  |  |

Net amount of policies in force on 31st December, 1895
\$ 26,427,474 00

## Number and amount of policies terminated during the year in Canada:

| 1. By death (including bonus additions) | $\begin{aligned} & \text { No. } \\ & 121 \$ \end{aligned}$ | $\begin{aligned} & \text { Amount. } \\ & 171,84700 \end{aligned}$ |
| :---: | :---: | :---: |
| 2. By maturity (including bonus additions) ................ | 45 | 75,444 00 |
| 3. By expiry ....... ....... .......... . .......... .... ......... | 19 | 59,000 00 |
| 4. By surrender (including bonus additions) $\qquad$ <br> (For which cash value has been paid $\$ 63,65011$.) | 296 | 505,871 00 |
| 5. By surrender, $\$ 230,686$ (including bonus additions.) <br> (For which paid up policies have been granted to a mount of $\$ 47,623$.) |  |  |
| Difference of amounts carried out............ ........ |  | 183,063 00 |
| 6. By lapse (including bonus additions). | 762 | 1,105,768 00 |
| Total (including bonus additions) | 1,243 | 2,100,993 00 |

59 Victoria. Sessional Papers (No. 4.) ..... A. 1896
CONFEDERATION LIFE—Concluded.
Policies in force at beginning of year................................16,625 \$25,455,342 00
Policies issued during the year ..... 2,389 ..... 3,497,920 00
Policies revived during the year. ..... 1,243 ..... 2,100,993 00
Policies terminate
Policies not taken ..... 287,551 00
Gross policies in force at date of statement 17,590 ..... 26,611,718 00
Number of insured lives at beginning of year ..... 14,667
Number of new insurers during the year (including 25 restored) ..... 2,152
Number of deaths during the year among insured ..... 107
Number of insured whose policies have been terminated during the year otherwise than by death ..... 1,299
Number of insured lives at date of statement ..... 15,413

## Department of Finance-Insurance Branch.



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## CONNECTICOT MUTUAL LIFE—Continued.

Number and amount of policies terminated during the year in Canada-

|  | No. | Amount. |  |
| :---: | :---: | :---: | :---: |
| 1. By death............. | 33 | \$ | 84,550 00 |
| 9. By maturity | 37 |  | 50,507 00 |
| 3. By surrender and lapse...... ......................... <br> (For which cash value has been paid $\$ 3,220$.) | 10 |  | 13,439 00 |
| Total. | 80 | \$ | 148,496 00 |
|  | No. |  | Amount. |
| Policies in force at beginning of year in Canada. | 994 |  | 1,905,932 00 |
| Policies terminated as above. | 80 |  | 148,496 00 |
| Policies in force at date of statement. | 914 |  | 1,757,436 00 |

No return of number of insured lives.

## General Business Statement for the Year ending 31st December, 1895. income during the year.

Total premium income ........ ................. .................................... $\$ 4,681,42929$
Cash received for interest..... .............. ...................... ...... ..... .. 2,864 67419
Cash received as discount on endowment claims paid in advance........ $\quad 4,50618$
Cash received for rents...... ....................... ............ .................. 228,3』5 32
Balance of profit and loss account.................. ............................. 14,269 40
Premium notes, loans or liens restored by revival of policies............. 1, 20175
Total income........... .................... ..... ...... ..........\$7,794,406 13

DISBURSEMENTS DURING THE YEAR.
Total amount puid for death losses and matured erdowments.... ...... \$4,382,390 70
Surrender values paid in cash................. ...... ............................. 418,573 80
Surrenders values applied on premium notes. ................................ 15,18.i 79
Premium notes, loans or liens roided by lapse ................................. $\quad 3,50400$
Surrender values applied to pay running premiums............ ............ $31,777 \quad 72$
Surrender values applied to purchase paid-up insurance and annuities. $\quad 188,13849$
Dividends paid policy-holders in cash......................................... .. 114,892 74
bividends applied on premium notes............ ....... ............ ........... 42,817 20
Dividends applied to pay running premiums .. ....................... ...... 1,085,237 99
Commissions and bonuses to agents........ . ............................. ..... 343,584 73
Cash paid for salaries and allowances to managers and agents........... $\quad 24,51646$
Cash paid for medical examiners' fees.... .... ................................. 24,51056
Salaries of officers and office employees.......................................... 141,612 24
Taxes, licenses and insurance department fees......... ..... .. .............. 314,688 99
Rent
7,185 64
Advertising and printing .. .......... ....... .......................... ........... 69,85289
All other paymente and expenditures .......................................... 168,313 93
Total disbursements.................................. ... . .......... $87,376,78385$

# Department of Finance-Insurance Branch. 

## CONNECTICUT MUTUAL LIFE—Concluded.

ASSETS.
Cost value of real estate unencumbered .....  $\$ 7,679,48168$
Mortgage loans on real estate, first liens ..... 36,080,328 53
Loans secured by bonds, stocks or other marketable collaterals ..... 12,300 00
Premium notes, loans or liens on policies in force ..... 1,160,955 66
Cost value of bonds and stocks owned ..... 14,077,011 83
Cash deposited in banks. ..... 1,748,851 67
Agents' balances and bills receivable ..... 5,091 27
Total net or ledger assets $\$ 60,764,02064$
OTHER ASSETS.
Interest due and accrued ..... 1,056,582 53
Rents due and accrued. ..... 591,888 90
Market value of bonds or stocks over cost ..... 309,734 40
Total assets as per books of the company ..... \$ 62,759,765 95
Deduct items not admitted ..... 5,091 27
Total assets, less items not admitted $\$ 62,754,67 \pm 68$
LIABILITIES.
Net reinsurance reserve .....  8
Total policy claims ..... 230,265 50
Dividends or profits due policy-holders remaining unpaid ..... 326.88800
Reserve on lapsed and cancelled policies ..... 40,52049
Premiums paid in advance ..... $\$$
Gross surplus on policy-holders' account ..... \$
EXHIBIT OF POLICIES.
Number of new policies issued during the year. ..... 4,428
Number of policies terminated during the year ..... 3,851
Amount of said policies................. ...
Number of policies in force at end of year ..... $10,163,34000$
Amount of said policies. ..... 158,042,056 00

## THE DOMINION LIFE ASSURANCE COMPANY.

Statement for the Yrar ending 31st December, 1895.
President-James Innes, M.P. Vice President-Chr. Kumpf.

Managing Director and Chief Agent.Thomas Hilliard.

## Principal Office-Waterloo, Ont.

 (lncorporated, 20th March, 1889 ; organized, 4th July, 1889. Commenced business in Canada, 12th July, 1889.)CAPITAL.
Amount of joint stock capital authorized....... ........ .... ......... ....... $\$ 1,000,00000$
Amount subscribed for.. .. .......................................................... 261,600 00
Amount paid up in cash
64,400 00
(For List of Stockholders, see Appendix.)
A8SETS AS PER LEDGER ACCOUNTS.
Amount secured by way of loans on real estate, by bond or mortgage,
first liens
Amount of loans as above on which interest has been overdue for one year or more previous to statement. .

2,50000
Amount of loans made to policy-holders on the company's policies, assigned as collaterals
Stocks and bonds owned by the company, viz.:-
Par value. Market value.


Carried out at market value.
Cash at head office 5773
Cash in banks, viz. :-

| Molsons Bank Canadian Bank of Commerce | 4,91811,86537 |  |
| :---: | :---: | :---: |
|  |  |  |
| Deposit receipts, Molsons Bank ....... ........ ................ ..... 3, 3,000 00 |  |  |
| gents' ledger balances a |  | $\begin{aligned} & 9,78412 \\ & 1,18089 \end{aligned}$ |
| e furnitu |  | 52000 |

> Total.
. 190,45983

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## Department of F'inance-Insurance Branch.

## THE DOMINION LIFE-Continued.

## OTHER ASSETS.



## LIABILITIES.

*Amount computed to cover the net present value of all policies in force....\$126,432 93
Deduct value of policies reinsured in other compantes ..
D..... . .......
Net reinsurance reserve... .................... .................. \$ 126,102 07
Death losses reported but not claimed........ ............... ........... .... 3, 3,070 00
Due on account of general expenses-estimated.............................. 50000
Premiums paid in advance. ........... .. .......................................... 38280
Total liabilities. ...... ........... .................... ............. \& 130,054 87
Surplus on policy-holders' account............................. .................. $\$$ 76,419 42
Capital stock paid up.......... ........................................................ $\$ 64,40000$
Surplus above all liabilities and capital.................. .......................\$ 12,019 42

INCOME DURING THE YEAR.
Cash received for premiums. . ............... ......................... ... .. ...... \$ 53,519 34
Premiums paid by dividends $50: 44$

Total.................................................................. \$ 54,021 78
Deduct premiums paid to other companies for reinsurance......... ..... 62674
Net premium income............................ ....... ..........\$53,395 04
Received for interest or dividends............................................... 7,436 02
All other income...... . ........................... ........................ ........... 575
Total income .........................................................8 60,836 ofl

## EXPENDITURE DURING THE YEAR.

| Cash paid for death claims. | 4,000 00 |
| :---: | :---: |
| Cash paid for surrendered policies | 43391 |
| Cash dividends applied in payment of premiums | 50241 |
| Cash paid to stock-holders for interest or dividends. | 2,576 00 |
| Cash paid for commissions, salaries and other expenses of officials | 14,5:8 62 |
| Taxes, licenses |  |

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## THE DOMINION LIFE-Concluded.

Sundry expenditure, viz.:-Postage, \$219.80; express and petty charges, $\$ 87.06$; travelling ex penses, $\$ 539.48$; bank charges, $\$ 16.91$; medical fees, $\$ 1,539.28$; advertising, $\$ 585.62$; printing, books and stationery, $\$ 558.35$; legal expenser, $\$ 28.76$; telegraph and telephone, $\$ 29.44$; rent of head office and agents' offices, $\$ 392.00$; valuation fees and commission on loans, $\$ 97.15$; office furniture, $\$ 32.00$;light and cleaning, $\$ 11.40$$4,137 \quad \mathbf{~} 5$
Tutal expenditure. ..... $\$ \quad 26,30221$
MISCRLLANEOUS.
Number of new policies reported during the year as taken in Canada. 453 Amount of said policies. ..... 541,350 00
Number of policies become claims. ..... 6
Amount of said claims. ..... 7,070 00
Number of policies in force. ..... 1,599
Amount of said policies.
Bonus additions thereon ..... $\$ 2,051,80900$
Bonus additi
Total. ..... 2,705 00
Amount of said policies reinsured in other licensed companies in Canada ..... 29,00000
Net amount in force 31st December, 1895 ..... 2,025,514 00
Number and amount of policieq terminated during the year in Canada:

|  | No. | Amount. |
| :---: | :---: | :---: |
| 1. By death. | 6 \$ | 7,070 00 |
| 2. By surrender (for which cash value has been paid, \$433.91) | 1 | 3,000 00 |
| 3. By surrender ....... ........... ................... $\$ 15,50000$ |  |  |
| For which paid-up policies have been granted <br> to amount of.......... . ...... .................... 2,15400 |  |  |

Difference of amounts carried out. ..... 13,346 00
4. By lapse ..... 184 ..... 207,530 00
Total ..... 191
230,94600
No. Amount.
Policies in force at begiuning of ycar (including bonus additions, $\$ 1,440$ ) $1,337 \$ 1,742,84500$ ..... 453 ..... 541,350 00
Policies issued during the year. ..... 1,26500
Policies terminated as above. ..... 191 ..... $\begin{array}{r}230,94600 \\ , 054,51400 \\ \hline\end{array}$
Number of insured lives at beginning of year ..... 1,299
Number of new insurers during the year. ..... 434
Number of deaths during the year among the insured. ..... 6
Number of insured whose policies have been terminated during the year otherwise than by death ..... 185
Number of iusured lives at date of statement. ..... 1,542

## Department of Finance-Insurance Branch.

## THE EDINBURGH LIFE ASSURANCE COMPANY.

Statement for the Year ending 31st December, 1895.
President-Sir G. G. Monvgomery, Bart. $1 \quad$ Manager-Georar M. Low, F. F. A.
Principal Office-Edinburgh, Scotland.
Chief Agent in Canada-David Higains $1 \quad$ Head Offce in Canada-Toronto.
(Established, 29th August, 1823. Commenced business in Canada, 1857.)

## CAPITAL.



## ABSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals ..... 15,15481
Stocks and bonds on deposit with the Receiver General-
Par value.Cape of Good Hope 4 per cent inscribed stock $\$ 48,66667$
Town of Belleville bonds ..... 27,000 00Town of Whitby bonds10,00000Town of Owen Sound bonds17,000 00
Town of Listowel do ..... 13,000 00
Town of London East do 40,000 00Town of Stratford do6,000 00
Carried out at par value ..... 161,666 67
Cash in Bank of British North Amorica. ..... 1,783 42
Interest due .....  $\$$ ..... 16849do accrued.... ....................... ........................................ 37625Total carried out.54474
Gross premiums due and uncollected on Canadian policies in force ..... 8 ..... 31886
Deduct cost of collection at 20 per cent ..... 6377
Net outstanding premiums ..... 25509
Total assets in Canada \$ 179,404 73
LIABILITIES JN CANADA.
*Amount computed to cover the net reserve on all outstanding policies in Canada . 155,490 10
Claims for death losses-
Due and unpaid ..... $.8 \quad 3,49987$
Unadjusted but not resisted ..... 8,557 56
Total unsettlod claims ..... 12,057 43
Total net liabilities to policy-holders in Canada ..... 167,547 53

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## EDINBURGH LIFE-Continued.

INCOME IN CANADA DURING THE YEAR.
Net cash received for premiums ..... \$ 6,603 34
Interest on loans on policies ..... 94761
Total income in Canada. 7,550 95
EXPENDITURE IN CANADA.
Net amount paid on account of death claims in Canada (including bonuses, $\$ 3,54+64$ ) ..... $\$ 12,304 \in 4$
(Of this amount $\$ 7,021.39$ accrued in previous ycars.)
Cash paid for surrendered policies ..... 1,09 ) 87
Total net amount paid to policy-holders in Canada ..... \$ 13,395 51
Cash paid for commissions, salaries, elc., in Canada ..... 59092
Cash paid for licenes or taxes in Canada ..... 1427
Solicitors' fees ..... 5872
Total expenditure in Canada . 14,05942
MISCELLANEOUS.
Number of policies become claims in Canada during the year ..... 7
A mount of said claims (including bonus additions, $\$ \not, 624.06$ ) ..... 17,310 67
Number of policios in force in Canada at date ..... 103
Amount of said policies \& 233,952 67
Bonus additions thereon ..... 34,47249
Net amount in force at 31st December, 1895 ..... 288,425 16
Number and amount of policies terminated during the year in Canada:-

1. By death (including bonus additions, $\$ 4,624.06$ )............. $7 \$$ ..... 17,340 67
2. By surrender (including bonus additions $\$ 455.28$ ). . ...... 3 2,401 95 (For which cash value has been paid, $\$ 1,090.87$ ).
Total (including bonus additions, $\$ 5,079.34$ ) ..... 10
\$ ..... 19,74262
No. Amount.
Policies in force at beginning of year in Canadat (including bonus additions, $\$ 59,483.71$ ) ..... 113
Policies terminated as above (including bonus additions, $\$ 5,079.34$ ) ..... 10 $\$ 54,472.49)$ ..... 103
288,425 16
Number of insured lives at beginning of year ..... 106
Number of deaths during the year among insured ..... 6
Number of insured whose policies have been terminated during the year otherwise than by death ..... 3
Number of insured lives at date of statement ..... 97

## Department of Finance-Insurance Branch.

## EDINBURGH LIFE-Concluded.

## General Business Statement for the Year ending 31st December, 1895. revende account for the year ending 31st december, 1895.

1895, January 1.-
Amount of funds at the beginning of the year.
Premiums (less reassurance pre miums)
Consideration for annuities granted.
Interest and dividends
Assignment and other fees

balance sheet at 31st december, 1895.
liabilities.

| Assurance and annuity fund <br> Paid-up capital. <br> Other funds- <br> Proprietors' fund. <br> Investments reserve fund.......... <br> Total funds, as per revenu account <br> Claims admitted but not yet paid*. <br> Other sums owing by the company <br> Expenses of management not ye paid* <br> Sums deposited with the company to meet interest, etc. <br> Unclaimed dividends* |
| :---: |
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|  |  |

ASSETS.

| £ s. d. | Assers. | £ | s. d. |
| :---: | :---: | :---: | :---: |
| 2,841,047 006 | Mortgages on property within the |  |  |
| 100,000 00 | United Kingdom, viz.:- |  |  |
|  | Mortgages of real property. | 614,719 | 75 |
| 11,755 1610 | Rent charges and annual rents. . . | 235,755 | 72 |
| 28,123 194 | Mortgages of life interests and reversions | 284,930 | 0 |
|  | Mortgages of the company's own |  |  |
| $\begin{array}{r}£ 2,980,926 \\ 28,993 \\ 14 \\ \hline\end{array}$ | shares. | 1,421 | 153 |
|  |  | 136,826 | 910 |

1,575 000 United Kingdom. ............... 65,616 110

1,108 $19 \quad 1$ Loans on the company s policies...
85100 Loans on security of statutory assess-
Loans on policies with personal se-
$18,688 \quad 0 \quad 5$
$6,249 \quad 5 \quad 4$
Investments-
Colonial and Provincial Government securities ...........
Municipal securities (Canada)...
Railway and other debentures and debenture stock..

217,442 1510 115,751 111

Deposits with colonial and other banks
$760,953 \quad 411$

House property in Edinburgh, London, Dublin, Manchester and Clasgow

115,072 194
Company'sown shares(purchased) $\quad 3,281 \quad 9 \quad 6$
Ground rents and feu duties..... 36,677 5 9
Life interests (purchased)...... 1,297 141
Reversions (purchased). .......... 21,988 0 0
Cash in bank-
On deposit......£29,000 00
On current ac-
count . . . .... ${ }^{\text {n }}, 457 \quad 4 \quad 7$

|  | $\begin{array}{rrr}34,457 & 4 \\ 57 & 3\end{array}$ |  |
| :---: | :---: | :---: |
| Policy stamps on hand |  |  |
| Agents' balances (since accounted |  |  |
| Outstanding premiums..............dointerest due and unpaid at date. | 4,462 6 |  |
|  | 3,115 10 |  |
| Outstanding interest accrued but not yet receivable. | 24,616 12 |  |
|  | 12,690 |  |

*These items are included in the corresponding items in the "revenue account."

## EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STA'CES.

Statement for tee Year ending 31st December, 1895.
President-Henry B. Hyde.
Principal Office--120 Broadway, New York.
Chief Agent in Canada-Seargent P. Stearns. Head Ofice in Canada-Montreal.
(Incorporated, 26th July, 1859. Commenced business in Canada about October, 1868.)
capital.
Amount of capital authorized, subscribed for and paid up in cash .. . $\$ 100,00000$

## ASSETS IN CANADA.

On deposit with Receiver General:-

|  | Par value. | Market value. |
| :---: | :---: | :---: |
| U. S. bonds, 4 per cent. | . $\$ 475,00000$ | \$ 522,50000 |
| City of Toronto, bonds, 4 per cent | 292,000 00 | 309,885 00 |
| City of Montreal bonds, 4 do | 190,000 00 | 199,817 00 |
| do do 312 do | 250,000 00 | 238,958 00 |
| do stock. . | 243,333 33 | 256,818 00 |
| Province of Quebec bonds | 99,766 67 | 103,089 00 |
| Total.. | \$1,550,100 00 | \$1,631,067 00 |

Carried out at market value . $1,631,06700$
Held by trustees in accordance with the Insurance Act:-

|  | Par value. | Market value. |
| :---: | :---: | :---: |
| Mercantile Trust ntock . | \$642,000 00 | \$ 2,471,000 00 |

Carried out at market value......... ............................... . ... . ...... 2,471,000 00
Cash at head office in Canada.
50241
Gross premiums due and uncollected on Canadian policies in force (esti-
mated)..... ....... ...................................................8 34,00000
Gross deferred premiums on same (estimated)................................. 52,00000
Total outstanding and deferred premiums (estimated). ... $\$ 86,00000$
Deduct cost of collection, at 20 per cent.. .. . ............. 17,20000
Net outstanding and deferred premiums (estimated)........................ 68,800 00
Total assets in Canada . ........ ........ .. .. .................... $1,171,36941$

## LIABILItIES IN CANADA.

Under Policies issued previous to 31st March, 1878.

Total liability to said policy-holders in Canada ........... $\$ 570,30000$

# Department of Finance-Insurance Branch. 

EQUITABLE LIFE-Continued.
Under Policies issued subsequent to 31st March, 1878.

* Amount estimated to cover the net reserve on all outstanding policies in Canada. ..... $\$ 3,239,64200$
Claims-
Death losses due and unpaid $8 \quad 5,50000$
do unadjusted but not resisted. ..... 4,876 00
Matured endowments due and unpaid. ..... 2,321 00
Total claims for death losses and matured endowments... ..... 12,697 00
Dividends or bonuses to Canadian polics-holders due and unpaid (estimated) ..... $1,700 \quad 00$
Total net liabilities to said policy-holders in Canada ..... $\$ 3,254,03900$
Total net liabilities to all policy-holders in Canada ..... $\$ 3,824,33900$
INCOME IN CANADA.
Total premiums received during the jear on life policies in Canada....\$652,481 85
Premiums paid by dividends
Premiums paid by dividends ..... 16,913 86 ..... 16,913 86
Cash received for annuities. ..... 3,904 00
Total ..... \$ 673,299 71
Interest or dividends on stock ..... 124,943 00
Interest on overdue premiums ..... 39528
Total income in Canada ..... \$ 798,637 99
EXPENDITURE IN CANADA.
Amount paid during the year on claims in Canada, viz. :-
On account of death claims \$ 255,580 73matured endowments66,022 26
Net amount paid on account of claims. ..... \$ 321,602 99
Cash paid to annuitants. ..... 3,152 91
Amount paid for surrendered policies ..... 126,620 13
A mount paid for dividends or bonuses to Canadian policy-bolders ..... 3,930, 53
Cash dividends applied in payment of premiums in Canada ..... 16,913 86
Total net amount paid to policy-holders in Canada ..... 472,22042
Cash paid for commissions, salaries and other expenses of officials inCanada52,924 39
Cash paid for licenses, taxes, fees or fines ..... 2,506 67Sundry payments, viz. :-Medical examiners, $82,722.50$; rent, $\$ 3,338.75$;postage and exchange, $\$ 1,624.88$; advertising, $\$ 1,725.18$; printingand stationary, $\$ 308.26$; sundry items, $\$ 1,447.40$; law expenses,$\$ 378.85$11,545 82
Total expenditure in Canada $\$ 539,19730$

[^38]
# EQUITABLE LIFE-Continued. 

## MISCELLANEOUS.

Number of new policies reported during the year as taken in Canada ..... 441
Amount of said policies. ..... $\$ 1,034,91700$
Number of policies become claims in Canada during the year.. ..... 114
Amount of said claims (not including bonus additions, $\$ 12,817.99$ ) ..... 325,347 99
.....
Number of policies in force in Canada at date8,780
Amount of said policies. .....  $\$ 19,063,59800$
Bonus additions (estimated)
Bonus additions (estimated) ..... 134,127 00 ..... 134,127 00
Net amount in force at 31st December, 1895 ..... $19,197,72500$
Number and amount of policies terminated during the year in Canada:-

1. By death (including bonus additions, $\$ 2,824.73$ ) ..... 91
\$ 257,004 73
68,34326
2. By maturity (including bonus additions, $\$ 9,993.26$ ).
473,136 00
473,136 00
3. By surrender (including bonus additions, $\$ 14,062$ ) ..... 189 ..... 189
(For which cash value has been paid, $\$ 126,620.13$ )
4. By surrender (including bonus additions, $\$ 4,475.01$ ) $\$ 332,097.01$(For which paid up policies have been granted toamount of $\$ 113,032$.)
Difference of amounts carried out ..... 219,065 01
5. By lapse ..... 437
Total (including bonus additions, $\$ 31,355$ ) ..... 740
$\$ 1,806,00000$
Policies in force at beginning of year (including bonus addi-tions, $\$ 134,282$ )9,079 \$19,937,608 00
Policies issued during the year ..... 705 ..... 1,531,729 00
Bonuses added during the year ..... 31,20000
Policies terminated as above and by change to paid up policies(including bonus additions, $\$ 31,355$ )$8721,919,03200$
Policies not taken ..... 132 ..... 383,780 00
Policies in force at date of statement (including bonus addi- tions, $\$ 134,127$ ) ..... 8,780 19,197,725 00
Number of insured lives at beginning of the year in Canada.. 8,170
Number of new insurers during the year. ..... 640
Number of deaths during the year among the insured ..... 80
Number of insured whose policies have been terminated dur- ing the year otherwise than by death ..... 820
Number of insured lives at date of statement ..... 7,910
detail of policles issued sinde 31st march, 1878.

| Policies in force at beginning of year in Canada (including bonus sdditions, 861,638 ) | 8,448 | \$18,398,784 00 |
| :---: | :---: | :---: |
| Policies issued during the year. | 705 | 1,531,729 00 |
| Bonuses added during the year |  | 18,400 00 |
| Policies terminated as above and by change to paid up policies (including bonus additions, \$16,458). | 823 | 1,797,240 00 |
| Policies not taken | 132 | 383,780 00 |
| Policies in force at date of statement (including bonus additions, \& 83,580 ). | 8,198 | $\underline{17,767,89300}$ |

## Department of Finance-Insurance Branch.

## EQUITABLE LIFE-Continued.

General Bubiness Statement for the Year ending 31st December, 1895.
income during the year 1895.
Total premium income \$ 36,200,664 ..... 76
Received for interest or dividends ..... 6,520,687 76
Received for rent. ..... 78,878 15
Total income \$ 44,296,442 89
DISBURSEMENTS DURING THE YEAR 1895.
Total amount paid for losses and matured endowments ..... \$ 12,151,287 51
Cash paid to annuitants ..... 406,612 08
Surrender values paid in cash ..... 2,968,002 87
Surrender values applied to purcbase paid up insurance and annuities. ..... 2,039,443 00
Cash dividends paid to policy-holders ..... 1,294,919 86
Cash dividends applied to purchase paid up additions and annuities. ..... 708,034 37
Cash paid to stockholders for dividends ..... 7,00000
Commissions and bonuses to agents ..... 3,912,691 29
Salaries and allowances to managers and agents ..... 194,163 74
Medical examiners' fees and inspection of risks. ..... 257,145 46
Salaries of officers and office employees ..... 604,183 79
Commuted commissions. ..... 597,855 34
Taxes, licenses and insurance department fees ..... 486,247 11
Rents ..... 295,040 57
General expenses ..... 1,769,458 44
Total disbursements. . $27,692,08543$
ASSETS.
Book value of real estate exclusive of all encumbrances ..... \$40,884,058 80
Loans on bonds and mortgages, first liens on real estate ..... 27,194,562 12
Loans secured by pledge of bonds, stock or other collaterale. ..... 2,615,500 00
Book value of bonds and stocks owned ..... 110,427,614 46
Cash on hand and in banks ..... 11,580,666 42
Agents' balances ..... 467,711 42
Commated commissions ..... 784,505 61
Total net or ledger assets .....  $193,964,61883$
OTHER ASSETS.
Interest and rents due and accrued ..... 511,071 38
Market value of bonds and stocks over book value ..... 3,093,307 63
Net amount of ancollected and deferred premiums ..... 3,440,390 00
Total assets as per books of the Company ..... \$201,009,387 84
Less items not admitted ..... 1,252,217 03
Total assets less items not admitted .....  $\$ 199,757,17081$
59 Victoria. Sessional Papers (No. 4.) ..... A. 1896
EQUITABLE LIFE-Concluded.
LIABILITIES.
*Net reinsurance reserve \$158,771,701 00 Present value of amounts not yet due on matured instalment policies ..... 80,819 00
Total unsettled claims ..... 1,444,289 11
Unpaid dividends or surplus or other description of profits due policy holders ..... 88,567 00
Total liabilities ..... \$160,385,376 11
Gross surplus on policy holders' account. \$ 39,371,794 70
EXHIBIT OF POLICIES.
Number of new policies issued during the year. ..... 42,766
Amount of said policies ..... 38,257
Total amount terminated. .... ...... ..... 287,478
Net amount of said policies ..... $912,509,55300$

[^39]
## Uepartment of Finance-Insurance Branch.

## THE FEDERAL LIFE ASSURANCE COMPANY OF ONTARIO.

Statement for the Year ending 31st Degember, 1895.President-Jas. H. Beatty.Chief Agent and Managing Director-David Dexter.Head Office-Hamilton, Ontario,
(Incorporated, 21st December, 1874, by Act 38 Vic., cap. 68 (Ontario), amended in 1875 by 39 Vic., cap. 1 (Ontario). Organized, February, 1882. Commenced business in Canada, June, 188.2.)
CAPITAL.
Amount of joint stock capital authorized .....  $1,000,00000$
Amount subscribed for ..... 700,000 no
Amount paid up in cash ..... 80,1.97 00
(For List of Shareholders, see Appendix.)
ASSETS AS PER LEDGER ACCOUNTS.
Value of real estate (unencumbered) ..... $.825,00000$
A mount secured by way of loans on real estate, by bond or mortgage, first liens ..... 86,619 83
Amount of loans secured by bonds, stocks or other marketable collaterals ..... 1,25000
Amount of loans as above on which interest has been overdue for oneyear or more p evious to statement........................... $\$ 3,15000$A mount of loans made to policy-holders on the company's policiesassigned as collaterals120,225 51
Premium obligations on policies in force ..... 1,386 97
Stocks and bonds owned by the company, viz:-

| *St. Thomas debentures | \$ | 11,806 00 | 8 | 13,453 64 |
| :---: | :---: | :---: | :---: | :---: |
| *Lindsay do |  | 4,000 00 |  | 4,252 54 |
| *Gananoque do |  | 5,000 00 |  | 5,176 52 |
| *Canadian Pacific Railway bonds. |  | 11,000 00 |  | 12,529 82 |
| * Eldon debentures. |  | 10,000 00 |  | 10,553 40 |
| * Merritton do |  | 1,500 65 |  | 1,567 60 |
| *Clinton do |  | $\begin{array}{r}2,500 \\ \mathbf{2 , 5 0 0} \\ \hline 00\end{array}$ |  | 2,764 <br> 2,674 <br> 92 |
| Pembroke do |  | 5,981 55 |  | 6,520 52 |
| Seaforth debentures |  | 10,000 00 |  | 10,936 95 |
| Total par and market values. | 8 | 64,288 20 | \$ | 70,430 14 |

Carried out at market value ..... 70,430 14
Cash at head office ..... 1,970 69
Cash in banks, viz. :-
Bank of Hamilton ..... \$51,760́ 54
Traders' Bank ..... 21.683 49
Hamilton Provident and Loan Society ..... 1515
Landed Banking and Loan Co ..... 11,095 83
Total ..... 86,05501

[^40]59 Victoria. Sessional Papers (No. 4.) ..... A. 1896
FEDERAL LIFE-Continued.
Agents' ledger balances ..... 3,257 03
Advances to agents, to be repaid from commissions. ..... 5,856 63
Office furniture. ..... 1,808 32
Chattel mortgage ..... 5750
Fire insurance premiums paid on account of mortgagors ..... 15560
$\dagger$ Total \$ 404,073 23
OTHER ASSETS.
Interest due. ..... s $\quad 3,44214$
do accrued ..... 4,237 55
Total carried out ..... 7,679 69
Net amount of ancollected and deferred premiums on new business, $\$ 21,190.63$; on renewals, $\$ 66,830.35$ ..... 88,020 98
Total assets ..... 499,773 90
Amount which should be deducted on account of bad or doubtful agents' balances ..... 1,302 69
Net assets ..... \$498,471 21
LIABILITIES.
*Amount computed to cover the net present value of all policies in force. ..... \$ 405,865 27
Deduct value of policies reinsured in other companies ..... 2,416 51
Net reinsurance reserve. ..... \$ 403,448 76
Claims for death losses, anadjusted but not resisted ..... 12,173 12
Total liabilities $\$ 415,62188$
Surplus on policy-holders' account. ..... \$ 82,849 33
Capital stock paid up. ..... 80,197 00
Surplus above all liabilities and capital ..... \$ 2,652 33
INCOME DURING THE YEAR.
Cash received for premiums ..... \$ 238,24794
Premiums secured by policy loaus ..... 10,166 62
Premiums paid by dividends. ..... 20,202 95
Cash received for annuities. ..... 96560
Total .....  269,58311
Deduct premiums paid to other companies for reinsurance ..... 11,935 76
Received for ine promium income ..... \$ 257,647 35
Received for rents. ..... 45450
Total income ..... $\$ 277,57045$

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# Department of Finance-Insurance Branch. 

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FEDERAL LIFE-Continued. <br> EXPENDITURE DURING THE YEAR. <br> 
Total amount paid for death claims. ..... \$ 71,500 00
Cash paid for matured endowments ..... 2,000 00
Cash paid for surrendered policies ..... 9,34! 98
Premium obligations used in purchase of surrendered policies ..... 23798
Cash dividends paid policy-bolders. ..... 9,640 86
Dividends applied in payment of premiums. ..... 29778
Premium obligations used in payment of dividends to policy-ho!ders. ..... 20.20295
2,070 71
Cash paid for commissions, salaries and other expenses of officials ..... 77,849 17
Miscellaneous payments, viz. :-Medical fees, $\$ 5,629.31$; printing, ad- vertising, stationery, \&c., \$3,99う.67; postage, telephone, telegrams and express, $\$ 1,204.92$; directors' and auditors' fees, $\$ 1,263$; ex- change, $\$ 209.57$; legal expenses, $\$ 1,056.69$; insurance superintend- ence, $\$ 142.85$; rent, $\$ 1,737.24$; sundries, including fuel, gas, water rates, guarantee premiums and janitor's serrices, \$2,6+3.65. ..... 17,879 90
Total expenditure ..... \$ 211,024 33
PREMIUM NOTE ACCOUNT.
Premium obligations on hand at commencement of year. .....  1,50991
do received during the year. ..... 11504
Total . $8 \quad 1,62495$
Premium obligations used in purchase of surrendered policies ..... \$ 23798
Total deduction ..... 23798
Balance, note assets at end of year. ..... 1,386 97
MISCELLANEOUS.
Number of new policies reported during the year as taken (in- cluding 3 revived for $\$ 7,000$ ) ..... 1,362A mount of said policies$\$ 1,830,05000$
Amount of said policies reinsured in other licensed companies ..... 38,00000
Number of policies become claims during the year. ..... 46
Amount of said claims (including matured endowments) ..... 94,50000
Number of policies in force at date ..... 5,775
Amount of said policies .....  10,664,227 26
do do reinsured in other licensed companies ..... 508,000 00
Net amount in force, 31st December, 1895 ..... $10,156,227$ ..... 26
59 Victoria. Sessional Papers (No. 4.) ..... A. 1390
FEDERAL LIFE-Concluded.Number and amount of policies terminated during the year-

|  | No. |  | Amount. |
| :---: | :---: | :---: | :---: |
| 1. By death. | 44 | \$ | 92,500 00 |
| 2. By maturity. | 2 |  | 2,000 00 |
| 3. By expiry. | 95 |  | 273,000 00 |
| 4. By surrender. <br> (For which cash value has been paid, $\$ 9,582.96$.) | 40 |  | 64,143 50 |
| 5. By wurrender, $\$ 31,500$ (for which paid up policies have been granted to the amount of $\$ 6,183.33$.) |  |  |  |
| Difference of amounts carried out................... ... ...... |  |  | 25,316 67 |
| 6. By lapre. | 745 |  | 1,230,000 00 |
| Total.. | 926 |  | 1,686,960 17 |


|  |  | No. | Amount. |
| :---: | :---: | :---: | :---: |
| Policies in furce at beginning of year................ . ......... |  | 5,339 | \$ 10,521,137 43 |
| do | isoued during the year in Canada.................... | 1,401 | 1,892,(150 00 |
| do | termilated as above. | 926 | 1,686,960 17 |
| do | not taken | 39 | 62,00000 |
| do | in force at date of statement. | 5,775 | 10,664,227 26 |

Number of insured lives at beginning of year ..... 5,171
do of lives insured during the year ..... 1,333
do of deaths during the year among the insured ..... 43
do of insured whose policies have been terminated other- wise than by death ..... 872
Number of insured lives at date of statement. ..... 5,588

## Department of Finance-Insurance Branch.



[^42]GERMANIA LIFE—Continued. EXPENDITURE IN CANADA.
Cash paid for losses in Canada ..... \$ 6,000 00
Cash paid for surrendered policies ..... 1,235 48
Premium obligations used in purchase of surrendered policies ..... 13414
The same voided by lapse ..... 4408
Cash dividends paid to Canadian policy-holders ..... 880
Cash dividends applied in payment of premiums in Canada ..... 10103
Total net amount paid policy-holders in Canada ..... \$ 7,523 53
Commissions, salaries and other expenses of officials in Canada ..... 572 ! 7
Taxes, licenses, fees, or fines ..... 2238
All other expenditure, viz. :-Exchange and postage ..... 3040
Total expenditure in Canada ..... 8,1488
MISCELLANEOUS.
Number of policies reported as taken during the year (includ- ing 3 for $\$ 5,150$ reinstated) ..... 4
A mount of said policies ..... \$ 6,150 00
Number of policies become claims in Canada during the year ..... 3
Amount of said policies
Number of policies in force in Canada at date ..... 152
Amount of said policies. ..... \$ 292,771 00
Bonus additions thereon ..... 1,605 00
Net amount in force at 31st December, 1895 ..... 294,376 00
Number and amount of policies terminated during the year in Canada:-

1. By death ..... 3
2. By surrender (for which cash value has been paid, $\$ 1,235.48$ ) ..... 12
3. By surrender, $\$ 4,000$ (for which paid up policies have been yranted to amount of $\$ 366$ )
Difference of amounts carried ont ..... $3,63+00$
4. By lapse and change ..... 7,551 00
Total ..... 16 ..... $\$ 35,26500$
Policies in force in Canada at beginning of year ..... 164
Policies issued and reinstated during the year ..... 16
Policies in force at date of statement (exclusive of bonuses, $\$:, 605.00)$ ..... 152
\$ 321,886 00 ..... $\begin{array}{rr}6,150 & 00 \\ 35,265 & 00\end{array}$
Number of insured lives at beginning of year ..... 164
Number of new insurers during the year ..... 4
Number of deaths during the year ..... 3
Number of insured whose policies have been terminated during the year otherwise than by death ..... 13
Number of insured lives at date of statement ..... 152€,000 00

## Department of Finance-Insurance Branch.

GERMANIA LIFE-Continued.<br>General Business Statement for the Year ended 31st Deoember, 1895.

income doring the year 1895.

| Total premium income ........ .............................. ....... ........\$ | 3,016,128 81 |
| :---: | :---: |
| Interest. | 848,088 85 |
| Discount on claims paid in advance | 1,622 85 |
| Received for rents. | 135,823 05 |
| Dividends and surrender values on reinsurances. | 2,384 00 |
| Policy fees | 1,891 74 |
| Total income ........................................... ....... \$ | 4,005,939 30 |
| disbursements during the year 1895. |  |
| Total amount paid for losses and matured endowments ................\$ | 1660,09932 |
| Cash paid to annuitants ........ ......... .............................. ........ | 21,648 39 |
| Surrender values paid in casb................ ............... ............. | 206,164 71 |
| Surrender values applied to purchase paid up insurance and annuities. | 190,077 55 |
| Dividends paid policy holders on paid up policies...................... | 7,632 55 |
| Cash dividends of 1895 applied to pay running premiums due in 1895. | 119,099 77 |
| Cash dividends applied to purchase paid up additions and annuities. | 23,119 97 |
| Paid to stockholders for interest and dividends. | 24,000 00 |
| Commissions and bonuses to agents. | 301,742 66 |
| Salaries and allowances to managers and agents. | 101,220 10 |
| Medical examiners' fees.......................... .. | 25,095 83 |
| Salaries of officers and office employees. | 83,775 32 |
| Taxes, licenses and insurance department feer | 39,075 35 |
| Rents.... | 19,665 00 |
| Commuting commissions. | 2,163 44 |
| General expenses........................ ........ | 93,148 41 |
| Total disbursements........ ................................. $\$$ | 2,917,728 37 |
| ASSETS. |  |
| Cost value of real estate exclusive of all encumbrances.................. $\$$ | 2,141,495 15 |
| Loans on bonds and mortgages, first liens on real estate............... | 11,354,145 00 |
| Loans made to poliey holders on the company's policies assigned as collaterals. | 925,724 34 |
| Cost value of bonds and stocks owned. | 5,572,414 23 |
| Cash on hand and in banks....... | 320,834 39 |
| Certificate of profit of Atluntic Mutual Insurance Company........... | 52000 |
| Total net or ledger assets.................................... \$ | 20,315,133 11 |
| Other assets. |  |
| Interest due and accrued. | 187,29.4 67 |
| Rents due and accrued | 5,016 67 |
| Market value of real estate over cost | $44,33 \pm 82$ |
| Market value of bonds and stocks over cost. | 182,961 34 |
| Net amount of uncollected and deferred premiums..................... | 437,627 85 |
| Total assets.....................................................\$ | 21,172,368 46 |

59 Victoria. Sessional Papers (No. 4.) ..... A. 1896
GERMANIA LIFE-Concluded.
LIABILITIES.
*Net reinsurance reserve ..... \$ 19,015,268 00
Total unsettled claims ..... 194,110 28
Unpaid dividends or surplus or other description of profits due policy holders ..... 54,353 67
Premiums paid in advance ..... 1,976 37
Reserve on cancelled policies upon which a surreuder value may be demanded. ..... 9,975 96
All other liabilities ..... 64,534 68
Total liabilities \$ 19.340 .21896
Capital stock paid up ..... $200,000 \quad 00$
Gross divisible surplus (surplus accumulated on deferred dividend policies, $\$ 182,195.56$ ) ..... 1,632,149 50
EXHIBIT OF POLICIES.
Number of new policies issued during the year. ..... 5,629
Amount of said policies. ..... \$ 9,121,841 00
Number of policies terminated during the year ..... 4,890
Total amount terminated............. ..... 40,772
Net amount of said policies. ..... 9,065,550 00
Number of industrial policies in force ..... 5,533
Amount of said policies. ..... 677,688 00

[^43]
# Department of Finance-Insurance Branch. 

## THE GREAT WEST LIFE ASSURANCE COMPANY.

Statement for the Year ending 31st December, 1895.

(For List of Shareholders see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.

Stock and bonds owned by the company :-

Carried out at market value........................... ......................... 58,52000
Cash at head office.................... ................................................ 7,009 28
Cash at branch offices ......................................... ....... .. .... ...... 1,543 07
Cash in banks, viz.:-

Agents' ledger balances....................................... ....................... 9, 9, 384
Office furniture and fixtures.. .... ................................................... 3, 330 25
Total.................................. ............ ..... ...............\$ 200,842 43
OTHER ASSETS.
Interest due ............................................................................ 4615
Interest accrued.................................. ..................................... 1,851 55
Net amount of uncollected and deferred premiums on new business, $\$ 9,996.16$; on renewals, $\$ 26,138.75$

36,134 91
Total assets.
$\$ 238,87504$

## THE GREAT WEST—Continued.

| Liabilities. |  |
| :---: | :---: |
| *Amount computed to cover the net present value of all policies in force.....\$154,478 62 <br> Deduct value of policies reinsured. ................................................... 84400 |  |
|  |  |
| Net reinsurance reserve............... ................................ $\$$ | 153,634 62 |
| Premiums paid in advance. | 11283 |
| Items in suspense. | 5298 |
| Total liabilities.............................. ... .................... $\$$ 153,800 43 |  |
| Surplus on policy-holders' account............................................... . ${ }^{\text {S }}$ | 85,074 61 |
| Capital stock paid up............................. ................... ................ ${ }^{\text {S }}$ | 100,000 00 |
| INCOME DURING THE YEAR. |  |
| Cash received for premiums......................................................... $\$$ | 12:,732 89 |
| Cash received for annuities. | 1,600 00 |
| Total......................... ..... ................................ .... $\$$ | 124,332 89 |
| Deduct premiums paid to other companies for reinsurance. | 1,735 14 |
| Total net premium income.................... ................. $\$$ | 129,597 75 |
| Amount received for interest or dividends on stock. | 9,144 06 |
| Total income...... ....................................... ............. $\$$ | 131.74181 |
| EXPENDITURE DURING THE YEAR. |  |
| Cash paid for death losses.................... ................... . ... \$ 22,769 26 |  |
| Net amount paid for death claims.................... . ............ .............. $\$$ | 22,769 26 |
| Cash paid for surrendered policies........ ... .................... ............ | 31124 |
| Cash paid for commissions, sularies and other expenses of officials...... | 45,773 07 |
| Taxes, licenser, fees or fines......... ...... ..... .............. ...................... | 71335 |
| Sundry expenditures, viz.:- |  |
| Medical fees, $\$ 5,978$; travelling expenses, $\$ 5,020.13$; rents, \$2,- |  |
| 067.30 ; stationery and printing, \$2,378.45; advertising, \$1,- |  |
| 628.01 ; postage and telegrams, $\$ 1,170.29$; agency expenses, |  |
| \$336.76; legal expenses, \$1,424.74; express charges, \$173.60; |  |
|  | 22,057 02 |
| Total expenditure..... ........ .............................. ..... $\$$ | 91,623 94 |

## MISCELLANEOUS.

Number of new policies reported during the year as taken ..... 974
Amount of said policies. ..... \$1,682,200 00
Amount of said policies reinsured in other licensed companies in Canada. ..... 31,80000
Number of policies become claims during the year ..... 18
Amount of said policies ..... 22,769 26
Number of policies in force at date. ..... 2,818
Amount of said policies. ..... $\$ 5,071,15000$
$\begin{array}{ll}\text { Amount of said policies reinsured in other licensed companies in Canada } \\ \text { Amoun } & 136,300 \\ 00\end{array}$
Net amount in force at 31st December, 1895 ..... $4,934,85000$

[^44]
## Department of Finance-Insurance Branch.

## THE GREAT WEST-Concluded.

Number and amount of policies terminated during the year :-No.

1. By death ..... 18
2. By surrender. ..... 6(For which cash value has been paid, $\$ 311.24$.)
3. By surrender, $\$ 1,000.00$.
(For which paid up policies have been granted to amount of$\$ 150$.)
Difference of amounts carried out
4. By lapse ..... 380 ..... 640,750 00
Total terminated ..... 404
\$ 676,869 26
No. Amount.
Policies in force at beginning of year ..... 2,328
$\$ 4,239,05000$
Policies issued during the year. ..... 1,098
Policies revived during the year ..... 12
Policies terminated as above ..... 404
Policies not taken ..... 216
Policies reduced in amount
2,818
Policies in force at date of statement
No.
Number of insured lives at beginning of year ..... 2,039
Number of new insurers during the year. ..... 1,048
Number of deaths during the year among the insured ..... 16
Number of insured whose policies have been terminated during the year otherwise than by death ..... 568
Number of insured lives at date of statement. ..... 2,503
\$ 22,769 26850001,873,700 0025,500 00676,869 26374,000 00$16,230 \quad 74$5,071,150 00

## the Life association of scotland.

|  |  |
| :---: | :---: |
|  |  |
|  |  |

## ASSETS IN CANADA.

| Amount secured by way of loans on real estate by bond or mortgage, first liens ... .................. ...... ..... .............. ........................\$ 201,720 19 |  |
| :---: | :---: |
| Amounts of loans made to Canadian policy holders on the Association's policies assigned as collaterals. |  |
| it p. | 68,832 |
|  |  |


| nada 4 per cent bonds | 8 ${ }^{24,333} 33$ |  |
| :---: | :---: | :---: |
| New ${ }^{\text {do }}$ Brunswick, ${ }_{\text {do }}^{\text {do }}$ per cent bonds | 20,926 ${ }_{9}$ |  |
| Province of Quebec 5 per cent bonds | 48,666 67 |  |
| City of Toronto 6 per cent bonds | 48,666 67 |  |
| Canada 4 per cent stock | 2,433 33 |  |
| 1 par valu |  | 154,760 00 |
|  |  | 8,365 59 |

Cash in Merchants' Bank-current account ..... 8,365 59
Interest due ..... 1,134 35
do accrued ..... 5,94326
Total interest

7,077 61
Gross premiums due and uncollected on Canadian policies in force ..... 16,370 56
Total assets in Canada ..... $\$ 496,48529$
LIABILITIES IN CANADA.
*Amount estimated to cover the net reserve on all outstanding policies in Canada ..... $\$ 1,100,14220$
Claims for death losses-due and unpaid. 20,530 02
Claims for matured endowments-due and unpaid ..... 2,530 66
Total unsettled claims ..... 23,060 68
Total liabilities in Canada ..... $\$ 1,123,20288$

* Institute of Actuaries' H. M. Table, at $4 \frac{1}{2}$ per cent interest. Exact computation at 5th April, 1891.


## Department of Finance-Insurance Branch.

## LIFE ASSOCIATION OF SCOTLAND-Continued.

## INCOME IN CANADA.

Cash received for premiums ..... \$ 42,207 15
New credit premium loans ..... 21017
Total premium income \$ 42,417 32
Amount received for interest or dividends on stock, \&c ..... 14,957 07
Total income in Canada ..... $\$ \quad 57,37439$
EXPENDITURE IN CANADA.
Net amount paid for death claims in Canada ( $\$ 14,814.12$ of which accrued in previous years) ..... \$ 52,603 77
Net amount paid for endowment claims in Canada ..... 3,139 85
Total amount paid for death claims and matured endowments\$ ..... 55,743 62
Cash paid for surrendered policies ..... 1,686 70
Premium obligations used in purchase of surrendered policies or voided by lapse ..... 21058
Cash dividends paid to Canadian policy-bolders ..... 22345
Cash dividends applied in payment of premiums in Canada ..... 5,981 05
Total payments to policy-holders in Canada ..... \$ 63,845 40
Commissions, salaries, and other expenses of officials in Canada ..... 2,218 02
Taxes, licenses, fees or fines ..... 3096
All other expenditure in Canada ..... 43009
Total expenditure in Canada ..... \$ 66,524 47
miscellaneous.
Number of policies become claims during the year in Canada ..... 33
A mount of said claims ..... \$ 57,927 90
Number of policies in force in Canada at 5th April, 1895 ..... 954
Amount of said policies ..... $1,655,95864$
Number and amount of policies terminated in Canada during the year :-

1. By death ..... 31 \$ 53,061 24
2. By maturity ..... 2 4,866 66
3. By surrender ..... 6,813 33(For which cash value has been paid, $\$ 1,897.28$. )
4. By surrender, \$1,703.33.
(For which paid-up policies have been granted to amount of $\$ 535.33$.)
Difference of amounts carried out ..... 1,168 00
5. By lapse ..... 22,920 00
Total ..... 39
$\$ 68,82923$
Policies in force at beginning of year in Canada. ..... \$1,724,787 87
Policies terminated as above ..... 68,829 23
Policies in force at date of statement ..... 954

$1,655,958 \quad 64$
Number of insured lives ..... No return.

## LIFE ASSOCIATION OF SCOTLAND-Continued.

## General Business Statement for the Year ending 5th April, 1895.

The new business has been well maintained, having amounted, under 1,512 policies, to $£ 979,878$, yielding in new premiums $£ 36,715$. During the previous five years the average annual new business was $£ 977,575$, at premiums of $£ 30,405$.

New life annuities, to the number of 138 , were purchased for the annual amount of $£ 8,908$, at the price of $£ 93,550$.

The total revenue from premiums and interest (exclusive of the purchase money for annuities) was $£ 547,679$, as against $£ 531,995$ in the previous year, showing the large increase of nearly $£ 15,700$.

The claims by death during the year, including bonuses, a mounted to $£ 296,398$. As will be seen from the following summary, the number of policies cancelled by death, in all classes combined, was well within the number expected, but the sums assured, which became payable under such policies, fully equalled the expected amount:-

|  | Expected Claims.Number. $\begin{gathered}\text { Amount } \\ \text { (excluding Bonnses.) }\end{gathered}$ |  | Actual Claims.Number. $\quad \begin{gathered}\text { Amount } \\ \text { (excluding Bonuses.) }\end{gathered}$ |  |
| :---: | :---: | :---: | :---: | :---: |
| Class A (old series). | 362 | £146,690 | 382 | £158,848 |
| Other Classes. | 330 | 141,825 | 274 | 131,104 |
| Together. | 692 | £288,521 | 656 | £289,952 |

Endowment assurances to the number of 50 , and assuring the sum of $£ 15,214$, matured by survivance of the lives to the fixed periods.

The annuities cancelled by death during the year numbered 63, relieving the association of the payment of $£ 5,338$ per annum. This amount is much larger than usual, the yearly amount of annuities cancelled by death, during the previous five years, averaging only $£ 1,970$.

The ratio of expenses to life premium income (making allowance for the expenses cbargeable to annuities) has been slightly less than in the previous year, and in fact, with one exception, has been the lowest in any year since 1886.

The funds of the ansociation now amount to $£ 4,258,903$, showing an increase in the year of nearly $£ 172,000$, as against an average annual increase, in the three preceding years of the current quinquennium, of about $£ 119,000$. The funds, as invested at the close of the accounts yield an average return of $£ 3,19 \mathrm{~s} .6 \mathrm{~d}$. per $£ 100$.

At 5th April, 1895 :-


The allocation of bonus to the policy-holders in class A. is made annually, and the yearly valuation of the policies in that class having been completed, the directors now declare the following cash bonuses on the premiums for ordinary whole-life pulicies, by premiums payable throughout life, for the year commencing 6th April, 1896, to be applied as formerly in part-payment of the premiums falling due during that year:-35 per cent to entrants on or before 5th April, 1855; 25 per cent to entrants between 6th April, 1855, and 5th April, 1860; 20 per cent to entrants between 6th April, 1860, and 5th April, 1865; 17 $\frac{1}{2}$ per cent to entrants between 6th April, 1865, and 5th April, 1871; 15 per cent to entrants between 6th April, 1871, and the close of the class. In the case of assurances by a limited number of premiums and endowment assurances, the cash bonuses are of precisely the same amount as if they were ordinary assurances by premiums during life.

## Department of Finance-Insurance Branch.

## LIFE ASSOCIATION OF SCOTLAND-Concluded.

## REVENUE ACCOUNT FOR THE YEAR ENDING 5TH APRIL, 1895.



## BAIIANCE SHEET ON THE 5TH APRIL, 1895.

LIABILITIES. ASSETE.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.
Statement for the Year ending 31st Degember, ..... 1895.
President-J. Bibby, Esq. | Gen. Manager and Secretary-J. M. Dove.Principal Office-Liverpool, England.
Chief Agent in Canada-G. F. C. Smitr. | Head Office in Canada-Montreal. (Organized, 21st May, 1836. Incorporated 14th July, 1836. Commenced business in Canada, 4th June, 1851.)
(For Capital and Assets in Canada, see Fire Statement.)
LIABILITIES IN CANADA.
*Amount estimated to cover the net reserve on all outstanding policies in Canada. ..... $\$ 100,00000$
Total net liabilities to policy-holders in Canada .....  $\$ 100,00000$
INCOME IN CANADA.
Cash received for premiums ..... \$ 6,744 81
Total income .....  $\$ 6,74481$
EXPENDITURE IN CANADA.
Net amount paid on account of death claims ..... \$ 15,668 75
Amount paid to annuitants. ..... 1,582 56
Cash paid for surrendered policies. ..... 13250
Total payments made to policy-holders in Canada ..... \$ 17,383 81
Paid for commission, de ..... 18152
Sundry expenditure:-Postage, $\$ 63.27$; exchange, $\$ 2.04$; insurance superintendence, $\$ 4.48$ ..... 6979
Total expenditure in Canada ..... 17,635 12
miscellaneous.
Number of policies become claims in Canada during the year. ..... 3
Amount of said policies ..... 140
Amount of said policies ..... \$ 194,060 00
Add bonus additions. ..... 36,941 05
Total net amount in force 31st December, 1895 ..... 231,001 05

[^45]
# Department of Finance-Insurance Branch. 

## LIVERPOOL AND LONDON AND GLOBE.

Number and amount of policies terminated during the year in Canada :

| 1. By death (including $\$ 335.75$ bonus additions) | 3 | \$ | 11,835 75 |
| :---: | :---: | :---: | :---: |
| 2. Transfer | 2 |  | 3,406 68 |
| Total (including bonus additions, \$335.75 | 5 | \$ | 15,242 43 |


|  | No |  | Amount. |
| :---: | :---: | :---: | :---: |
| Policies in force at beginning of year (including bonus additions, $\$ 33,764.15$ ). | 143 |  | 241,270 |
| Bonuses added .................................................................. |  |  |  |
| Policies transferred from England (including bonus additions, $\$ 489.91)$....................... ...... ....................... | 2 |  | ,949 |
| Policies terminated as above (including bonus additions $\$ 335.75$ ) | 5 |  | 15,242 |
| Policies in force at date of statement (including bonus additions, $\$ 36,941.05) .$ | 140 |  | 231,001 |

Number of insured lives at the beginning of the year. ..... 134
Number of new insurers during the year (by transfer) ..... 2
Number of deaths during the year among insured ..... 3
Number of insured whose policies have been terminated other- wise than by death ..... 2
Number of insured lives at date of statement ..... 131
General Business Statement for the Year ending 31st December, 1895.
LIFE DEPARTMENT.
During the year the company has received-
1,095 proposals to assure the sum of ..... £575,846
838 policies were issued for ..... 46,476
189 proposals were not completed for ..... 87,610
68 proposals were declined for ..... 41,760

The premiums on new assurances during the year amount to $£ 19,615$, the total premium income, after deducting the amount paid for reassurances, being $£ 233,539$. The net claims paid (including bonuses) amounted to $£ 302,605$, of which the sum of $£ 5,500$ was in respect to endowment assurances matured. Four hundred and thirtyseven annuity bonds have been issued for a consideration of $£ 317,666$, granting annuities amounting to $£ 29,160$. The holders of one hundred and twenty-eight annuity bonds have died during the year, relieving the company of the annual payment of $£ 6,348$. The life and annuity funds have been increased by $£ 251,578$ during the year, and now amount to $£ 4,860,056$.
LIVERPOOL AND LONDON AND GLOBE-Concluded.

Amount of funds at the end of the year, as in
balance sheet ...................................
$3,579,286 \quad 2 \quad 0$



| $£$ | s. |
| :---: | :---: |
|  |  |
| $1,523,389$ | 13 |
| 10 |  |


| $5,32114 \quad 2$ |
| ---: |
| $51,528,711$ |

## Department of Finance-Insurance Branch.

## LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

Statement for the Year ending 31st December, 1895.
President-Sir Nigrl Kingscote, K.C.B. | Secretary-William Palin Clirehugr. Principal Office-London, England. Chief Agent in Canada-B. Hal. Brown | Head Office in Canada-Montreal. (Established, 4th August, 1862. Commenced business in Canada, 1863.)

## CAPITAL,

Amount of joint stock capital authorized and subscribed for............£100,000 $0 \quad 0$

Proprietors' share of profits added.............................................. 10,000 0 . 0
$20,000 \quad 0 \quad 0$
ABSETS IN CANADA.
In deposit with the Receiver General, viz.:-

|  | Par value. |
| :---: | :---: |
| Province of Quebec (registered) | 8,000 00 |
| City of Victoria, B.C., water-works debentures. | 10,000 00 |
| do Toronto debentures | 2,999 00 |
| Corporation of Montreal debentures. | 7,000 00 |
| do do stocks.. | 24,700 00 |
| County of Middlesex debentures. | 20,00000 |
| City of Hamilton debentures ... | 15,000 00 |
| Town of St. Thomas debentures | 13,581 71 |
| Province of Quebec bonds | 15,500 00 |
| Town of Cowansville debentures. | 5,400 00 |
| Total. | 122,180 71 |

Total in deposit with Receiver General at market value...\$136,209 89 Held by trustees in accordance with the Insurance Act:-


# LONDON AND LANCASHIRE LIFE-Continued. 

## Par value.

Victoria Rolling Stock Co............................................... $\$ 40,00000$
Lake Champlain and St. Lawrence Junction Railway bonds. 8,000 00
Town of Fort William.
10,000 00
City of Winnipeg.
15,00000

City of Montreal stock.
66,000 00
City of St. Catharines. 15,000 00
Province of Quebec registered bonds
5,000 00
City of Halifax. 15,000 00
do St. John
40,000 00
Total par value
8727,07368
Total held by trustees in accordance with the Act, carried out at market value

792,151 19

## Held by the company-


Village of Midland. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 2,750 . 00
Montreal Harbour bonds. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 10,00000

do Meaford.................................................................................. 11,886 71
do Paris ............................................................... 3,768 00

Village of Arnprior . . . . .. .................................................... 8,800 64
Township of Luther, West . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 1,22914

do Brooke. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 2,338 . 00
do Amaranth................................................................ ${ }_{980} 08$
do Dundee............................................................... . . 20,86760
do York.... ......................................................... 11,38195
Town of Napanee. ............................................................... 4,99750
do Calgary..................... ............................................. . . 13,20000
County of Renfrew................ . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 16,359 09

City of Belleville . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 25,000 00
Town of Cornwall. ......................................................... ... 23,313 76

Town of Lunenburg. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 10,000 00
City of Quebec. ................................................................. 9,733 . 33

do Dartmouth. . . .. ...................................................... . . 5 .,000 00
do Yarmouth....... . . . ................. . . . . . . . . . . . . . . . . . . . . . . 4,00000
City of Winnipeg.. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 15 .000 00
Town of Sydney ... ......................................................... 10,00000

Village of St. Louis de Mile End . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 20,00000
Parish of Ste. Anne de la Pérade . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 15,00000
do St. Grégoire Thaumaturge................................................ . 2,000 . 00
Total par value.
. $\$ 296,26222$
Total held by the company carried out at market value. $\quad 288,44301$
Mortgages on real estate in Canada, held by trustees in accordance with the Act.

425,46400
(Amount of said loans upon which interest has not been paid within one year previous to statement) .......................................None.
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals.
(Of this amount $\$ 73,776$ belongs to policies issued subsequent to 31 st March, 1878.)
Cash at head office in Canada
15000
Cash in Bank of Montreal, current account ................................ .... . 25,014 10
Agents' ledger balances . ............ ........ ..........................................
Interest due (since paid).......................... ......................... \& ${ }_{23} 23705$
do accrued ..................................................................22,05459
Total carried out

## Department of Finance-Insurance Branch.

## LONDON AND LANCASHIRE LIFE-Continued.

| Gross preniums due and uncollected on Canadian policies in force (since paid with few exceptions). | § 7,897 19 |  |
| :---: | :---: | :---: |
|  |  |  |  |
|  |  |  |  |
|  |  |  |
|  |  |  |  |  |  |
| Net outstanding and deferred premiums |  | 62,157 77 |
| Office furniture. |  | 48850 |
| Total assets in Canada. |  | 838,823 38 |
| liabilities in canada. |  |  |
| Under policies issued previous to 31st March, 1878. |  |  |
| *Net reinsurance reserve....................................... \$ 195,000 |  |  |
| Clains for death losses-due and unpaid. (Since paid).. ................... 8 , 4, 500 00Bonus additions thereon.... ............................................ 58125 |  |  |
|  |  |  |  |  |  |
| Total liability in respect of said policies....... | ......\$ | 200,081 25 |

Under policies issued subsequent to 31st March, 1878.
*Net reinsurance reserve...................... .................... $\$ 1,225,00000$
Claims for death losses-due and unpaid. (Since paid)..... ................ 8 , 2,500 00
do resisted-in suit ... ............ . . . . . . . . . . . . . . . . . . . . . . . . 10,000100
Due on account of general expenses in Canada.............. ................. $\quad 2,52717$
Premiums paid in advance, \&c........... ........ ........ ........................ 31339
Total liabilities in respect of said policies..................... $\$ 1,240,340 \quad 56$
Total liabilities in Canada........................................ $\$ 1,440,42181$
INCOME IN CANADA.
Cash received for premiums........ .................. ............................. \$ 213,609 07
Deduct premiums paid to other companies for reinsurance................. $\mathbf{6 , 1 0 0} 02$
Net premit:m income............................................. .. 207,50905
Interest or dividends on stock, \&c................................................ 78,401 73
Profit on sale of debentures........................ ...... ........................... 7200
Total income in Canada...... ...................................\$ 285,982 78

## EXPENDITURE IN CANADA.

Cash paid for death losses in Canada (including bonus additions, $\$ 2,046.25$ ). $\$ \quad 59,95275$
Cash paid for matured endowments in Canada (including bonus additions, $\$ 394.50$ ).

32,626 50
Total paid for death claims and matured endowments....\$ 92,57925
Cash paid for surrendered policies............................................... 11,458 45
Cash paid Canadian policy-holders for surrender of bonus additions.... 42991
Total net amount paid to policy-holders in Canada.... .... \$ 104,467 61

[^46]
# LONDON AND LANCASHIRE LIFE-Continued. 

## EXPENDITURE IN CANADA-Continued.



Net amount in force 31st December, 1895 ....... ........................ . .... 6,870,460 74
Number and amount of policies terminated during the year in Canada:-

| 1. By death (including bonus additions, \$2, | No. 39 | \$ | Ainount. 63,323 75 |
| :---: | :---: | :---: | :---: |
| 2. By maturity (incluing $\$ 394.50$ bonus additions) | 25 | \$ | 30,626 50 |
| 3. By surrender (including $\$ 46250$ bonus additions)..... <br> (For which cash value has been paid, $\$ 11,458.45$.) | 68 |  | 118,740 50 |
| 4. By surrender (including bonus additions, $\$ 265$ ), $\$ 46,265$ (for which paid-up policies have been granted to amount of $\$ 12,877$.) |  |  |  |
| Difference of amounts carried out... ......... |  |  | 33,388 00 |
| 5. By lapse (including bonus additions, \$528.95) | 363 |  | 652,305 95 |
| Total (including \$ $\mathbf{\$ , 6 6 7 . 2 0}$ bonus additions). | 495 | \$ | 898,383 70 |

Policies in force at beginning of year in Canada (including$\$ 90,339.54$ bonus additions).4,217
Policies issued during the year ..... 562
Policies revived (including $\$ 181.40$ bonus additions) ..... 10
Policies terminated as above (including $\$ 4,667.20$ bonusadditions)495
Policies not taken. ..... 69
\$7,036,574 20997,500 00
12,681 40
898,383 70115,000 00
Policies in force at end of year (including $\$ 85,853.74$ bonus additions)

## Department of Finance-Insurance Dranch.

## LONDON AND LANCASHIRE LIFE-Coutinued.

Number of iusured lives at beginning of year ..... 3,963
Number of new insurers during the year ..... 473
Number of deaths during the year among the insured ..... 37
Number of insured whose policies have been terminated dur- ing the year otherwise than by death ..... 446
Number of insured lives at date of statement ..... 3,953Details of policies issued since 31st March, 1878, and bonus additions thereon.
$\left.\begin{array}{rlrrr} & & \text { No. } & \text { Amount. } \\ \text { Policies in force at beginning of year (including } & \$ 55,220.02\end{array}\right)$
LONDON AND LANCASHIRE LIFE-Continued.
General Business Statement for the Year ending 31st December, 1895.

| £ | s. | d. |
| :--- | :--- | :--- |
|  |  |  |
| 7,374 | 7 | 2 |
| 4,503 | 19 | 9 |
| 3,287 | 4 | 8 |
| 8,746 | 10 | 6 |


| $\begin{aligned} & \text {-x } \\ & \text { 等采 } \end{aligned}$ |
| :---: |
|  |  |
|  |  |

$£ 1,219,41714 \quad 1$ REVENUE ACCOUNT.
$\begin{array}{llll}£ & \text { s. d. } & 1985 .\end{array}$
$\begin{array}{rlll}975,788 & 7 & 4 & \text { Dec. 31. Claims under policies (after deduction of sums reassured) } \\ 8,950 & 0 & 0 & \\ \text { paid and admitted, with bonus additions. ......... }\end{array}$

| 8,950 | 0 | 0 |  |  |
| :--- | :--- | :--- | :--- | :--- |
| 5 |  |  |  |  |


Surrenders...
Commissiorr.
Expenses of

$\begin{array}{llll}100 & 2,98919 \quad 2\end{array}$


Cash bonuses to policy-holders ............................ Amount of fundsat the beginning of the 78

Amount of funds at the end of the year (as per balance
sheet) ......................................
Endowments matured with bonus additions.




| $1,059,799 \quad 41$ |
| :--- |
| $1,219,417$ |

Department of Finance-Insurance Branch.
LONDON AND LANCASHIRE LIFE-Concluded.
balance sheet (on the 31st December, 1895.)

| - | $=$ |
| :---: | :---: |
| \% | - 0 |
| 48 |  |



| 45,111 | 6 | 10 |  |
| ---: | ---: | ---: | ---: |
|  |  |  |  |
| 9,142 | 11 | 2 |  |
| 293 | 9 | 10 |  |
| 11,375 | 0 | 0 |  |
|  |  |  |  |
| 24,816 | 2 | 10 |  |

$\begin{array}{lll}24,816 & 2 & 10 \\ & & \\ & & \\ 3,357 & 5 & 6\end{array}$


## THE LONDON ASSURANCE.

$\qquad$
Statement for the Year ending 31st December, 1895.
Governor-Geo. Wm. Campbell. $\quad$ Actuary-A. H. Bailet.

Principal Office-No. 7 Royal Exchange, London, E.C.
Chief Agent and Attorney in Canada- $\begin{gathered}\text { E. A. Lilly. }\end{gathered} \quad$ Head Ofice in Canada-Montreal.
(Incorporated, 22nd June, 1720. Commenced business in Canada, 1862.)
(For Capital and Assets in Canada, see Fire Statement.)

LIABILITIES IN CANADA.
*Amount computed to cover the net reserve on all outstanding policies in Canada
\$ 10,711 38
Total net liability to policy-holders in Canada................\$ 10,71138
income in canada.
Amount of premiums received in cash during the year on life policies in Canada
\$ 1,108 44
expenditure in canada.


Number of policies become claims in Canada during the year.... None.
Number of policies in force in Canada at date........ ................ 7
Amount of said policies...... ............................................8 27,25333
Add bonus additions. 4,249 07

Total amount in force at 31st December, 1895................\$ 31.50240

| Policies in force in Canada at beginning of year (including bonus additions, $\$+249.07$ ) $\qquad$ | No. | -Amoun |
| :---: | :---: | :---: |
| Policies transferred from Home Office | 2 | 9,733 |
| olicies in force in Canada at date (incla $\$ 4,249.07)$ | 7 | 31,502 |

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## Department of Finance-Insurance Branch.

## THE LONDON ASSURANCE-Continued.

Number of insured lives at beginning of year in Canada.......... 5
Number of new insurers during the year...... ........................ 2
Number of deaths during the year among the insured..............None.
Number of insured lives at date of statement.............. .... ...... 7

General Business Statement for the Year ending 31st December, 1895.

## LIFE DEPARTMENT.

During the past year the new assurances granted under the two series, after deducting reassurances, were 476 for $£ 245,294$, the premiums upon which amounted to $£ 10,3616 \mathrm{~s}$. 2 d .

Tho premium income of the year, after deduction of reassurances and returns, amounted to $£ 148,66915 \mathrm{~s}$. 3 d ., and the total income from all sources to $£ 234,591$ 9s. 3d.

Claims have arisen under 199 policies for $£ 191,857$, including $£ 25,360$ bonus additions. The total funds of the department on the 31st December, 1895, amounted to $£ 2,030,4031 \mathrm{~s} .7 \mathrm{~d}$.
THE LONDON ASSURANCE.-Concluded.
life assurance account-non-participating series.
THE LONDON ASSURANCE.-Concluded.
LIfe assurance account-non-participating series.
£ s. d. 1895.


$\begin{array}{rrr}£ & \text { s. } & \text { d. } \\ & & \\ 140,473 & 15 & 4 \\ 4,595 & 12 & 7 \\ 3,959 & 14 & 3 \\ 8,456 & 9 & 0 \\ 637 & 4 & 7\end{array}$

| 7,087 | 12 | 0 |
| ---: | ---: | ---: |
| $1,368,236$ | 17 | 1 |
|  | 3 | 10 |

$£ 1,533,447 \_310$
Clains under life policies after deduction of sums resurrenders



LIfe ASSURANCE ACCOUNT-PARTICIPATING SERIES. |  | 739,339 | $0 \quad 2$ |
| :--- | :--- | :--- |


1894.
Dec. 31. Dec. 31.

£ s. d. 1895.

| 1,368,724 |  | 0 | Claims under Life policies after deduction of sums reassured |
| :---: | :---: | :---: | :---: |
|  |  |  | Surrenders... ....... |
| 106,527 | 5 | 8 | Commission. |
|  |  |  | Expenses of management (apportioned) |
|  |  |  | Bonus taken in abatement of premiums |
| 53,119 | 7 | 0 | Portion of profits appropriated to shareholders carried |
| 5,076 |  |  | to profit and loss account. . . . . . . £ 15,544 0 0 |
|  | 11 | 2 | Less expenses of management as above. . $\quad 8,456880$ |
|  |  |  | Amount of life assurance fund at this date, as per balance sheet |
| 1,533,447 | 3 |  |  |

(For General Balance Sheet see Fire Statement.)

## Department of Finance-Insurance Branch.

## THE LONDON LIFE INSURANCE COMPANY.

## Statement for the Year endina 31st Degember, 1895.

## President-John McClary.

Secretary and Chief Agent-J. G. Righter. 1 Head Office-London, Ont.
(Incorporated by Act of the Legislature of Ontario, 37 Vic., cap. 85, in 1874. Charter extended by Dominion Act 47 Vic., cap. 89, in 1884. Amended in 1885 by $48-49$ Vic., cap. 94 , and in 1891 by $54-55$ Vic., cap. 117 . Commenced business in Canada, July, 1874. Dominion license issued, 7 th December, 1885.)
Amount of joint stock capital aathorized.... $\$ 1,000,00000$
do do subscribed for
250,000 00
do do paid up in cash 50,00000
(For List of Stockholders, see Appendix.)
ASSETS AS PER LEDGER ACCOUNTS.
Amounts secured by way of loans on real estate by bond or mortgage,
first liens...................................... .............. ...................... \&
Amount of loans secured by bonds, stocks or other marketable collaterals
17,182 93

|  |  |  | Par value. |  | Market value. |  | Amount loaned. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 187 shares | London Life Insurance Co.....\$ |  | 3,740 00 |  | 4,675 00 |  | 91293 |
|  | Huron and Erie Loan and Savings Co |  | 2,050 00 | 3,382 ${ }^{\circ} 50$ |  |  | 1,850 00 |
| 34 do | Huron and Erie Loan and Savings Co., 20 per cent stock. . |  | 34000 |  | ${ }_{532} 60$ ( |  |  |
| 40100 | Canadian Savings and Loan Co. Agricultural Savings and Loan |  | 2,000 00 |  | 2,240 00 |  | 2,000 00 |
|  |  |  | 5,000 00 |  | 5,500 00 |  | 3,900 00 |
| 632 do | Ontario Loan and Debenture <br> Co., 20 per cent stock <br> Ontario Loan and Debenture <br> Co. |  |  |  |  |  | 8,520 00 |
|  |  |  | 0 |  | 584 00 |  |  |
| 160 do |  |  | $8,00000$ |  | $\left.\begin{array}{r} 10,496 \\ 100 \end{array}\right\}$ |  |  |
|  |  | \$ | 27,450 00 | \$ | 34,410 10 | \$ | 17,182 93 |

Amount of loans as above on which interest has not been paid within
one year previous to statement................... ......... ..............Nil.
Amount of loans made to policy-holders on the company's policies assigned as collaterals

## THE LONDON LIFE INSURANCE COMPANY-Continued.

Stocks and bonds held by the company, viz.:-

|  | $\begin{gathered} \text { Par } \\ \text { value. } \end{gathered}$ | Market value. |  | Ledger value. |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Ontario Loan and Debenture Co. stock.... $\$$ do do 20 p . cent | 50,000 00 | \$ | 64,000 00 | \$ | 62,500 00 |
| stock.. | 10,000 00 |  | 12,000 0) |  | 12,000 00 |
|  | 1,250 00 |  | 1,012 50 |  | 1,000 00 |
| Canadian Savings and Loan Co., stock | 5,000 00 |  | 5,600 60 |  | 5,600 00 |
| Agricultural Savings and Loan Co. stock. | 2,600 00 |  | 2,860 00 |  | 2,860 00 |
| Huron and Erie Loan and Savings Co. stock | 1,600 00 |  | 2,640 00 |  | 2,560 00 |
| Huron and Erie Loan and Savings Co. 20 per cent stock. | 16000 |  | 24640 |  | 24000 |
| *Ontario Loan and Debenture Co. debentures | 60,000 00 |  | 60,000 00 |  | 60,00000 |
| Total . . . . . . . . . . . . . . . . . . . . 8 | 130,610 60 | \$ | 148,358 90 | \$ | 146,760 00 |

Carried out at ledger value.
Cash at head office.............................. ......................................... 314 25
Cash in banks, viz. :-
Molsons Bank. . . . . . . . . . . . . . . . . . . . . . . . . . . . ....................... . 51117
51117
Total
. $\$ 498,31803$

OTHER ASSETS.


## LIABILITIES.

$\dagger$ Amount computed to cover the net present value of all policies in force....\$435,920 04
Deduct value of policies reinsured in other companies......................... 1,663 24
Net reinsurance reserve .............. ............................................. $\$ 434,25680$
Claims for death losses unadjusted but not resisted (including industrial
$\$ 922.50$ ) ............ ....... ............................................... 1,92250
Amount of dividends or bonuses to policy-holders accrued......... ... .. 5,050 31
Advanced premiums (net).
22020
Contingent fund, to cover all outstanding accounts........... ..... ........ $3,000 \quad 00$
Proprietors' account....... ........................................................... 14, 14 ,023 77
Total liabilities....................................................... \& 458,473 58
Surplus on policy-holders' account....... ......................................... \$ 64,413 70
Capital stock paid up....... ........................................................ $\$ 50,00000$
Surplus above all liabilities and capital......................................... \$14,413 70

[^48]
## Department of Finance-Insurance Branch.

## THE LONDON LIFE INSURANCE COMPANY-Continued.

INCOME DURING THE YEAR.
Cash received for premiums (including industrial $\$ 1.17,010.60$ ) ..... \$ 158,152 02
Premiums paid by dividends
Premiums paid by dividends ..... 3,020 92 ..... 3,020 92
Total ..... \$ 161,172 94
Deduct premiums paid to other companies for reinsurance ..... 28416
Net premium income. ..... \$ 160,88878
Amount received for interest or dividends on stock, \&c ..... $25,513 \quad 10$
Total income ..... 186,401 88
EXPENDITURE DURING THE YEAR.
Cash paid for death losses, including \$23,472.91 industrial ..... \$ 36,127 07
( $\$ 960.95$ industrial accrued in previous years).
Cash paid for matured endowments ..... 10,848 50
Cash paid for surrendered policios ..... 5,677 97
Cash dividends paid to policy-holders and applied in payment of pre- miums ..... 3,020 92
Cash paid to stockholders for interest or dividends ..... 3,430 50
Cash paid for commissions, salaries and other expenses of officials ..... 62,414 16 ..... 77821
Miscellaneous payments, viz.:-Medical examination fees, $\$ 1,810.75$;travelling expenses, $\$ 3,521.94$; postage and exchange, $\$ 619.79$;printing and stationery, $\$ 2,227.13$; advertising, $\$ 726.44$; rents,$\$ 1,914.00$; sundries, including water, light, periodicals, cleaningoffices, \&c., $\$ 866.76$; commission on investments, $\$ 464.58$; legalexpenses, $\$ 603.36$; office furniture $\$ 247.25$.13,00200
Total expenditure ..... \$ 135,300 13
MISCELLANEOUS.Number of policies reported during the year as taken in Canada-general, 361 ; industrial, 16,869 (including policies re-vived)
17,230
Amount of said policies-general. ..... \$ 360,25000
do do industrial ..... 1,560,394 00
Total ..... \$1,920,644 00
Amount of said policies reinsured in other licensed companies ..... 3,000 00
Number of policies become claims during the year-general, 33; industrial, 342 ..... 375
Amount of said claims (including matured endowments)--general ..... \$ 24,502 66
do do industrial ..... 23,434 46
Number of policies in force in Canada at date-general, 1,725 ;industrial, 26,81628,541
Amount of said policies-general. ..... $\$ 1,605,25310$
Total. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$ 4,104,95410$Amount of said policies reinsured in other licensed companies in Canada-general.8,00000Net amount in force, 31st December, 18954,096,954 10

## THE LONDON LIFE INSURANCE COMPANY-Concluded.

Number and amount of policies terminated during the year in Canada :-


Industrial Policies.-Number of lives and amounts assured at 31st December, 1896, at ages grouped as under:-

|  | No. of Lives. | Amount Insured. |
| :---: | :---: | :---: |
| Ages, 5 years and under. | - 3,797 | \$ 94,822 |
| Ages between 5 and 10 years | 4,657 | 214,737 |

Industrial Policies.-Number and amount of claims paid during 1895 at ages grouped as under:-

|  | No. of Lives. | Amount Paid. |
| :---: | :---: | :---: |
| Ages, 5 years and under. | 56 | \$ 85825 |
| Ages between 5 and 10 years | 31 | 1,167 00 |

## Department of Finance-Insurance Branch.

## THE MANUFACTURERS' LIFE INSURANCE COMPANY.

Statement for the Year ending 31st December, 1890.

| President-Geo. Gooderham. | Chief Agent-James F. Junkin. |
| :--- | :--- |
| Secretary-George A. Sterling. | Principal Office-Toronto, Ont. |

> (Incorporated, 23rd June, 1887 , by $50-51$ Vic., Cap. 104. Commenced business in Canada, 19th August, 1887.)

## CAPITAL.

|  |  |
| :---: | :---: |
|  |  |
|  |  |

## (For List of Stockholders, see Appendix.)

## ASSETS AS PER LEDGER ACCOUN'TS.

| Value of real | 0 |
| :---: | :---: |
| Amount secured by way of loans on real estate, by bond or mortgage, first lieus.. | 630241 |
| mount of loans as above on which interest has been overdue for one year or more previous to statement. $\qquad$ $\$ 12,800$ |  |
| Amount of loans made to policy-holders on the company's policios assigned as collaterals. | 30,886 |
| Stocks, bonds and debentures owned by the company viz.- |  |



Carried out at market value
Cash at head office................................... ................................. 2,451 36
Cash in banks, viz.:-
Traders' Bank, Toronto . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 24,881 90
Imperial Bank, Toronto............... ........ . . ......... ............ . . . 22,586 68
47,468 58
Bills receivable 65700
Agents' balances ..... 3,734 42
Life interests. ..... 56701
Reversions ..... 7.46000
Office furniture ..... 5,000 00
Fire premiums ..... 1,139 75
Total
THE MANUFACTURERS' LIFE INSURANCE COMPANY-Continued.OTHER ASSETS.


## LIABILITIES.

*Amount computed to cover the net present value of all policies in force.....\$813,309 00
Deduct value of policie's reinsured in other companies. 18,691 00
Net reinsurance reserve . 794,61800
Claims for death losses, unadjusted but not resisted ........................ . . \& 13,00000 do do resisted-insuit....................................... . . 4,000 00
Total claims for death losses. ................................... 17,000 00
Dividends to policy holders due and unpaid 76644
Medical fets 1,897 57
Due for commissions (estimated). ..... 50000
Premiums paid in advance ..... :3,346 83
Total liabilities \$ 818,128 84
Surplus of assets over liabilities for protection of policy-holders .....  194,440 30
Capital stock paid up ..... $127,320 \quad 00$
Surplus above all liabilities and capital stock .....  $\$ 67,12030$
INOOME.
Cash received for premiums .....  332,09897
Deduct premiums paid to other companies for reinsurance ..... 7,649 67
Net premium income ..... \$ 324,449 30
Received for interest or dividends ..... 39,141 96
Rents ..... 10357Total income.\$ 363,694 83
EXPENDITURE.
Cash paid for death losses. . ...... .. .... .... .......... .............. \& 44,46945
Deduct amount received from other companies for reinsurances ..... 1,000 00
Net amount paid for death claims (of which $\$ 9,122$ accrued in 1894)... $\$$ ..... 43,469 45
Cash paid for surrendered policies ..... 6,371 23
Cash dividends paid to policy-holders ..... 62473
Cash paid stockholders for interest or dividends. ..... 5,092 80
Cash paid for comminsions, salaries and other expenses of officials ..... 99,650 49
Cash paid for taxes, licenses, fees and fines ..... 2,006 53
Rent ..... 2,985 49
Office furniture ..... j97 37

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## Department of Finance-Insurance Branch.

## 'THE MANUFACTURERS' LIFE INSURANCE COMPANY-Continued.

Miscellaneous payments, viz.:-Commissions on loans, $\$ 194$; printing,$\$ 740.19$; advertising, $\$ 5,850.72$; postages, telegrams and express,$\$ 2,790.03$; directors' fees, $\$ 1,975$; medical fees, $\$ 7,144.31$; lawcosts, $\$ 1,631.42$; light account, $\$ 235.45$; office supplies, $\$ 2,314.70$;valuation fees, $\$ 5 \overline{5}$; auditors' fees, $\$ 250$; commercial agency, $\$ 219$;insurance superintendence, $\$ 138.55$; telephones, $\$ 159.89$; ex-change, $\$ 245.96$; insurance papers, $\$ 104.65$; sundry expenses,$\$ 1,489.68$25,538 55
Total expenditure .....  $\$$
186,336 64
MISCELLANFOUS.
Number of policies reported during the year as taken (including 109foreign for $\$ 208,729$ ) 1,739
Amount of said policies ..... $\$ 2,873,55700$
Amount of said policies reinsured in other licensed companies inCanada (including $\$ 19,600$ fureign)134,100 00
Number of policies become claims during the year. ..... 34
Amount of said claims53,500 00
Amount of said claims reinnured in other licensed companies ..... 1,00000
Number of policies in force at date (including 233 foreign for$\$ 453,769$ )6,573
Amount of said policies (including bonus additions, $\$ 1,559$ ). ..... $. \$ 10,645,02100$
Amount of said policies reinsured in other licensed companies in Canada(including $\$ 19,600$ foreign)578,580 00
Net amount in force 31st December, 1895, (including foreign, $\$ 4: 39,169$ ) ..... $10,066,44100$
Number and amount of policies terminated during the year :-
No Amount

1. By death ..... 34
2. By surrender ..... 74
(For which cash value has been paid, $\$ 6,371.23$ )
3. By surrender(For which paid-up policies have been granted to theamount of $\$ 6,975$.)
33,525 00
4. By lapse (including 56 foreign for $\$ 76,908$ ) ..... 1,129
1,705,508 00
Total 1.237$\$ 1,840,47100$
Policies in force at beginning of year, including 158 foreign for \$272,268. ..... $.5,976$
\$9,555,300 00
Bonuses added ..... 65900
Policies issued during the year (including 133 foreign for$\$ 250,519$ )1,801
Policies revived3,017,760 00
Policies terminated as above ..... 1,237
Policies terminated by change and reduction of sum insured Policies terminated otherwise, not taken (including 15 foreign ..... 56,677 00162,653 00
1,890,471 00
for $\$ 23,703$ ) ..... 62
Policies in force at date of statement (including 233 foreign for $\$ 439,169$ ) ..... 6,573
10,645,021 00
THE MANUFACTURERS' LIFE INSURANCE COMPANY—Concluded.
Number of lives insured at beginning of year ..... 5,799
Number of new insurers during the year ..... 1,551
Number of deaths during the year among the insured ..... 32
Number of insured whose policies have been terminated other- wise than by death. ..... 1,065
Number of insured lives at date of statement ..... 6,253

## Department of Finance-Insurance Branch.

## THE METROPOLITAN LIFE INSURANCE COMPANY.

Statement for the Year ending 31st December, 1895.
President-John R. Hegeman. I Secretary-George B. Woodward.
Principal Ofice—Corner Madison Avenue and 23rd Street, New York City.
Chief Agent in Canada-F. L. Palmer. I Head Office in Canada-Toronto.
(Incorporated, June, 1866. Commenced busidess in Canada, November, 1872.)

CAPITAL.
Amount of capital authorized, subscribed for and paid up in cash....... $\$ 2,000,00000$

ASBETS IN CANADA.


Net outstanding and deferred premiums........................................ 3,433 55
Total assets in Canada. .... ......................................... \$ 160,776 25

LIABILITIES IN CANADA.
*Amount computed to cover the net reserve on all outstanding policies. 8119,36500
Claims for death losses unsettled, but not resisted............................ 1,170 00
do resisted, not in suit...................... 54316
A mount of dividends to policy-holders due and unpaid...................... 2,26700
Total net liabilities to policy-holders in Canada. ....... ... $\$ 123,34516$

INCOME IN CANADA
Premiums received in cash on life policies in Canada........................ \$ 168,995 38
Amount received for interest or dividends on stock, \&c..................... 5,04540
Total income in Canada.................................... ....... \$ 174.04078

EXPENDITURE IN CANADA.
Amount paid on account of death claims... ... ...........................\$ 41,374 01
Cash paid for surrendered policies................ ................ ............. 3,47721
Cash dividends paid to Canudian policy-holders............. .... ............ 62841
Premium obligations used in payment of dividends to policy-holders in Canada

1,213 42
Total net amount paid to policy-holders in Cunada.......\$ 46,693 05

[^50]
# METROPOLITAN LIFE-Continued. <br> expenditure in canada-Continued. 

| Cash paid for commission, salaries and other expenses of officials....... <br> do licenses or taxes $\qquad$ | $\begin{array}{r} 117,98200 \\ 1,502 \quad 70 \end{array}$ |
| :---: | :---: |
| Total expenditure in Canada................................... \$ | 166,177 75 |
| Premidm note account. |  |
| Premium obligations on hand at commencement of year..................\$ | 2,556 12 |
| Amount of obligations used in payment of dividends to policy-holders....... $\$ 1,21342$ |  |
| Total deductions.. | 1,213 42 |
| Balance, note assets at the end of the year....... ... . ..... . .............. $\$$ | 1,342 70 |

## MISOELLANEOUS.


Number of policies become claims in Canada during the year- $\$ 3,838,46400$
780
Amount of said claims-General. .... ................ $\$ 1,00000$
do Industrial .................... $40,580 \quad 35$
Number of policies in force in Canada at date-General, 277;
industrial, 37,093........................................................ 37,370
Amount of said policies-General........................................ 371,98900

- do Industrial ................... 3,188,285 00

Net in force at 31st December, 1895
$3,560,27400$

Number and amount of policies terminated in Canada during the year:-


# Department of Finance-Insurance Branch. 

## METROPOLITAN LIFE-Continued.

| Policies in force at beginning of year-General. | No. | Amount. |
| :---: | :---: | :---: |
|  | 230 | \$ 314,265 00 |
| do do Industrial | 43,906 | 4,120,242 00 |
| Policies issued during the year...... .. .......... | 41,815 | 3,838,464 00 |
| Policies terminated as above and by change to paid | 48,559 | 4,686,697 00 |
| Policies not taken, | 22 | 26,000 00 |
| Policies in force at date of statement-General | 277 | 371,989 00 |
| do do Industrial | 37,093 | 3,188,285 00 |

Number of insured lives-No return.

Industrial Policies-No. of lives and amounts in force on 31st December, 1895, as per ages grouped as under:-

|  | $\begin{aligned} & \text { No. } \\ & \text { of lives. } \end{aligned}$ | Amount insured. |
| :---: | :---: | :---: |
| Ages 5 years and under.. | 7,591 | \$193,396 00 |
| Ages between 5 and 10 years | 6,559 | 325.88400 |


| Industrial Policies-No. and amount of claims paid during 1895, as per ages grouped as under:- |  |  |
| :---: | :---: | :---: |
|  | $\begin{aligned} & \text { No. } \\ & \text { of lives. } \end{aligned}$ | Amount paid. |
| Ages 5 years and under. | 290 | \$5,138 80 |
| Ages between 5 and 10 J | 104 | 3,766 88 |

General Business Statement for the Year ending 31st December, 1895. INOOME DUBING THE YEAR.
Total premium income ..... \$ 18,336,918 28
Received for interest and dividends ..... 739,367 32
Discount on claims paid in adrance. ..... 11,941 57
Received for rent ..... 255,323 8 +
Sundries. ..... 43,062 81
Total income \$ 19,386,613 82
disbursements during the year.
Total amount paid for losses and matured endowments. .....  $\$ 6,581,38984$
Surrender values paid ..... 156,445 23
Premium notes voided by lapse ..... $3+787$
Cash dividends paid to policy-holders ..... 43,653 75
Cash paid to stockholders for interest or dividends ..... 140,000 00
Commission and bonuses to agents. ..... 2,890,006 85
Cash paid for salaries of officers and office employees ..... 820,089 77
Commuting commissions ..... 1,338,635 96
Rents118,424 32
Taxes and fees ..... 200,659 07
Salaries and travelling expenses of managers of agencies and agents
Salaries and travelling expenses of managers of agencies and agents ..... 2,187,778 68 ..... 2,187,778 68
Medical examiners' fees and inspection of risks ..... 500,248 54
Sundry expenses ..... 606,842 55
Total disbursements $\$ 15,584,52243$
METROPOLITAN LIFE-Concluded.
ASSETS.
Cost value of real estate exclusive of all encumbrances .....  $\$ 7,270,28450$
Loans on bonds and mortgages, first liens, on real estate. ..... 10,601,268 00
Loans to policy-holders on the company's policies assigned as collaterals ..... 12,045 23
Premium notes, loans or liens on policies in force. ..... 48,950 91
Cost value of stocks and bonds owned. ..... 6,507,375 64
Cash on hand and in banks ..... 414,197 20
Agents debit balances. ..... 3233
Total net or ledger assets. ..... \$ 24,854,153 81
Deduct agents' credit balances. ..... 7262
Total net or ledger assets. ..... \$ 24,854,081 19
OTHER ASSETS.
Interest due and accrued ..... 244,848 47Rents duo and accrued.9,186 01
Market value of real estate over cost ..... 94,31687
Net amount of uncollected and deferred promiums ..... 495,476 71
Total assets ..... $\$ 25,697,90925$
Less items not admitted and depreciation in above assets to bring the same to market value. 105,905 47
Total admitted assets. $\$ 25,592,00378$
LIABILITIES.
*Net reinsurance reserve. ..... \$ 19,106,153 00
Total unsettled claims. ..... 131,007 79
Unpaid dividends or surplus or other description of profits due policy-bolders ..... 24,59622
Premiums paid in advarce. ..... 2,482 29
Special reserve. ..... 1,681,253 00
Agents' deposits in lieu of bonds. ..... 70,025 20
Due and accrued on account of salaries, rents, \&c ..... 99,626 57
Total liabilities ..... \$ 21,115,144 07
Gross surplus \$ 4,476,859 71
exhibit of policies.
Number of new policies issued and old policies revivedduring the year.
No.15,572
Amount of said policies$\$ 17,822,54200$
Number of policies terminated during the year. ..... 8,063
Total amount terminated ..... 23,253
Number of policics in force at date. ..... 9,113,019 00
Net amount of said policies. ..... $26,570,71900$
Industrial.
Number of new policies issued and old policies revived...1,389,243Amount of said policies\$175,905,407 00
Number of policies terminated during the year ..... 1,489,562
Total amount terminated. ..... 183,357,384 00
3,458,846
Number of industrial policies in force at date.
Amount of said policies
416,062,194 00

[^51]
## Department of Finance-Insurance Branch.

## THE MU IUAL LIFE INSURANCE COMPANY OF NEW YORK.



No Capital.

## ASBETS IN CANADA.

Bonds, etc., in deposit with Receiver General :-


Carried out at market value
\$2,399,3̀89 97
In deposit with Canadian Trustees under the Insurance Act-
Par value. Market value.
Guaranty Trust Company of New York, stock
. $\$ 120,00000 \$ 420,00000$
Carried out at market value
$420,000 \quad 00$
Gross premiums due and uncollected on Canadian policies in force........... \$ 36,307 99
Gross deferred premiums on same. .................................................. 43,071 69



Net outstanding and deferred premiums......................... .... ........ 6350374
Total assets in Canada.
. \$2,882,893 71

## LIABILITIES IN CANADA.


*Based on the Combined Experience Table, with 4 per cent interest.


## Department of Finance-Insurance Branch.

## MUTUAL LIFE-Continued.

Policies in force at beginning of year in Canada (including bonus additions, $\$ 282,788$ ) 7,259 \$17,213,001 0
Policies issued and restored during the year. ..... 1,690 ..... 3,435,600 00
Bonuses added during the year ..... 22,044 00
Policies terminated as above (including bonus additions, $\$ 9,078$ ) ..... 816 1,646,903 00
Policies reduced ..... 8,500 00
Policies "not taken" ..... 432,550 00 ..... 192
Policies in force at date of statement (including bonus addi-tions, \$295,754)7,941 18,582,692 00
Number of insured lives-No return.
General Business Statement for the Year ending 31bt December, 1895. income during the fear.
Total premium income ..... \$ 38,524,866 85
Received for interest and dividends ..... ع,915,432 59
do rents ..... 882,197 91
Profit on sales of securities ..... 274,933 16
Total income $\$ 48,597,430 \quad 51$
disbursements during the year.
Cash paid for losses and matured endowments. \$ 14,373,283 59
Cash paid to annuitants ..... 473,362 29
Surrender values paid in cash ..... 2,929,069 90
Surrender values applied to pay running premiums ..... 886,698 29
Surrender values applied to purchase paid up insurance ..... 2,516,447 00
Cash dividends applied to purchase paid up additions ..... 1,947,867 38
Commissions and bonuses to agents ..... 6,102,80? 17
Agency expenses ..... 906,8:9 75
Medical examiners' fees and salaries and inspection of risks ..... 411,368 91
Salaries of officers and office employees ..... 587,645 06
Taxes, licenses and insurance department fees ..... 501,266 49
Rent ..... 175,00000
Paid for general expenses, \&c. ..... 1,716,242 69
Total disbursements $\$ 33,527,89052$
ASSETS.
Real estate, unencumbered ..... \$22,137,984 28
Loans on bond and mortgage, first liens on real estate. ..... 67,649,243 28
Loans on collaterals ..... 10,276,525 00
Book value of stocks and bonds ..... 95,797,723 32
Cash on hand and in banks. ..... 12,010,474 38
Commuted commissions ..... 185,452 90
Agents' ledger balances. ..... 431,548 52
Suspense account. ..... 508,626 80
Total net or ledger assets.


[^52]
## Department of Finance-Insurance Branch.

## THE NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STA'TES OF AMERICA.

| Statement for the Year ending 31st Deoember, 1895 President-Henry J. Furber. Secretary-J. Principal Office-Washington, D.C. | $\begin{aligned} & \mathrm{R}, 1895 . \\ & \text { ary-J. H } \end{aligned}$ | Nitchie. |
| :---: | :---: | :---: |
| Chief Agent in Canada-  <br> F. A. Powis. Head Office in Canada- <br> $6 \pm$ King St. East, Hamilton, Ont.  |  |  |
|  |  |  |
| capital. |  |  |
| Amount of capital authorized, subscribed for and paid up in cash...... $\$ 1,000,00000$ |  |  |
| assets in canada. |  |  |
| Cash in Bank of Montreal, in deposit with Receiver General............\$110,000 00 |  |  |
| Gross deferred premiums on Canadian policies in force............................ \$ 16689 Deduct cost of collection at 10 per cent.. .................................... 1669 |  |  |
| Net deferred premiums........ ...... ........ ...... .... ...... ................. |  |  |
| Total assets in Canada ........ .................................. \$ 110,150 20 |  |  |
| liabilities in canada. |  |  |
| *A mount computed to corer the net reserve on all outstanding policies <br> in Canada. |  |  |
| Claims for death losses, adjusted but not due................................. |  |  |
| Claims for death losses, unadjusted but not resisted Claims for matured endow ments, unadjusted but not resisted (matured in 1890) |  |  |
|  |  |  |
| Total net liabilities to policy-holders in Canada............. ${ }^{\text {\% }}$ 75,486 39 |  |  |
| ingome in canada. |  |  |
| miums received in cash during the year on life policies in Capada. 8 2,24854 |  |  |
| expenditure in oanada. |  |  |
|  |  |  |
| Total............................ ..... ..... ................... ...... |  |  |
| Cash paid for surrendered policie |  | 140 |
| Total net amount paid to policy-holders in Canada........ $\$$ Cash paid for salaries of officials in Canada. <br> Sundry expenditure. $\qquad$ |  |  |
|  |  |  |
|  |  |  |
| Total expenditure in Canada............................................. 5 ,810 48 |  |  |

[^53]
# NATIONAL LIFE-Continued. 

## MISCELLANEOUS.


Number of insured lives at beginning of year. ..... 142
do deaths during the year ..... 8
do insured whose policies have been terminated otherwise than by death ..... 1
do insured lives at date of statement. ..... 133
General Business Statement for tee Year ending 31st December, 1895.
income.
Total premium income ..... \$ 18,995 47
Cash received for interest, and other receipts. ..... 123,327 53
Total income .....  $\$ 142,32300$
DISBURSEMENTB.
Total amount paid for losses, matured endowments and surrender values\$ ..... 71,936 81
General expenses, and other disbursements. ..... 81,180 50
Total disbursements. ..... \$ 153,117 31

## Department of Finance-Insurance Branch.

## NATIONAL LIFE—Concluded.

ASSETE.
Loans secured by mortgages on real estate ..... \$ 110,000 00
Loans secured by policies ..... 11,198 41
Loans secured by collaterals ..... 22,313 92
Market value of bonds or stock owned ..... 1,952,240 00
Cash on hand and in banks. ..... 4,123 25
Bills receivable ..... 9227
Interest and rents, due and accrued ..... 2,744 16
Deferred and uncollected premiums (net) ..... 1,869 02
Total . $2,104,58103$
Deduct agents' credit balances ..... 6797
Net assets. \$2,104,513 06
LIABILITIES.
*Net reinsurance reserve ..... \$ 905,022 00
Total unsettled claims. ..... 18,292 00
Other liability ..... 4,174 01
Total liabilities on policy-holders' account ..... \$ 927,488 01
Gross surplus on policy-holders' account ..... \$1,177,025 05
Capital stock paid up ..... $1,000,00000$

[^54]
# THE NEW YORK LIFE INSURANCE COMPANY. 

Statement for the Year ending 31st Degember, 1895.
President-John A. McCall. $\quad$ Secretary—Cras. C. Whitner.Principal Office-346 and 348 Broadway, New York,Chief Agent in Canada-David Borke. 1 Head Office in Canada-Montreal.(Incorporated, 21st May, 1841. Commenced business in Canada about 1868.)
No Capital.
ASSETS IN CANADA.
Real ostate-Stono building, corner of Place d'Armes Square and St.James St., Montreal (free of oncumbrance).$475,000 \quad 00$
Amount secured by way of loans on real estate by bond or mortgage first liens ..... 300,00000
Amount of loans to Canadian policy-holders on the company's policies assigned as collaterals ( $\$ 131,120$ on policies issued subsequent to 31st March, 1878) ..... 134,925 00
Promium obligations on Canadian policies in force ( $\$ 9,888.21$ on poli- cies issued subsequent to 31st March, 1878) ..... 10,58761
Stocks, bonds or debentures, viz.:-
Par value. Market value.

| United States 4 per cent consols. . ................. . .... $\$$ | \$ 100,000 00 | \$ 110,500 00 |
| :---: | :---: | :---: |
| Canadian Pacific 5 per cent land grant bonds . | 993,000 00 | 1,072,440 00 |
| City of Ottawa debentures. | 100,000 00 | 107,000 00 |
| Province of Quebec 5 per cent bonds | 80,000 00 | 87,200 00 |
| West Shore R. R. 4 per cent bonds.. | 720,000 00 | 748,800 00 |
| Chicago and North-western general consolidated gold bonds | 150,000 00 | 176,125 00 |
| Delaware and Hudson Canal Co. bonds. | 240,000 00 | 332,800 00 |
| New York, Lackawana and Western bonds.. | 100,030 00 | 131,000 00 |
|  | \$2,483,000 00 | \$2,765,865 00 |Carried out at market value.2,765,865 00

Cash with agencies. ..... 70428Cash in banks, viz.:-
Bank of Montreal, Montreal. ..... \$84,653 12
Bank of Nova Scotia, Halifax ..... 3,000 00
Interest accrued
Rents due. ..... 2,157 40
do accrued.
Total carried out. ..... $4,445 \mathbf{5 5}$87,653 12
Gross premiums due and uncollected on Canadian policies in force ..... 8 74,225 68Gross deferred premiums on same.40,292 00
Total outstanding and deferred premiums . $\$ 114,51768$Deduct cost of collection at 20 per cent22,903 54
Net outstanding and deferred premiums ( $\$ 89,767.34$ on policies issued subsequent to 31st March, 1878) ..... 91,614 14
Total assets in Canada. ..... 83,898,953 04

# Department of Finance-Insurance Branch. 

# NEW YORK LIFE-Continued. LIABILITIES IN CANADA. 

Under Policies issued previous to 31st March, 1878.


[^55]
# NEW YORK LIFE-Continued. 

## EXPENDITURE IN CANADA.

| Amount paid during the year on account of claims in Canada, viz:- |  |
| :---: | :---: |
| On account of death claims (of which $\$ 15,314.20$ accrued in previous years. Bonus additions \$195.63) <br> On account of matured endowments. |  |
|  |  |
| Net amount paid on account of claims. ...................... $\$$ | 224,666 59 |
| Cash paid to annuitants | 8,482 00 |
| Cash paid for surrendered policies | 56,346 91 |
| Premium obligations used in purchase of surrendered poli | 2,275 16 |
| Premium obligations roided by lapse | 40485 |
| Cash dividends paid to Canadian policy-holders | 19,122 10 |
| Cash dividends applied in payment of premiums in Canada | 6,413 48 |
| Total net amount paid to policy-holders in Canada .......\$ | 317,711 09 |
| Cash paid for commissions and salaries | 82,514 30 |
| Cash paid for licenses, taxes, fees or fines. | 2,710 75 |
| Miscellaneous payments, viz.:-rent, $\$ 6,139.07$; medical fees, $\$ 8,757.00$; stationery, printing, travelling expenses, postage, telegrams, \&c., $\$ 8,834.23$; miscellaneous items, $\$ 3,665.29$. $\qquad$ | 27,395 59 |
| Total expenditure in Canada ................. . ............... \$ | 430,331 73 |



## MISCELLANEOUS.

| Number of new policies reported during the year as taken in Canada $\qquad$ | $\begin{aligned} & \text { No. } \\ & 1,262 \end{aligned}$ | Amount. |
| :---: | :---: | :---: |
| Amount of said policies |  | \$2,171,000 00 |
| Namber of policies become claims in Canada during the |  |  |
| Amount of said claims ...................... ......................... |  | 207,093 00 |
| Number of policies in force in Canada at date .................... 10,466 |  |  |
|  |  |  |
| \$20,638,014 00 |  |  |
|  |  |  |
| Net amount in force, 31st December, 1895 |  | 20,626,514 00 |

## Department of Finance-Insurance Branch.

| NEW YORK LIFE-Continued. |  |  |  |
| :---: | :---: | :---: | :---: |
| Number and amount of policies terminated during the year in Canada :- |  |  |  |
|  | No. |  | Amount. |
| 1. By death (not including bonus additions, $\$ 1,531$ ). | 76 | \$ | 180,775 00 |
| 2. By maturity (not including bonus additions, $\$ 1,656$ ) | 14 |  | 23,131 00 |
| 3. By expiry.. | 11 |  | 19,739 00 |
| 4. By surrender $\qquad$ <br> (For which cash value has been paid, $\$ 59,685.42$.) | 203 |  | 376,405 00 |
| 5. By surrender, $\$ 318,660$. <br> (For which paid-up policies have been granted to amount of $\$ 174,560$.) |  |  |  |
| Difference of amounts carried out.. |  |  | 144,100 00 |
| 6. By lapse. | 897 |  | 1,342;200 00 |
| Total (not including bonus additions, \$3,187).. | 1,201 | \$ | 2,086,350 00 |
| Policies in force at beginning of year (not including $\$ 114,605$ |  |  |  |
|  |  |  |  |
|  |  |  |  |
| Policies terminated as above (not including bonuses)......... $1,201 \quad 2,086,35000$ |  |  |  |
| Policies not taken......... ................................ .......... 128 158,500 00 |  |  |  |
| Policies in force at date of statement (not including bonus additions, $\$ 121,920$ )............................................. 10,466 20,516,094 00 |  |  |  |

> Number of insured lives-No return.
> details of policies issued since 31st march, 1878.

|  | No. | Amount. |
| :---: | :---: | :---: |
| Policies in force at beginning of year (not including bonus additions, \$46.325) | 9,994 |  |
| Policies issued during the yeur (includiug revived policies) | 1,280 | 2,197,500 00 |
| Policies terminated as above. | 1,171 | 2,043,770 ט0 |
| Policies not taken. | 128 | 158,500 00 |
| Policies in force at date of statement (not including bonus additions, $\$ 52,092$ ). | 9,975 | 19,511,642 00 |

## General Business Statement for the Year ending 31st Deobmber, 1895.

 income during the fear 1895.| Total net premium income... ..... | 30,318,751 45 |
| :---: | :---: |
| Received for interest | 6,880,962 91 |
| Received for rent. | 661,551 20 |
| Deposits on account of trust policies. | 31,000 00 |
| Total income | 37,892,265 56 |

NEW YORK LIFE-Continued.
disbirsements during the fear 1895.
Total amount paid for losses and matured endowments. ..... \$ 10,749,478 31
Cash paid to annuitants. ..... $1,351,46256$
Cash paid for surrendered policies. ..... 1,548,020 18
Surrender values applied to pay running premiums. ..... 24,570 08
Dividends paid to policy holders. ..... 1,808,336 14
Reserve values paid on matured deferred dividend policies. ..... 1,305,334 23
Instalment paid on trust policies. ..... 6,330 44
Cash paid for commission and advances to agents. ..... 4,235,935 11
Medical examiners' fees. ..... 361,726 49
Salaries of officers and office employees, home and branch offices. ..... 1,375,209 50
Taxes, licenses and fees. ..... 403,759 22
Rent. ..... 266,723 42
Real estate expenses. ..... 154,175 26
Inspection of risks. ..... 77,313 23
Miscellaneous expenditure ..... 994,681 71
Total disbursements $\$ 24,663,05588$
ASSETS.
Real estate unencumbered. ..... \$ 16,008,650 00
Loans on bond and mortgage, first liens, on real estate. ..... $32,712,48003$
Loans secured by pledge of bonds, stock or other marketable colla- terals ..... 1,901,877 62Loans on the company's policies assigned as collateral
Cost value of bonds and stocks owned. ..... 102,088,983 71
Cash on hand and in banks. ..... 6,1+4,943 88
Premium notes on policies in force. ..... 879,590 04
Agents' balances. ..... 620,579 96
Total net or ledger assets. \$164,144,305 24
OTHER ASSETS.
Interest due and accrued ..... 1,253,948 20
Rents due and accrued. ..... 48,888 30
Market value of bonds and stocks over cost value. ..... 5,110,840 81
Net amount of uncollected and deferred premiums. ..... 4,854,587 95
Gross assets. ..... \$175,412,570 50
Deduct items not admitted ..... 620,579 96
Total assets less items not admitted. 8174,791,990 54
LJABILITIES.
*Net reincurance reserve. ..... \$147,740,656 00
Total oxtra reserve held by the company. ..... $1,200,00000$
Total unsettled policy claims. ..... 1,356,412 95
Premiums paid in adsance. ..... 137,881 61
Trust deposit held for account of beneficiaries under terms of policies ..... 188,025 35
Unpaid dividends due policy holders. ..... 130,336 74
Total liabilities . $\$ 150,753,31265$
Surplus on policy holders' account. ..... $\$ 24,038,67789$

[^56]
## Department of Finance-Insurance Branch.

## NEW YORK LIFE-Concluded. <br> EXHIBIT OF POLICIES.

| Number of new policies issued during | 53,943 |
| :---: | :---: |
| Amount of said policies................................................... $\$ 127,492,55500$ |  |
| Number of policies terminated during the year.................. 39,187 |  |
| Total amount terminated. ........................... | ... ..... 108,810,758 00 |
| Number of policies in force at date of statement | 277,693 |
| Net amount of said policies. | 799,027,329 00 |

## THE NORTH MERICAN LIFE ASSURANCE COMPANY.

Statement for the Year ending 31st December, 1895.<br>President-John L. Blaikie. $\mid$ Managing Director and Chief Agent-<br>William McCabe, LL.B., F.I.a.<br>Secretary-Leopold Goldman, A.I.A.<br>Head Office-Toronto, Canada.

(Incorporated 15th May, 1879, by 42 Vic., cap. 73 ; amended in 1882 by 45 Vic., cap. 98. Commenced business in Canada, 10th January, 1881.)

## CAPITAL.

Amount of guarantee fund authorized and subscribed for ................ $\$ 300,00000$
Amount paid up in cash......................................................... 60,00000
(For list of Guarantors, see Appendix.)

ASSETS AS PER LEDGER ACCOUNTS.
Value of real estate held by the company.
\$ 208,937 23
Amount secured by way of loans on real estate by bond or mortgage, first liens

1,060,016 32
The same, second liens............................................................ 31,800 00
Amount of loans secured by bonds, stocks or other marketable collaterals, viz. :-

| Loaths on Stocks. | Par value. | Market vaiue. | Amount loaned. |
| :---: | :---: | :---: | :---: |
| Imperial Bank . . . . . . . . . . . . . . . . . . . . . . . . . 8 | 11,700 008 | 21,294 00\% | 20,200 00 |
| Farmers' Loan and Savings Company... ..... | 90000 | 78300 720 ? |  |
| Dominion Savings and Investment Society. | 1,00000 | $72000{ }^{5}$ | 1,30:) 00 |
| Bank of Hamiltou. | 5,900 00 | 9,027 00 | 7,458 00 |
| Imperial Bank | 10000 | 18200 |  |
| Ontario Bank. | 3,100 00 | 2,464 50 |  |
| Western Canada Loan and Savings Company. . | 62500 | 85000 | 3,863 00 |
| Farmers' Loan and Savings Company . . . . . . . . | 1,000 00 | 85000 |  |
| Western Canada Loan and Savings Co | 1,250 00 | 1,700 00 | 1,575 00 |
| Ontario Bank | 70000 | 55650 | 48500 |
| Bank of Toromto | 1,700 00 | 3,935 00 | 3,825 00 |
| Dominion Bank. | 2,500 00 | 6,000 00 | 5,750 00 |
| Ontario Bank | 6,200 00 | 4,929 00 | 4,309 00 |
| Bank of Hamilton. | 5,000 00 | 7,650 00 ) |  |
| Bank of Conımerce. | 2,700 00 | 1,350 00 J | 8,560 00 |
| Ontario Bank | 2,500 00 | 1,987 50 | 1,73700 |
| Bank of Commerce | 5,000 00 | 3,375 00 |  |
| Ontario Bank | 2,500 00 | 1,987 50 J | 4,862 00 |
| Dominion Bank | 26,000 00 | 62,400 00 | 60,000 00 |
| Imperial Bank. | 8,000 00 | 14,560 00 | 13,760 00 |
|  |  | \$ | 137,689 00 |

Total amount loaned

## Department of Finance-Insurance Branch.

NORTH AMERICAN LIFE-Continued.
Amount of loans made to policy-holders on the company's policies, assigned as collaterals.
Stocks and bonds owned by the company :-


| Par Value. | Cost Value. |
| :---: | :---: |
| 3,768 83 | \$ 3,768 83 |
| 1,500 00 | 1,500 00 |
| 3,000 00 | 7,880 00 |
| 1,800 00 | 1,830 37 |
| 19,000 00 | 21,145 51 |
| 2,000 00 | 2,000 00 |
| 5,000 00 | 5,000 00 |
| 19,000 00 | 19,000 00 |
| 60,068 83 | \$ 62,124 71 |

In the Hands of the Company.

Carried out at cost value (market value $\$ 564,076.61$ )
Cash at head office
Cash in banks, viz.:-

| Imperial Bank of Canada | 6441 |
| :---: | :---: |
| Union Bank of Canada, Toronto | 54,485 53 |
| People's Bank, Halifax. | 125 |
| Jacques Cartier Bank, Montreal | 3,641 |
| Traders' Bank of Canada, Toronto |  |
| Union Bank of Canada, Winnip | 4,300 |

65,27774
Furniture.............................................................................. 2,000 00
Reversions $2,8: 511$
Fire premiums paid on account of mortgagors 66873
Total
NORTH AMERICAN LIFE-Continued.
OTHER ASSETS.
Interest due. $\$ 12,404^{\circ} 90$ ..... 19,210 04
Total carried out ..... 31,614 94
Rents due.....
do accrued. ..... 62700
1,022 16 ..... $1,649 \quad 16$
Net amount of uncollected and deferred premiums on new business, ..... 9334032
Total assets $. \$ 2,300,518 \quad 15$
LIABILITIES.

* Amount computed to cover the net present value of all policies and annuities in force. ..... \$1,825,905 00 ..... 30,083 00
Deduct value of policies reinsured in other companies.
Deduct value of policies reinsured in other companies.
\$1,795,82200
Net reinsurance reserve
7,950 00
Claims for death losses, due and unpaid, awaiting proof.
3,000 00
3,000 00
Interest due on guarantee fund
2,964 32
2,964 32
Due on account of general expenses.
Due on account of general expenses.
56348
56348
Premiums paid in advance
Premiums paid in advance ..... 25,00000
Total liabilities \$1,835,299 80
Surplus on policy-holders' account. ..... $\$ 465,21835$
Guarantee fund paid up. ..... 60,00000
Surplus above all liabilities and guarantee fund ..... \$ 405,218 35
INCOME DURING THE YEAR.
Cash received for premiums ..... \$ 492,217 04
Cash received for annuities. ..... 1,762 00
Total ..... \$ 493,979 04
Deduct premiums paid to other companies for reinsurance. ..... 8,625 43
Net premium income ..... \$ 485,353 61
Amount received for interest or dividends ..... 88,088 58
Amount received for rents. ..... 8,03605
Total income ..... $\$ 581,47824$

[^57]
## Department of Finance-Insurance Branch.

## NORTH AMERICAN LIFE-Continued.

## EXPENDITURE DURING THE YEAR.

| Cash paid for death losses, ( $\$ 5,500$ of which accrued in previous years.).... $\$ 75,42426$ Deduct received from other companies for reinsured death claims....... ... 4,000 00 |  |
| :---: | :---: |
| Net amount paid for death claims................................................ $\$$ | 71,424 26 |
| Net amount paid for matured endow | 3,300 00 |
| Net amount paid for investment policies | 1:3,263 75 |
| Total paid for death claims and matured endowments.... \$ | 87,988 01 |
| Cash paid to annuitants | 4,506 04 |
| Cash paid for surrendered policies | 6,151 17 |
| Cash dividends paid to policy-holders. | 7,066 56 |
| Cash paid for interest on guarantee fund | 6,000 00 |
| Commissions. salaries and other expenses of officials. . ..... ............... | 110,505 01 |
| Rent | 7,002 14 |
| Other expenditure, viz.:-Medical fees, $\$ 9,230.65$; advertising, $\$ 4,961.33$; exchange, $\$ 795.53$; general expenses, $\$ 1,925.43$; postage, $\$ 2,652.21$; printing and ntationery, $\$ 3,284.54$; legal expenses, $\$ 1,045.66$; furniture, $\$ 659.36$; commission on loans, $\$ 120$; insurance books, papers, \&c., $\$ 220.93$; written off property expense account, $\$ 8,169.66$ $\qquad$ | 33,065 30 |
| Total expenditure. .......................................... ..... \$ | 262,284 23 |

## MISCELLANEOU8.

Number of new policies reported during the year as taken.........2,152
A mount of said policies
$\$ 2,917,00000$
Number of policies become claims during the year......... ............... 57
Amount of said claims................................................ ............... 80,629 46
(Of these 2 for $\$ \geq 44.10$ were industrial policies.)
A mount of above claims reinsured in other licensed companies in Canada $\quad 4,00000$
Number of policies in force at date-General............................10,504
do do Industrial............. ........ 94

do Industrial.............................................12,926 00
Total (including bonus additions, $\$ 4,639$ ) . . . . . . . . . . . . . . . $\$ 15,779,38500$
Amount of said policies reinsured in other licensed companies in Canada... 336,94100
Net amount in force on 31st December, 1895....... ........ 15,442,444 00
Number any amount of policies terminated during the year in Canada :-

| 1 | No. 54 | Amount. <br> \$ 7732946 |
| :---: | :---: | :---: |
| 2. By maturity. | 3 | 3,300 00 |
| 3. By expiry.... | 2 | 5,700 00 |
| 4. By surrender (including 2 industrial policies for $\$ 325$ ). <br> (For which cash value has been paid, $\$ 19,414.92$.) | 135 | 198,440 00 |
| 5. By surrender, $\$ 80,500$. <br> (For which paid-up policies have been granted to amount of $\$ 18,235$.) |  |  |
| Difference of amounts carried out .... .............. |  | 62,265 00 |
| 6. By lapse (including 2 industrial policies for \$70.)..... | 724 | 1,020,070 00 |
|  | 918 | \$1,367,104 46 |



## Department of Finance-Insurance Branch.

## THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Statement for the Year Ending 30 th November, 1895.
Chairman-Pascoe DuPre Grenfell. I Manager-Philip R. D. MacLagan. Principal Offices-Edinburgh and London.

| Managing Director and Chief Agent in |
| ---: | ---: |
| Canada-Tros. Davidson. |$\quad$ Head Office in Canada-Montreal.

(Established, 1809. Incorporated, 1824. Commenced business in Canada, 1862.)

## (For Capital and Assets in Canada, see Fire Statement.)

liabilities in canada.
Under Policies issued previous to 31st March. 1878.
Amount estimated to cover the net reserve on all outstanding policies in Canada.

\$ 250,000 00
Claims for death losses, unadjusted but not resisted (including \$4,423.86 bonus additions) ..... 17,91385
Total net liabilities to said policy-holders in Canada ..... \$ 267,913 85
Under Policies issued subsequent to 31st March, 1878.
Amount estimated to cover the net reserve on all outstanding policies in Canada (including reserve on business of the Scottish Provincial Assurance Co) ..... $\$ 3 \div 5,00000$
Due on account of general expenses in Canada ..... 1,677 11
Total net liabilities to said policy-holders in Canada. ..... \$ $3 \div 6,67711$
Total liabilities to all policy-holders in Canada ..... $\$ 594,590 \quad 96$
INCOME IN CANADA.
Amount of premiums received in cash during the year on life policies in Canada ..... \$ 33,531 75
Total income in Canada \$ 33,531 75
EXPENDITURE IN CANADA.
Total amount paid for death claims (including bonus additions). ..... \$ 25,137. 81
Cash paid for matured endowments in Canada ..... 1,426 28
Amount paid for surrendered policies. ..... 11276
57840
Total net amount paid to policy-holders in Canada ..... \& 32,255 25

## NORTH BRITISH AND MERCANTILE-Continued.

## EXPENDITURE IN CANADA-Continued.

Cash paid for commissions, salaries and other expenses of officials ..... 2,445 48
Miscellaneous payments, viz.:-Postage, stationery, telegrams, \&c.,$\$ 76.71$; insurance superintendence, $\$ 18.04$; medical fees, $\$ 12.50$;proportion of general expenses payable by life branch, $\$ 1,500$; lawexpenses, $\$ 192.50$.1,799 75
Total expenditure in Canada. ..... \$ 36,584 48
MISCELLANEOUS.
Number of new policies reported during the year as taken in Canada ..... 2
Amount of said poltcies.
Number of policies become claims in Canadu during the year ..... 19\$ 15,00000
Amount of said claims (including $\$ 11,040.29$ bonus additions)
533
533
Number of policies in force in Canada at date
Number of policies in force in Canada at date
\$1,083,225 99
\$1,083,225 99
Amount of said policies.
Amount of said policies. ..... 204,883 67
Total amount of policies in force, 30th November, 1895. ..... $1,288,10966$
Number and amount of policies terminated during the year in Canada:-

1. By death (including bonus additions, $\$ 10,614.01$ ) ..... \$ 43,05166
2. By maturity (including bonus additions, $\$ 426.28$ ) ..... 1,426 28
3. By surrender (including bonus additions, \$2,401.75). ..... 24,874 424. Bonuses surrendered.2.773 892,321 51
Total (including bonus additions, $\$ 16,542.08$ ). ..... 26
$\$ \quad 74,44776$
Amount.
Amount.
Policies in force at beginning of year (inclusive of bonuses, $\$ 218,914.82$ ) ..... \$1,325,026 49
Policies issued during the yeur. ..... 15,000 $n 0$
Bonuses added during the year. ..... 1,577 86
Policies revived during the year (including bonus additions, \$933.07) 20,953 07
Policies terminated as above (inclusive of bonuses) ..... 74,447 76
Policies in force at date of statement (inclusive of bonuses, $\$ 204,883.67$ ) ..... 533

$$
1,288,10966
$$Details of Scottish Provincial policies included in above statement.



# Department of Finance-Insurance Branch. 

## NORTH BRITISH AND MERCANTILE-Continued.

Details of North British and Mercartile Policies issued since 31st March, 1878.

|  | No. |  | Amount. |
| :---: | :---: | :---: | :---: |
| Policies in force at beginning of year in Canada (inclusive of bonus additions, $\$ 11,2+4.37$ ). | 77 | \$ | 294,345 04 |
|  |  |  |  |
|  |  |  |  |
| Policies terminated as above (inclusive of bonus additions, $\$ 521.95$ ) | 1 |  | 15,521 |
| Policies in force at date of statement (inclusive of bonus additions, $\$ 11.655 .49$ ) | 80 |  | 312,756 |

General Business Statement for the Year ended 31st December, 1895.
life assurance account, 1895.


Amount of annuity fund at the be-
ginning of the year.
Consideration for annuities granted, after deduction of reassurances..
Premiums, after deduction of reassurance premiums. Interest-less income tax.

ANNUITX ACCOUNT, 1895.


# NORTH BRITISH AND MERCANTILE-Concluded. 

LIfe balance sheet, 31st december, 1895.

| liabilities. |  | assers. |  |
| :---: | :---: | :---: | :---: |
| Life assurance fund at 31st December, 1895. |  |  | £ |
|  | $\begin{array}{r} 6,848,36919 \\ 271,134 \\ 13 \\ \hline \end{array}$ | Mortgages on property within the United Kingdom. | 1,839,851 136 |
| Outstanding liabilities. |  | Mortgages on property out of the |  |
| Claims admitted but | $271,134 \quad 13 \quad 1$ | United Kingdom.............. . | 782,106 7 |
| not paid...... .. £152,151 179 |  | Loans on security of rent charges. . | 102,493 19 |
| Commission, etc., due 24,340138 |  | Loans secured upon public rates... | 60,120 7 |
| Re-assurance premiums due but not paid |  | Loans on the Company's policies within the surrender values. | 310,248 1210 |
|  |  | Loans on life interests and rever- |  |
| Unclaimed policy |  | sions..... ....... . . . . . . . | 657,283 15 |
| values $\ldots \ldots \ldots . . . \quad 6,04610 \quad 2$ |  | Life interests and annuities pur- |  |
| Due to fire department ....... <br> Due to annuity branch $\qquad$ |  | Indian and colonial governmentsecurities . .................. | 15,410 16 |
|  |  |  | 503,447 18 |
|  |  | Guaranteed Indian railway stock.. | 60,362 11 |
|  |  | Indian government railway annuities. | $\begin{array}{rrrr}9,606 & 1 & 2 \\ 15,009 & 5 & 11\end{array}$ |
|  |  | British municipal bonds. .......... | 15,009 511 |
|  |  | Indian and colonial municipal securties.. | 614,543 8 |
|  |  | Railway and other debentures and debenture stocks. | 682,042 15 |
|  |  | Foreign railway bonds. . . . . . . . . . . | 274,484 13 |
|  |  | Foreign railway guaranteed stock. . | 15,496 6 |
|  |  | British railway preference stock.... | 104,085 11 |
|  |  | Loans in London on security. . . . . . | 100,000 0 |
|  |  | Foreign municipal securities...... | 22,517 18 |
|  |  | Foreign government securities..... | 136,944 4 |
|  |  | Freehold property................. | 25,328 1 . |
|  |  | Ground rents. . . . . . . . . . . . . . . . | 20,417 11 |
|  |  | House property ........... . . . . . | 5591 |
|  |  | Deposits with colonial banks. | 87,687 19 |
|  |  | Deposit and debenture stocks of colonial banks | 12,375 0 |
|  |  | Loans upon personal security...... | 260,871 10 |
|  |  | Half-credit premiums secured upon policies. | 16,036 14 |
|  |  | Agents' balances................... | 84,1974 |
|  |  | Outstanding premiums............ | 97,573 1 |
|  |  | Outstanding interest | 95,657 12 |
|  |  | Cash in bank andin hand abroad... | 26,073 18 |
|  |  | Cash in bank and in hand at home. | 86,588 4 |
|  |  | Bills receivable. | 827 |
|  | $£ 7,119,50412 \quad 6$ |  | ¢7,119,504 12 |

anNUity balance sheet, 31st december, 1895. liabilities.


For general balance sheet see fire statement.

## Department of Finance-Insurance Branch.

## THE NORTH-WESTERN MUTUAL LIFE INSURANCE COMPANY.

Statement for the Year ending 31st December, 1895.


## EXPENDITURE IN CANADA.

Amount paid during the year on claims in Canada, viz. :-
On account of death claims . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 8 17,842 00 Matured endowments ..... 19,70700
Total amount paid for death claims and matured endowments .......... \$ ..... 37,549 00
Amount paid for surrendered policies ..... 1,401 72
Amount paid for dividends or bonuses to policy-holders. ..... 4,528 89
Total expenditure in Canada ..... 43,47961

## NORTH-WESTERN MUTUAL-Continued.

PREMIUM NOTE ACCOUNT-CANADIAN POLICIES.
Premium obligations on hand at commencement of year ..... \$ ..... 2351
do received during the year. ..... 1470
Total. .....  3821
Deductions during the year, viz.:-
Amount of obligations used in payment of dividends to policy-holders...\$ 223.
Total deductions ..... 2234
Balance-note assets at ond of year ..... 1. 87
miscellaneous.
Number of policies become claims in Canada during the year. ..... 25
Amount of said claims ..... \$ 37,549 00
Number of policies in force in Canada at date ..... 342
Amount of said policies ..... 464,12500
Number and amount of policies terminated during the year in Canada:-

Total........ .......................................... ......... 1 ..... $3,65+00$ -
Policies terminated as above. ..... 47,0:30 00
Policies in force at date of statement ..... 342

# Lepartment of Finance-Insurance Branch. 

## NORTH-WESTERN MUTUAL—Continued.

General Business Statement for the Year ending 31st Degember, 189.<br>INCOME.

Total premium income........................................ ......... ........ \$ 13,576,072 68
Cash received for interest and dividends. .................................... 3,834,698 03
Cash received for rents............................... ............. ............. 109,642 23
Cash for discounts on maturing endowments paid in advance.......... 6,093 47
Miscellaneous. .. .... ................................................................. 27,26941
Total income... ....... ........................... ............... $\$ 17,550,77582$

DISBURSEMENTS.
Total amount paid for losses and matured endowments.................. \$ 3,512,740 40
Cash paid to annuitants................ .......................................... $\quad 2,55426$
Premium notes voided by lapse................................................ 13,78090
Surrender values applied in payment of premiums....................... 3,825 81
Surrender values applied to purchase paid up insurance and annuities $\quad 358,24158$
Surrender values paid in cash. 496,823 09
Dividends applied to payment of premiums or to the purchase of
paid-up additions, \&c.....................................................
996,18966
Paid policy-holders for dividends................................................ 300,70499
Commissions to agents.. ............................... ... ........................ 1,543,571 52
Medical examiners' fees. ............................................... .... ...... 119,691 15
Salaries of officers and office employees...... ................................ 307,09617
Taxes, licenses and fees............................................................. 194,323 73
Advertising, printing, stationery and postage............. ................. 113,607 43
Rent........................ ... ... ....................................... .......... 25,000 00
Legal expenses.................... ............................... ...... .......... 48,014 97
General expenses ............ ........ .... ........................................ 620,496 76
Total disbursements............... ............................. $\$ 8,656,66242$

| Assets. |  |
| :---: | :---: |
| Ledger value of real estate, exclusive of all encumbrances.............. \$ | 1,400,863 15 |
| Loans on bond and mortgages, first liens, on real estate............... | 59,041,112 24 |
| Loans in cash to policy-holders on the company's policies assigned as collateral. | 1,948,050 00 |
| Premium notes, loans or liens on policies in force.............. ......... | 418,301. 84 |
| Par value of bonds owned. | 11,770,665 00 |
| Cash on hand and in banks | 4,606,084 82 |
| Agents' ledger balances............................................ .............. | 8,267 88 |
| Total.............................. . ................................ ${ }^{\text {¢ }}$ | 79,193,344 93 |
| Doduct agents' credit balances, $\$ 17,555.05$; and company's debits, $\$ 54,918.75$. | 72,473 80 |
| Total net or leger assets......... .............................. $\$$ | 79,120,871 13 |



## Department of Finance-Insurance Branch.

## THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

Statement for the Year ending 31st December, 1895.<br>President-Isaac E. Bowman.

Secretary-W. H. Riddell. | Manager and Chief Agent-Wm. Hendry. Head Office-Waterloo, Ontario.
(Incorporated in 1869 by Act of the Legislature of the Province of Ontario, 32 Vic., cap. 17; amended in 1874 by 37 Vic., cap. 86. Incorporated in 1878 by Act of the Parliament of the Dominion of Canada, 41 Vic., cap. 33; amended in 1889 by 52 Vic., cap. 96 , and in 1894 by 57 Vic., cap. 123. Commenced business in Canada in 1870.)

## No Capital Stock.

## ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (less encumbrances; held by the company. ....... \$ 45,968 35
Amounts secured by way of loans on real estate by bond or mortgage, first liens
$1,604,33516$
Amounts secured by way of loans on real estate by bond or mortgage, second liens

3,25683
(Amount of loans, as above, on which interest has been overdue for one year or more previous to statement, $\$ 83,528.00$.)
Amount of louns made to policy-holders on the company's policies assigned as collaterals.

417,822 62
Premium obligations on policies in force. ........................................ 48, 430 72
Stocks and bonds owned by the company, viz.:-
Deposited with the Receiver General.

|  | Par Value. Market Value. |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| City of Guelph bonds. |  | 10,000 00 | \$ | 10,280 40 |
| City of St. Catharines bon |  | 7,982 46 |  | 8,095 93 |
| Village of Brussels bonds |  | 10,000 00 |  | 10,000 00 |
| Village of Merritton bonds |  | 2,845 95 |  | 2,965 03 |
| Town of Waterloo bonds. |  | 5,434 00 |  | 5,520 00 |
| Town of Owen Sound bonds |  | 15,000 00 |  | 15,320 40 |
| Town of Collingwood bonds |  | 2,20000 |  | 2,200 00 |
| Town of Windsor bonds |  | 12,000 00 |  | 12,442 77 |
| Township of Woolwich bonds |  | 3,890 00 |  | 3,930 00 |
| Village of Georgetown bonds |  | 35,500 00 |  | 37,810 08 |
|  |  | 104,852 41 |  | 108,564 61 |

In possession of the Company.

| Town of Thorold bonds | 2,617 06 | \$ | 2,740 00 |
| :---: | :---: | :---: | :---: |
| Town of Berlin bonds | 44,969 00 |  | 47,436 87 |
| Town of Waterloo bonds | 30,025 25 |  | 30,528 26 |
| Town of Milton bonds. | 13,977 94 |  | 14,850 1 ' |
| Township of Sarawak bonds | 30000 |  | 36786 |
| Village of Ridgetown bonds | 35,688 72 |  | 37,446 68 |
| Village of Blyth bonds. | 3,000 00 |  | 3,039 15 |
| Village of Merritton bonds. | 18,098 55 |  | 18,661 41 |
| Village of Wiarton bonds. | 4,500 10 |  | 4,664 28 |
| Village of Southampton bonds | 5,71000 |  | 5,945 12 |
| Village of Parkhill bonds. | 6,200 00 |  | 6,490 11 |
| Village of Lucan bonds... | 2,000 00 |  | 2,056 00 |
| Township of Woolwich bonds. | 1,545 00 |  | 1,577 20 |
| Preston separate school bonds | 81964 |  | 81904 |

## ONTARIO MUTUAL LIFE-Continued.

## In possession of the Company-Concluded.

| Town of Listowel bonds |  | 12,000 00 | \$ | 12,085 40 |
| :---: | :---: | :---: | :---: | :---: |
| Village of Dunnville bonds |  | 5,286 69 |  | 万,669 33 |
| Village of Elmira bonds |  | 9,000 00 |  | 9,317 09 |
| Town of Alliston bonds, |  | 11,350 00 |  | 11,812 18 |
| Village of Acton bonds |  | 5,500 00 |  | 5.92491 |
| Town of Windsor bonds |  | 71,772 69 |  | 75,323 17 |
| Town of Goderich bonds |  | 34,367 54 |  | 35,320 74 |
| Village of Georgetown bonds |  | 1,60000 |  | 1,680 44 |
| Village of Hespeler bonds |  | 9,49890 |  | 9,770 95 |
| Village of Leamington bonds |  | 3,742 92 |  | 3,862 79 |
| Village of Thamesville bonds |  | 40500 |  | 41112 |
| Village of Markham bonds.. |  | 1,226 54 |  | 1,091 02 |
| Village of Markdale bonds |  | 43519 |  | 44177 |
| Village of Preston bonds.. |  | 2,713 92 |  | 2,792 47 |
| City of Winnipeg bonds |  | 50,00000 |  | 51,74173 |
| Town of Niagara Falls bonds |  | 24,352 89 |  | 25,664 14 |
| Town of Mitchell bonds |  | 20,296 07 |  | 20,296 07 |
| Town of Simcoe bonds. |  | 9,691 45 |  | 10,240 94 |
| Town of Exeter bonds |  | 9,380 04 |  | 9,744 76 |
| Town of Newmarket bonds. |  | 6,710 26 |  | 7,065 92 |
| Town of Edmonton bonds |  | 26,770 50 |  | 27,451 60 |
| Town of Meaford bonds |  | 19,698 97 |  | 22,101 39 |
| Town of Almonte bonds |  | 3,400 00 |  | 3,796 79 |
| Town of Ingersoll bonds |  | 36,863 96 |  | 37,159 68 |
| Village of Tottenham bo |  | 3,932 60 |  | 4,007 74 |
| Town of Brandon bonds. |  | 15,000 00 |  | 15,222 96 |
| Town of Petrolia bonds |  | 5,105 52 |  | 5,152 43 |
| Town of Prince Albert bonds |  | 3,00000 |  | 3,350 66 |
| Town of Waterloo separate school bonds |  | 1,200 00 |  | 1,200 00 |
| Township of Wilmot bonds. |  | 1,745 55 |  | 1,819 14 |
| Galt R. C. separate school bonds |  | 2,200 00 |  | 2,200 00 |
| Township of McKim bonds. |  | 1,108 96 |  | 1,158 84 |
| Village of Ottawa East bonds |  | 2,500 00 |  | 2,61610 |
| Village of Beamsville bonds |  | 12,810 00 |  | 14,368 59 |
| Township of Jocelyn bonds. |  | ${ }^{6} 0000$ |  | 71058 |
| Township of Springer. |  | 2,76150 |  | 2,761 50 |
| Total in pussession of company |  | 597,677 62 | \$ | 621,957 08 |
| Total par and market values |  | 702,530 03 | \$ | 730,521 63 |

Carried out at market value
730,521 69
Cash at head office
Cush in banks, viz.:


Total
51,625 62
Agente' ledger balances.
30810
Total
$\$ 2,903,32623$
OTHER ASSETS.


## LIABILITIES.

[^58]Net reinsurance reserve

## Department of Finance-Insurance Branch.

ONTARIO MUTUAL LIFE-Ciontinued.
$\dagger$ Claims for death losses unadjusted but not resisted. ..... \$ 10,625 00
Net amount of unsettled claims ( $\$ 125$ of which accrued in previous years) ..... 10,625 00
Premiums paid in advance ..... 49339
Deposit on account of mortgage ..... 37500
Total liabilities ..... \$2,944,776 39
Surplus on policy-holders' account ..... $\$ 178,79860$
INCOME DURING THE YEAR.
Cash received for premiums ..... \$ 522,383 48
Premium obligations taken in part payment of premiums ..... 4,304 64
Premiums paid by dividends. ..... 60,188 23
Cash received for annuitien. ..... 3,777 50
Total ..... \$ 590,653 85
Deduct premiums paid to other companios for reinsurance ..... 49101
Not premium income ..... \$ 590,16284
Amount received for interest ..... 144,916 90
Total income .....  835,07974
EXPENDITURE DURING THE YEAR.
Total net amount paid during the year for death claims. ..... $\$ 143,23840$
Premium obligations $u$
Total \$ 143,981 00 ..... Nil.
Total amount paid for death claims (of this amount $\$ 18,200$ accrued in previous years) 143,98100
Cash paid for matured endowments ..... \$ 36,186 36
Premium obligations used in payment of same.. ... ........................... 26364
Total amount paid for matured endowments ..... 36,450 00
Cash paid to annuitants. ..... 26650
Cash paid for surrendered policies ..... 75,961 94
Premium obligations used in purchase of surrendered policies ..... 1,549 57
do do voided by lapse ..... 40171
Cash dividends paid to policy-holders ..... 3,636 13
Cash dividends applied in payment of premiums ..... 60,188 23
Cash dividends applied in payment of interest on premium obligations ..... 4,314 43
Premium obligations used in payment of dividends to policy-hulders ..... 207982
Cash paid for commission, salaries and other expenses of officials ..... 95,243 11
Cash paid for taxes, licenses, fees or fines ..... 1,703 45
All other expenses, viz. :-Medical examinations, $\$ 7,084.25$; books andstationery, $\$ 642.27$; rent of agents' offices, $\$ 1,220.65$; telegraphand telephone, $\$ 175.17$; postage, $\$ 1,299.07$; printing, $\$ 1,131.31$;advertising, \$2,639.71; travelling expenser, $\$ 1,045.25$; commissionon loans and valuation feess, $\$ 770.32$; solicitors' fees, $\$ 849.81$;office furnishings, $\$ 231.55$; incidentals, $\$ 2,117.20$; fire insurance,$\$ 64.60^{\circ}$; insurance department, $\$ 283.61$.19,554 83
Total cash expenditure ..... 445,330 72

[^59]
## ONTARIO MUTUAL LIFE—Concluded.

PREMIUM NOTE ACCOUNT.


Total deduction ${ }^{*} . . . . . .$. ........................... ............... 5,23859
Balance-note assets at end of year.
\$ 48,930 72

## MIBCELLANEOUS.

Number of new policies reported during the year as taken in Canada.

1,670
Amount of said policies..................................................
Number of policies become claims in Canada during the year (including matured endowments)...................... 124
Amount of said claims............. .................... ...............
Number of policies in force in Canada at date...... ........... 14,419
Amount of said policies................................. $\$ 19,312,47738$
Amount of said policies reinsured in other licensed companies, including $\$ 1,053.75$ bonus additions. . . . . . . . . . 34,053 75

Net amount in force at 31st December, 1895.
19.278.423 63

4. By surrender . ............. ............. .....................
(For which cash value has been paid, $\$ 76,419.91$.)
5. By surrender, $\$ 40,000$.
(For which paid-up policies have been granted to amount of $\$ 7,093$.)
Difference of amounts carried out
32,90700
6. By lapse ............................................................ 983

Total
1,462
$\$ 2,000.87900$

|  | . | Amount. |
| :---: | :---: | :---: |
| Policies in force at beginning of year. . | 4,147 | \$ 18,767,698 38 |
| Policies issued during the year | 1,758 | 2,590,218 00 |
| Policies revived | 39 | 45,440 00 |
| Policies terminated as above | 1,462 | 2,000,879 00 |
| Policies terminated otherwise (not taken) | 63 | 90,000 00 |
| Policies in furce at date of statement | 14,419 | 19,312,477 38 |

Number of insured lives at beginning of year....... ............ 12,640
Number of new insurers during the year................ ....... 1,538
Number of deaths during the year among the insured....... 92
Number of insured whose policies have been terminated
during the year otherwise than by death.................. 1,252
Number of insured lives at date of statement. ................... 12,834

## Department of Finance-Insurance Branch.

PHGENIX MUTUAL LIFE INSURANCE COMPANY.<br>Statement for the Year ending 31st December, 1895.<br>President-Jonathan B. Bunce. | Secretary-Ceas. H. Lawrence. Principal Office-Hartford, Conn.<br>Chief Agent in CanadaMrs. H. D. Simpson.<br>Head Office in Canada-Montreal. (Incorporated, May, 1851. Commenced business in Canada, October, 1866.)


59 Victoria. Sessional Papers (No. 4.) ..... A. 1896
PHOENIX MUTUAL LIFE—Continued.
EXPENDITURE IN OANADA.
Amount paid during the year on claims in Canada, viz.:-
On account of death claims. ..... $\$ 36,15500$
On account of matured endowments ..... 26,07200
Nec amount paid on account of claims. .....  $\quad 62,22700$
Cash paid for surrendered policies. ..... 2,663 00
Cash dividends applied in payment of premiums in Canada ..... 5,59b 02
Total net amount paid to policy-holders in Canada ..... \$ 70,486 02
Cash paid for commission, salaries and other expenses of officials inCanadaTotal expenditure in Canada.
$\qquad$
MISCELLANEOUS.
Number of policies become claims in Canada during the jear ..... 42
Amount of said claims ..... \$ 67,883 00
Number of policies in force in Canada at 31st December, 1895 ..... 893
Amount of said policies ..... 955,183 n0
Number and amount of policies terminated during the year in Canada :-

|  | No. |  | Amount. |
| :---: | :---: | :---: | :---: |
| 1. By death ..... ................................................ ..... | 22 | \$ | 39,391 00 |
| 2. By maturity. | 17 |  | 22,799 00 |
| 3. By surrender $\qquad$ <br> (For which cash value has been paid, $\$ 2,663$.) | 4 |  | 6,001 00 |
| 4. By surrender, $\$ 13,405$. <br> (For which paid up policies have been granted to amount of $\$ 10,493$.) |  |  |  |
| Difference of amounts carried out.............. ................ |  |  | 2,912 00 |
| Total.. | 43 | \$ | 71,103 00 |

Number of lives insured-No return.

## Department of Finance-Insurance Branch.

## PHEENIX MUTUAL-Continued.

General Business Statement for the Year ending 31st December, 1895.
income during the year 1895.
Total premium income ..... \$1,330,732 63
Interest and dividends. ..... 507,955 96
Discount on claims paid in advance ..... 16007
Received for rents ..... 29,873 33
Received for profits on sales of bonds or stocks. ..... 5,222 56
Dividends and surrender values on reinsurances. ..... 47229
Profit and loss ..... 7,09570
Total income \$1,881,512 54
DISBURSEMENTS DURING THE YEAR 1895.
Total net amount paid for losses and matured endowments ..... \$ 838,219 61
Cash paid to annuitants ..... 2,152 00
Premium notes, loans or liens used in purchase of surrendered policies. ..... 9,842 60
Premium notes, loans or liens used in payment of dividends to policy- holders ..... 11998
Cash dividends paid policy-holders ..... 2,828 58
Cash dividends applied to pay running premiums ..... 124,454 80
Cash dividends applied to purchase paid-up additions and annuities ..... 27,030 96
Surrender values paid in cash ..... 102,046 56
Surrender values applied to pay running premiams ..... 5,895 15
Surrender values applied to purchase paid-up insurance and annuities. ..... 65956
Paid for commissions and bonus to agents.... ..... 234,866 90
Salaries and allowances to managers and agents ..... 59,371 60
Medical examiners' fees and inspection of risks ..... 36,795 20
Salaries of officers and office employees. ..... 62,784 26
Taxes, licenses and insurance department fees ..... 57,329 78
Rent ..... 18,934 05
Miscellaneous expenditures ..... 101,005 68
Total disbursements \$1,684,337 27
ASSETS.
Cost value of real estate exclusive of all encumbrances \$ 858,950 29
Loans on mortgage on real estale. ..... 5,978,010 92
Loans secured by pledge of bonds, stocks or other marketable collaterals. ..... 5,600 00
Loans on the company's policies assigned as collateral ..... 205,946 00
Premium notes loans or liens on policies in force. ..... 500,246 09
Cost value of bonds and stocks owned ..... 2,364,416 63
Cash on hand and in banks. ..... 203,266 88
Total net or ledger assets $\$ 10,116,43681$
OTHER ASSETS.
Interest due and accrued ..... 146,502 32
Market value of bonds and stocks over cost ..... 41,205 31
Outstanding and deferred premiums ..... 144,720 29
Total assets $. \$ 10,448,86473$
59 Victoria. Sessional Papers (No. 4.) ..... A. 1896
PHEENIX MUTUAL-Concluded.
LIABILITIES.
Net reinsurance reserve ..... \$9,487,291 00
Special policy reserve ..... 228,022 00
Total policy olaims ..... 54,430 00
Amount of unpaid dividends or other profits due policy-holders (estimated) ..... 2,500 00
Premiums paid in advance ..... 7,71000
Reserve on real estate account ..... 99,528 00
Total liabilities ..... \$9,879,481 00
Gross surplus on policy-holders' account ..... \$ 569,383 73
EXHIBIT OF POLICIRS.
Number of new policies issued during the year. ..... 6,161
Amount of said policies ..... $\$ 11,17011700$
Number of policies terminated during the year ..... 4,158
Total amount terminated ..... $7,594.66000$
Number of policies in force at date of statement ..... 24,999
Net amount of said policies ..... 40,460,331 00

## Department of Finance-Insurance Branch.

## THE PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

Statement for the Year ending 31st December, 1895.
President—Charles E. Willard. $\quad$ Secretary—William E. Stevens. Principal Office—New York City.
Chief Agent in Canada-R. H. Matson. | Head Office in Canada.. Toronto. (Incorporated, 25th February, 1875. Commenced business in Canada, March, 1889.)
oapital.
Amount of capital paid up in cash ....... ..... .. ......... ..................... $\$ 100,00000$

## ASSETB IN CANADA.

Stocks and bonds in deposit with Receiver General, viz:-

|  | Par value. |  | Market value. |  | 59,270 00 |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Province of Quebec 5 per cent bonds | . 8 | 13,500 00 | \$ | 14,580 00 |  |
| Montreal City 4 per cent bonds. |  | 41,000 00 |  | 44,690 00 |  |
| Total par and market values. | . 8 | 54,500 00 | \$ | 59,27000 |  |
| Carried out at market value |  |  |  | . \$ |  |
| Gross premiums due and uncollected on Canadian Gross deferred premiums on same. |  |  | 8 | $\begin{aligned} & 5,14100 \\ & 1,26296 \end{aligned}$ |  |
| Total outstanding and deferred premiums Deduct cost of collection at 20 per cent... |  |  | 8 | $\begin{aligned} & 6,40396 \\ & 1,28079 \end{aligned}$ |  |
| Net outstanding and deferred premiums |  |  |  |  | 5,123 17 |
| Total assets in Canada... |  |  |  | . ..... \$ | 64,393 17 |

## LIABILITIES IN CANADA.

| Amount computed or estimated to cover the net present value of all |
| :--- |
| Canadian policies in force................................................. $\$ 59,18700$ |
| Claims for death losses unadjusted but not resisted...................... |

INCOME IN CANADA.
Cash received for premiums........ ............................................. $\$ 83,71035$
Premiums paid by dividends ................ ...... ................ .............. 7,748 80
Total premium income.......................... ......... ........ \$ 91,459 15
Received for interest on bonds in Canada...... .................................. 2,31500
Total income in Canada............................................. \$ 93,774 15

## THE PROVIDENT SAVINGS—Continued.

EXPENDITURE IN CANADA.
Net amount paid for death claims. ..... \$ 32,745 00
Cash paid for surrendered policies ..... 1,049 36
Cash dividends applied in payment of premiums in Canada ..... 774880
Total net amount paid to policy-holders in Canada.Cash paid for commissions, salaries and all other expenses of officialsin Canada.17,866 97
Cash paid for taxes, de. ..... 1,783 97
Miscellaneous payments, viz.:-
Office rent, $\$ 540.40$; advertising, $\$ 733.40$; medical fees, $\$ 961$;postage, stationery and general expenses, $\$ 1,765.03$.3,999 83
Total expenditure in Canada .....  865,19393
MISCELLANEOUS.
Number of new policies reported during the year as taken in Canada. 399 Amount of said policies .....  $\$ 962,16800$
Number of policies become claims in Canada during the year. ..... 16
Amount of said claims ..... 46,166 00
Number of policies in force in Canada at date ..... 1,496
Net amount in force, 31st December, 1895 ..... $3,449,69800$
Number and amount of policies terminated during the year in Canada:-

1. By death. No.
2. By expiry ..... 216
(For which cash value has bcen paid, $\$ 1,049.36$ )
3. By surrender, $\$ 6,000$.
(For which paid-up policy has been granted to amount of $\$ 530$.) Difference of amounts carried out.......................
Total ..... 2481No.
Policies in force in Canada at the beginning of the year ..... 1,371Policies issued during the year399
Policies terminated as above ..... 248Policies terminated otherwise.26
Policies in force at date of statement. ..... 1,496$\$ 545,636 \quad 00$
Amount.$\$ 3,131,38600$
962,168 00
545,636 00
98.2:0 00
Number of insured lives at beginning of year. ..... 1,257
Number of new insurers during the year.
Number of new insurers during the year. ..... 362 ..... 362
Number of deaths during the year among the insured. ..... 14
Number of insured whose policies have been terminated during the year otherwise than by death. ..... 227
Number of insured lives at date of statement. ..... 1,378

## Department of Finance-Insurance Branch.

THE PROVIDENT SAVINGS-Continued.
General Business Statement for the Year ending 31st December, 1895. INCOME DURING THE YEAR.
Total premium income \$2,158,013 34
Interest ..... 61,771 77
Rents ..... 27,074 72
Total income \$2,246,859 73
DIBBURSEMENTS DURING THE YEAR.
Amount paid for losses ..... \$1,220,791 74
Annuitants ..... $1.581{ }^{-4} 40$
Surrender values paid in cash ..... 5,331 ${ }^{-22}$
Surrender values applied to purchase paid-up policies and annuities ..... 3,021-29
Dividends paid policy-holders in cash. ..... 36,759 78 ..... 36,759 78
Dividends applied by policy-holders to pay running premiams. ..... 223,926 72
Commissions to agents ..... 315,689 68
Dividends to stockholders. ..... 6,977 60
Salaries and allowances to managers and agents... ..... 17,777 75
Salaries of officers and office employees ..... 94,973 91
Medical examiners' fees ..... 34,896 19
Taxes, licenses and insurance department fees. ..... 31,631 54
Rent ..... 22,704 79
Commuting commissions ..... 1,750 00
All other expenditure ..... 129,398 08
Total disbursements ..... \$2,147,211 69
ASSETS.
Cost value of real estate, unencumbered ..... \$ 241,384 28
Loans on bonds and mortnages, first liens on real estate ..... 224,400 00
Loans secured by pledge of bonds, stocks and other marketable col- laterals ..... 75,00000
Loans to policy-holders on the company's policies, assigned as col- laterals ..... 20,300 41
Book value of bonds and stocks owned ..... 967,833 52
Cash on hand and in banks ..... 140,777 77
Bills receivable and agents' ledger balances. ..... 67,169 94
Total net or invested assets .....  $1,736,86592$
Deduct depreciation from cost of assets to bring the same to market value ..... 11,103 86
Deduct agents' credit balances. ..... 30305
Total net or invested assets, less depreciation ..... \$1,725,459 01
other assrts.
Interest due and accrued ..... 18,823 50
Rents due and accrued ..... 7,109 50
Market value of real eatate over cost ..... 15,00000
Net amount of uncollected and deferred premiums. ..... 214,963 49
Total. ..... 81,981,355 50
Deduct items not admitted ..... 67,169 94
Total assets ..... $\$ 1,914,185 \quad 56$
THE PROVIDENT SAVINGS—Concluded.
LIABILITIES.
*Net reinsurance reserve on 31st December, 1895 ..... \$ 978,235 00
Total policy claims ..... 192,786 00
Premiums paid in advance. ..... 5,986 24
Reserve on cancelled policies upon which a surrender value may be demanded ..... 38267
Miscellaneous ..... $23,43 \div 17$
Capital stock paid up ..... $.81,200,82408$
Gross surplus ..... \$ 680,531 42
EXHIBIT OF POLICIES,
Number of new policies issued ..... 7,729
Number of policies terminated ..... 7,818
Number of policies in force at 31st December, 1895 ..... 25,704
Net amount in force at 31st December, 1895 ..... 81,814,921 00

[^60]
## Department of Finance-Insurance Branch.

THE RELIANCE MUTUAL LIFE ASSURANCE SOCIETY.Statement for the Year ending 31st December, 1895.Chairman-W. W. Duffield. | Secretary—E. Clifton Griffith.Principal Office-71 King William Street, London, England.
Chief Agent and Attorney in Canada- $\quad$ Head Office in Canada- J. Cassie Hatton. 1724 Notre Dame Street, Montreal.
(Established, 1840. Commenced business in Canada, 1st August, 1868.)
NO CAPITAL.
AgSETS IN CANADA.
British $2 \frac{3}{4}$ per centconsolidated stock in deposit with Receiver General\$ 110,277 00Cash in hand7943
Cash in Molsons Bauk. ..... 5,353 76
Total assets in Canada ..... \$ 115,710 19
LIABILITIES IN CANADA.
Under Policies issued previous to 31st March, 1878.
*Amount of reserve on all outstanding policies in Canada. .....  867,00000
Claims for death losses unadjusted but not resisted ..... 1,00000
Total liabilities to said policy holders in Canada .....  $\$ 68,00000$
Under Policies issued subsequent to 31st March, 1878.
*Net reserve on all outstanding policies in Canada .....  833,00000
Total net liabilities to said policy holders in Canada .....  833,00000
Total liabilities to all policy holders in Canada $\$ 101,00000$
INCOME IN CANADA.
Gross amount of premiums received in cash during the year on life policies in Canada. .....  6,606 61
Interest on bank deposit ..... 22180
Total income $8 \quad 6,82841$
EXPENDITURE IN CANADA.
Cash paid for death claims .....  $\$ 2,27543$
Cash paid for matured endowments ..... 1,000 00
Amount paid for surrendered policies ..... 3,851 00
Total net amount paid to policy holdors in Canada \$ 7,126 43
Cash paid for commisuions, salaries and other expenses of officials ..... 18162
Cash paid for postage, stationery, \&e ..... 3900
Taxes, \& ..... 405
Total expenditure in Canada7,351 10

[^61]
## RELIANCE MUTUAL LIFE-Concluded.



## Department of Finance-Insurance Branch.

THE ROYAL INSURANCE COMPANY.
Statement for the fear ending 31st December, 1895.
Chairman-M. H. Maxwell. ..... 1
Manager-Chas. Alcock.Principal Office-Liverpool, England.
Chief Agent in Canada-George Simpson. | Bead Office in Canada-Montreal. (Established, 31st May, 1845. Commenced business in Canada, 1851.)
(For Capital and Assets, see Fire Statement.)
LIABILITIES IN CANADA.
Under policies issued pr evious to 31st March, 1878.
*Amount estimated to cover the reserve on all outstanding policies in Canada ..... $\$ 275,00000$
Total net liabilities to said policy-holders in Canada ..... 275,00000
Policies issued subsequent to 31st March, 1878.
*Amount estimated to cover the reserve on all outstanding policies in Canada (including reserve on Queen policies) .....  $\$ 115,00000$
Total net liabilities to said policy-holders in Canada ..... \$ 115,000 00
Total liabilities to all policy-holders in Canada .....  $\$ 390,00000$
INCOME IN CANADA.
Amount of premiums received in cash during the year on life policies in Canada ..... \$ 21,466 32
Total income in Canada. ..... $\$ \quad 21,46632$
EXPENDITURE IN CANADA.
Cash paid on account of death claims .....  819,82994
Amount paid to annuitants ..... 23522
Cash paid for surrendered policies ..... 68193
Cash dividends paid to Canadian policy-holders. ..... 1,45119
Total net amount paid to policy-holders in Canada ..... \$ 22,198 28
Cash paid for commissions, \&c. ..... 71472
Taxes, licenses, fees or fines ..... 10000
Sundry expenditure. ..... 20737
Total expenditure in Canada. $\$ \quad 23,220 \quad 37$

[^62]
## ROYAL-Continued.

MISCELLANEOUS.

| No. |  | Amount. |
| :---: | :---: | :---: |
| Number of new policies reported during the year as taken in Canada $\qquad$ . .....None |  |  |
| Number of policies become claims in Canada during the year... 7 |  |  |
| A mount of said claims (including bonus additions, $\$ 7,393.77$ ). | \$ | 19,829 94 |
| Number of policies in force at date.................... ...... ......... 337 |  |  |
|  |  |  |
| Net amount in force, 31st December, 189 |  | 891,186 95 |

Number and amount of policies terminated during the year in Canada:-


| Policies in force at beginning of year in Canada (including bonus additions, $\$ 134,017.94$ ). | No. |  | Amount. |
| :---: | :---: | :---: | :---: |
|  | 347 | \$ | 914,345 85 |
| Policies terminated as above (including bonus additions \$7,732.73) | 10 |  | 23,158 90 |
| Policies in force at date of statement (including bonus additions, $\$ 126,285.21)$ | 337 |  | 891,186 95 |

Number of insured lives at beginuing of year in Canada........... 322
Number of deaths during the year among the insured............. 7
Number of insured whose policies have been terminated during
the year otherwise than by death .................................. 2
Number of insured lives at date of statement........................... 313
Details of policies (Royal) issued since 31st March, 1878.


## Department of Finance-Insurance Branch.

## ROYAL—Concluded. <br> General Business Statement for the Year ending 31st December, 1895.

LIFE ASSURANCE ACCOUNT.

1895.

Amount of annuity fund at the beginning of the year
Consideration for annuities granted
Interest

ANNUITY ACCOUNT.

|  | £ s. d. | 1895. |  | £ | s. d. |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Annuities. |  | 24,965 | 94 |
|  | 247,961 138 | Commission |  | 341 | 1011 |
|  | 20,130 $7 \quad 3$ | Expenses of management |  | 341 | 15 |
|  | 9,199 14 0 | A mount of aunuity fund at the end of the year, as per balance sheet. |  | 251,643 | 133 |
| £ | 277,291 1411 |  | £ | 277,291 | 1411 |

For Balance Sheet see Fire Statement.)

# THE SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY. 

Statement for the Year ending 31st December, 1895.
President-Lord Kelvin, L.L.D., D.C.L. $\mid$ Secretary-William G. Spens.

Manager-N. B. Gunn. Chief Agent in Canada-W.W. Robertson. Commenced business in Cauada, 1846.)
(A purely mutual society.)

ASSETS IN CANADA.
*Canada Atlantic Railway (Province of Ontario railway subsidy fund) certificates; present value........................................................
$.860,422 \quad 10$
*Canadian Pacific Railway land grant bonds; par value, $\$ 100,000$; market value

96,360 00
Amount of loans made to Canadian policy-holders on the Society's policies assigned as collaterals.

18,505 54
Interest due
30934
Gross premiums due and uncollected on Canadian policies in force....................................................... 79
Total assets in Canada............................................... 175,68977
LIABILIties in canada.
$\dagger$ Amount estimated to cover the net reserve on all outstanding policies
in Canada........................................................................... $\$ 109,500 \quad 00$
Claims for death losses due and unpaid...................... .................... 14, 14, 00000
Due on account of general expenses.............................................. 2028
Total liabilities in Canada ....................................... $8124,120 \quad 28$
INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies
in Canada................................... ................................ 8 5,820 13
Interest on policy loans................................................................... 74069
Total income......................... ................................. 8 6,560 82

EXPENDITURE IN OANADA.

| Net amount paid for death claims | Nil. |  |
| :---: | :---: | :---: |
| Cash paid for surrendered policiee | 2,912 70 |  |
| Total net amount paid to p | . | 2,912 70 |
| Cash paid for commission | cials in |  |
| Canada |  | 4289 |

Total expenditure in Canada..................................... $\$ 2,95559$

[^63]
## Department of Finance-Insurance Branch.

## SCOTTISH AMICABLE LIFE-Continued.

## MISCELLANEOUS.



Number and amount of policies terminated during the year in Canada:-


Total (including $\$ 705.73$ bonus additions) . ....... $\quad$ C $\$ 21,99740$


Number of insured lives at beginning of year ... .... ............... 111
Number of deaths among the insured............... .................... 1
Number of insured whose policies have been terminated during
the year otherwise than by death................................. 2
Number of insured lives at date of statement............................ 108

General Bubiness Statement for the Year ending 31st Degember, 1895.
revenue account for year ending 31st december, 1895.

| Dr. | £ s. d. |  | Claims by death.. | Cr. |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | £ | s. d. |
| Amounts of funds at beginning of year.. | 3,473,897 | 03 |  | 234,970 | $\begin{array}{ll}0 & 9 \\ 0 & \\ 0\end{array}$ |
|  |  |  |  |  | 12,900 |  |
| Premiums (after deducting reassur ance) | $229,122$ | 65 | Surrenders. Annuities. | 12,995 | $\begin{array}{lll}0 & 0 \\ 9 & 5\end{array}$ |
| Consideration for annuities ....... | $\begin{array}{r} 28,911 \\ 144,194 \end{array}$ | $\begin{array}{ll}9 & 9 \\ 5 & 7\end{array}$ | Commission. | 8,056 | $3{ }^{1}$ |
|  |  |  | Expenses. | 22,557 | 111 |
| Interest, dividends and rents. Office fees | 14, 84 | 50 | Income tax. | 5,427 | 18 2 |
|  |  |  | Written off investments. | 27,984 |  |
|  |  |  | Funds at end of year | 3,539,193 | 69 |
|  | £3,876,209 | 70 |  | £3,876,209 | 70 |

## SCOTTISH AMICABLE LIFE-Concluded.

balanoe sheet on the 31st dechmber, 1895.

LIABILITIES.

| $f$ | s. | d. |
| ---: | ---: | ---: | ---: |
| $3,539,193$ | 6 | 9 |
| 59,382 | 17 | 5 |
| 356 | 2 | 10 |
| 113 | 6 | 3 |
|  |  |  |

ASSETS.

| Mortgages do | s in United Kingdom.... out of United Kingdom. |
| :---: | :---: |
| Loans on | policies................. |
| do | life rents and reversions |
| do | public rates. |
| do | railway shares, |

£ s. d. 582,083 1411 289,650 00 216,052 47 $\begin{array}{rrr}216,052 & 4 & 7 \\ 35,344 & 2 & 4\end{array}$ $1,61914 \quad 7$ $53,000 \quad 0 \quad 0$ 57,265 $10 \quad 0$
Colonial and Foreign Government securities
Municipal securities, British $\ldots \ldots$..... $28,616 \quad 5 \quad \mathbf{5}$

| do | Colsmial...... | 216,990 | 15 | 6 |
| :--- | ---: | ---: | ---: | ---: |
| do | United States | 5,000 | 0 | 0 |

$\begin{array}{rrrr}\text { British railway and otherguaranteed } & \text { 5,000 } & 0 & \\ \text { and preference stocks.......... } & 498,451 & 12 & 3\end{array}$
Debentures and debenture stocks... $\quad 207,005 \quad 1 \quad 8$
Colonial and Foreign railway debentures..

188,828 14 0
Indian guaranteed railway stock ... $\quad 62,125 \quad 0 \quad 0$
United States railway bonds...... $477,531 \quad 2 \quad 3$
Heritable property ............... $201,753 \quad 0 \quad 3$
Ground rents and feu-duties. ...... $337,812 \quad 4 \quad 0$
Outstanding premiums............. 30,582153
do interest....... ...... 3,7208
Interest accrued ............................ 18,558 11 .
Agents' balances ..................... $244 \quad 2$
Bills on hand.
$\begin{array}{lll}10,677 & 8 & 8\end{array}$
Cash on deposit ........................... 28,000 $0 \quad 0$
do current accounts . . . . . . . . .
$£ 3,599,045 \quad 13 \quad 3$

## Department of Finance-Insurance Branch.

## SCOTTISH PROVIDEN I INSTITUTION.

Statement for the Year ending 31st December, 1895.
Manager-James Graham Watson. $\mid \quad$ Secretaries $\left\{\begin{array}{l}\text { John Lamb. } \\ \text { H. R. Cockburn. }\end{array}\right.$ Principal Qffice-6 St. Andrew's Square, Edinburgh. Jno. Dunlop.
(Instituted in 1837. Incorporated by special Acts of Parliament in 1848, 1884 and 1893.)
ASSETS IN CANADA.
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals ..... 10,43900 Stocks and bonds owned by the company, viz.:-
Canadian Pacific Railway first mortgage bonds (deposited with Receiver General) ........ ..... 1,973,783 77
73,973 33 Grand Trunk, Georgian Bay and Lake Erie Railway first mortgage bonds ..... 47,514 71
Toronto Street Railway $\$ \mathbf{1 5 0 , 0 0 0}$ mortgage debentures. ..... 184,205 34
Total carried out at purchase price ..... 2,378,054 40
Interest due. ..... \&
10,08714
do accrued ..... 28,907 39
Total interest ..... 38,994 53
Gross premiums due and uncollected on Canadian policies in force .....  8 ..... 23108
Deduct cost of collection at 20 per cent. ..... 4621
Net assets in Canada ..... 18487
Total assets in Canada \$2,427,672 80
LIABILITIIS IN CANADA.
*Net reinsurance reserve ..... ( 91,571 20
Claims for death losses unadjusted but not resisted ..... 7,706 37
Total liabilitien in Canada $.899,27757$
INCOME IN CANADA.
Cash preminm income ..... 1,985 42
Received for interest or dividends on stocks, \&c. ..... 101,38:3 03
Total income in Canada ..... 103,36845

[^64]
## SCOTTISH PROVIDENT—Continued.

## EXPENDITURE IN CANADA.

Casb paid for death losses in Canada (including bonus additions, \$2,-
7£2.37).. ...... ................................ .....................................\$ ..... 9,069 04
Cash paid for law charges ..... 8020
Total expenditure in Canada ..... $\$ \quad 9,14924$
MISCELLANEOUS.
No. Amount.
Number of policies become claims in Canada during the year....... 4 Amount of said claims (including bonus additions, $\$ 5,582.07$ ).......
Number of policies in force in Canada at date...........................57
Amount of said policies. ..... \$ 114,002 93
Bonus additions thereon ..... 46,233 33
Net amount in force, 31st Docember, 1895. ..... 160,736 26Number and amount of policies terminated during the year in Canada :-

1. By death (including $\$ 5,582.07$ bonus additions)................ $4 .$| No. |
| :--- |
| $\$$ |

Policies in force at beginning of year in Canada (including bonus additions, $\$ 33,030.07$ ) ..... $61 \$ 158,72633$
Bonus additions added during the year. ..... 18,785 33
Terminated as above. ..... $4 \quad 16,77540$
Policies in force at date of statement (including bonus additions, $\$ 46,233.33$ ) ..... 160,73626
Number of insured lives at beginning of year: ..... 61
Number of deaths during the year among the insured ..... 4
Number of insured lives whose policies have been terminated dur- ing the year otherwise than by death
Number of insured lives at date of statement ..... 57

## Department of Finance-Insurance Branch.




## balance sheet as on the 3lst day of decembee, 1895.

 do do out of the United Kingdom................... ities.Loans on mecurity of trust funds... ......................... Loans on deposit with colonial and other ban
Temporary loan on tailway debenture stock.. Loans on personal security, combined with poicies of assuras. Outstanding interest mostly since receive Interest accrued to 31st December, $1895 .$.
Office furniture at head office and branche Cash on hand and on current account.



令安

# THE STANDARD LIFE ASSURANCE COMPANY. 

Statement for the Year ending 15 th November, 1890.
Manager-Spencer C. Thomson.
Secretary-George Oliver.
Principal Cffice-Edinburgh.
Chief Agent in Canada-W. M. Ramsay. I Head Office in Canada-Montıeal. (Established, 1825. Incorporated, 6th June. 1822. Commenced business in Canuda, 1:47.)

## CAPITAL.

Amount of capital authorized and sobncribed for $£ 500,000$ sterling...... $\$ 2,433,3: 3333$
Amount paid up in cash. $58+.00000$

## ABSETS IN CANADA.

Value of real estate in Canada held by the company
. 8356,35911
Amount secured by way of loans on real estate in Canada, by bond or mortgage, first liens
$4,090,42352$
Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals.

355,48584
Bonds in deposit with the Receiver General:-


## Department of Finance-Insurance Branch.

## STANI)ARD LIFE—Continued.

* Municipal debentures in the hands of the company, viz.:


[^65]
## STANDARD LIFE-Continued.

Municipal debentures in the hands of the Company, viz.:-Continued.


[^66]
## Department of Finance-Insurance Branch.

## STANDARD LIFE—Continued.



## LIABILITLES IN CANADA.

Under policies issued previous to 31st March, 1878.

| A |
| :---: |
|  |  |
|  |  |
|  |  |

Total net liabilities to said policy-holders in Canada....... $\$ 1,085,31513$

Under policies issued subsequent to 31st March, 1878.


$\$ 2,713,61700$
Difference carried out. .... ... ....................................................... $\$ 2,692,13100$
Claims for death losses due and unpaid
22,88100
(Of this amount $\$ 1,000$ accrued last year.)
Total net liabilities to said policy-holders in Canada.......\$2,715,012 00
Total net liabilities to all policy-holders in Canada.........83,800.327 13

INCOME IN CANADA.


[^67]STANDARD LIFE-Continued.
EXPENDITURE IN CANADA.
Cash paid for death losses in Canada ..... \$ 211,335 95
Cash paid for matured endowments in Canada. ..... 17,629 33
Net amount paid on account of claims. \$ 228,965 28
Amount paid to annuitants. ..... 3,751 33
Amount paid for surrendered policies. ..... 9,179 11
Cash paid for surrendered bonuses ..... 2,336 29
Total net amount paid to policy-holders in Canada ..... 244,232 01
Cash paid for commissions, salaries and other expenses of officials in Canada ..... 84,958 62
Taxes, licenses, fees or fines
Taxes, licenses, fees or fines ..... 2,116 89 ..... 2,116 89
All other expenditure in Canada, viz.:-Medical fees, $\$ 5,100.39$; law expenses, $\$ 1,531.09$; travelling expenses, $\$ 12,269.84$; advertising. $\$ 1,323.29$; printing, $\$ 1,346.60$; postage, telegrams, \&c., \$2,057.02; books, stationery, \&c., $83,699.06$; express, $\$ 25.95$; directors' fees, $\$ 2,085.00$; rents, $\$ 4,163.94$; furniture and repairs, $\$ 308.50$; sun- dries, \$93.41 ..... 34,004 09
Total expenditure in Canada ..... 365,311 61
MISCELLANEOUS.
Number of new policies reported during the year as taken in Canada ..... 919
Amount of said policies ..... \$1,720,733 33
Number of policies become claims in Canada during the year. ..... 105
Amount of said claims
Number of policies in force in Canada at date. ..... 7,189239,472 92
Amount of said policies. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$ 14,307,01158$ Bonus additions thereon ..... 877,825 11
\$15,184,836 69
Amount of said policies reinsured in other licensed companies in Canada including $\$ 646.00$ bonus additions ..... 56,146 00
Net amount of policies in force in Canada at 15th November, 1895. ..... $15,128,690$ ..... 69
Number and amount of policies terminated during the year in Canada:-


## Department of Finance-Insurance Branch.

## STANDARD LIFE—Continued.

|  | No. | Amount. |
| :---: | :---: | :---: |
| Policies in force at the beginning of the year (including $\$ 913,806.71$ bonus additions). | 6,755 | \$ 14,421,624 22 |
| Bonuses added during the year................... ................. |  | 5,306 53 |
| Policies issued during the year............. ..................... | 1,200 | 2,198,633 34 |
| Policies terminated as above (including bonus additions, $\$ 41,288.13$ ). | 604 | 1,112,127 40 |
| Policies cancelled ........................... ... .............. ..... | 33 | 94,000 00 |
| Policies reduced |  | 20,100 00 |
| Policies not taken.................................. ............... | 129 | 214,500 00 |
| Policies in force at date of statement (including \$877,825.11 bonus additions) | 7,189 | 15,184.836 69 |

## Details of policies issued since 31st March, 1878, and bonus additions thereon.

|  | No. | Amount |
| :---: | :---: | :---: |
| Policies in force at beginning of year in Canada (including $\$ 438,494.64$ bonus additions). |  |  |
| Bonuses added during the jear ................................ |  | 4,978 60 |
| Policies issued during the year.................................., | 1,192 | 2,183,466 67 |
| Policies terminated as above (including bonus additions, $\$ 14,250.38$ ) $\qquad$ | 513 | 910,453 38 |
| Policies cancelled | 33 | 94,000 00 |
| Policies reduced |  | 20,100 00 |
| Policies not taken. | 129 | 214,500 00 |
| Policies in force at date of statement (including $\$ \mathbf{\$ 9}, \mathbf{2 9 3 . 8 6}$ bonus additions). | 6,064 | 13,991,177 37 |

## General Business Statement for the Year ending 15th November, 1895.

REVENUE ACCOUNT FOR THE YEAR ENDING 15 TH NOVEMBER, 1895.
Dr.
Amount of funds at the beginning
 of the year, 16th November, 1894 Premiums (after deduction of reassurance premiums)
Consideration for annuities granted
Interest and dividends
68,496 $\quad 310$
Fines and fees.

## STANDARD LIFE-Concluded.

bALANCE SHEET ON THE 15 TH NOVEMRER, 1895.

| liabilities. |  | assets. |  |
| :---: | :---: | :---: | :---: |
|  | $\underset{\sim}{£} \text { s. d. }$ | Mortgages on property within the | £ s. d. |
| Shareholders' capital paid up...... | $120,000 \div 0$ | Mortgages on property within the |  |
| Assurance and annuity fund. | 7,769,882 000 | United Kingdom. . . . . . . . ..... | 2,537,088 911 |
| Reserve fund. | 80,000 0 0 | Mortgages on property out of the |  |
| Balance carried forward | 8,454 1411 | United Kingdom. ....., . $\ldots \ldots$ | 2,632,685 12 |
| Total funds. as per revenue acct. £7,978,336 1411 |  | Loans on the company's policies, within their surrender value.... | 402,279 17 |
| Claims under policies admitted but | 147,251194 | Investments:- <br> British Government securities. . . | 29,218 10 |
| Dividends to proprietors (due at and prior to 15 th November) out- |  | Indian and Colonial Government securities. <br> Foreign Government securities | $\begin{array}{rr}300,152 & 5 \\ 15,050 & \mathbf{0}\end{array}$ |
| standing*...... | $\begin{array}{r}11,987 \\ 849 \\ 14 \\ \hline 14 \\ \hline\end{array}$ | Foreign Government securities... |  |
| Staff Deposit fund ............... | $8,093 \quad 2 \quad 2$ | bonds ..... .... ............. | 292,335 1010 |
|  |  | Railway and other debentures and debenture stock. | 331,142 12 |
|  |  | Bank deposits for fixed periods.. . | 181,451 18 |
|  |  | House property- Freehold........£435,813 144 4 |  |
|  |  | $\begin{array}{llll} \begin{array}{c} \text { House property- } \\ \text { Leasehold..... } \end{array} & 20,32417 & 11 \end{array}$ |  |
|  |  |  | 456,138 12 |
|  |  | Stocks of Scottish chartered banks | 12,641 2 |
|  |  | Company's shares. | $300 \quad 0$ |
|  |  | Ground rents and feu duties... . | 165,935 18 |
|  |  | Life rents and reversions purchased.. | 126,512 11 |
|  |  | Loans upon personal security with policies of assurance, repayable by instalments. | 153,047 4 |
|  |  | Agents' balances in course of collec- | 173,706 |
|  |  | Premiums outstanding in course of collection. | 118,365 8 |
|  |  | Interest accrued, but not due | 72,574 1810 |
|  |  | do due, but not paid. $\because \cdots$. | 11,994 0 |
|  |  | Cash on deposit. ....£ $3,590 \quad 0 \quad 0$ <br> do on current accounts and in hand $130,174 \quad 69$ |  |
|  |  | Deed and receipt stamps in hand. | $\begin{array}{r} 133,764 \\ 132 \\ \hline 13 \\ \hline \end{array} \mathbf{9}$ |
|  | £8,146,518 1110 |  | £8,146,518 1110 |

[^68]
## Department of Finance-Insurance Branch.



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# STAR LIFE-Continued. 

## EXPENDITURE IN CANADA.

> Amount paid during the jear on account of claims in Canada, viz.:-
> On account of death claims (including bonus additions, \$401.50)...... $\$ 2,83483$ matured endowments (including bonus additions, \$147.95). $\quad 2,58128$
Net amount paid on account of death claims and matured endowments\$ ..... 5,416 11
Amount paid during the year for surrendered policies ..... 4.20091
Amount paid to annuitants. ..... 12341
Premium obligations used in purchase of surrendered policies. ..... 6258
The same voided by lapse. ..... 20359
Total not amount paid to policy-holders in Canada. .....  10,56989
Cash paid for commissions, salaries and other expenses of officials ..... 2,102 38
Cash paid for licenses, tuxes, fees or fines ..... 10005
Miscellaneous paymentr, viz.:-Medical fees, $\$ 111.33$; advertising. $\$ 351.33$; postage, $\$ 114$; rentand branch office expenses, $\$ 1.071 .73$; printing and stationery,$\$ 429.44$; exchange, $\$ 10.50$2,088 33
Total expenditure in Canada. .....  $\$ 14,860 \quad 65$
PREMIUM NOTE ACCOUNT.
Premiuin obligations on band at commencement of year ..... \$ 4,543 96
Premium obligations received during the year. ..... 34649
Total .....  4889045
Premium obligations used in purchase of surrendered policies. ..... \$ 62587
Premium obligations voided by lapse. ..... 20359
Total deductions. ..... 82946
Balance, note assets at end of year .....  $\$ \quad 4,06099$
MISCELLANEOUS.Number of new policies reported during the year as taken in Canada 28Amount of said policies79,326 67
Number of policies become claims in Canada during the year5, 11611
Amount of eaid claims (including bonus additions, $\$ \mathbf{y} 49.44$ )
Number of policies in force in Canada at date. ..... 257
Amount of said policies ..... \$ 612,590 94
Bonus additions thereon ..... 40,751 03 ..... 40,751 03Total amount in force at 31st December. 18956 ä3.341 97

Number and amount of policies terminated during the year in Canada :-

|  | No. | Amount. |
| :---: | :---: | :---: |
| 1. By death (including bonus additions, \$401.50)... .......... | 4 \$ | 2,834 83 |
| 2. By maturity (including bonus additions, \$1.17.95) ......... | 3 | 2,581 28 |
| 3. By surrender.for which cash value has been paid, $84,8 \div 6.78$ <br> (including bonus additions. $\$ 3,610.82$ ), | 4 | 43,760 82 |
| 4. By lapse (including bonus additions, \$736.57).............. | 2 | 5,603 24 |
| Total (including bonus additions \$4,896.84)... | 138 | 54.78017 |

## Department of Finance-Insurance Branch.

## STAR LIFE-Continued.


Number of insured lives at the beginning of the year in Canada. $2+2$
Number of new innurers during the year ..... 28
Number of deaths during the year among the insured ..... 13
Number of insured whose policies have been terminated during the year otherwise than by death ..... 0
Number of insured lives at date of statement ..... 257
general Business statement For THE YEAR ENDING 31st DECCM BER, 1895.
revenue account for the year ending 31st december, 1895.


## STAR LIFE-Concluded.

balance sheet on the 31st december, 1895.


# THE SUN LIFE ASSURANCE COMPANY OF CANADA. 

Statement fok the Year ending 31st December, 1895.
President and Chief Agent-
Robertson Macadlay. $\quad$ Secretary-T. B. Macaulay.

Head Office-Montreal.
(Incorporated, 1865, by Act of Province of Canada, 28 Vic., cap. 63. Amended in 1870 by 33 Vic., cap. 58 , and in 1871 by 34 Vic., cap. 53 , and in 1882 by 45 Vic., cap. 100, and in 1888 by $51-52$ Vic., cap. 119. Commenced business in Canada, May, 1871).

## CAPITAL.

Amount of joint stock capital authorized ........ ............ ................. $\$ 1,000,00000$
Amount subscribed for.......................... .................................... 500,000 00
Amount paid up in cash . .............. ......... ...... .................. .. .... 62,500 00
(For List of Shareholders, see Appendix).

## ASSETS AS PER LEDGER ACCOUNTS.

Value of real estate (no encumbrances) held by the company............ 358,59717
A mount secured by way of loans on real estate by bond or mortgage, first liens.

2,698,337 59
Amount of loans, secured by bonds, stocks or other marketable collaterals (Hamilton Loan and Provident Company's stock of par value, $\$ 1,200$; market value, $\$ 1,440$ )

50025
Amount of loans, as above, on which interest has been overdue one year or more previous to statement......................... 8267,74234
Amount of loans made in cash to policy-holders on the company's policies ussigned as collaterals
Policy loans under non-forfeiture agreements........................... ...... 13,57618
Premium obligations on policies in force

## SUN LIFE—Continued.

* Stocks, bonds and debentures owned by the company, viz.:-


Carried out at market value.
Cash on hand 34,609 06
Cash deposit with Government of Puerto Rico.
Cash in banks, viz.:-

| Molsons Bank, Montreal. | 106,20193 |  |
| :---: | :---: | :---: |
| Bank of Scotland, London, Eng. | 11,758 98 |  |
| International Bank, Valparaiso, Chili | 12,281 31 |  |
| Bank of Santiago, ${ }^{\text {a }}$, alparaiso, Chili... | 29,759 15 |  |
| Credit Lyonnais, Brussels, Belgiun.... | 18,434 2,625 87 |  |
| Total carried out. |  | 181,061 50 |
| Tota |  | 962,238 75 |

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## Department of Finance-Insurance Branch.


${ }^{*}$ On the basis of the Institute of Actuaries' H. M. Table, with $4 \frac{1}{2}$ per cent interest.

## SUN LIFE-Continued.

## EXPENDITURE DURING THE YEAR.

## (Lite Department.)



## MISCELLANEOUS.

Number of new policies reported during the year as taken...... 4,738
Amount of said policies $\$ 6,864,09250$
Number of policies become claims during the year.................. 198
Amount of said claims (including matured endowments)....................
Number of policies in force at date
23,301


Net amount of policies in force at 31st December, 1895
$34,728,29025$
Number and amount of policies terminated during the year:-


## Department of Finance-Insurance Branch.

SUN LIFE-Continued.
5. By surrender, 153 policies for $\$ 267,972.67$ (includ- No. Amount.
ing bonus additions, \$1,721).
(For which paid-up policies have been granted to amount of $\$=2,824.11$.)
Difference of amounts carried out. \$ 185,148 56
6. By lapse (including oonus additions, $\$ 3,012.28$ )...... 1,525 ..... 2,403,768 11
Total (inciuding bonus additions, $\$ 33,848.79$ ). 1,926 \$ 3,330,198 17
Policies in force at beginning of year (including bonus No.
additions, $\$ 363,565.10$ )
additions, $\$ 363,565.10$ ) ..... 19,373 ..... 19,373
Amount.\$ 31,528,569 74
Policies issued during the year.
Policies issued during the year. ..... 6,411 ..... 6,411
Bonuses added during the year.
Bonuses added during the year.
Policies revived (including bonus additions, \$2.572.51).... ..... 648,823,369 0243,319 16
Policies terminated as above and by chance to paid-up poli- cies (including bonus additions, $\$ 33,848.79$ )............. 2,0793,413,922 28
Policies terminated by reduction.218,464 51
Policies not taken ..... 1,4682,115,400 32
Gross policies in force at date of statement (including bonus additions, \$375,607.98) 22,301 ..... $34.754,840 \quad 25$
Number of insured lives at beginning of year (estimated) ..... 17,742
Number of new insurers during the your (estimated). ..... 6,100
Number of deaths during the year among insured. ..... 153
Number of insured whose policies have been terminated during the year otherwise than by death. ..... 3,394
Number of insured lives at date of statement (estimated). ..... 20,295
Statement of number of lives and amount of policies in force in Canada at 31st December, 1895, at ages grouped as under:-
No. Amount Insured.
Ages 5 years and under. ..... 331 \$ 22,716 00
Ages between 5 and 10 years ..... $219 \quad 16,29395$
Claims paid during 1895 on lives:-
Ages 5 years and under. ..... No. Amount Paid.
Ages between 5 and 10 years.......... ....................... ........Notie. ..... 3540
None.
BUSINESS DONE OUTSIDE OF CANADA.
(Included in above statement.) liabilities outside of canada.
Reserves on policies (including bonuses) .....  845,107 09
Death claims outstanding. ..... 36,267 90 ..... 36,267 90
Total liability outside of Canada. .\$881,374 99
INCCME OUTSIDE OF CANADA.
Premiums ..... \$373,355 41
Less reinsurances ..... 99378
Net promium income. ..... \$ 372,361 63
Annuities ..... 10,450 60
Net income outside of Canada ..... $\$ 382,81223$

## SUN LIFE-Concluded.

## EXPENDITURE OUTSIDE CANADA.


Paid for matured endowments. . ................................................ 10, 1023 31
Profits on matured endowments ........ ..... .......... . ....................... 1,243 68
Paid for surrendered policies and bonuses....................................... 10,118 36
Annuities.
93920
Medical fees.
: 633100
Total
.$\$ 104.79319$

## MISCELLANEOUS.

Number of policies reported during the sear as taken, outside
of Canada................ ........................................ 1,230
Amount of said policies .............................................................. $\$ 2,54300244$
Number of policies become claims duriny the year.............. 45

Number of poicicios in force at date.................................... 4,156

| Amount of said policies. | \$9,035,669 37 |
| :---: | :---: |
| Bonus additions thereon. | 69,690 58 |
| Total. | 89,105,359 95 |
| Amount of said policies reinsured. | 15,000 00 |

Net amount of policies in forcd at 31st December, 1895................... 9,090.359 95

|  | No. | Amount. |
| :---: | :---: | :---: |
| Policies in force at beginning of year (including bonus additions, \$66.900.40) | $3,461$ | \$7586.583 73 |
| Policies issued during the year | 1,544 | 3,358642 10 |
| Revired (including bonus additions, \$2,056.51). | 7 | 16,053 44 |
| Bonuses added during the year. |  | 7,007 36 |
| Total. | 5,012 | \$10.968,286 63 |



## Department of Finance-Insurance Bisuch.

THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY OF NORTH AMERICA.
Statement for the Year ending 31st December, 1895.
President-Hon. Geo. W. Ross. Secretary-James G. Begg.
Manager and Chief Agent-
Henry Sutherland.
Head Office-Toronto.(Incorporated 19th April, 1884, by 47 Vic., eap. 97. Commenced business inCanada, 1st April, 1886.)
CAPITAL.
Amount of guarantee capital authorized ..... $\$ 1,000,00000$
Amount subscribed for. ..... 100,00000
Amount paid up in cash ..... 60,00000
(For List of Guarantors, see Appendix.)
ASSETS AS PER LEDGER ACCOUNTS.Amount secured by way of loans on real estate, by bond or mortgage,first liens102,25000Amount of loans made to policy-holders on the company's policiesassigned as collaterals.17,158 90
Debentures owned by the company, viz.:-

Carried out at market value. ..... 211,260 02
Cash at head office ..... 7885
Cash in banks, viz.:-
Imperial Bank ..... \$30,664 67
Central Canada Loan and Savings Co ..... 5,375 68
36,040 35
Agents' ledger balances ..... 4,594 91
Office furniture ..... 82700
THE TEMPERANCE AND GENERAL LIFE-Continued.
OTHER ASSETS.


## INCOME DURING THE YEAR.

| Cash received for premiums. | $\$ 142,30688$ |  |
| :---: | :---: | :---: |
| Premiums paid by dividends | 1,218 05 |  |
| Total........ | \$ 143,524 93 |  |
| Deduct premiums paid to other companies. | 1,076 61 |  |
| Total premium incom |  | 142,448 32 |
| Amount received for interest. |  | 15,722 00 |
| Total income |  | 158,170 32 |

## EXPENDITURE DURING THE YEAR.


Net amount paid for death claims ..... 834,31485(Of this amount \$2,000 accrued in 1894.)
Cash paid for surrendered policies ..... 6,963 50
Cash dividends applied in payment of premiums ..... 1,218 05
Cash paid to stockholders for interest or dividends (5 per cent) ..... 3,000 00
Commissions, salaries and other expenses of officials and agents...... ..... 40,880 04
Taxes, licenses, fees or fines ..... 92844

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## Department of Finance-Insurance Bianch.

## THE TEMPERANCE AND GENERAL LIFE-Concluded.

Miscellaneous payments, viz.:-
Medical fees, $\$ 5,211.50$; advertising, $\$ 1,266.98$; printing and stationery, $81,5 \div 6.85$; postage. expressage, telegrams, exchange, \&c., $\$ 1,676.39$; truvelling expenses, $\$ 2,239.47$; rents, $\$ 1,468$; sundry expenses, $\$ 699.09$; solicitors' charges, $\$ 456.21$........... $\$$ $\qquad$
Total expenses $\$ 101,84937$

## MISCELLANEOUS.

| Number of new policies reported during the year as taken in Canada. | No. 1,220 | Amount. |
| :---: | :---: | :---: |
| Amount of said policies. ................................................ |  | \$1,477,000 00 |
| Amount of said policies reinsured in other licensed companies in Canada |  | 12,000 00 |
| Number of said polices become claims during the year............ | 28 |  |
| Amount of said claims....... ... ................................. ......... |  | 33,500 00 |
| Amount of said claims reinsured in other licensed companies in Canada |  | Nil. |
| Number of policies in force in Canada at date.................. | 5,016 |  |
| Amount of said policies. . . . ............................................... A mount of said policies reinsured in other licensed companies in Canada... | $\begin{array}{r} 51,68051 \\ 58,000 \\ 50 \end{array}$ |  |
| Net amount in force at 31st December, 1895. |  | 5,993,680 51 |

Number and amount of policies terminated during the year in Canada:-

| 1. By death............... .... ................................ .. .... | No. 28 | $\begin{array}{ll}  & \text { Amount. } \\ \$ \quad 33,50000 \end{array}$ |
| :---: | :---: | :---: |
| 2. By surrender................. ..... ......................... ..... | 66 | 77,064 00 |
| (For which cash value has been paid, \$6,963.50.) |  |  |
| 3. By surrender, $\$ 114,500$. (For which paid-up policies have been issued to amount of $\$ 9,536$ ) |  |  |
| Difference of amounts carried out....... ...................... |  | 104,964 00 |
| 4. By lapse .................................... ....................... | 912 | 1,053,500 00 |
| 5. Reduction on twenty-threo policies................. ........ |  | 47,500 00 |
| Total | 1,006 | \$1,315,528 00 |


|  | No. | Amount. |
| :---: | :---: | :---: |
| Policies in force at beginning of year. | 4,793 | \$5.877,958 51 |
| Policies issued during the year | 1,225 | 1,483,000 00 |
| Terminated as above. | 1,006 | 1,315,528 00 |
| Policies not taken. | 5 | 6,000 00 |
| Policies in force at date of statement | 5,016 | 6,051,680 51 |

Number of insured lives at beginning of year....................... 4,519
Number of new insurers during the year....... ....................... 1,067
Number of deaths during the year among the insured............ 26
Number of insurers whose policies have been terminated during the year otherwise than by death 814
Number of insured lives at date of statement.......................... 4,746

# THE TRAVELERS' INSURANCE COMPANY. <br> LIFE DEPARTMENT. 



## ABSETS IN CANADA.

Bonds, stocks and debontures in deposit with the Receiver General, viz.:-

| Montreal Corporation school bonds. . |  | Par value. | Market value. |
| :---: | :---: | :---: | :---: |
|  |  | \$ 13,00000 |  |
| do Harbour bond |  | 35,00000 | \$59,150 00 |
| do 4 per cent loa | 1885. | 4,500 00 |  |
| St. Thomas debenturea |  | 30,00000 | 33,900 00 |
| Paris, Ont. do |  | 8,00000 | 8,960000 |
| Coaticook do |  | 25,000 00 | 27,000 00 |
| Sherbrooke do |  | 30,000 00 | 32,400 00 |
| Parkdale do |  | 10,000 ल0 | 12,100 Of |
| Canadian Pacific Railway bonds |  | 50,000 00 | 53,750 00 |
| City of Quebec debentures...... |  | 50,00000 | 50,540 00 |
| Province of Manitoba debentures. |  | 74,946 67 | 84,689 73 |
| Port Hope, Ont. do |  | -5,000 00 | 79,750 00 |
|  |  | 60,00000 | 61,20000 |
| Guelph, Ont. do |  | 73,000 00 | 81,76000 |
| Brantford, Ont. do |  | 55,000 00 | 55,00000 |
| Vancouver, B.C. do |  | 10,000 00 | 11,100 00 |
| St. Hyacinthe, Que. do |  | 10,000 00 | 10,350 00 |
| Stratford, Ont. do |  | 10,500 00 | 11,287 50 |
| Hull, Que. | do | 10,000 05 | 10,100 00 |
| Sault Ste. Marie, Ont.Toronto | do | 50,00000 | 50,00000 |
|  | do | 50,00000 | $50,500 \mathrm{OP}$ |
| Victoria, B.C. | do | 12,500 00 | 13,875 00 |
| Province of Quebec | do | 48,666 67 | 50,12667 |
| Port Arthur | do | 43,00000 | 43,430 00 |
| Iberville, P.Q. do |  | 10,000 00 | 10,300 00 |
| Total par and | ket values | \$848,113 34 | \$ 901,228 90 |

Carried out at market value.......................................................... $\$ 901,22890$
Real estate in Canada owned (improved property, Stanstead, Que.).... 2,711 77
*Amount of loans made to Canadian policy-holders on the Company's
policies assigned as collaterals............................................. 88,94891
Interest accrued........................................................................ 15,746 42
Gross premiums due and uncollected on Canadian policies in force...... .. \$ 23,476 29 )
†Gross deferred premiums on same....... ........ .............................. 18,090 31
Total outstanding and deferred premiums....... .............. . ............. . 8 41,566 60
Deduct cost of collection at 20 per cent. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 8,313 32
Net outstanding and deferred premiums
33,253 28
Total assets in Canada............................................... $\$ 1,041,88928$

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## Department of Finance-Insurance Branch.

## TRAVELERS—Continued.

## LIABILITIES IN CANADA.

## Under policies issued previous to 31st March, 1878.

*Amount computed to cover the net reserve on all outstanding policies in Canada \$ 441,484 00
Claims for death losses ..... None.
Total liabilities in respect of said policies in Canada. .....  841,48400
Under policies issued subsequent to the 31st March, 1878.
Amount computed to cover the net present value of all Canadian policies in force ..... \$763,277 00
Deduct value of said policies reinsured ..... Nil.
Net reinsurance reserve ..... \$ 763,277 00
Claims for death losses unadjusted but not resisted ..... 3,000 00
Total net liabilities in respect of said policies in Canada. ..... \$ 766,277 00
Total not liabilities to all policj-holders in Canada ..... $\$ 1,207.76100$
INCOME IN CANADA.
Cash received for premiums ..... \$ 147,105 46
Cash received for annuities ..... 1,200 00
Total ..... 148,305 46
Deduct amount for reinsurance ..... 2,131 86
Net premium income ..... \$ 146,173 60
Interest or dividends on stocks, \&c ..... 39,177 46
Interest on loans on Canadian policies ..... 5,339 88
Total income in Canada ..... $\$ 190,69094$
EXPENDITURE IN CANADA.
Amount paid on account of claims in Canada, viz.:
On account of death claims. ..... § 66,132 00
On account of matured endownente ..... 33,42300
Net amount paid on account of claims \$ 99,555 00
(Of this amount $\$ 1,150$ death claims, accrued in previous years)
Cash paid to annuitants ..... 22121
Amount paid for surrendered policies ..... 31,129 93
Total net amount paid to policy-holders in Canada ..... \$ 130,906 14
Cash paid for commissions, \&c ..... 18,160 21
Amount paid for licenses, taxes, \&c. ..... 1,183 42
All other expenditure, viz.:-Express charges, rents, travelling and advertising expenses, $\$ 1,248.97$; surgeons' fees, $\$ 1,246$; exchange, $\$ 172.48$ ..... 2,667 45
Total expenditure in Canada ..... 152,917 22

[^73]59 Victoria. Sessional Papers (No. 4.) ..... A. 1896
TRAVELERS—Continued.
MISCELLANEOUS.
Number of new policies reported during the year as taken in Canada ..... 218
Amount of said policies$\$ 916,38000$
Number of policies lecome claims in Canada during the year ..... 60
Amount of said claims.101,405 00
Number of policies in force in Canada at date. ..... 2,928
Amount of said policies \& 5,548,061 00
Amount of said policies reinsured ..... 2,900 00
Total net amount in force at 31st December, 1895 5,546,061 001. By death.No.
352. By maturity
3. By expiry ..... 1225
4. By surrender ..... 54 ..... 54
(For which cash has been paid, $\$ 31,129.93$, and paid-uppolicies have been granted to amount of $\$ 7,654$.)
5. By change and decrease ..... 11$\$ \quad$ Amount.
67,982 00\$ 67,982 0033,42300
36,00000
$$
89,66600
$$
6. Not taken ..... 40
7. By transfer ..... 5
8. By lapse. ..... 120
Total ..... 302
No. ..... 2,966
Pulicies in force at beginning of
Policies issued during the year ..... 264
Policies terminated as above ..... 302
Policies in force at date of statement ..... $2,9 \div 8$
Amount. ..... $\$ 5323,56000$ ..... 1,003,160 00 ..... 779,659 00

$\underline{\underline{5,548,061 ~} 00}$
32,55000114,000 0017,00000

$$
389,03800
$$

\$ 779,659 00
details of policies issued since 3lst march, 1878.
No.Policies in force at beginning of year in Canada1,994
Policies issued during the year ..... 264
$\$ 4,253,84800$
Policies terminated as above. ..... 244
691,843 001,003,160 00
2,014
Policies in force at date of statement. ..... 4.565,165 00
Number of insured lives No return.
General Business Statement for the Year ending 31st December, 1895.
Life Lepartnenti.
income during the year 1895.
Cash received for premiums, less reinsurance ..... \$ 2,283,659 29
Cash received from interest ..... 661,85+ 24
Cash received for rents. ..... 65,908 64
From dividends and surrender values on reinsurance. ..... 8,232 35
Profit on sales of real estate. ..... 8,850 43
Sundry ..... 36373
Totalincome ..... \$ 3,028,868 68

## Department of Finance-Insurance Branch.

## TRAVELERS—Concluded. <br> disbursements during the year 1895.

Amount paid for losses and matured endowments. ..... \$ 719,408 05
Amount paid to annuitants ..... 9,147 05
Cash paid for surrendered policies ..... 27374568
Surrender values applied to pay running premiums. ..... $7,816 \quad 25$
Interest or dividends paid stockholders ..... 100,000 00
Commissions to agents. ..... 274,539 89
Salaries and allowances to managers and agents ..... +7,416 29
Medical examiners' fees. ..... 20,187 70
Salaries of officers and office employees ..... 62,610 86
Taxes licenses and insurance department fees ..... 52,630 65
Rent. ..... 17,156 77
All other expenditure ..... 218,543 65
Total disbursements $\$ 1,803.20284$
ASSETB.
Cost value of real estate, exclusive of all encumbrances ..... \$ 2,126,038 53
Loans on mortgaged real estate. ..... 5,0:00,290 17
Loans secured by pledge of bonds, stocks or other collaterals ..... 668,563 11
Loans to policy-holders on the company's policies assigned as collateral ..... 758,419 31
Cost value of bonds and stocks owned ..... 6,545,626 46
Cash on hand atid in banks. ..... $1,124.59580$
Suspense account ..... 407921
Agents' ledger balances and bills receivable ..... 36,589 49
Total net or ledger assets. \$16,294,202 08
Deduct depreciation from cost of assets to bring same to market value ..... 719,238 77
Total net or ledger assets, less depreciation $. \$ 15,574,96331$
OTHER ASSETS.
Interest accrued but not yet due ..... 161,377 36
Net amount of uncollected and deferred premiums ..... $545,043 \quad 30$
Total assets as per books of the company \$16,281,383 97
Deduct itemg not admitied ..... 40,668 70
Total asfets, less items no: admitted $.816,240,71527$
LIABILITIES.
Net reinsurance reserve (Actuaries' Table of Mortality, 4 per cent).. $\$ 14,431,11000$
Present value of amounts not yet due on matured instalment policies ..... 330,89000
Total policy claims ..... 97,53861
Premiums paid in advance. ..... 14,977 62
Total liabilities ..... \$14,874,516 23
Gross surplus on policy-holders' account. .....  $\$ 1,366,19904$
exhibit of policies
Life.
Number of new policies issued during the year ..... 4,863
Amount of said policies ..... $. \$ 15,094,07 \pm 00$
Number of policies terminated during the year ..... 4,180
Amount of said policies ..... 14,295,779 00
Number of policies in force at date ..... 32,250
Amount of said policies. ..... $87,355,15800$
THE UNION MUTUAL LIFE INSURANCE COMPANY.
Statement for the Year ending 31st December, 1895.
President-Fred. E. Richards. Secretary-J. Frank Lang.Principal Office-Portland, Maine.Attorney and Chief Agent in Canada-Henri E. Morin.Head Office in Canada-Montreal.
(Incorporated, 17th July, 1848; license issued in Canada, 19th October, 1868.)
NO CAPITAL.
ASSETg IN CANADA.
*Premium obligations on Canadian policies in force. .....  $10,376 \quad 32$
Bonds deposited with the Receiver General, viz. :-
Province of Ontario ..... \$ 380,27928
Montreal Harbour 4 per cent bonds ..... 30,000 00)
Province of New Brunswick 4 per cent bonds ..... 100,000 00
Carried out at market value. ..... 510,27928
Cash in banks in Canada, viz.:

Total cash in banks in Canada. ..... 15,944 08
Bills receivable. ..... 20000
Agents' ladger balance in Canada. ..... 335 ヶ6
Interest due. ..... 18636
do accrued.... .......... ........................... .................... 2,066 11
Total carried out. ..... 2,25247
Gross premiums due and uncollected on Canadian policies in force ..... \$ 12,803 70Gross deferred premiums on some.8,521 69
Tutal outstanding and deferred premiums. \$ 21,325 39
Deduct cost of collection at 20 per cent ..... 4,265 08
$\dagger$ Net outstanding and deferred premiums. ..... 17,060 31
Forborne premiums. ..... 12264
Total ansets in Canada .....  $\$ 556,57076$

[^74]
## Department of Finance-Insurance Branch.

## UNION MUTUAL LIFE-Continued.

## LIABILITIES IN CANADA.

(Under policies issued previous to 31st March, 1878.)


## (Under policies issued subsequent to 31st March, 1878.)

[^75]Net reinsurance reserve. . 456,639 00
Claims for death losses:-

| Adjusted but not due: Unadjusted but not resisted | $\begin{aligned} & 4,18191 \\ & 3,601 \\ & 25 \end{aligned}$ |
| :---: | :---: |
| Total claims |  |

Clains for matured endowment due and unpaid (acerued prior to 1895)

13690
Dividends or bonuses to Canadian polics-holders-due and unpaid ..... 23327
Tutal net liabilities in respect of said policies in Canada. \$464,852 33
Total liabilities in Canada ..... 808,07900
INCOME IN CANADA.
Gross cash received for premiums ciuring the year on life policies in Canada.. \$ 109,362 55 Premiun, obligations and policy loans taken during the year in part payment
of premiums in Canada ..... 9,56809
Premiums paid by dividends. ..... 4,474 22
Total \$ 123,404 86
Deduct amount pard for premiums on policies reinsured in other licensed companies in Canada ..... 23399
Total net premium income in Canada ..... \$ 123,170 87
Interest or dividends on stock ..... 21,446 81
All other income (interest on premium notes, discount on endowments, \&c.) ..... 1,188 72
Total income in Canada ..... 145,80640

[^76]| 59. | Sessional Papers (No. 4.) | A. 1896 |
| :---: | :---: | :---: |
|  | UNION MUTUAL LIFE-Continued. |  |
|  | expenditure in canada. |  |
| Cash paid for death Premium obligation |  |  |
|  | ...... \$ | 47,787 48 |
| Cash paid for matured and discounted endowments (of which $\$ 6.6 .20$ accrued in <br>  previous years). |  |  |
|  |  | 18,503 01 |
| Total death claims and matured and discounted endowments... ........ ..................... .............................\$ 66,290 49 |  |  |
| Cash paid for m | talment policies | 5000 |
| Cash paid for | policies. | 4,185 65 |
| Premium obliga | ed by lapse | 1,852 05 |
| Cash dividonds | nadian policy-bolders........... | 3894 |
| Cush dividends | payment of premiums in Canada............. | 4,316 45 |
| Premium obliga | in payment of dividends to policy-holders... | 15500 |
|  | policy-bolders in Canada ............... ........\$ | 76,888 58 |
| Commissions, sa Taxes, licenses, | other expenses of officials in Canada......... | 23,710 88 |
| Miscellanoous payments, viz.:- <br> Reut, 8812.75 ; advertising, $\$ 280^{\text {; }}$; printing, etc., $\$ 140.50$; exchange, etc., $\$ 240.98$; medical fees, $\$ 1,836$; legal expenses, $\$ 25$; sundry expenses, \$162.55.................................................. 3,552 78 |  |  |
|  |  |  |  |
| 'Total expenditure in Canada.................................. \$ |  | 106,007 73 |

## PREMIUM NOTE ACCOUNT.

| Premium obligations on hand at commencement of year................... | 9,273 00 |  |
| :---: | :---: | :---: |
| Loans on policies on hand................ ............................ | 2,778 36 |  |
| Premium obligations received during the year (including restored luans on policies, \$47.42). | 9,615 51 |  |
| Total. | $\ldots$ \$ | 21,666 87 |
| Deductions during the your, viz. :- |  |  |
| Amount of obligations used in payment of claims . . . . . . . . . . . . . . . | 1,32100 |  |
| do used in payment of dividends to policy-holders. | 15500 |  |
| do voided by lapse. . ........................... | 1,85205 |  |
| do redeemed in cash. | 7,962 50 |  |
| Total deductions. |  | 11,290 55 |
| Balance-note assets at eud of year................ | ....... \$ | 10,376 32 |

## Department of Finance-Insurance Branch.

## UNION MUTUAL LIFE-Continued.

## MISCELLANEOUS.

Number of new policies reported during the yuar as taken inCanada.389
Amount of said policies ..... \$ 621,000 00
Amount of said policies reinsured in other licensed companies inCanada10,000 00
Number of policies become claims in Canada during the year ..... 58
Amount of said claims75,983 52
Number of policies in force in Canada at date. ..... 2,878
Amount of said policies. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$ 4,593,26400$
Bonus additions
Total ..... 67,370 59
4,6i0,634 59
Deduct policies reinsured in other licensed companies in Canada............ 15,00000
Net amount in force 31st December, 1895 ..... $4, \pitchfork 45,634 \quad 59$
Number and amount of policies terminated during the year in Canada :-

|  | No. |  | Amount. |
| :---: | :---: | :---: | :---: |
| 1. By death (including bonus additions, $\$ 1,115.25$ ) | 38 | \$ | 57,880 25 |
| 2. By maturity and discount (including bonus additions, \$479.73) $\qquad$ | 20 |  | 18,103 27 |
| 3. By expiry.. | 80 |  | 113,178 00 |
| 4. By surrender (including bonus additions, $\$ 1,990.79$ ).. <br> (For which cash value has been paid $\$ 4,185.65$.) | 12 |  | 26,890 79 |
| 5. By surrender, $\$ 37,000$. <br> (For which paid up policies have been granted to amount of $\$ 5,679$.) |  |  |  |
| Difference of amounts carried out |  |  | 31,321 00 |
| 6. By lapse..................... .................. .............. | 151 |  | 355,500 00 |
| Total (including bonus additions, $\$ 3,585.77$ ) ... | 301 | \$ | 602,873 31 |


|  | No. | Amount. |
| :---: | :---: | :---: |
| Policies in force at beginning of year (including bonus additions, 870.783 .52 ) | 2,762 | \$4,667,586 52 |
| Policies issued during the year. | 484 | 745,179 00 |
| Bonuses added during the year |  | 13,776 17 |
| Policiestermınated as above and by change to paid-up policies (including bonus additions, 83,585.77)......................... | 314 | 608,552 31 |
| Policies decreased |  | 7,251 46 |
| Policien not taken. | 54 | 136,500 00 |
| Policy contract. |  | 7000 |
| Mortuary dividend |  | 13,533 33 |
| Policies in force at date of ntatement (including bonus additions, $\$ 67,370.59$ ). | 2,878 | 4,660,634 59 |

## UNION MUTUAL LIFE-Continued.

Details of Policies issued since 31st March, 1878.
Policies in force at beginning of year in Canada (including No. Amount. bonu additions 85970 .62) yor in Cinada (including ..... 2,195
Policies issued during the year ..... 483
\$3,757,459 62
744,754 00 ..... 12,912 82
Policies terminated as above and by change to paid-up policies$275 \quad 555,93048$
(including bonus additions, $\$ 2,393.95$ )......................... 275
icies not taken . ............... .... ......... ........ ............ $5!4$ (including bonus additions, $\$ 2,393.95$ )........................ 275
Policies not taken . ............... .... .......... ........ ............ $5!$ ..... $5!$ ..... 13650000
13650000
Policics decreased6,713 47
Policy contract ..... 7000
Mortuary dividend ..... 13,533 33
Policies in forco at date of statement (including bonus addi- tions, \$56,886.16) ..... 2,349
3,802,379 16
No return of number of insured lives.
General Business Statement for the Year ending 31st Drcember, 1895.
income.
Total premium income. ..... \$1,040,240 77
Cash received for interest and dividends. ..... 263,153 59
Cash received for rents ..... 23,115 87
Cash received as discount on claims paid in advance. ..... 57900
Profit on sales of real estate. ..... 25,983 17
Miscellaneous ..... 63598
Total income $\$ 1,353,71338$
DISBURSEMENTS.
Total amount paid for losses and matured and discounted endowments. . ..... \$ 628,038 76
Cash paid to annuitants. ..... 40659
Cash puid for survendered policies ..... 41,20321
Premium and collateral loin notes voided by lapse. ..... 12,127 צิ4
Surrender values applied in payment of premiums. ..... 3.74261
Sur:ender values applied to purchase paid-up insurance and annuities. ..... 21,704 88
Cash dividends paid to policy-holders, $\$ 5,126.35$; same applied in payment of premiums, $\$ 8,479.01$; applied to purchase paid-up additions and annuities, $817,466.94$. ..... 31,072 30
Commission 10 agents ..... 174,066 80
Salaries and allowances to managers and agents ..... 74,05347
Medical examiners' fees. ..... $26,60+55$
Salaries of officers and office employees. ..... 54,44548
Taxes, licenses and insurance department fees ..... 29,719 60
Rent ..... 16,530 67
Commuting commissions ..... 2,787 72
General expenses. ..... 60,16282
Tutal disburements .....  $\$ 1,176,66740$

## Department of Finance-Insurance Branch.

## UNION MUTUAL، LiFE—Concluded

## AsSETS.

Value of real estate, exclusive of all encumbrances ..... $\$ 799,1513!$
Loans on bonds and mortgages (first liens) on real estate. ..... 1,394,808 :33
Loans secured by pledge of bonds, stocks or other collaterals. ..... 653,55796
Cash loans on company's policies assigned as collaterals ..... 17.85000
Premium notes, loans or liens on policies in force. ..... 244,227 85
Cost value of bonds and stocks owned ..... $3,25 \div, 26+63$
Cash on hand and in banks. ..... $94,980 \quad 68$
Bills receivable ..... 8,856 20
Agents' and other ledger balances ..... 6,965 53
Cash in transit (since received). ..... 83641
Total net or ledger assets \$6,473,498 98
OTHER ASSETd.
Interest and rents due and accrued ..... 773498 t
Market value of bonds and stocks over cost ..... 71,755 75
Forborne premiums to be deducted in settlement of policy claims ..... 64 - 4 +
Net amount of uncollected and deferred premiums. ..... 174,145 04
Total assets ..... $\$ 6,797.391 \quad 05$
Less items not admitted ..... 15,821 73
Total assets, less items not admitted ..... $.86,781,56932$
LIABILITIES.
Net reinsurance reserve, Actuaries' Table of Mortality, 4 per cent interest 86,26147300
Present value ot amounts not yet due on matured Instalment Policies. ..... $1,924 \quad 10$
Total policy claims ..... 93,908 53
Premiums paid in advance. ..... 60589
Unpaid dividends due to policy-holders ..... 3,235 72
Contingent reserve ..... 13026
Unpaid bills ..... $1,000 \quad 00$
Total liabilities. ..... \$6,362,277 50
Gross surplus on policy-holders' account ..... $435,113 \quad 55$
Surplus accumulated on Deferred Dividend Policies .....  $\$ 15590000$
EXHIBIT OF POLICIES.
Number of new policies issued during the year ..... 4,990
A mount of said policies ..... \$7,888,208 00
Number of policies terminated ..... 3,710
Amount of said policies ..... 20,916
Amount of said policies. ..... 36,932,148 08

# THE UNITED STATES LIFE INSURANGE COMPANY IN THE CITY OF NEW YORK. 



Amount of capital authorized, subscribed for and paid up in cash...... $\$ 440,00000$

## ABSETS IN CANADA.

Amount of loans made to Canadian policy-holders on the company's policies assigned as collaterals and premium obligations on Can-
adian policies in force..........................................................\$ 3,639 0!
Interest accrued on policy loans.................................................. 10578
Stocks and bonds, in deposit with the Receiver General, viz. :-


| Total value of stocks and bonds car |  | 131,100 00 |
| :---: | :---: | :---: |
| Gross premiums due and uncollected on Canadian policies in force. Gross deferred premiums on same. | $\begin{gathered} 4,87609 \\ 5,19946 \end{gathered}$ |  |
| Total outstanding and deferred premiums Deduct coss of collection at 20 per cent. | $\begin{array}{r} 10,07555 \\ 2,015 \end{array}$ |  |
| Net outstanding and deferred premiums |  | 8,06044 |
| Total assets in Canada. | . 8 | 142,905 23 |

## LIABILITIES IN CANADA.



[^77]
# Department of Finance-Insurance Branch. 

## UNITED STATES LIFE—Continved. INCOME IN CANADA.

Amount of premiums received in cash during the year on life policies in Canada \$ 43,769 66
Amount received for interest on bonds ..... 4,59000
Interest on policy loans. ..... 10696
Total income in Canada during the year \$ 48,46662
EXPENDITURE IN CANADA.
Amount paid during the year on account of death claims in Canada (of which $\$ 3,000$ accrued in 1894) ..... $\$ 11,30000$
Cash paid for matured endowments ..... 1,150 00
Cash paid for surrendered policies ..... 96679
Total net amount paid to policy-holders in Canada ..... \$ 13,416 79
Cash paid for salaries, commissions and other expenses of officials in Canada ..... 6,633 34
Cash paid for licenses, taxes, fees or fines in Canada ..... 1,172 85
Cash paid for rents, postage, printing, office expenses, \&c. ..... 3,136 37
Total expenditure ..... \$ 24,359 35
MISCELLANEOUS
Number of new policies reported during the year as taken in Canada ..... 70
Amount of said policies ..... \$ 123,000 00
Number of policies become claims in Canada during the yeir ..... 10
Amount of said claims ..... 13,450 00
Number of policies in force in Canada at date ..... 782
Amount of said policies ..... $1,487,28000$
Number and amount of policies terminated during the year in Canada :-

|  | No. | Amount. |  |  |
| :---: | :---: | :---: | :---: | :---: |
| 1. By death. | 8 | \$ | 12,300 |  |
| 2. By maturity. |  |  | 1,150 |  |
| 3. By expiry .................... | 16 |  | 33,500 |  |
| 4. By surrender (for which cash value bas been paid, \$966.79) | 2 |  | 4,000 |  |
| 5. By surrender $\$ 7,000$ (f $\cap \mathrm{r}$ which paid up policies have been granted to amount of $\$ 870$ ). |  |  |  |  |
| Difference of amounts carried out ................. |  |  | 6,130 |  |
| 6. By lapse (not including \$1,820 bonus additions) | 124 |  | 264,940 |  |
| Total. | 152 | \$ | 322,020 |  |
|  | No. |  | Amount. |  |
| licies in force at beginning of year in Canada | 826 |  | ,602,430 |  |
| licies issued during the year in Canada | 108 |  | 206,870 |  |
| licies terminated as above | 152 |  | 322,020 |  |
| licies in force in Canada at date of stateme | 782 |  | ,487,280 |  |

Number of insured lives-No return.

## UNITED STA'TES LIFE-Continued.

General Business Sfatement for the Year ending 31st December, 1895.

## INCOME DURING THE YEAR.

Total premium income. . .................. .......................................... $\$ 1,149,11172$
Received for interest and dividends ................................................ 322,34398
Received for rent . ......... ....... ......................................... .......... 12.61492
Balance, profit and loss account, less debits.................... ...... ........ 3,. 341 03
Total income.......... ... ............. ..... ........................ $\$ 1.487 .831$ 65

## DISBURSEMENTS DURING THE YEAR.

Total amount paid for losses and maturel ondowments.................... $\$ 606,312$ ! 4
Cash paid to annuitants. .......................................................... 2,503 80
Premium notes voided by lapse.............. .................................... 7,802 33
Cash dividends paid policy-holders......... ........ ....... .................... 13,340 00
Cash dividends applied to pay running premiums............................ 5,315 50
Cash dividends applied to purchase paid-up additions and annuities.... 11,725 35
Surrender values paid in cash.......... .......................................... 58,377 73
Surrender values applied to pay running premiums....................... 9115
Surrender values applied to purchase paid-up insurance and annuities. $\quad 59,34410$
Cash paid stockholders for interest. .... ......................................... $30,800 \quad 00$
Cash paid for salaries and allowances to managers and agents............ 69,73! 08
Cash paid commissions to agents................. ..... ........ .... ............. 155,325 76
Medical examiners' fees................................................................ 16,361 50
Salaries of officers and office employee-........ ..................................... 55,45186
Taxes, licenses and feer............................................................ 22,86566
Rent...... ............................. ........ .. ................................ ... 25,185 08
General expenses............................................ ....... ............... 68,748 93
Total dishursoments...... ............ .... ........................ \$1.209.29! 77
ASSETS.
Cost value of real estate less encumbrances...................................... $\$ 228,40430$
Loans on bonds and mortgages (first liens) on real estate........................ 4,639,650 00
Loans secured by pledge of bonds, stocks or other marketable collaterals $\quad \mathbf{7 5 , 1 4 5} 58$
Loans made in cash to policy-holders on the comprny's policies assigned
as collaterals .................................................................. 307,53639
Cost value of bonds and stocks nwnel... ... ...... ......... ..... .... ... 1,633,290 51
Carh on hand and in hank-........ . . ... ... .... ........ ..................... 133,128 11
Bills receivable..................... ....... ..... .......................... ........ 10,349 48
Agents' balances........ ......................... .. .......................... ....... 15,523 27
Total net or ledger ussets......... ........ ........................ $\$ 7,043,027$ 64

## OTHER ASSETS.

Interest due and accrued......................... .............. ... .............. 84,534 66

Market value of stocks and bonds over cost ................................... $29,944 \quad 07$
Net amount of uncollected and deferred premiums ......... . .............. 206,461 28
Total assets ............................ ............................ $\$ 7,377,26335$

## Department of Finance-Insurance Branch.

## UNITED STATES LIFE—Concluded.

LIABILITIES.
*Net reinsurance reserve \$6,632,693 00
Tutal unettled claims ..... 104,938 33
Commissions due to agents on premium notes when paid ..... 49500
Premiums paid in advance. ..... 3,085 68
Liability on policies cancelled, upon which a surrender value may be demanded ..... 3,220 00
Other liabilities, ..... 5,621 59
Total liabilities ..... \$6,750,053 60
Capital stock paid up ..... 440,00000
Gross divisible surplus. ..... 187,209 75
EXHIBIT OF POLICIES.
Number of new policies issued during the year ..... 2,378
Amount of said policies ..... 5,644,696 00
Number of policies terminated during the year ..... 3,638
Number of policies in force at date. ..... 17,510
Amount of said policies ..... 38,872,579 00

[^78]
## Department of Finance-Insurance Branch.

## STATEMENTS

${ }^{\mathbf{O}}$

# accident guarantee, Plate glass 

AND

STEAM BOILER

INSURANCE COMPANIES.

## Department of Finance-Insurance Branch.

## LIST OF COMPANIES

# BY WHICH THE BUSINESS OF ACCIDENT, GUARANTEE, PLATE GLASS AND STEAM BOILER INSURANCE WAS TRANSACTED IN THE DOMINION, DUKING THE YEAR ENDING 31st DECEMBER, 1895. 

## ACCIDENT.

The Canada Accident Assurance Company. The Canadian Railway Accident Insurance Company. The Emplosers' Liability Assurance Corporation (Limited). The London Guarantee and Accident Company (Limited). The Manufacturers' $\because$ uarantee and Accident Insurance Company. The Norwich and London Accident Insurance Association. The Ocean Accident and Guarantee Corporation (Limited). The Ontario Accident Insurance Company. The Sun Life Assurance Company of Canada. The Travelers Insurance Company.

GUARANTEE.
The American Surety Company of New York.
The Employers' Liability Assurance Corporation (Limited).
The Guarantee Company of North America.
The London Guarantee and Accident Company (Limited).
plate glass insurance.
The Canada Accident Assurance Company.
Corneille, Quesnel \& Sharpe (Metropolitan Plate Glass Insurance Company).
The Dominion Plate Glass Insurance Company.
The Lloyds Plate Glass Insurance Company.
Mongenais, Boivin \& Co.
The Steam Boiler and Plate Glass Insurance Company of Canada.

STEAM BOILER INSURANCE.
The Boiler Inspection and Insurance Company of Canada (formerly the Canadian Steam Users' Insurance Association).
I'he Steam Boiler and Plate Glass Insurance Company of Canada.

BURGLARY GUARANTEE.
The Dominion Burglary Guarantee Company (Limited).
CREDIT INDEMNITY.
The Canadian and European Export Credit System Company.
SICKNEAS INSURANCE.
The Ocean decident and Guarantee Corporation (Limited).

## Department of Finance-Insurance Branch.

## THE CANADA ACCIDENT ASSURANCE COMPANY.

Statement for the Year ending 31st December, 1895.


## LTABILITIES.

(1.) Liabilities in Canada.

For Accident Risks.


Total net amount of unsettled claims for accident losses. . $\$ \quad 15,74502$

# THE CANADA ACCIDENT-Continued. 

For Plate Glass Losses.

Net amount of losses reported or supposed but not claimed..................... $\$ 1,18104$

| Total net amount of unsettled claims for Plate Glass losses. \$ | 1,181 04 |
| :---: | :---: |
| Reserve of unearned premiums for all outstanding accident risks | 23,238 70 |
| Reserve of unearned premiums for all outstanding plate glass risks | 8,926 45 |
| Due and accrued for miscellaneous expenses.. | 49709 |
| Total liabilities in Canada....................................... $\$$ | 49,588 30 |
| (2.) Liabilities in other Countries. |  |
| Net amount of accident losses claimed but not adjusted (\$450 of which accrued in previous years) |  |
| Net amount of accident losses reported or supposed but not claimed.... . .... 47500 |  |
| Total net amount of accident losses unsettled .............. \$ | 1,075 00 |
| Reserve of unearned premiums on all outstanding accident risk | 7,612 95 |
| Total liabilities in other countries ............................. $\$$ | 8,687 95 |
| Total amount of liabilities in all countries (except capital stock).\$ | 58,276 25 |
| Capital stock paid up .............................................................. ${ }^{\text {S }}$ | 32,490 00 |
| Surplus beyond all liabilities and capital stock paid up ................. \$ | 5,104 56 |

income.

| Aecident Risks- | In Canada. | In other countries. |
| :---: | :---: | :---: |
| Gross cash received for premiums | \$61,981 94 | \$16,690 75 |
| Deduct reinsurance, rebate, abatement and return premiums. | 3,911 02 | 1,869 46 |
| Net cash received for said premiums. | \$58,070 92 | \$14,821 29 |
| Plate Glass Risks- |  |  |
| Gross cash received for premiums. | . $\$ 6,69746$ |  |
| Deduct reinsurance, rebate, \& c.......................... ... | 23218 |  |
| Net cash received for said premiums. | \$ 6,465 28 |  |

Total net cash received for premiums in all countries...................... $\$ \quad 79,35749$
Received for interest........................... ............................. ........ 2,619 52
Received from Palatine Insurance Co..................................................... 24,333 ; 33
Total income........ ................................... ............\$ 106,310 34

## EXPENDITURE.

| Accident Risks- | In Canada. | In other countries. |
| :---: | :---: | :---: |
| Amount paid during the year for losses occurring in previous years (which losses were estimated in the last statement at $\$ 10,974.28$ ). | $\$ 19,01258$ | \$1,571 06 |
| Amount paid for losses occurring during the year | . \$30,158 80 | \$ 8,648 13 |
| Deduct reinsurance | 1,524 64 |  |
| Net amount paid during the year for said losses | .828,634 16 | \$8,648 13 |
| Total net amount paid during the year for acciden losses | $. \$ 47,64674$ | \$10,219 19 |
| 316 |  |  |

## Department of Finance-Insurance Branch.

## THE CANADA ACCIDENT-Continued.

Plate Glass Risks-Amount paid during the year for losses occurring in previousyears (which losses were estimated in the last statementat $\$ 973.60$ ) ........ . . ...... ......... ................ . $\$ 76860$
Amount paid for losses occurring during the year ..... 2,729 51
Total net amount paid during the year for plate glass losses ..... \$ 3,498 11
Total net amount paid during the year for accident and plate glass losses .....  $\$ 61,36404$
Paid or allowed for commission or brokerage ..... 23,068 53
Salarien, fees and all other charges of officials ..... 8,152 71
Paid for taxes ..... 1,362 29Miscellaneous payments, viz. .-Printing and stationery, \$1,087.47;advertising, $\$ 778.34$; postage and exchange, $\$ 994,06$; elevatorinspection, $\$ 105.50$; rent, $\$ 920.50$; general expenses, $\$ 1,060.74 \ldots \quad 4,94681$
Total expenditure . $\$ 98,89438$
CASH ACCOUNT.
1894. ..... Dr.
Dec. 31. To balance on hand and in banks ..... \$ 5,92686
1895.
Dec. 31. To Income as above ..... 106,310 34
To sundry receipts. ..... 4,028 11
\$ 116,265 31
1895. Cr.
Dec. 31. By Expenditare as above ..... \$ 98,894 38
Cash with the Palatine Insurance Co. (since paid) ..... 89500
Balance in hand and in bank ..... 16,47593
THE CANADA ACCIDENT-Concluded.

|  | In Cavala. |  |  | In other Cocntries. |  |  | Total in all Countries. |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | No. | Amount. | Premiums thereon. | No. | Amomit. | Premiums thereon. | No. | Amount. | Premiums thereon. |
| Accident Risks. |  | \$ | \$ cts. |  | \$ | \$ cts. |  | 8 | \$ cts. |
| Gross policies in force at date of last statement. Taken during the year-new and renewed.. | $\begin{aligned} & 3743 \\ & 3710 \end{aligned}$ | $\begin{aligned} & 13,363,565 \\ & 10,147,764 \end{aligned}$ | $\begin{aligned} & 51,94971 \\ & 59,18116 \end{aligned}$ | $\begin{aligned} & 8 \widetilde{4} \\ & 993 \end{aligned}$ | $\begin{aligned} & 4,226,116 \\ & 4,611,500 \end{aligned}$ | $\begin{aligned} & 16,49189 \\ & 16,08982 \end{aligned}$ | $\begin{aligned} & 4630 \\ & 403 \\ & 403 \end{aligned}$ | $\begin{array}{r} 17,589,681 \\ 14,759,264 \end{array}$ | $\begin{aligned} & 68,441 \quad 60 \\ & 75,27098 \end{aligned}$ |
| Total | 7453 | 23,511,329 | 111,13: 87 | 1880 | 8,837,616 | 32,581 71 | 9333 | 32,348,945 | 143,712 58 |
| Deduct terminated | 3947 | 13,408,315 | 63,021 02 | 1053 | 5,019,616 | 17,355 81 | 5000 | 18,427,931 | 80,376 83 |
|  | 3511 | $\begin{array}{r} 10,103,014 \\ 3 \overline{5}, 750 \end{array}$ | $\begin{array}{r} 48,10985 \\ 1,632 \mathbf{4 5}^{2} \end{array}$ | 827 | 3,818,000) | 15,225 90 | 4333 | $\begin{array}{r} 13,921,014 \\ 354,750 \end{array}$ | $\begin{array}{r} 63,33575 \\ 1,632 \\ 45 \end{array}$ |
| Net in force at 31st December, 1895. | 3506 | 9,748,964 | 46,477 40 | 827 | 3,818,000 | 15,225 90 | 4333 | 13,566,264 | 61,703 30 |
| Plate Glass Riskx. |  |  |  |  |  |  |  |  |  |
| Gross policies in force at date of last statement Taken during the year. | $\begin{array}{r} 1411 \\ 487 \end{array}$ |  | $\begin{array}{r} 18,96139 \\ 6,245 \\ 60 \end{array}$ | $\ldots$ |  |  | $\begin{array}{r} 1411 \\ 487 \end{array}$ |  | $\begin{array}{rl} 18,961 & 39 \\ 6,245 & 00 \end{array}$ |
| Total | 1898 |  | 25,206 39 | $\ldots$ |  |  | 1898 |  | 2כั,206 39 |
| Deduct terminated. | 506 |  | 6,395 56 |  |  |  | 506 |  | 6,395 56 |
| (Gross and net in force at 31st December, 1895. | 1392 |  | 18,810 83 | $\ldots$ |  |  | 1392 |  | 18,810 83 |

## Department of Finance--Insurance Branch.

## THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Statement for the Year ending 31st December, 1895.

| President-J. W. McRae. | Secretary-J. P. Dickson. |
| :---: | :---: |
| Chief Agent-A. A. Henderson. | Head Office-Ottawa, Ont. |
| (Incorporated, July 23, 1894, by 57-58 Vic., cap. 118. Canada, 27th August, 1895.) | Commenced business in |
| capital. |  |


| Amount of capital | authorized | 500,000 00 |
| :---: | :---: | :---: |
| do | subscribed for | 162,600 00 |
| do | paid up in cash | 32,500 00 |

(For List of Shareholders, see Appendix.)

ASSETS.
Dominion of Canada $3 \frac{1}{2}$ per cent stock deposited with the Receiver
General, par value.............................................................. 20.00000
Cash on hand at head office......... ........ ............ ............ ........... 35097
Cash in Merchants' Bank of Canada. ....... ....... ....... ..................... 6,239 62
Interest accrued and unpaid on stocks.......... .................. ............ 23333
Agents' balances.............. ..... ..................... ............................. 11424
Office furniture............................................................................ 84835
Outstanding premiums........ ......... ....... ................................... 6,469 09
Total assets............ ........................... .................... \$ 34,255 60
LIABILITIES.
Reserve of unearned premiums for all outstanding accident risks.........\$ 7,311 28
Due and accrued for miscellaneous expenses ............. ..................... 823
Total liabilities. .................................................... $\$$ 7,319 51
INCOME.
Gross cash received for accident promiums..................................... \$ 2,66189
Received for interest on stocks, \&c......... ........................................ - 15730
Total.......................................... ... .................... \$ 2,819 19
Received for calls on capital....................................................... 32,52000
Total income......... .................. ...............................\$ 35,339 19

## EXPENDITURE.

Paid for accident losses occurring during the year........................... $\$ 73024$
Commission or brokeruge and salaries, fees and all other charges of
officials.... ... ................................................................... 3,70530
Miscellaneous expenses, viz.:-
Organization expenses, $\$ 3,350.47$; office furniture, $\$ 848.35$; agents' advances, $\$ 114.24$.

4,31:3 06
Total expenditur:. . .. ..... ..... ................... .............. $\$ 8.74860$

# THE CANADIAN RAILWAY ACCIDENT-Concluded. <br> CASH ACCOUNT. 



## BISKS AND PREMIUMS.



## Department of Finance-Insurance Branch.

## THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

Statement for the Year ending 31st December, 1895.
President-Lord Cladd Hamilton. | Secretary-S. Stanley Brown. Chief Agent in Canada-F. Standliffe. Principal Office—London, England. | Head Office in Cunada-Montreal. (Incorporated 25th October, 1880. Licensed for Accident and Guarantee business in Canada, 24th October, 1894, and commenced such business in 1895.)

## oAPITAL.

Amount of joint stock capital......... ................. .... ...... . ..............£ $1,000,000$
Amount subscribed for.................................. .......................... 750,000
Amount paid up in cash......... ................. ........ ....................... 150,000

## ASSETS IN CANADA.

Stocks and bonds in deposit with the Receiver General, viz.:-
Par value.
Canada 4 per cent reduced stock. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$$ \$ 39,420 00
Canada 4 per cent 1910-35 stock. ...... . ......................................... 12,896 67
Province of Quebec bonds
24,333 33
Total. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$ 76,65000$
Carried out at par value.......................................... ................. \$ 76,650 00
Cash at head office...................................... ....... .................. . 20000
Cash in Bank of Montreal....................................... ............. ... 3,52805
Agents' balances .................................... ...................... ........ .. 6,180 98
Office furniture (say)........................... ......................... .... ...... 30000
Total assets in Canada.......... ................. ....... ..... ... \$ 86,859 03

LIABILITIES IN CANADA.
For Accident Losses in Canada-
Net amount of losses in Canada adjusted but not due (estimated)... ....\$ 48815
do do reported or supposed but not claimed (estimated) $\ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots .$.

Total vet amount of unsettled claims for accident losses in Canada..... $\$ 2,98815$
Reserve of unearned premiums upon all unexpired accident risks in Canada.

9,428 29
Reserve of unearned premiums upon all unexpired guarantee risks in
Canada

## EMPLOYERS' LIA BILITY-Continued.

INCOME IN CANADA.
For Accident Risks in Canada-
Gross cash received for premiums. \$ 10,358 78
Deduct cancellations and reinsurance. ..... 46790
Net cash received for said premiums ..... \$ 9,890 88
For Guarantec Risks in Canada-
Gross cash received for premiums. ..... \& 2,456 81
Deduct reinsurance, rebate, abatement and return premiums... .. .... 7000Net cash received for said premiums.2,386 81
Total income in Canada ..... \$ 12,277 69
EXPENDITURE IN CANADA.
Net amount paid for accident losses occurring during the year .....  2,86646
Commission or brokerage in Canada. ..... 3,428 48
Salaries, fees and all other charges of officials in Canada ..... 96600
Taxes in Canada ..... 93952
Miscellaneous payments, viz.:-
Travelling expenses, $\$ 65.70$; postage, telegrams, \&c., $\$ 280.03$;cbarges, $\$ 52.29$; advertising, $\$ 14.00$; rent, $\$ 400$; printingand stationery, $\$ 905.97$1,717 99
Total expenditure in Canada $\$ \quad 9,918 \quad 45$
RISKS AND PREMIUMS.


[^79]
## Department of Finance-Insurance Branch.

# EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED) -Concluded. 

General Bubiness Statement for the Year ending 31st Marde, 1896.


## BALANCE BHEET.




## Department of Finance-Insurance Branch.

## LONDON GUARANTEE AND ACCIDENT-Continued.

## INCOME IN CANADA.



## EXPENDITURE IN CANADA.

## For Guarantee Risks in Canada.



## For Accident Risks in Canada.


Total net amount paid during the year for guarantee and accident losses 8 ..... 45,409 05
Paid for commission or brokerage in Canada
9,54043
Paid for salaries, fees and other charges of officials in Canada
1,383 28
Paid for taxes in Canada
Miscellaneous payments, viz.:-Law costs, \$3,940.50; medical fees, $\$ 153$; printing and stationery, $\$ 1,178.18$; travelling expenses, $\$ 1,962.88$; postages and telegrams, $\$ 923.81$; rent, $\$ 1,193.30$; agency oharges, $\$ 160.34$; sundry expenses, $\$ 1,612.70$; advertis- ing, 8559.11 ..... 11,683 82
Total expenditure in Canada ..... 92,919 59

## LONDON GUARANTEE AND ACCIDENT-Continued.

## RISKS AND PREMIUMS.



Department of Finance-Insurance Branch.
LONDON GUARANTEE AND ACCIDENT COMPANY-Continued.
General Business Statement for the Year ending 31st December, 1895.
revenue account (for the year ending 31st December, 1895.)


expeniditure.


$\begin{array}{rrr}7,903 & 5 & 9 \\ 3,878 & 4 & 10\end{array}$
$\begin{array}{rrr}7,187 & 3 & 1 \\ 2,716 & 14 & 9\end{array}$

| 29,971 | 6 | 5 |
| :--- | :--- | :--- |


| $£ 171,660 \quad 1 \quad 9$ |
| :--- | :--- | :--- | Charges:--Branch and agency commission, including reserves

Income and other taxes, home and foreign Advertising, agency extension, printing and stationery .
Rent, salaries and general law charges, directors', auditors',
 $\begin{array}{lllll}\text { Interim dividend paid September, } \\ \text { Balance as per balance sheet... . ............... } & 26,846 & 6\end{array}$
E

ت

BALANCE SHEET, AS ON 318T DECEMBER, 1895.
 $\$ 25,000$ Illinois Central 34 per cent first mortgage gold bonds $\$ 8,000$ Long Island Ry. 5 per cent first consolidated mortgage $\$ 25,000$ Manhattan Ry . consolidated 4 per cent gold bonds, \$39,500 New York Central \& H. R. Ry. 4 per cent extended £4,400 Pennsylvania Railway 6 per cent sterling general mortgage bonds, $1910 \ldots \ldots . .$. .... £5,000 Cape of Good Hope 4 per cent inscribed stock $£ 5,000$ Cape of Good Hope 4 per cent inscribed stock..
$£ 3,000$ Hong Kong 312 per cent inscribed stock. ........ £4,000 Natal $3 \frac{1}{2}$ per cent inscribed stock.............. $£ 2,300$ New South Wales 5 per cent bonds. . . . . . . . . .
$£ 2,700$ New South Wales 32 per cent inscribed stock. $£ 2,000$ Queensland 4 per cent bonds......................
$£ 3,000$ (Queensland $3 \frac{1}{2}$ per cent inscribed stock ...... $£ 5,500$ Victoria $4 \frac{1}{2}$ per cent londs.
$£ 4,500$ Victoria 4 per cent bonds. £2,000 Victoria $3 \frac{1}{2}$ per cent inscribed
$\$ 37,500$ City of Chicago 4 per cent gold bonds, $1914 \ldots$ $\$ 25,000$ Jersey City 5 per cent assessment gold bonds.


£10,800 Australian Municipal bonds

[^80]> To Capital :- 50,000 shares of $£ 5$ each | $£ 250,000$ |
| :--- | $\begin{array}{r}\text {. } 50,000 \\ 25,000\end{array}$ .......... 2,000 Jamaica 4 per cent inscribed sto ock

Department of Finance-Insurance Branch

THE MANUFACTURERS' GUARANTEE AND ACCIDENT INSURANCE COMPANY.
Statement for the Year ending 31st December, 1895.
President-Geo. Gooderham. | General Manager-J. F. Junkin. Principal Office-Toronto, Ont.
(Incorporated 23rd June, 1887, by 50-51 Vic., cap. 105; amended in 1893 by 56 Vic.,cap. 80. Commenced business in Canada, 5th November, 1887.)
Amount of joint stock capital authorized. .....  $1,000,00000$
Amount subscribed for ..... 118,700 00
Amount paid up in cash ..... $47,480 \quad 00$
(For List of Stockholders, see Appendix.)
ASSETS.
Loans secured by mortgages on which not more than one year'sinterest is due, constituting a first lien on real estate. ..... 5,382 36
Loans, as above, on which more than one year's intere-t is due and for which jodgment has not been obtained-first liens ..... 8,00000
Interest due and unpaid on said loans..... ..... 99274
Stocks and bonds deposited with Receiver General, viz.:-
Canadian Government bonds............................. $\$ 20,00000 \$ 20,90000$
Carried out at market value ..... 20,900 00
Cash on hand at head office. ..... 1,998 39
Cash in Traders' Bank ..... 19,760 65
linterest accrued and unpaid on stock, ete. ..... 13150
Premiums uncollected ..... 12,584 11
Due from agents. ..... 7222
Fire premium paid for mortgagor ..... 650
Office furniture ..... 48780
Total assets ..... 70,316 27
LiABILITIES.
Claims for accident losses, viz.:
Claimed but not adjusted .....  4,84355
Reported or supposed but not claimed........................................ . . . 35644
Total net amount of unsettled claims for accident losses. \$ ..... 5,199 94
Reserve of unearned premiums for all outstanding risks ..... 37,563 71
Total liabilities. . 42,76370
Capital stock paid up in cash and notes. .....  $\$ 47,480 \quad 00$



## Department of Finance-Insurance Branch.

## THE NORWICH AND LONDON ACCIDENT INSURANCE ASSOCIATION.



## ABSETS IN CANADA.

Stocks in deposit with Receiver General, viz. :-


Total................................ ............ ....................... 7,374 91
Agents' balances................................................ .. ..................... 45162
Total assets in Canada ............................................ 8 71,482 53
liabilities in canada.


INOOME IN OANADA.

Total income in Cauada... ................................................ 8,39302

# NORWICH AND LONDON-Continued. 

## EXPENDITURE IN CANADA.



| Total net amount paid during the year for accident losses in Canada.. \$ | 1,64900 |
| :---: | :---: |
| Commissiou or brokerage, salaries, fees and other charges of officials.. | 1,174 62 |
| Taxes. | 20723 |
| All other payments, viz.:-Postage and telegrams, $\$ 30.78$; investigation of claims, $\$ 18.80 ;$ printing and stationery, \&c., $\$ 74.30 \ldots . .$. | 12388 |
| Total expenditure in Canada................................. \$ | 3,154 73 |

RISKS AND PREMIUMS.

| For Accident Risks. | No. | Amount. | Premiums thereon. |
| :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement | 214 | \$ 577,500 | \$ 2,609 51 |
| Policies taken during the year, new | 122 | 307,500 | 1,429 25 |
| do do renewed | 155 | 439,000 | 1,958 50 |
| Total. | 491 | \$ 1,324,000 | \$ 5,997 26 |
| Deduct terminated | 249 | 675,500 | 3,082 46 |
| Gross and net in force at end of year.. | 242 | \$ 648,500 | \$ 2,914 80 |

Number of policies in force at date ..... 242Total amount in force\$ 648,500 00
Premiums thereon. ..... 2,914 80

## General bubiness statement for the year ending 31st August, 1895.

The statement of accounts for the year ending 31st of August last, shows that the premiums have amounted to the sum of $£ 88,0248 \mathrm{~s}$. 0 d ., as against $£ 83,54219 \mathrm{~s}$. 3 s . for the preceding year, and that including the interest on the invested funds, the total income of the association was $£ 95,0612 \mathrm{~d} .10 \mathrm{~d}$.

The claims during the yoar amounted to $£ 47,080$ 19s. 2d., as against $\$ 43,41317 \mathrm{~s}$. 0 d . in the previous year.

The directors have us usual set aside one-third of the premiums for the year, to cover the unexpired risks on current policies, and after making this provision there remuins an unappropriated balance of $£ 26,7104 \mathrm{~s} .6 \mathrm{~d}$., out of which they recommend that a further dividend of ten shillings per share (free of income tax), be paid to the wharoholders, making with the interim payment last June, a dividend of fifteen shillings per share. The total assets of the association now amount to the sum of $£ 216,57314 \mathrm{~s}$. 6 s .
bevende agcount for the year ending 31st august, 1895.


## Department of Finance-Insurance Branch.

## NORWICH AND LONDON-Concluded.

balange sheet at 31st augubt, 1895.

| Paid-up capital. | $\underset{100,000}{f} \quad \text { s. }{ }_{0}{ }^{\text {d. }}$ | India and colonial securities.. | $\underset{56,043}{£}$ | s. ${ }_{15}{ }^{\text {d }}$ |
| :---: | :---: | :---: | :---: | :---: |
| Insurance fund- |  | Railway and other debenture stocks |  |  |
| General reserve. ... $£ 50,000 \quad 0$ |  | and londs........... | 46,066 | 68 |
| Reserve for unex pired risks. $\qquad$ |  | Railway guaranteed and preference stocks. | 78,075 | 88 |
| Balance............ $26,710 \quad 46$ |  | Mortgages on real estate. | 9,060 | 0 |
|  | 106,05146 | Freehold property | 3,010 | 0 |
| Outstanding claims. | 10,596 0 | Agents' balances. | 9,433 | 79 |
| Suspense account. | 12610 | Cash at bankers. | 14,926 | 211 |
|  |  | Cash in hand |  | 13 |
|  | £216,573 $14 \quad 6$ |  | $£ 216.573$ | 146 |

# THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED. 



## LIABILITIES IN CANADA.

For Accident Losscs in Canada.

do claimed but not adjusted... . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 50417
do reported or supposed but not claimed. . . . . . . . . . . . . . . . . . . . 157130.
Total net amount of unsettled accident losses................ .................. 715 90,
Reserve of unearned premiums for all outstanding uccident risks in Canada.

9,934 12.
Total amount of all liabilities in Canada 10,65002

## Department of Finance-Insurance Branch.

## OCEAN ACCIDENT AND GUARANTEE-Continued.



## RISKS AND PREMIUMB.


Total number of policies in force in Canada at date ..... 449
Total net amount in force .....  2,318,500 00Total premiums thereon16.26144

## General Businebs Statement for the Year Ending 31st December, 1895.

The gross revenue of the corporation for the year amounted to $£ 201,56518 \mathrm{~s}$. 10 d ., compared with $£ 130,8919 \mathrm{~s}$. 5 d . for the previous year.

The premiums on now proposals for the year amounted to $£ 88,9920 \mathrm{~s}$. 0 d ., as against $£ 50,30 \pm 11 \mathrm{~s} .8 \mathrm{~d}$. for 1894 , and the income fom the investments was $£ 9,000$ 8. 7d., as against $£ 8,5182 \mathrm{~s}$. 1 d .

The claims paid during the year, inclusive of medical fees, \&c., and payment of the outstanding liabilitites of the Imperial Union Accident Assurance Company amounted to $£ 92,9 \not 980 \mathrm{~s} .8 \mathrm{~d}$., against $£ 56,09111 \mathrm{~s} .4 \mathrm{~d}$. for the year 1894 , being 48 per cent of the premium income.

Having to provide certain deposits in connection with business abroad in accordance with Foreign and Colonial State Luws, the board found it more advantageous, having regard to the low value of money, to borrow $£ \not 0,000$ from the bank, as appears in the balance sheet, in lieu of selling securities in the then depressed state of the money market. This loan has already been considerably reduced out of revenue.

After debiting all charges and expenses, there remains a credit baiance on the year's working of $£ 40,1181 \mathrm{~s}$. 8 d ., against $£ 35,2564 \mathrm{~s}$. 11 d . This balance has been carried to balance of Revenue and Suspense Account, which increases that reserve from $£ 22,85515 \mathrm{~s}$. 4 d . to $£ 62,97317 \mathrm{~s}$. 0 d .

## OCEAN ACCIDENT AND GUARANTEE-Continued.

The Reserve Fund and Balance of Revenue Account now amount to £162,973 17 s . 0 d ., as against $£ 135,1478 \mathrm{~s}$. 8d. at the end of 1894 . These reserves would have been considerably increased if credit were taken for the consideration given for the good will of the Imperial Union Company taken over by the corporation.

In accordance with the wish of the shareholders, unanimously expressed at the last general meeting, that the income from the shares should be more evenly distributed over the year, the directors increased the first half yearly interim dividend to the rate of 10 per cent per aunum.

Out of the balance of Revenue and Suspense Account, in addition to the dividend for the half-year ending 30th June, the directors have decided to pay a further dividend upon the capital paid up for the half-year ending 31st Decembur at the rate of 10 per cent, together with a bonus upon the same for the year at the rate of $2 \frac{1}{2}$ per cent, making a total distribution for the year of $12 \frac{1}{2}$ per cent, as aganst 10 per cent for the year 1894.

The dividend will be paid on the 1st day of March.

## hevenue account for the year endina 31st december, 1895.


$\mathrm{f}^{\mathrm{f}} \mathrm{s} . \mathrm{d}$.
$1,514 \quad 7 \quad 6$
$92,948 \quad 0 \quad 8$
$14,782 \quad 6 \quad 4$ ery, stamps, postage, travelling expenses, \&c.
Expenses of management, inclusive of salaries, rent at head office and branches, directors' remuneration, medicalofficers' and auditors' fees, \&c.
Commissions and provision for non-renewals.
Bonuses to assured.............
Depreciation of furniture ....
£ 201,565 $18 \quad 10$
balance sheet, 31st december, 1895.
£ s. d.
To Shareholders' Capital :
Authorized-
80,000 shares of $£ 5$ each
Issurd -
11,814 shares of £5 each, fully paid...... 59,070 00 40,930 shares of $£ 5$ each,
$\xrightarrow{2} 1$ per share paid 40,93000
52,744 shares
To sundry accounts pending, made up to 31st December, 1895...
Unclaimed dividends.
National Provincial Bank of England, Ltd., Loan, against securities per contra
Reserves:-
Balance of Rev.
enue and Sus.
Acct., includ-
ing liability for
unexpired risks $£ 62,973170$
Reserve fund. . . 100, 00000

By Investments, viz.:-
Colonial government and provincial securities
Foreign government securities.
Municipal bonds.
00,112 $1 \quad 9$
$9,960 \quad 10 \quad 4$
42,223 510
Indian railway stocks. ..........
British railway ordinary stocks
American railway mortgage gold bonds

2,025 $18 \quad 0$
41,678 1811

Bank of Ireland stock .........
Melbourne Tramway Trust per cent debentures.........
Bahia and San Francisco railway guaranteed shares
Freehold and leasehold premises at Moorgate Court.
40 to 44 Moorgate Street, E.C., leasehold premises. . . . . . . . .
Freehold property, 32 Finsbury Pavement E.C...............
Freehold property, Quaker's Hall Estate, Sevenoaks...
Office furniture at head office and branches (less depreciation).
$162,97317 \quad 0$
$2,000 \quad 0 \quad 0$
$51,621 \quad 4 \quad 6$
3,223 $\quad 6 \quad 3$
4,432 $10 \quad 0$
$3,01415 \quad 0$
32,30204
3,821 120
$9,000 \quad 0 \quad 0$
$1,700 \quad 0 \quad 0$
$27,298 \quad 3 \quad 4$
1,982 154 15,276 $13 \quad 3$

## Department of Finance-Insurance Branch.

## OCEAN ACCIDENT AND GUARANTEE—Concluded.

balance of revenue and suspense account, 31st dec mber, 1895.
(Including liability for unexpired risks).


## THE ONTARIO ACCIDENT INSURANCE COMPANY.

Statement of Business for the Period from 17 th October to 31 st December, 1895.

President-Larratt W. Smith.
Principal Office-Toronto.

Secretary-Francis J. Lightbourn. Agent-Arthur L. Eastmure.
(Incorporated 22nd July, 1895, by 58.59 Vic., cap. 83. Commenced business in Canada, 17th October, 1895.)
capital.
Amount of capital authorized..................................................... $\$ 500,00000$
Amount subscribed for ................. ................ ........................... 101,00000
Amount paid up in cash
(For List of Shareholders, see Appendix.)


INCOME.


Interest on bonds.................... ...... ................................................................. $350 \quad 00$
Total...................... ...............................................\$ 1,310 00
Received for calls on capital................... . . . . . . . . . . . . . . . . . . . . . . ....... 27,01500
Tutal income.................................................. ...... ${ }^{\text {\$ }} 28,32500$

## Department of Finance-Insurance Branch.

## ONTARIO ACCIDENT-Conriluded.

EXPENDITURE.


# THE SUN LIFE ASSURANCE COMPANY OF CANADA. 

## Statement for the Year ending 31st December, 1895.

ACCIDENT DEPARTMENT.
(For Assets, see Life Statement.)
LIABILITIES.
Unearned premiums. ..... \$ ..... 22078
INCOME.

disbursements.
Claims paid during the year . ......... .......................................... \$ 8930
Expenses ............ .................................................................... 18398
Total accident disbursements . .................................... \$ 27328
MISCELLANEOUS.


# Department of Finance-Insurance Branch. 

## THE TRAVELERS INSURANCE COMPANY.

Statement for the Year ending 31st December, 1895.<br>ACCIDENT DEPARTMENT-CANADIAN BUSINESS.<br>(For Assets, see Life Statement.)

LIABILITIES IN CANADA.

| Amount of claims on accident policies in Canada unadjusted but not resisted $\qquad$ | 12,500 00 |
| :---: | :---: |
| Amount of claims on accident policies in Canada, resisted, in suit (accrued in previous years) | 5,000 00 |
| Amount of reserve on all outstanding accident risks in Canada. | 51,024 80 |
| Special reserve on ten premium accident policies | 23,517 00 |
| Total liabilities in Canada. . ....... ...... ........................ $\$$ | $92,0+180$ |

## INCOME IN CANADA.

Total premiums recoived during the year on accident policies in Canada.\$114.018 21


RISKS AND PREMIUMS.

59 Victoria. Sessional Papers (No. 4.) A. 1896
TRAVELERS-Continued.
General Business Statement for the Year ending 31st December, 1895. (Accident Department.)income during the fear 1895.
Total premium income ..... \$2,643,726 87
Cash received for interest ..... 132,476 18
Profit and loss ..... 1,325 72
Total income \$2,777,528 77
disbursements during the year 1895.
Net amount paid for losses and matured endowments ..... \$1,242,287 54
Commissions to agents. ..... 708,724 34
Salaries and allowances to managers and agents ..... 138,768 82
Medical examiners' fees ..... 20,704 72
Salaries of officers and office employees ..... 81,834 53
Taxes, licenses and insurance department fees ..... 44,696 32
Rent ..... 29,615 80
All other expenditures ..... 188,942 48
Total disbursements \$2,455,574 55
ASSETs.
Cost value of bonds and stocks owned. .....  $2,887,59792$
Cash on hand and in banks ..... 373,685 70
Agents' ledger balances ..... 2,507 92
Suspense account ..... 555,272 59
Total .83,819,364 13
Deduct depreciation from cost of bonds and stock to bring same to market value ..... 106,57. 52
Total uet or ledger assets less depreciation ..... $\$ 3,712,79061$
OTHER ASSETS.
Accrued interest ..... 29,494 99
Total assets ..... \$3,742,285 60
Less items not admitted. ..... 557,780 51
Total assets, less items not admitted $\$ 3,18+50509$
LIABILITIES.
Net reinsurance reserve (being 50 per cont of premiums received on policies in force) ..... \$1,241,692 94
Total policy claims ..... 637,765 43
Due ou account of ealaries, rents and office expenses ..... 10,00000
Total liabilities. ..... \$1,889,458 37
Gross surplus on policy-holders' account ..... \$1,295,046 72

## Department of Finance-Insurance Branch.

## TRAVELERS-Concluded.

EXHIBIT OF POLICIES.
Accident.


expenditure in canada.
Net amount paid on guarantee losses in Canada occurring during the year. ..... Nil.
Commission and brokerage ..... 53147
Taxes in Canada (registration fees) ..... 13000
Miscellaneous payments, viz.:-Printing, $\$ 21.50$; duties and express, \&c., $\$ 71.08$; postage andtelegrams, $\$ 28.14$; sundries, $\$ 34.52$15524
Total expenditure in Canada .....  ..... 81671

RISKS AND PREMIDMS.

| No. |  | Amount. | Premiums. |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement. . . . . . . . 533 | S | 630,560 | S | $3,38615$ |  |
| Taken during the year-new and renewed ... ........ 496 |  | 592,640 |  | 6,403 69 |  |
| Total. . . . . . . . . . . . . . . . . . . . . . . . . . . 1029 | 8 | 1,223,200 | 8 | 9,789 84 |  |
| Deduct terminated....................................... . . 442 |  | 513,197 |  | 4.95112 |  |
| Gross and net in force at 31st Dec., 1895. . 587 | \$ | 710,003 | \$ | 4,838 72 |  |
| Total number of policies in force in Canada at |  | ...... |  | . 587 |  |
| Total nel amount in force. |  |  |  |  | 710,003 00 |
| Total premiums thereon |  |  |  |  | 4,838 72 |

## Department of Finance-Insurance Branch.

## AMERICAN SURETY COMPANY—Concluded.

General Business Statement for the fear ending 31st December, 1895.
ASSETS.
Cost value of real estate unencumbered ..... \$3,152,175 52
Loans on bonds and mortgages, first liens. ..... 15,00000
Loans secured by pledge of bonds, stocks, or other marketable collaterals ..... 26,000 00
Cost value of stocks and bonds owned. ..... 1,345,895 61
Cash on hand and in bank. ..... 84,407 44
Bills and accounts receivable. ..... 7:,561 26
Total net or ledger assets. . $\$ 4,696,03983$
other assets.
Outstanding interest ..... 42,444 89
Market value of bonds and stocks over cost ..... 85,540 63
Net amount of outstanding premiums ..... 151,902 56
Total assets $\$ 4,975,92791$
LIABILITIES.
Net amount of unpaid losses. ..... \$ 224,269 09
Total unearned premiums. ..... 568,999 06
Sundry liabilities. ..... 114,137 02
Total liabilities, except paid-up capital ..... $\$ 907,405 \quad 17$
Joint stock capital paid-up ir cash ..... $\$ 2,500,00000$
Surplus beyond all liabilities and capital ..... \$1,568,522 74
income.
Net cash received for premiums. ..... \$1,013,342 95
Received for interest and dividends. ..... 45,922 20
Received for rents ..... 11,345 40
Other income. ..... 24,409 00
Total income $\$ 1,095,01955$
EXPENDITURE.
Net amount paid for losses. ..... \$ 264,332 37
Dividends paid stockholders. ..... 180,000 00
Commission or brokerage ..... 40,29009
Salaries, fees and other charges of officers and employees. ..... 311,771 37
Taxes ..... 35,988 65
All other expenditure. ..... 116,154 22
Total expenditure. ..... $\$ 948,53670$
BISKS AND PREMIUMS.
Amount of surety risks written or renewed during the year ..... \$106,504,133 00
Premiums thereon. ..... 708,659 44
Amount of risks expired and terminated. ..... $95,684,18400$
674,91560
Amount in force at end of year. ..... $\begin{array}{r}91,661,584 \\ 572,74320 \\ \hline\end{array}$
Premiums thereon ..... 572,743 20

# THE GUARANTEE COMPANY OF NORTH AMERICA. 

| Statement for the Year ending 31st December, 1895. |  |
| :---: | ---: |
| President and Chief Ayert- |  |
| Edward Rawlings. | Secretary and Treasurer- |
| Robert Kerr. |  |

Head Office-Dominion Square, Montreal.
(Incorporated, 2nd August, 1851, by Act of the Legislature of the late Province of Canada, 14-15 Vic., cap. 36, ; amended in 1873 by 36 Vic., cap. 22; and in 1880 by 43 Vic. cap. 71 ; and in 1881 by 44 Vic., cap. 57. Commenced business in Canada, April, 1872. Commenced business in United States, January, 1881.)

## CAPITAL

Amount of capital authorized ............ ..... .................................... \$1,000,000 00
Amount subscribed for......................... ................................... 668,60000
Amount paid up in cash. .......................................................... 304,600 00
(For List of Stockholders, see Appendix.)

## ASSETS.

Value of real estate (less encumbrances) held by the Company........ \$ 35,099 54
Loans secured by bonds and mortgages, on which not more than one
year's interest is due, constituting a first lien on real estate
16,78000
Stocks and bonds held by the Company, viz. :-
Par value. Market value.

| Montreal corporation bonds | 10,500 |  | \$ | 11,025 00 |
| :---: | :---: | :---: | :---: | :---: |
| do do stock. | 44,000 |  |  | 56,337 00 |
| do Harbour bonds | 95,500 |  |  | 103,925 00 |
| City of Toronto bonds. | 10,000 |  |  | 10,800 00 |
|  |  |  |  |  |
| Victoria, B.C., waterworks bonds. | 10,000 |  |  | 11,000 00 |
| Lake Champlain and St. Lawrence Junction |  |  |  | 4,750 00 |
| Province of Quebec. |  |  |  | 1,100 00 |
| Canada stock |  |  |  | 2,447 66 |
| Montreal Board of Trade bonds. |  |  |  | 2,50000 |
| Canada Southern Railway bonds. | 10,000 |  |  | 10,500 00 |
| United States Government registered bonds. | 100,000 |  |  | 110,400 00 |
| City of Richmond, Virginia, bonds. | 16,000 |  |  | 16,140 00 |
| City of Brooklyn, N. Y., bonds | 110,000 |  |  | 106,700 00 |
| United States Guarantee Co., stoc | 149,100 |  |  | 149,100 00 |
| Philadelphia Bourse stoek. |  |  |  | - 20000 |
| Montreal Telegraph Co., stock. | 34,000 |  |  | 55,080 00 |
| Western Union Tel. Co., st | 20,000 |  |  | 17,000 00 |
| Bell Telephone Co., stock |  |  |  | 34,540 00 |
| Bank of Montreal, stock. |  |  |  | 8,72000 |
| Merchants' Bank of Canada, stock |  |  |  | 12,540 00 |
| Montreal Gas Company, Stock | 5,000 |  |  | 10,000 0 |
| Total par and market values...... ..........s 667,94967 \$734,80466 |  |  |  |  |

Carried out at market value
Cash on hand at head office

## Department of Finance-Insurance Branch.

## GUARAN'SEE COMPANY—Continued.

Cash in banks, viz.:

| Bank of Montreal, Montreal. | 8,943 39 |
| :---: | :---: |
| Quebec Bank, Montreal | 10,000 00 |
| Canadian Bank of Commerce. | 10,000 00 |
| Bank of Montreal, Chicago | 17,211 20 |
| Cuyler, Morgan \& Co., New Yo | 6,087 71 |
| Bank of Kentucky, Louisville, Ky | 1,193 23 |
| Bank of Buffalo, Buffalo, N.Y |  |
| St. Louis National Bank, St. Louis, Mo. | 7693 |
| Continental Bank, St. Louis, Mo | 93971 |
| Fourth National Bank, Nashville, Tenn. | 48486 |
| Atlanta National Bank, Atlanta, Ga. | 1,075 79 |
| Philadelphia Trust Safe Deposit and Insurance Co., Phil., P | 95300 |
| Tradesmen's National Bank, Pittsburg, Pa | 20126 |

$\qquad$ $\$ 57,26634$
Interest accrued and unpaid on stocks ..... 8,456 90
Agents' balances ..... 9,645 65
Office furniture and fixtures, including safes at head office and branches.. ..... 5,106 39
'Total assets ..... \$ 867,840 93
LIABILITIES.
(1.) Liabilities in Canada.
Net amount of losses claimed but not adjusted ..... \$ 3,971 12
Total amount of unsettled claims for losses in Canada ..... \$ 3,971 12
Reserve of unearned premiums for all outstanding risks in Canada ..... 15,381 28
Due and accrued for salaries, reinsurance, rent, agency and other miscellaneous expenses, incluuing commission for collecting out- standing premiums ..... 5,718 72
Total liabilities in Canada \$ ..... 25,071 12
(2.) Liabilities in other Countries.
Net amount of losses claimed but not adjusted ..... \$ 14,634 20
Net amount of losses resisted and in suit ..... 85,00000
Total amount of unsettled claims for guarantee losses (\$62,500 of which accrued in previous years) ..... 99,634 20
Total reserve of unearned premiums for all outstanding risks ..... 89,469 53
Due and accrued for salaries, reinsurance, rent, agency and other miscellaneous expenses, including commission for collecting out- standing premiums ..... 2,579 24
Total liabilities in other countries ..... 191,682 97
Total liabilities (except capital stock) in all countries. ..... 216,754 09
Capital stock paid up in cash ..... \$ 304,600 00
Surplus beyond all liabilities and paid up capital stock. ..... \$ 346,486 84

## GUARANTEE COMPANY-Continued.

| INCOME. |  |  |  |
| :---: | :---: | :---: | :---: |
| For Guarantec Risks. | In Canada. | In other Countries. |  |
| Gross cash received for premiums . . . . . . . . ................s | \$ 33,554 04 | \$ 226,061 02 |  |
| Deduct reinsurance, rebate, abatement and return premiums. | 2,507 28 | 52,910 53 |  |
| Net cash received for said premiums....................... . . | \$ 31,046 76 | \$ 173,150 49 |  |
| Total net cash received for premiums in all countries..................... \$ 204,197 25 |  |  |  |
| Recoived for interest on bonds and mortgages........... ............ ....... |  |  | 33,107 66 |
| Rent...................... .................................. |  |  | 35237 |
| 'Total income.................. .................................... \$ 237,657 28 |  |  |  |
| EXPENDITORE. |  |  |  |
| For Guarantce Risks. In Canada. $\begin{gathered}\text { In other } \\ \text { Countries, }\end{gathered}$ |  |  |  |
| were estimated in the last statement at $\$ 19,989.49) \ldots \ldots . \$ 33642 \& 13,99846$ |  |  |  |
| Deduct savings and salvage and reinsurance.............. $30849 \quad 6,11089$ |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| Net amount paid during the year for said losses.. \$ 5,317 68 \$ 32,424 76 |  |  |  |
| Total net amount paid during the year for guarantee losses...\$ |  |  |  |
| Total net amount paid during the year for losses in all countries...... \$ 45,657 94 |  |  |  |
| Amount of dividends paid during the year at 6 per cent. ................ 18,27600 |  |  |  |
| Commission or brokerage................ ...... .... ............................. ${ }^{\text {2,955 } 13}$ |  |  |  |
| Salaries, fees and all other charges of officials ............ ................ 59.646 . 36 |  |  |  |
| Taxes (state, national and municipal)..................... ................. 6, 342 34 |  |  |  |
| Miscellaneous payments, viz.:-Advertising, $\$ 3,188.97$; rent, $\$ 8,102.40$; sundry office charges, postage, parcels and telegrams, $\$ 8,834.24$; printing and stationery, $\$ 3,650.55$; inspection and revision department (outside), $\$ 34,612.59$; law cha:ges, $\$ 2,426.16$; office furniture, $\$ 338.50$............................... ....... ...... .... .................... 61,15341 |  |  |  |
| Total expenditu |  | . $\$$ | 194,431 18 |

## CASH ACCOUNT.

$$
D r
$$

Dec. 31, 1894-
To balance in hand and in banks, as at this date ..... ................ \$ 79,081 38
Dec. 31, 1895-
To income as above..................... .................................................. 237,657 28
Received from realization of investments........................................... 3,700 00
Returned by Accident Co ........ ..................... . ............ .......... 23,200 00
$\$ 343,63866$

## Department of Finance-Insurance Branch.

## GUARANTEE COMPANY-Concluded.

## Cr.

Dec. 31, 1895-
By expenditure during the year as above.
\$ 194,431 18
Investments during the year 89,071 42
Commercial National Bank, Nashville, balance written off........... 2,18827
Balance in hand and in banks this date. 57,947 79
\$ 343,63866

| For Guarantee Risks. | In Canada. |  | In other Countries. |  | Total in all Countrics. |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Amount. | Premiums thercon. | Amount. | Premiums thereon. | Amount. | Premiums thereon. |
|  | S | \$ cts. | 8 | \$ cts. | \$ | \& cts. |
| Gross policies in force at date of last |  |  |  |  |  |  |
| - statement.......... | 6,652,792 | 40,518 23 | 44,764,205 | 224,305 47 | 51,416,997 | 264,873 70 |
| Taken during the year-new. | 556,100 | 2,301 27 | 8,926,750 | 39,396 44 | 9,482,850 | 42,197 71 |
| do renewed. | 5,398,750 | 30,657 97 | 38,387,290 | 186,615 06 | 43,786,040 | 217,273 03 |
| Total. | 12,607,642 | 73,477 47 | 92,078,245 | 450,866 97 | 1(44,685,887 | 524,344 44 |
| Deduct terminated, including renewed | 7,336,414 | 41,599 92 | 49,451,735 | 237,140 81 | 56,788,149 | 278,740 73 |
| Gross in force at date.. | 5,271,228 | 31,877 55 | 42,626,510 | 213,726 16 | 47,897,738 | 245,603 71 |
| Deduct reinsured.. | 181,500 | 1,115 00 | 6,987,210 | 31,787 09 | 7,168,710 | 35,902 09 |
| Net in force, 31st Dec., 189). | 5,089,728 | 30,762 55 | 35,639,300 | 178,939 07 | 40,729,028 | 209,701 62 |
| Total net amount in force..... . ... ........... ................................\$ 40,729,028 00 |  |  |  |  |  |  |
| Total net prerniums thereon |  | .... ........ |  |  | 20 | 14,701 62 |

# THE DOMINION PLATE GLASS INSURANCE COMPANY. 

Statemenr for the Year ending 31st December, 1895.

President and Chief Agent-A. Ramsay. | Secretary-E. Dowsley. Principal Office-Montreal.

(Incorporated, 22nd May, 1888, 51 Vic., cap. 95. Commenced business in Canada, 14th Dec. 1888, by taking over the plate glass business of A. Ramsay.)
capital.
Amount of joint stock capital authorized............. .... ..................... \$ 50,000 00
Amount subscribed for.............................................................. $25,000 \quad 00$
Amount paid up in cash. $10,000 \quad 00$
(For List of Stockholders, see Appendix.)

ASSETS.
Stocks and bonds deposited with the Receiver General, viz.:-

|  | Par value. | Market value. |
| :---: | :---: | :---: |
| Province of Quebec 5 per cent bonds. | \$ 5,000 00 | \$ 5,500 00 |
| Montreal Protestant school board bonds | 11,000 00 | 10,847 00 |
| Total | 816,000 00 | \$16,347 00 |

Carried out at market value......................................................... \$ 16,347 00
Cash on hand at head office................................................ ........ 2,622 52
Cash deposited with secretary of Insurance Association......... ........ 10000
Agents' balances............................................. . ................. ..... 1,506 49
Office furniture and fixtures. ........................................................ 40000
Total assets........................................................... $\$ 0,97601$

INCOME.

Received for interest on bonds ..... .................... ....... .................. 69000
Total income.................................................................. 9,58061

## Department of Finance-Insurance Branch.

## DOMINION PLATE GLASS-Concluded. <br> EXPENDITURE.



## LLOYDS PLATE GLASS INSURANCE COMPANY.

## Statembnt for the Year ending 31st December, 1895.

President-William T. Woods. I Secretary-Chas. E. W. Chambers. Principal Office-63 William Street, New York.

Head Office in Canada-Toronto. $|$| Chief Agents in Canada |
| :---: |
| Eastmore \& Lightbourn. | (Incorporated, August, 1882. Commenced business in Canadu, 12th July, 1886.)

> CAPITAL

Amount of capital authorized, subscribed for and paid up in cash
$\$ 250,00000$

## ASSETB IN CANADA.

Bonds on deposit with Receiver General, viz.:-

|  | Par value. |  |
| :---: | :---: | :---: |
| Canada 4 per cent stock | \$ | 10,000 00 |
| City of Ottawa bonds. |  | 6,000 00 |
| Total par value | \$ | 16,000 00 |

Carried out at market value. .....  17,18250
Premiums in course of collection. ..... 2,432 79
Total assets in Uanada .....  $19,61.529$
LIABILITIES IN CANADA.
Amount of plate glass losses in Canada claimed but not adjusted ..... 44368
Reserve of unearned premiums for all outstanding risks in Canada..... ..... 19,22541
Total liabilities in Canada ..... \$ 19,669 09
INCOME IN CANADA.
Gross cash received for premiums. .....  15,012 95
Deduct rebate and return premiums. ..... 49938
Net cash received for premiums ..... \$ 14,513 57
Received for interest and dividends. ..... 67000
Total income in Canada ..... 15,183 57

# Department of Finance-Insurance Branch. 

## LLOYDS PLATE GLASS-Continued.

## GXPENDITURE IN CANADA.

| Amount paid for losses occurring in previous years (which losses were estimated at \$97). | $8 \quad 9700$ |  |
| :---: | :---: | :---: |
| Amount paid for losses occurring during the year.................. . . . . . $\$$ | 6,366 78 |  |
| Deduct savings and salvage | 96852 |  |
| Net amount paid during the year for said losses ......................... . \$ | 5,398 26 |  |
| Net amount paid during the year for plate glass losses. | \$ | 5,495 26 |
| Commission or brokerage. |  | 5,655 51 |
| 'Taxes. |  | 25238 |
| Miscellaheous payments, ciz.:- <br> Advertising, $\$ 84.50$; travelling expenses, $\$ 35$; sundries, | $\$ 55.36 \ldots$ | $17+86$ |
| Total expenditure in Canada. | \$ | 11,57801 |

## RISKS AND PREMIUMS.

| Plate Glass Risks in Canada. | Amount. | Premiums thereon. |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement |  | \$ | 31,938 83 |  |
| Policies taken during the year-new and renewed |  |  | 14,798 14 |  |
| Total |  | \$ | 46,736 97 |  |
| Deduct terminated |  |  | 11,156 43 |  |
| Gruss and net in force 31st December, 1895 |  | \$ | 35,580 54 |  |
| Total number of policies in force in Ca | ... |  | o return. |  |
| Total net amount in force. |  |  | do |  |
| 'Total premiums thereon. |  |  | ......... $\$$ | 35,580 |

## General Bubiness Statement for ter Year ending 31st December, 1895.


#### Abstract

Assets. Cost value of real estate unencumbered .....  245,76318 Loans on mortgage, tirst liens on real estate ..... 18,000 00 Cost value of stocks and bolids held by the company ..... 324,536 7U Cash on hand and in banks. ..... $19,5 \pm 2 \pm 8$ Total net on ledger assets \$ 607,842 36 Grois premiums in course of collection ..... 47,920 24 Rents due ..... 2,012 16 Malisot vaiue of real estate over cost ..... $19,236 \quad 82$ Total assets as per books of company ..... $\$ 677,01158$ Deduct depreciation from above assets to bring same to market value. ..... 43,22920 Total net assets. ..... $\$ 633,78238$


## LLOYDS PLATE GLASS-Concluded.

LIABILITIES.
Net amount of unpaid losises. ..... \$ 3,644 89
Unearned premiums. ..... 202,57: 42
Due and accrued for agency expenses, plate glass, glazing, de ..... 20.80291
Total liabilities, except capital stock ..... \$ $227,020 \div 2$
Capital stock paid up in cash ..... \$ 250.00000
Surplus beyond all liabilities ..... $156,762 \quad 16$
INCいME.
Net cash received for premiums. .....  $\quad: 9218405$
Interest and dividends ..... 12,260 66
Rents. ..... 12,890 90
Income from all other sources. ..... $1,480 \quad 16$
Total cash income ..... \$418,815 77
EXPENDITURE.
Net amount paid for losses ..... \$ 144.42021
Dividends to stockholders ..... 50,000 00
Paid for commissions to agents ..... $111.6252 \%$
Salaries and trarelling expenses of agents \&c. ..... 77581
Salaries of ofticers and office employees ..... $43,92 \pm 56$
Taxer ..... $13.670 \quad 19$
Rent ..... 2,743 38
All other expenditure ..... $\because 025858$
Total cash expenditure .....  887.41795
RISKS AND PREMIUMS.
Amount.
Plate glass risks, written or renewed during 1895 ..... \$ $14,883,828 \quad 00$.
Premiums thereon. ..... 424,698 07
Amount of risks terminated during the year. ..... $14,368,63400$
Premiums thereon ..... 429,803 62
Net amount in force at end of the year 1895 ..... 14:927,057 00
Premiums thereon ..... $403.101 \quad 54$

## Department of Finance-Insurance Branch.



PLATE GLASS INSURANCE BUSINESS OF C. C. CORNEILLE AND C. A. SHARPE.<br>Doing business under the name of the Metropolitan Plate Glass Insurance Company. Statement for the Year ending 31bt December, 1895. Principal Office-1,641 Notre Dame Street, Montreal. (Commenced business lst May, 1894.)<br>ABEETS-PLATE GLASS INSURANCE.

Bonds in deposit with the Receiver General:-

|  | Par value. |  | Market value. |  |
| :---: | :---: | :---: | :---: | :---: |
| Montreal Harbour bonds. | \$ | 5,000 00 | \$ | 5,013 00 |
| Montreal corporation bonds |  | 60000 |  | 63000 |
| Total par and market value. | \$ | 5,600 00 | \$ | 5,643 00 |

Carried out at market value........................................................ $\$ 5,64300$
Cash on hand and in banks............................................................. 26371
Plate glass deposit...... .......... ........... ..................................... 10000
Premiums unpaid. ..................................................................... 21082
Balance of C. A. Sharpe's account ...................... .......................... 73913
Total assets...................... ..................................... 8 6,956 66

LIABILITIES-PLATE GLABS INSURANOE.
Reserve of unearned premiums for plate glass risks in Canada........... $\$ 1,50786$
Money borrowed ...................................................................... 4,000 00
Sundries ..... ................................................. ........................... . . 400
Total liabilities,
$\$ \quad 5,51186$
income.

Received for interest .................................................................... 22400
Received for calls on capital ............................ .................. . ...... 1,99665
Total cash income.
$. . \$ 3,72882$
EXPENDITURE.
$\begin{array}{ll}\text { Amount paid for plate glass losses occurring during the year ... ........... \& } & 79015 \\ \text { Deduct savings and salvage. } & 19186\end{array}$
Deduct savings and salvage. . . . . . . . . . . . . . . . ..................................... . 19186
Net amount paid for losses. ..... ...... ......................... ................... $\$ 59829$
Commission or brokerage......................... .................. .............. 12539
Interest, \&c....................... ...... .............................................. 30599
Sundry expenses........................................................................... 28515
Total expenditure.....................................................\$ 1,314 82

## Department of Finance-Insurance Branch.

## CORNEILLE \& SHARPE PLA'TE GLASS-Concluded.

CASH ACCOUNT.


(For List of Shareholders, see Appendix.)

| Assets. |  |  |  |
| :---: | :---: | :---: | :---: |
| Stucks and bonds held by the company, viz. :- |  |  |  |
|  | Par value. \$ 10,00000 | Market value. $\$ 10090$ |  |
| City of London, Ont., debe | $\begin{array}{r} \$ \quad 10,00000 \\ 3,000 \\ \hline 00 \end{array}$ | \$ 10,090 00 |  |
| Canada Landed and National Investment Co.'s debentures. | 8,00000 | 8,00000 |  |
| Town of Tilsonburg debentures | 2,000 00 | 2,243 00 |  |
| City of Guelph debentures. | 1,500 00 | 1,520 00 |  |
| Town of Deseronto debentures | 6,224 00 | 6,440 00 |  |
| Township of Leeds and Lansdowne debentures. | 5,000 00 | 5,247 00 |  |
| do Yonge and Escott debentures. | 5,000 00 | 5,265 00 |  |
| do Elizatrethtown debentures. | 7,000 00 | 7,330 00 |  |
| Town of Simeot debentures. | 7,000 00 | 7,370 00 |  |
| (The above are on deposit with the Receiver (ieneral.) | \$ 54,72400 | \$ 56,505 00 |  |
| Town of Deseronto debentures.... . . . . . . . . . . . . . . . . . . . | 3,30800 | 3,316 00 |  |
| Village of Destronto debentures | 3,000 00 | 3,100000 |  |
| Land Serurity Co.'s debentures | 4,540 00 | 4,500 00 |  |
| British Canadian L. and I. Co.'s debentures. | 2,000 00 | 2,000 00 |  |
| Imperial Loan and Investment Co.'s debentures | 1,000 00 | 1,000 00 |  |
| Freehold Loan and Savings Co.'s debentures. | 2,500 00 | 2,500 00 |  |
| Toronto Board of Trade debentures. | 20000 | 20000 |  |
| City of London debentures. | 3,000 00 | 3,000 00 |  |
| Township of Loborough debentures. | 1,873 44 | 1,922 00 |  |
| Total par and market values | \$ 76,105 44 | \$ 77,943 00 |  |
| (Jarried out at market value..................................................... ${ }_{\text {\$ }}$ \$7,943 00 |  |  |  |
| Loans secured by debentures on which not more than one year's interest is due |  |  |  |
| Casb at head office. |  |  | 575 |
| Cash in banks, viz. :- |  |  |  |
| Canadian bank of Commerce. |  | . 2,82085 |  |
| Home Savings and Loan Co |  | 9,784 62 |  |
| Canadian Bank of Commerce, Savings Dept. |  | 3,701 20 |  |
| Total cash in banks |  |  | 16,306 67 |
| Interest accrued on debentures, etc. |  |  | 1,217 98 |
| Agents' balances. |  |  | 1,898 96 |
| Office furniture and inspectors' appliances |  |  | 65000 |
| Spe ial service accounts outstanding. |  |  | 13200 |

## Department of Finance-Insurance Branch.

## BOILER INSPECTION AND INSURANCE CO.-Continued.

## LIABILITIES.

| Reserve of unoarned premiums on all outstanding risks in Canada...... $\$$ | 30,958 43 |
| :---: | :---: |
| Due for sundry small accounts for printing, advertising, \&c., about.... | 30000 |
| Dividends declared but not yet due................................... | 2,702 70 |
| Total liabilities ........................... .................... ... $\$$ | 33,96113 |
| Capital stock paid-up in cash................................................. $\$$ | 45,045 00 |
| Surplus beyond liabilities and capital stock................................. 8 | 26,948 23 |

INCOME.

| Gross premiums received in cash. | 28,142 74 |  |
| :---: | :---: | :---: |
| Gross cash reveived on bills or notes taken for premiums. | 1500 |  |
| Gross cash received for premiums | 28,157 74 |  |
| Deduct reinsurance, rebate, abatement and return premium; | 1,698 05 |  |
| Net cash recoived for premium | . \$ | 26,459 69 |
| Received for interest on bonds, \&c. |  | 4,558 73 |
| Income from special service department......... |  | 396 ع0 |
| Total income | . 8 | 31,415 22 |


| Amment of dividends paid during the year at 6 per cent................. \$ | 2,702 70 |
| :---: | :---: |
| Commissiou or brokerage | 2,394 29 |
| Salaries, tees and all other charges of officials | 11,416 36 |
| Taxes. | $62 \pm 15$ |
| Miscellaneous payments :- |  |
| General expenses, including rent, stationery, printing, postage, agency expenses, \&c., $\$ 2,033.71$; travelling expenses, $\$ 2,689.34$; advertising, $\$ 943.45$; special inspections, $\$ 305.55$; vote of shareholders to president and directors, $\$ 1,925$; boilor insurance business of the Steam Boiler and Plate Glass Insurance Co., \$2,500. $\qquad$ | 10,397 05 |
| Total expenditure................................. ............. \$ | 27,532 55 |

## CASH ACCOUNT.

1894. Dr.

1895. 

Cr.

By investments during the year
Balance in hand and in banks this date........................... 16,312 42
$\$ 48,64497$
BOILER INSPEC'IION AND INSURANCE COMPANY-Concluded.

|  | In Canada. |  |  | In other Countries. |  |  | Total in all Countries. |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | No. | Amount. | Premiums. | No. | Amount. | Preniums. | No. | Amount. | Premiums. |
|  |  | \$ | 8 cts . |  | \$ | \$ cts. |  | \$ | \$ cts. |
| Policies in force at date of last statement. | 764 178 18 | $2,654,425$ 425,650 | $\begin{array}{r}43,041 \\ 46 \\ 6885 \\ \hline 00\end{array}$ | 11 | 106,664 | 64355 | 775 178 | $2,761,089$ 425,650 | 43,685 <br> 68785 <br> 18 |
| Taken during the year-new......................... | 178 <br> 452 | 1,458,825 |  |  |  |  | 452 | $\underset{1,458,225}{42,050}$ | 20,669 25 |
|  | 136 | 1,440,100 | 6,903 95 |  |  |  | 136 | 440,100 | 6,905 95 |
| Total | 1,530 | 4,979,000 $1,632,975$ | $\begin{aligned} & 77,40206 \\ & .169702 \end{aligned}$ | 11 | 106,664 106,664 | $\begin{aligned} & 64355 \\ & 64355 \end{aligned}$ | ${ }^{1,541}$ | $\begin{aligned} & 5,085,664 \\ & 1,739,639 \end{aligned}$ | $\begin{aligned} & 78,04561 \\ & 22,34057 \end{aligned}$ |
| ¢Gross and net in force at 31st December, 1895 | 978 | 3,346,025 | 55,705 04 |  |  | . ... .. | 978 | 3,346,025 | 55,705 04 |
| Total number of policies in force at date................. ........ . ....... ..................... ...... .. ....... ... <br> Total net amount in force <br> Total premiums thereon |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |

## Department of Finance-Insurance Branch.


59 Victoria. Sessional Papers (No. 4.) ..... A. 1896
STEAM BOILER AND PLA'TE GLASS-Concluded.
EXPENDITURE.
Amount paid for plate glass lossen. .....  81,11042
Amount of dividends paid during the year at 50 per cent. ..... 20,05000
Commission or brokerage ..... 1,081 42
Salarics, fees and all other charges of officials ..... 2,178 31
Taxes. ..... 10000
Miscellaneous payments, viz.:-
Travelling expenses, $\$ 908.50$; postage, etc., $\$ 131.96$; roturned premiams, $\$ 611.27$; sundries, $\$ 1,379.72$ ..... 3,031 45
Total expenditure. ..... \$ 27.55160
RISKS AND PREMIUMS.

| Stcam Boiler Risks in Canada. | Amount. | Premiums thereon. |  |
| :---: | :---: | :---: | :---: |
| Gross policies in force at date of last statement......... 120 | \$361,700 00 | § 5,376 45 |  |
| Taken during the year-new and renewed............ 73 | 191,700 00 | 2,614 50 |  |
| Total.......................... . . . 193 | \$ 553,400 00 | \$ 7,990 95 |  |
| Deduct terminated....................... . . . . . . . . . . . 48 | 117,800 00 | 1,148 00 |  |
| Gross in force at end of year...... .................. 145 | \$ 435,600 00 | \$ 6,842 95 |  |
| Deduct reinsured. . . ................... . . . . . . . . . 145 | 435,60000 | 6,842 95 |  |
| Plate Glass Risks in Canada. |  |  |  |
| Gross policies in force at date of last statement........ 308 |  | \$ 4,270 53 |  |
| Taken during the year.......................... ..... 267 | ......... | 2,734 00 |  |
| Total. . . . . . . . . . . . . . . . . . . . . . . . . . 575 |  | \$ 7,004 53 |  |
| Deduct terminated.................................. 45 |  | 70097 |  |
| Gross and net in force 31st Dec., 1895.. . . . . . . . . . . . . 530 | $\ldots$ | \$ 6,303 56 |  |
| Total number of policies in force at date |  | . 530 |  |
| Total premiums thereon...... |  | ....... \$ | 630356 |

## Department of Finance-Insurance Branch.

# 'THE DOMINION BURGLARY GUARANTEE COMPANY, LIMITED. 

Statement for the Year ending 31st December, 1895.

| President-Samuel Finlex. |  |
| :--- | :--- |
| Head Offee-Montreal. | Secretary-William J. Kirby. |
| General Manager and Chief Agent- |  |
| John A. Grose. |  |

(Incorporated, 26th April, 1893, 56 Vic., cap. 78. Commenced business in Canada, 6th June, 1893.)

CAPITAL.
Amount authorized and subscribed for ........................................ \$ 200,00000
Amount paid up in cash.............. .......................................... 60,00000
(For List of Shareholders, see Appendix.)

| Assets. |  |
| :---: | :---: |
| *Stocks and konds held by the company :- |  |
| Par value. Market value. |  |
| Montreal Protestant school bonds-4 per cent. . . . . . . . \$ $\$ 28,00000$ \$ 28,00000 |  |
| Carried out at market value...... .................................................. $\$$ | 28,000 00 |
| Fine alarm plant | 9,612 92 |
| Loans. ........ ..... ......... ........ ................................... . . . . . . . . . | 19,902 87 |
| Cash on haud at bead office. | 64000 |
| Cash in Molnons Bank. | 3,832 60 |
| Agents' bilances. | 1,074 51 |
| Office furniture.. | 90000 |
| Sundry debtors...... ................................................................... | 38085 |
| Total assetn................. ......................................... $\$$ | 56,393 75 |
| LIABILITIES (BURGLARY GUARANTEE). |  |
| Net amount of losees claimed but not adjusted....................... ........ 8 | 56048 |
| Net amount of losses resisted, in suit (accrued in 1894)......... ........... | 80000 |
| Reserve of unearned premiums . ................................................. | 7,379 90 |
| Due and accrued for advertising, rent and sundry expenses .............. | 43078 |
| Total liabilities (excluding capital stock)..................... \$ | 9,171 10 |
| Capital stock paid up in cash.................. ...... .............................. $\$$ | 60,000 00 |

[^81]
## THE DOMINION BURGLARY GUARANTEE—Concluded.

INCOME.
For Burglary Guarantee Risks.

| Gross cash received for premiums . . | \$ 15,119 28 |  |
| :---: | :---: | :---: |
| Deduct reinsurance, rebate, abatement and return premiums | 17003 |  |
| Net cash received for said premiums | \$ 14,949 25 |  |
| 'Totul net cash received for premiums |  | 14,949 25 |
| Leceived for interest on bouds and mortgrges. |  | 1,11287 |
| Total |  | 16,062 12 |
| Recoived for cills on capital. | . . ......... | 15,343 75 |
| 'rotal incomo. |  | 31,405 87 |

## EXPENDITURE.

For Burglary Guarantee Risks.


CAsh account.


## RISK AND PREMIOMS IN CANADA.

| Burglary Gutrantee Risks. | No. | Amount. |  | Premiums thereon. |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Gross $p$ olicies in force at beginning of the year | 1,450 | \$ | 1,990,450 | \$ | 17,848 82 |
| Policies taken during the year-new | 407 |  | 493,253 |  | 3,791 36 |
| do do renewed | 931 |  | 1,387,600 |  | 12,345 23 |
| Total | 2,788 | \$ | 3,871,303 | \$ | 34,035 41 |
| Deduct terminated. | 1,608 |  | 2,201,826 |  | 19,275 60 |
| Gross and net in force at 31st Dec., 1895 | 1,180 | \$ | 1,669,477 | \$ | 14,759 81 |

Total number of policies in.force at date.............................. 1,180
Total net amount in force
:\$1;669;477 00
Total premiums thereon

## Department of Finance-Insurance Branch.

THE CANADIAN AND EUROPEAN EXPOR'T CREDIT SYSTEM COMPANY.
Statement for tee Year ending 31st December, 1895.
President—Edward Schickhaus. | Secretary—Wm. A. F. Fiedler.Principal Office-Newark, N.J.
Chief Ayent in Canada-Thomas Christie. Head Office in Canada-Toronto.
(Incorporated, Dec. 8th, 1891. Commenced business in Canada, Jan. 20th, 1893.)
capital.
Amount of joint stock capital authorized ..... $\$ 400,00000$
Amount paid up in cash ..... 100,00000
ASSETS IN CANADA.
Stocks, bonds or debentures deposited with the Receiver Gencral. viz.:-
Par value.
Cariadia bonds \$ 30,000 00
Province of New Brunswick bonds ..... 70,000 00
Total.
Total. 8100,00000 8100,00000
Carried out at market value. ..... \$ 102,739 05
*Total assets in Canada ..... $\$ 102.73905$
LIABILITIES IN CANADA.
Total liabilities in Canadu ..... 8 Nil.
INCOME IN OANADA.
Interest on bonds .....  $\$ 4,00000$
Total income in Clanadu ..... $\$ 4.00000$
EXPENDITURE IN CANADA.
Amount paid for losses during the year. ..... \$ 4,871 09
Salaries ..... 7000
Taxen ..... 10000All other payments, viz.:-Legql expensen, $\$ 30$; insurance department,$\$ 10.23$; travelling expenses $\$ 958.50$; legal advertising. $\$ 163.65$1,161:88
Total expenditure in Canada ..... 6.20247
Number of policies in force at date ..... Nune.
Tutal amount in force. ..... Nil.

[^82]
## Department of Finance-Insurance Branch.

## STATEMENTS

OF

## INSURANCE COMPANIES

## WHICH DO LIFE INSURANCE BUSINESS UPON THE ASSESSMENT PLAN.

List of Assessment Companies registered, at 31st December, 1895, in the Office of the Superintendent of Insurance, under the Insurance Act :-

The Grand Council of the Catholic Mutual Benefit Association of Canada. The Colonial Mutual Life Association.
The Commercial Travellers' Mutual Benefit Society. The Home Life Association of Canada.
The Provincial Provident Institution.
The Canadian Order of the Woodmen of the World.

List of Assessment Companies licensed under the Insurance Act:-
The Covenant Mutual Benefit Life Association of Illinois.
The Massachusetts Benefit Life Association.
The Mutual Reserve Fund Life Association.

## Department of Finance-Insurance Branch.



## CATHOLIC MUTUAL BENEFIT ASSOCIATION-Concluded.

Interest ..... \$ 1,480 ..... 23
Total income ..... $\$ 168,02531$
EXPENDITURE.
Cash paid for death losses ( $\$ 17,000$ of which accrued in 1894) ..... 8148,30757
Salaries and other expenses of officials ..... 1,879 35
Taxes, licenses, fees or fines. ..... 9614
Miscellaneous payments:-
Total expenditure. \$ 160579.15
MISUELLANEOUS.
Number of new policies reported during the year as taken in Canada ..... 1,463
Amount of said policies. ..... $1,971,500 \quad 00$
Number of policies become claims during the year. ..... 89
Amount of said claims ..... 156,000 00
Number of policies in forco in Canada at date. ..... 10,403
Net amount in force at 3 lst December, 1895. ..... $16,166,50000$.
Number and amount of policies terminated during the year:-

1. By death
No. ..... 8:
2. By surrender (resigned) ..... 118
3. By lapse ..... 904
Total ..... 1,111
\$ 156,000 00 ..... 176,500 00 ..... $1,362,50000$
$\$ 1,695,000 \quad 00$.
Amount.
Policies in force at beginning of year ..... 10,051
Issued during the jear ..... 1,463 ..... ,500 00
Terminated as above. ..... 1,111
In force at date of statement. ..... 10,403

$$
1,695,00000
$$

$$
16,166,50000
$$

Number of insured lives at beginning of year. ..... 10,051
New insurers during the year. ..... 1,463
Deaths during the year among the insured. ..... 89
Insured whose policies have been terminated during the year otherwise than by death ..... 1,02!
Insured lives at date of statement ..... 10,403

## Department of Finance-Insurance Branch.

## THE COLONIAL MUTUAL LIFE ASSOCIATION.

President-F. P. Вдск, Esq. Secretary-Edward A. Baynes.

General Manager and Chief Agent-<br>John F. Mathieson.<br>Principal Office-Montreal.

(Incorporated, 23rd July, 1894. Registered to do business in Canada, 29th
October, 1894. Commenced business in Canada, 2nd January, 1895.)

## capital.

Amount of capital authorized.................... ................................ $\$ 100,00000$
Amount subscribed for ............ .... ........... ......... ....................... 37,050 00
Amount paid up in cash......................................................... 8,617 50
(For List of Guarantors see Appendix.)


## INCOME DURING THE YEAR.

| Gross amounts paid by the mombers to the association or its agents without deduction for commissions or other expenses, as follows:- |  |  |
| :---: | :---: | :---: |
| Cash received for membership fees. Cash received for assessments. | $\begin{array}{r} \$ 447 \\ \\ \hline 11,028 \\ 00 \end{array}$ |  |
| Total <br> Deduct premiums paid to other companies for reinsurance | $\begin{array}{rr} .8 & 11,47508 \\ . & 51239 \end{array}$ |  |
| Net premium income Amount received for interest | $\begin{array}{r} .810,96269 \\ \hline 14951 \end{array}$ |  |
| Total |  | 11,112 20 |
| Received for calls on capital. |  | 8,617 50 |
| Total income during the year | ........ 8 | 19,729 70 |

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COLONIAL MUTUAL-Concluded.
EXPENDITURE DURING THE YEAR.
Cash paid for death losses. ..... \& $1,000 \quad 00$
Medical examiners' fees. ..... 1,293 32
Commissions, salaries and other expenses of officials ..... 8.32231
Taxes, licenses, fees or fines. ..... 10092
Miscellaneous expenditure, viz.:-Advertising, $\$ 536.80$; legal expenses, $\$ 704.93$; travelling expenses, $\$ 1,557.41$; printing, stationery, postage and exchange, $81,195.34$; office furniture, $\$ 368.98$; general expenser, $\$ 1,600.25$ ..... 5,963 71
Total expenditure during the year. ..... \$ 16,680 26
MISCELLANEOUS.
Number of policies reported during the year as taken. ..... 570
Amount of said policies ..... \$ 786,750 00
Amount of said policies reinsured in other licensed companies. ..... 23,000 00
Number of policies become claims during the year. ..... 1
Amount of said claim ..... 1,00000
Number of policies in force at date. ..... 564
Amount of kaid policies ..... \$ 779,750 00
Amount of said policies reinsured in other licensed com- panies in Canada ..... 23,00000
Net amount in force at 31st December, 1895 ..... $755,750 \quad 00$
Number and amount of policies terminated during the year:-

No.
Policies issued during the year. ..... 597 \$ ..... 824.25000
Policies terminated as above ..... 7,000 00
Policies "not taken". ..... 37,50000
Policies in force at date of statement ..... 779,75000
Number of new insurers during the year. ..... 592
Number of deaths during the year among the insured ..... 1
Number of insured whose policies have been terminated during the year otherwise than by death ..... 32
Number of insured lives at date of statement ..... 561

## Department of Finance-Insurance Branch.

## THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

Statement for the Year ending 31st Degember, 1895.


INCOME.

59 Victoria. Sessional Papers (No. 4.) ..... A. 1896
THE COMMERCIAL TRAVELLERS'-Concluded.
EXPENDITURE.
Cash paid for death losses ..... \$ 10,000 00
Commissions and fees retained by or paid to agents. ..... 30500
Salaries and other expenses of officials ..... 2,120 00
Medical examiners' fees ..... 26200
Taxes ..... 8684
Miscellaneous payments :-Printing and stationery, $\$ 171.36$; postage, $\$ 382.82$; advertising, $\$ 95.80$; petty expenses, $\$ 74.40$; law expenses, $\$ 14$; rent, $\$ 300$; telephone, $\$ 45$; medical director, $\$ 9.80$; furni- ture, $\$ 5.70$ ..... 1,098 88
Total expenditure ..... \$ 13,872 72
MISOELLANEOUS.
Number of new policies reported during the year as taken in Canada. 209 Amount of said policies. ..... 209,000 00
Number of policies become claims during the year. ..... 10
Amount of said claims ..... 10,000 00
Number of policies in force in Canada at date ..... 2,208
Amount of said policies ..... 2,208,000 00
Number and amount of policies terminated during the year :-

1. Byideath ..... No.
Amount.
2. By lapse. ..... 64
Total ..... 74 ..... $\begin{array}{ll}10,000 & 00 \\ 64,000 & 00\end{array}$
$\$ \quad 74,000 \quad 00$

|  | No. | Amount. |
| :---: | :---: | :---: |
| Policies in force at beginning of year | 2,073 | \$2,073,000 00 |
| Policies issued during the year | 209 | 209,000 00 |
| Policies terminated as above | 74 | 74,000 00 |
| Policies in force at date of statement. | 2,208 | 2,208,000 00 |

Number of insured lives at beginning of year. ..... 1,740
Number of new insurers during the year ..... 127
Number of deaths during the year among the insured ..... 10
Number of insured whose policies have been terminated other- wise than by death ..... 64
Number of insured lives at date of statement ..... 1,793

## Department of Finance-Insurance Branch.

## CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

Statement for the Year ending 31st December, 1895.<br>Head Consul Commander-C. C. Hodgins. Bead Clerk and Chief AgentW. C. Fitzaerald. Head Office-London, Ont. (Incorporated, 1st A pril, 1893, by 56 Vic., Cap. 92. Commenced business, Gth July, 1893.)

ASSETS.
Cash on hand in Canadian Bank of Commerce-
Insurance furd.
. $8 \quad 7,23394$
Emergency fund
Expense fund.
2,049 18
5198
\$ 9,335 10
Agents' ledger balances.................................. ............................. 21000
Total ledger assets . ................. ............................... \$ 9,545 10
other assets.

Total due from members........................................... 4, 431 80
Supplies on hand ........................... ..................................................... 41000
Total assets
. 814,28690

## LIABILITIES.

Claims for death losses unadjusted but not resisted .......................... $\$ 8,800 \quad 00$
Due on accuunt of general expenses....... ............ ....... ....... ......... 46600
Due on account of loans (discounted notes) ...... ..... ............. ....... 1, 1,922 48
Office salaries, \&c., unpaid....... ............... ........... ....................... 72600
Total.
. $\$ 11,91448$
INCOME
Gross amounts paid by members to the association or its agents, without deduction for commissions or other expenses, as follows:-
Membership fees (estimated)................. ..................... ............... $\$ 6,66600$
Annual dues.. .......................................................................... 2,54900
Medical examiners' fees (estimated) ............................... ............... 1,111 00
Assessments for emergency fund.......................... ........... ........... 92904

Total paid by mombers............................. .............. 8 26,595 93
Cash received for supplies . ..... .... ................................................. $1 ;$. 81
Sundries............................................ .................. .................. 6370
Fines. . ........................ ....................................... ................... 3630
Total income......... ................. ............................. \$ 26,712 74
59
WOODMEN OF THE WORLD-Concluded.
EXPENDITURE.
Cash paid for death losses ( $\$ 200$ of which accrued in previous years).. ..... 10,300 00
Medical examiners' fees (estimated) ..... 1,111 00
Cummissions and fees retained by agents (estimated) ..... 6,666 00
Commissions, saluries, and other expenses of officials ..... 1,987 51
Taxes, licenses, feos or fines ..... 7700
Miscellaneous expenditure, viz.:-Printing and stationery, \$464.78; advertising, $\$ 29.51$; postuge, $\$ 177.88$; postal cards for assessments, $\$ 143.19$; telephones, telegrams and express charges, \$17.20; guarantee bonds, $\$ 38.3 i$; supplien, not inclading printing matter, $\$ 92.80$; Head Camp expenses, $\$ 338.34$; sundries, $\$ 183.47$; execu- tive committee, $\$ 126.60$; special committee, $\$ 33.35$; head mana- gers, \$21.85 ..... 1,667 34
Total expenditure $\$ 21,80885$
miscellaneous.
Number of new policies report.d during the year as taken in Canada 1,111 A mount of said policies ..... \$1,626,500 00
Number of policies become claims in Canada during the year. ..... 18,900 00
Number of policies in force in Canada at date. ..... 2,198
Net amount in force, 31st December, 1895 ..... $3,421,10000$
Number and amount of policies terminated during the year:-

|  | No. |  | Amount. |  |
| :---: | :---: | :---: | :---: | :---: |
| 1. By death |  | \$ | 18,900 | 00 |
| 2. By lapse | 135 |  | 204,000 |  |
| Tot | 144 | \$ | 222,900 | 00 |


|  | No. | Amount. |
| :---: | :---: | :---: |
| Policies in force at beginning of year. | ,231 | \$2,017,500 00 |
| Policies issued during the year | .1,111 | 1,626,500 00 |
| Policies terminated as above | 144 | 222,900 00 |
| Policies in force at date of statement. | .2,198 | 3,421,100 00 |

Number of insured lives at beginning of year ..... 1,231
Number of new insurers during the year ..... 1,111
Number of deaths during the year among the insured ..... 9
Number of insured whose policies have been terminated during the year otherwise than by death ..... 135
Number of insured lives at date of statement ..... 2,198

## Department of Finance-Insurance Branch.

# THE COVENANT MUTUAL BENEFIT ASSOCIATION OF ILLINOIS. 

Statement for the Year ending 31st December, 1895.
President-A. W. Bergaren. Principal Office-Galeshurg, Ill.

- Secretary-W. H. Smollinger. Head Office in Canada-Toronto.
Chief Agent in Canada-A. H. Hoover.
(Incorporated, 9th January, 1877. License issued in Canada, 20th September, 1890.)
ASSETS IN CANADA.
Securities in deposit with the Recciver General, viz.:-
Canada 3 per cent stock
Par value. Market value.
$\$ \quad 53,53333 \quad \$ \quad 51,73556$
Carried out at market value $\$ 1,73556$
Cash in Molsons Bank, Toronto ..... 7,860 73
Interest accrued ..... 77836
Net amount due from members in Canada ..... 21.12254
Total assets in Canada ..... $8 \quad 81,497 \quad 19$
LIABILITIES IN CANADA.
Claims for death losses, adjusted but not due ..... 8 5,333 33
do do unadjusted but not resisted (accrued in previous year). 2,500 00
Resisted, in suit ( $\$ 5,000$ accrued in previous year). ..... 7,00000
Total .....  14,83333
INCOME IN CANADA,
Gross amounts paid by members in Canada to the association or its agents, without deduction for commission or other expenses, as follows:- Assersments ..... \$ 63,367 64
Total paid by members in Canada .....  83,36764
Interest. ..... 1,578 11
Total in:ome in Canada. ..... \$ 64.94575
EXPENDITURE IN CANADA.
Cash paid for death losses (of which $\$ 9,750$ accrued in 1894) ..... \$ 47,636 67
Medical examiners' fees ..... 1,432 50
Commissions and fees retained bv or paid to agents ..... 8,072 29
Taxes, liconses, fees or fines in Canada ..... 26991
Commissions, salaries and other expenditure of officials in Canada ..... 4,975 00
Miscellaneous expenditure:-
Printing and stationery, $\$ 347.35$; advertisins, $\$ 51.00$; portage, $\$ 193.55$; legal, $\$ 321.35$; office expenses, $\$ 677.48 . . . . . .$. ........ 1,59073
Total expenditure in Canada. ..... \$ 63,977 0


## COVENANT MUTUAL BENEFIT ASSOCIATION-Continued.

## MISCELLANEOUS.

Number of new and reuewed certificates reported during the year as taken in Canada ..... 614
Amount of said certificates ..... \$ 958,375 00
Nunber of certificates become claims in Canada during the year. ..... 24
Amount of said claims. ..... 48,750 00
Number of certificates in force in Canada at 31st Decomber, 1895.2,254 Amount of said certificates ..... $4,123,00000$
Number and amount of certificates terminated during the year in Canada:-

1. By doath ..... No.
2. By reduction in amount. ..... 24 \$ 48,750 00
3. By removal ..... 18
4. By surrender. ..... 2735,500 005. By lapse773
Total. ..... 842
1,105,875 00$\$ 1,272,12500$
Amount.
Certificates in force in Canada at beginning of year
No. ..... \$4,436,751) 00
Certificates issued and renewed during the year: ..... 614
Certificates terminated as above. ..... 842
Certificates in force in Canada at date of statement. ..... 2,254

$$
4,123,000 \quad 00
$$ ..... $1,27 \circlearrowright, 12500$

Number of insured lives.

.No return.
General Bubiness Statement for the Year ending 31st Drgember 1895. income during the year.
Total paid by members for assessments ..... 81,646,390 71
Interest. ..... 17,101 36
Total income \$1,663,492 07
disburbements during the year.
Losses and claims ..... 81,145,321 44
Advance deposits. ..... $49,62+14$
Surrendered certificates ..... 88788
Commissions and foes retained by or puid or allowed to agents on account of fees and dues ..... 189,904 37
Salaries of managers and agents nol paid by commissions. ..... 13,869 25
Salarios of officers. ..... 23,100 00
Salaries and other compensation of office employees ..... 31,945 34
Medical examiners' fces ..... 34,345 85
Rent ..... 13,285 47
Taxes, fees, \&c ..... 5,779 51
Advertising and printing. ..... 13,271 44
All other expenditures. ..... 38,147 08
Total disbursements. ..... \$1,559,481 77

## Department of Finance-Insurance Branch.

## COVENANT MUTUAL BENEFIT ASSOCIATION-Concluded.

INVESTED ASSETS.
Cost value of bonds and stocks owned .....  $\$ 545,26943$
Agents' ledger balances secuied ..... 74.68137
Cash in office. ..... 13,87920
Cash in bank ..... 114,12939
Total net or invested assets ..... $\$ 747,95939$
Deduct depreciation of assets so as to bring same to market value ..... 51,044 62
Total net or invested assets, less depreciation. $\$ 696,91+77$
NON-INVESTED A8SETS.
Interest due and accrued ..... 5,218 50
Books, postage stamps, furniture and fixtures, \&c ..... 10,324 69
Mailing machine, type, galleys, \&c ..... 6,926 25
Medical, law and insurance books. ..... 2,916 38
Market value of bonds and stocks over cost ..... 2,940 75
Gross assets 725.24134
LIABILITIES.
Advance assessments . 9,605 73
Total liabilities ..... 9,605 73
CONTINGENT MORTUARY ASSETS.
Mortuary assessments, called and not yet due, for losses paid prior to 31st December, 1895 ..... 268,479 44
Mortuary assessments not yet called ..... 444,910 00
Total due from members ..... 713,389 44
CONTINGENT MORTUARY LIABILITIES.
Losses adjusted, not yet due ( 18 claims) .....  28,875 00
Losses in process of adjustment ( 130 claim-) ..... 268,035 00
Lossen reported ( $4+$ claims) ..... 99,00000
Losses resisted ( 44 claims) ..... 49,000 00
Total contingent mortuary liabilities ..... $\$ 444.91000$
EXHIBIT OF OERTIFICATES OR POLICIES.

| N | Amount. |
| :---: | :---: |
| Policies or certiticates written during the year, :895...........12,663 | \$20,019,500 00 |
| Policies or certificates which have ceased to be in force dur- ing $1893 . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . ~$ |  |
|  | $\begin{array}{ll} 25,649,1 \\ 92,810,750 & 00 \\ \hline \end{array}$ |

## THE HOME LIFE ASSOCIATION OF CANADA.

Statement of Business for the Year ending 31st December, 1895. President-Hon. Richard Harcourt, M.P.P.
Vice President-John Firstbrook.

Chief Agent-A. J. Pattison. Principal Odjce-Toronto.
(Incorporated 16th May, $\begin{gathered}\text { Canadit, 12th May, 1892.) } \\ \text { Commenced business in }\end{gathered}$

CAPITAL.
Amount of guarantee capital authorized. .......................................\$ 100,00000
Amount subscribed .for.............. ........... ...... ......................... . 72,800 00
Amount puid up in cush.. .................. . . . . . . ...................................
19,311 78

## (For list of Guarantors see Appendix.) AS8ETS.

Cash at head office-General account........................... ....... .. ...... $\$$ 2,000 00
Cash in Dominion lank:-

Total....................................... .. ......................... 5,030 80
Agents' ledger balances . ................ ............ ............................. 73864
Total ledger asicts......................... ............................\$ 7,769 44 OTHER ASSETS.

Due from members for claims not yet assesised......... ..................... 2,00000
Assessments due and uncollocted on policies in force........................ 1,106 92
Office furniture
18120
Miscellaneous
17562
Total assets
\$ 11,233 18

LIABILITIES.
Claims for death losses adjusted but not due.. ............. ........... ...... 8 2,000 00
Assessments paid in advance...................... .. .............................. 59599
Dominion Bank expense account ...... ....... ................................... 5,105 11
Total................. ...................... .................. .........8 7,701 10
income.
Gross amounts paid by members to the Association or its agents, with-
out deduction for commissions or other expenses, as follows:-
Assessments
\$ 15,683 40
Deduct premiums paid to other companies for reinsurance.................. 97156
Total paid by members.................. ...........................\$ 14,711 84
Received for calls on capital........................ .............. $\$$ 6,254 77
Less capital returned.
1,375 00

## Department of Finance-Insurance Branch.

## HOME LIFE ASSOCIATION - Concluded.

## EXPENDITURE.

Cash paid for death losses (\$4,900 of which accrued in 1894) ..... \$
6,900 00
Medical examiners' fees ..... 1,553. 8
Commissions and fees retained by or paid to agents. ..... 9,48i 23
Cash paid to stockholders for interest on advance payments of capital. ..... 32800
Miscellaneous paymente, viz. :-Expense account, $\$ 535.50$; official ex- pense advance, $\$ 150$; postage, $\$ 496.10$; nalaries of clerks. $\$ 662.18$; office furniture, $\$ 56.50$; advertising, $\$ 177.78$; printing and stationery, $\$ 636.88$; travelling expenser, 840.35 ; legal ex- penses, $\$ 78$; auditors' fecs, $\$ 50$; agents' and other accounts, $\$ 300.81$; interest, $\$ 36.41$; telegrams, telephune and express, $\$ 36.98$; assessmente refunded on applications refuned, 858.63 ; books and miscellaneous expenses, $\$ 52.59$; rent, $\$ 307.50$ ..... 3,676 21
Total expenditure ..... 21.94372
MISCELLANEOUS.
Number of new policies reported during the year as taken in Canada ..... 593
Amount of said policies ..... \$ 775,500 00
Amount of said policies reinsured in other licensed companies in Canada ..... 89,500 00
Number of policies become claims in Canada during the year. ..... 5
Amount of said claims
Number of policies in force in Canada at date ..... 973
Amount of said policies ..... \$ 1,229,000 005,00000
Amount of said policies reinsured 89,500 00
Net amount in force 31st December, 1890 ..... 1.139.500 00Number and amount of policies terminated during the year in Canadu:-


|  | No. |  | Amount. |  |
| :---: | :---: | :---: | :---: | :---: |
| Policies in force at beginning of yea | 718 | \$ | 873,500 | 00 |
| Policies issued during the year | 593 |  | 775,500 |  |
| Policies terminated as abore | 308 |  | 381,000 |  |
| Policies not taken. | 30 |  | 39,000 |  |
| Policies in force at date of | 973 |  | 1,2 29,000 |  |

Number of insured lives at the beginning of the year ..... 679
Number of thew insurers during the year ..... 567
Number of deathn during the year among the insured ..... 5
Number of insured whos's policies have been terminated during the year otherwire than by death ..... 308
Number of insured lives at date of statement ..... 933
THE MASSACHUSETTS BENEFIT LIFE ASSOCIATION.
Statement for the Year ending 31st December, 1895.
President-G. A. Litchifield. Secretary-E. S. Litchfield.Principal Office-Boston, Mass.
Chief Agent in Canada.-T. E. P. Sutton. 1 . Head Office in Canada-Toronto. (Incorporated, 8th February, 1878. Commenced business in Canada, 8th November, 1891.)
ASSETS IN CANADA.
Value of real estate (less encumbrances) in Canada held by the asso- ciation .....  $\$ 14,40000$
A mount secured by way of loans on real estate in Canada, first liens... ..... 13,839 26
Amount of loans as above ou which interest has not been paid within one year previous to statement..............................\$ 3,864 26
Bonds in deposit with the Receiver General, par value, viz. : United States 4 per cent bonds. $\$ 100,00000$
Carried out at par value ..... 100,000 00
Cash at head office in Canada. ..... 1706
Cash in Dominion Bank. ..... 14,623 54
Interest due ..... \$ 1,188 83
do accrued ..... 29217
Total carried out ..... 1,48100
Rents due .....  $\$$
12500
do accrued ..... 1562
Total curried out ..... 14062
Mortuary assessments due and unpaid on membership in force inCanada.39,086 77
Office furniture ..... 51300
Agents' balances in Canada. ..... 44087
Total assets in Canada ..... $184,5+2 \quad 12$
LIABILITIES IN CANADA.
Claims for death losses adjusted but not duc................. \$ 10,25000
Claims for death losses unadjusted but not resisted......... 35,15000
Cluims for death losses resisted, in suit. ..... 1,000 00
Claims for death losses resisted, not in suit......... ........... 1,000 00
Total unsettled claims for death losses in Cunada .....  \$
47,40000 Claims for total disability unadjusted but not resisted..... $\$ \quad 3,75000$ Claims for total disubility resisted, in suit...................... Nil.
Total unsettled disability claims ..... 3,750 00
'Total. ..... 51,150 00

# Department of Finance-Insurance Branch. 

## MASSACHUSETTS BENEFIT-Continued.

INCOME IN CANADA.

Gross amounts paid by members to the association or its agents with-out deduction for commission or other expenses, as follows:-
Membership feesNil.
Annual dues ..... $\$ 6,349 \quad 40$
Assessments ..... 152,333 55
Total paid by members in Canada . 158,68295
Interest on mortgages. ..... 1,076 78
Total income in Canada .\$ 159,759 73
EXPENDITURE IN CANADA.
Net amount paid for death and disability claims in Canada (\$41,721.16 of which accrued in previous years). 112,02002
Cash paid for disability claims ( $\$ 6,242$ of which accrued in previous years) ..... 16,267 00
Medical examiners' fees ..... 88400
Commissions and fees retained by or paid to agents ..... 4,746 38
Cash naid for commissions, salaries and other expenses of officials in Canada ..... 3,090 00
Cash p:id for licenses, taxes, fees or fines ..... 19024
Miscellaneous payments, viz.:-Postage, $\$ 357.27$; office expenses, $\$ 1,060.99$; printing, $\$ 196.30$; agency account $\$ 190.84$; travelling expenses, $\$ 298.50$; interest and discount, $\$ 187.77$; taxes, $\$ 615$; law costs, $\$ 1,742.26$; office furniture, $\$ 26.10$ ..... 4,675 03
Total expenditure in Canada \$ 141,872 67
MISCELLANEOUS.
Number of new policies reported during the year as taken in Canada. ..... 306
Amount of satid policies. .....  $\$ 441,40000$
Number of policies become claims in Canada during the year... ..... 74
A mount of said claims ..... 114,650 00
Number of policies in force in Canada at 31st December, 1895... 4,291
Amount of said policies ..... $7,533,240 \quad 00$
Number and amount of policies terminated during the year in Canada:-

1. By death ..... 74
2. By surrender (for which cash value has been paid, $\$ 16,267$ ) ..... 33
3. By reduction ..... 429 ..... 12,955 00
4. By lapse. ..... 655,900 00
Total ..... 536

## MASSACHUSETTS BENEFIT-Continued.

|  | No. | Amount. |
| :---: | :---: | :---: |
| Policies in force at beginning of yea | 4,578 | \$7,923,495 00 |
| Policies issued during the year including revived. | 309 | 477,900 00 |
| Policies terminated as above. | 536 | 838,155 00 |
| Policies in force at date of statement | 4,291 | 7,533,240 00 |

Number of insured lives.-No return.
General Business Statement for the Year ending 31st December, 1895. incomb during the fear 1895.


Total paid by members. ............................................. $\$ 2,702,47668$
Interest .............................................................................. 28,654 06
Cash received from all other sources............................................ 1,708 78
Total income.... ........... .................. ...................... $\$ 2,732,83952$
DISBURSEMENTS DURING THE YEAR.
Losses and claims ........ ............................... ....... ......... ........\$1,703,958 34
Advance payments returned to rejected applicants........................ .. 4:4,269 14
Commissions to agents on account of fees and dues................ ........ 325,31097
Commissions and costs for collecting assessments............ ............... - 3,704 42
Salaries of officers . ............................ ....................................... 27,775 00
Salaries of office employees........................................................ 28,112 87
Medical examiners' fees.. .............................. .... .......... ............. 58,814 41
Rent......................................... ............................................. 4,254 84
Taxes ............ ..................................................................... 9,20679
Advertising and printing.............. ........................................... 44,019 32
Sundry..................... ................. ......................................... 181,973 54
Total disbursements ............. ............... ................ \$2,811,399 64
NET OR INVESTED ASSETS.
Cost value of real estate in cash, exclusive of encumbrances. ....... .....\$ 198,43072
Loans on mortgages, first liens................................................. 221,90169
Loans on collaterals........................................................... ..... 27. 27,653 12
Cost value of bonds and stocks owned........................................... 324,904 50
Agents' ledger balances ........ ..................... .............................. 78 .671 64
Cash in office ......................... . . . . . . . . . . . . . . . . . . . . ...... . . . . ...... 10.47611
Cash in banks, on emergency or reserve fund account........ .............. 220,27617
Total net or invested assets.......................................\$1,082,313 77
NON-INVESTED ARSETS.
Interest accrued....................... ................................................ 4, 499 39
Market value of bonds and stocks over cost............................... .. .. 10,059 25
Market value of real estate over cost and encumbrances................... 10,319 28
Premiums in hands of foreign department and in process of transmission $\quad 37,95891$
Machinery and stock in printing department................................. 13,860 3
Gross assets...... ................... ...................................\$1,165,410 93

## Department of Finance-Insurance Branch.

## MASSACHUSETTS BENEFIT-Concluded.

liabilities.

## Nil.

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments................................. .............................. $\$ 675,00000$
Net amount due from members............... ................ .\$ 675,00000

CONTINGENT MORTUARY LIABILITIES.


## EXHIBIT OF CERTIFICATES.



# THE MUTUAL RESERVE FUND LIFE ASSOCIATION. 



## ASSETS IN CANADA.

| Bonds in deposit with Receiver General, viz.- Par alue. Market value. |  |  |  |
| :---: | :---: | :---: | :---: |
| Province of Quebec bonds. | 50,00060 | S 5s,000000 |  |
| Canada 3 per cent sterling londs | 22,325 in | 20, 325 97 |  |
| Total par and market value | 102,3:5 57 | \$ 107,325 57 |  |
| Carried out at market value....... |  |  | 107,325 57 |
| Cash in banks in Canada, viz.:- |  |  |  |
| Canadian Bank of Commerce, Wimmiper, Man. |  | 2,0124 |  |
| Bank of New Brunswick, St. .John, N.B..... |  | 60084 |  |
| Molsons Bank, Montreal, ( Quebec.. |  | 5,77580 |  |
| Ontario Bank, 'Toronto Ont. |  | 10,906 38 |  |
| Union Bank, Halifax, N.s |  | 945 |  |
|  |  |  | 20,304 93 |
| On deposit with bonded collectors in Canada |  |  | 27,456 71 |
| Interest accrued |  |  | 41667 |
|  |  |  |  |
|  |  |  |  |
| That due from members in Canada.. . . . . . . . . . . . . . . . . . . . . .s 121,273 22 Deduct estimated cost of collection .............................................................. 12,127 . 32 |  |  |  |
|  |  |  |  |
| Net amount due from members in Canada...................................... 10914590 |  |  |  |
| Total assets in Canada.......... ......... ..... ............ $\$ 264.649$ \% 8 |  |  |  |
| liabilities in canada. |  |  |  |
| * Amount computed to cover the net present value of all Canadian policies in force.................................................................... \$ |  |  |  |
|  |  |  |  |
|  |  |  |  |

Total \$ 137,646 40
*Actuaries' Table of Mortality, interest 4 per cent; computed as renewable term insurance for $\mathbf{C 0}$ days.

## Department of Finance-Insurance Branch.

## MUTUAL RESERVE FUND-Continued.

INCOME IN CANADA.

Gross amounts paid by members in Canada to the Association or itsagents, without deduction for commission or other expenses, asfollows :-
Membership fees .....  $\$ 29,48800$
Annual dues ..... 58,613 49
Medical examiners' fees. ..... 6,393 00
Assessments ..... 228,694 88
Total paid by members in Canada ..... \$ 323,189 37
Interest ..... 4,108 86
Total income in Canada ..... $\$ 327,29823$
DISBURSEMENTS IN CANADA.
Amount paid during the year on death claims in Canada ..... \$ 163,793 20
Medical examiners' fees ..... 6,393 00
Commissions and fees retained by or paid to agents. ..... 64,09716
Cash paid for salaries and all other expenses of officials in Canada ..... $4,5+400$
Cash paid for licenses or taxes ..... 2,54503
Paid for collecting assessments ..... 3,458 96
Investigating and adjusting death claims (approximate) ..... 3,528 10
Total disbursements in Canada ..... \$ 248,359 45
MISCELLANEOUS.
Number of new certificates reported during the year as taken in Canada ..... 1,638
Amount of said certificates ..... $\$ 3,686,00000$
Number of certificates become claims in Canada during the year ..... 77
Amount of said certificates
Number of certificates in force in Canada at 3 lst Dec., 1835 ..... 9,645200,00000
Amount of said certificates22,971,025 00
Number and amount of certificates terminated during the year in Canada :-

1. By death ..... 77
2. By expiry ..... 910
$\$ 200,00000$
2,458,500 00
Total ..... 987 \$2,658,500 00
No.8,994 \$21,943,525 00Certificates in force at beginning of year in Canada8,994 \$21,943,525 00
Certificates issued during the year ..... 2,131
Certificates terminated as above987
Certificates not taken ..... 493 1,489,000 00
Certificates in force at date of statement ..... $9,645 \quad 22,971,02500$

## MUTUAL RESERVE FUND-Continued.

General Busingbs Statement for the Ybar ending 31st December, 1895.
INCOME.

| Gross membership fees | \$ 328,740 92 |
| :---: | :---: |
| Annual dues, gross | 788,287 59 |
| Assessments, mortuary | 4,072,439 44 |
| Medical examiners' fee | 68,726 00 |

Interest
143,544 01

Rent. 154,084 26
Fees for alterations in policies
1,140 78
Special deposits........ ................................................................... 18,318 56
Total income. ..........................................................85,575,281 56
DISBURSEMENTS.
Death losses paid.................................................................... $\$ 4,084,07492$
Advanced payments returned to rejected applicants........... .............. 1,628 29
Cash dividends to policy-holders................................................... 9,97264
Commissions to agents.................................. ........................... 491,728 70
Salaries of managers and agents not paid by commissions.............. . 76,968 41
Medical examinations paid by home office and by members................ 81,431 84
Salaries of officers............. ...................................... ................. 142,455 01
Rents.................................. .................................................... $\mathbf{2 4 4 , 6 3 4} 71$
Taxes ........ ....... ............ ................ ....................... ............... 35,957 64
Advertising and printing............................................................ 140,602 82
Salaries, \&c., of office employees................................................. . 225,619 40
Commissions paid to banks and collectors, for cellecting $\$ 4,072,439.44$
in assessments... ............................................................. 66,97326
Cost of investiyating and adjusting \$4,084,074.92 of death claims.... ... 87,976 95
Miscellaneous payments............................................................... 164,084 62
Total disbursements ........................ ........................ \$5,854,109 21
NET OR INVESTED ASSETS.
Cost value of real estate, exclusive of encumbrances ....................... $\$ 26,65792$
Lcans on bond and mortgage (first liens) on real estate..................... 1,844,200 00
Cost value of stocks and boinds owned. ....................... ................. 262,617 83
Cash in banks on reserve or emergency fund account........................ 606,152 07
Cash in office........................................................ ...................... 63294
Cash on deposit in collecting banks and with bonded collectors.......... 245,741 14
Other cash deposits..................... ............. ............................... 125,210 99
Agents' balances........................................................................ 314,462 59
Furniture and fixtures................................................................ 41,640 77
Total net or invested assets........................................\$3,967,316 25
non-Investrd assets.
Interest due and accrued ............ ............................................... 20,450 09
Rents due and accrued ........................ .. ........ ........... ................ 7,027 03
Market value of bonds and stncks over cost ..................................... 13,333 23 .
Market value of real estate over cost............................................. 8,63146
Death losses paid in anticipation of assessment................... ............ -112,758 67
Total assets............. ............ ................................\$4,129,516 73

## Department of Finance-Insurance Branch.

## MUTUAL RESERVE FUND-Concluded.

## LIABILITIES.

Advance assessments and dues ..... \$ 142,594 04
Bond obligations outstanding ..... 314,396 24
Total actual liabilities $\$ 456,99028$
contingent mortuary assets (or resources).
Mortuary assessments, called and not yet due ..... \$1,458,914 90
Mortuary assessments due and unpaid ..... 72,68099
Annual and expense dues in process of collection. ..... 170,838 65
Total due from members. ..... \$1,702,434 54
Deduct estimated cost of collection ..... 170,24345
Total amount due from members. ..... $\$ 1,532,191 \quad 09$
CONTINGENT MORTUARY LIABILITIES.
Losses approved but not yet due (99 claims) ..... \$ 337,450 00
Losses reported and in process of adjustment ( 118 claims) ..... 425,939 22
Losses resisted by the Association (14 claims) ..... 74,760 00
*Net present valne of all policies in force on 31st December, 1895 ..... 784,059 00
Total mortuary liabilities ..... \$1,629,208 22
EXHIBIT OF CERTIFICATES.
Total business of 1895.
Certificates written during 1895 ..... 23,526
\$ 59,738,790 00 Certiticates which have ceased ts be in force during 1895.. 13,715 44,4+5,525 00 Total in force 31st December, 1895 ..... 105,878 ..... 308,659,371 00

[^83]
# 'IHE PROVINCIAL PROVIDENT INSTITUTION. 

Statement for the Year ending 31st December, 1895.President-Geo. K. Morton. | Secretary and Chief Agent-E. S. Miller.Principal Office-St. Thomas.(Incorporated, 1st Fobruary, 1884, under the provisions of the Revised Statutes ofOntario (1887), Chap. 167. Commenced business in Canada, 19th April, 1884.)
ASBETS AS PER LEDGER ACCOUNTS.
Value of real estate (unencumbered) held by the company. .....  ..... 7,50610
Amount secured by way of loans on real estate, by bond or mortgage, first liens ..... 20,20000
Stocks, bonds or debentures, viz.:-
 .....  $8 \quad 73929$
Canada Coal and Kailway Co. bonds. ..... 8,70000
Wimniper city debentures. . . ..... ... ....... ......................... 3 . 35,000 00 Willowdale school debentures. 50000
847,789 29
Carried out at market value ..... 47.78929
Cash at head office ..... 1820
Cash in banks, viz.:
Molsons Bank ..... § 1,04861
Southern Loan and Savings Company. ..... 12,02789
Elgin Loan and Savings Company (Account A) 188 6:

Total cash in banks ..... [33,305 63
Bills receivable
2,516 17
2,516 17
Agents' ledger balances
Agents' ledger balances ..... \$ 132,146 30
OTHER ASSETS.

Rents due
Total carried out ..... 2,159 40
Mortuary assessments due and unpaid on membership in force ..... \$ 502867
Annual dues in process of collection ..... 37600
Net amount due from members. ..... 19,817 68
Fixtures and office furniture. ..... 1,975 39
Total assets ..... $\$ 156,27877$

## Department of Finance-Insurance Branch.

## PROVINCIAL PROVIDENT-Continued.

## LIABILITIES

| Claims for death losses unadjusted but not resisted. do resisted-in suit.. $\qquad$ $\qquad$ | $\begin{array}{r} 25,00000 \\ 2,00001 \end{array}$ |
| :---: | :---: |
| Claims for disability losses resisted and in suit. | 50000 |
| Total net amount due on account of claims ........ .......................... \$ | 27,500 00 |
| Assessments paid in advance. | 20868 |
| Due to agents, and open accounts | 2,373 67 |
| Estimated accounts outstanding. | 1,000 00 |
| Total............................................. .................... $\$$ | 31,082 35 |
| Amount of reserve fund......................................................... . $\$$ | 95,642 95 |
| Amount of emergency fund | 19,455 50 |
| Amount of annuity fund. | 5,226 46 |
| Total.................................................. ........... ..... $\$$ | 120,32491 |
| INCOME DURING THE Year. |  |
| Gross amounts paid by members to the Association or its agents, without deduction for commissions or other expenses, as follows:- |  |
| Membership fees . ..... . ...... . ............... ............................. $\$$ | 16,45700 |
| Annual dues......................... .............................................. | 27,195 25 |
| Reinstatement fees. | 5252 |
| Medical examiners' fees....................... ............ . . . . . . . . . . . . . . . | 1,344 00 |
| Assessments | 111,532 83 |
| For changing certificates. | 7150 |
| Contributions to emergency fund | 1,227 64 |
| Total paid by members.......................................... \$ | 157,880 74 |
| Interest ................. .................................. ....... ....................... | 4,69686 |
| Rent. | 8500 |
| Total.......................... ..... . . . . . . . . . . . . . . . . . . . . . . . ...... $\$$ | 162,662 60 |

## EXPENDITURE DURING THE YEAR.

Cash paid for death losses.................................... ..................... $\$ 82,00000$
Cash paid for annuity claims....................................... ............. 1,700 00
Cash paid for disability claims. . . . .............. .. ........ ......... ........ $10,950 \quad 00$
Medical examiners' fees............................................................. 2, 215 00
Commissions and fees retained by or paid to agents......................... 21,014 84
Cash paid for salaries and other expenses of officials....................... 15,92475
Taxes
Sundry expenditure, viz. :-Fuel and light, $\$ 139.27 ;$ postage, $\$ 1,544.69 ;$
rent, $\$ 580.00 ;$ stationery, $\$ 448.92 ;$ printing and advertising,
$\$ 3,375.93 ;$ officers' bonds, $\$ 72 ;$ legal expenses, investigating
claims, \&c., $\$ 1.47834 ;$ travelling expenses, $\$ 609.81 ;$ express,
telegrams, \&c., $\$ 317.52 ;$ exchange, $\$ 65.80 \ldots .$. .............................. 8,63228
Total expenditure .............................. ..................... \$ 143,379 38
59 Victoria.

## PROVINCIAL PROVIDENT-Concluded.

## MISCELLANEOUS.

| Number of new policies reported during the year as taken in Canada $\qquad$ 1,386 |  |
| :---: | :---: |
| Amount of said polic |  |
| Number of policies becom |  |
| Amount of said claims (including disabilit | 101,650 |
| Number of policies in force at |  |
| Net amount in force, 31st Decemb | 13,062,25 |

Number and amount of policies terminated during the year :-

1. By death ........................................................... 51 \$ 89,00000
2. By maturity (annuities on four old policies) ..... 1.70000
3. By disability ..... 20,500 00
4. By lapse ..... $1,152 \quad 1847,50000$
Total $1,213 \$ 1,958,70000$

|  | No. | Amount. |
| :---: | :---: | :---: |
| Policies in force at beginning of year. | 7,770 | \$12,600,950 10 |
| Policies revived during the year | 7 | 13,000 00 |
| Policies issued during the year. | 1,386 | 2,407,000 00 |
| Policies terminated as above. | 1,213 | 1,958,700 00 |
| Policies in force at date of statement | 7,950 | 13,062,250 00 |

Number of insured lives at beginning of year. ..... 7,569
Number of new insurers during the year. ..... 1,345
Number of deaths during the year among the insured ..... 48
Number of insured whose policies have been terminated dur- ing the year otherwise than by death ..... 1,059
Number of insured lives at date of statement ..... 7,807

## Department of Finance-Insurance Branch.

## APPENDIX

## LIST OF SHAREHOLDERS

## Department of Finance-Insurance Branch.

## THE BOILER INSPECTION AND INSURANCE COMPANY.

LIST OF STOCKHOLDERS-(As at 31st December, 1895).

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | '\$ | \$ |
| Aylesworth, W. R. | Deseronto | 1,00) | 450 |
| Bate, T. B.... .. | St. Catharines | 5,000 | 2,250 |
| Bell, John. | Belleville. | 2,000 | 900 |
| Benny, Robert | Montreal. | 2,000 | 900 |
| Blaikie, John I. | Toronto | 2,400 | 1,080 |
| Campbell, C. S. | Montreal. | 16,700 | 7,515 |
| Carter, R. C.. | Kingston. | 2,600 | 1,170 |
| Crawford, Robt | do | 1,000 | 450 |
| Carruthers, J. B. | $\stackrel{\text { do }}{\text { Toronto }}$ | 1,000 | 450 |
| Davies, Thomas .. Gilderslepve, Lucretia | Toronto . | 1,000 1,000 | 450 450 |
| McMurrich, George. . | Toronto | 3,200 | 1,440 |
| McMurrich, J. P. | Ann Arbor, Mich. | 900 | 405 |
| Mc.Murrich, W. Barclay | Toronto ... | 2,000 | 900 |
| McMurrich, W. B., and Geo., trustees. | do | 900 | 405 |
| Mc.Murrich and Rathbun, trustees.. | do | 900 | 405 |
| McNeill, Mrs. E. A. | Napance. | 1,000 | 450 |
| McMurrich, . Bryce. | Oswego, N.Y. | 1,200 | 540 |
| Rathbun, Mrs. Bunella. | Deseronto | 23,400 | 10,530 |
| Rathbun, F. S. | do | 1,000 | 450 |
| Rathbun, E. W. ........ | do | 10,000 | 4,500 |
| Rathbun, E. W., in trust. | do | $\begin{array}{r}5,000 \\ \hline, 000\end{array}$ | 900 |
| Rathbun, F. W., in trust. | do | 500 | 225 |
| Rathbun, E. W., in trust. | do | 500 | 225 |
| Rathbun, E. Walker . | do | 11,900 | 5,355 |
| Wilkes, Mrs. Isabella A | Brantford | 1.000 | 450 |
| Wilkison, W. H. . | Napance. | 3,500 | 1,575 |
|  | Totals | \$100,100 | \$45,045 |

# BRITISH AMERICA ASSURANCE COMPANY. 

LIST OF SHAREHOLDERS-(As at December 31st, 1895).

| Name. | Address. | $\begin{gathered} \text { Number } \\ \text { of } \\ \text { Shares. } \end{gathered}$ | Amount. |
| :---: | :---: | :---: | :---: |
|  |  |  | \$ |
| Adams, John, in trust. | Toronto. | 10 | 500 |
| Agar, Miss Florence.. | do | 5 | 250 |
| Aid Savings and Loan Co. | do | 9 | 450 |
| Alger, Mrs. Fanny. ...... | do | 24 | 1,200 |
| Ames, A. E... . . | do | 57 | 2,850 |
| Armuour, Robt | Hamilton. | 35 | 1,750 |
| Bain, John . . .......................... | Toronto. . | 33 | 1,650 |
| Baines, W. J. and A. R. Boswell, in trust... Bell Alf $J$ | $\begin{gathered} \text { do } \\ \text { Halifax. NS } \end{gathered}$ | 2 4 | 100 200 |
| Bell, Alf. J..................................... | Halifax, N.S. | 4 | 200 |
| Bezley, Mrs. E. A., and Mrs. S. M. Wood, executors | Toronto. | 11 | 550 |
| Biggar, Miss S. M. | Mohawk | 2 | 100 |
| Birmie, Mrs. Grace I | Toronto | 14 | 700 |
| Bond, John M. | Guelph. | 20 | 1,000 |
| Booth, Mrs. Fanny V | Toronto | 20 | 1,000 |
| Boucher, J. G... | Port Rowan | 10 | 500 |
| Bower, Mrs Sarah E. | Toronto. | 20 | 1,000 |
| Boyd, Mrs. Mary H. | do | 73 | 3,650 |
| Bradshaw, Thos., in trust. . ${ }^{\text {c }}$ | do. | 10 | 500 |
| Burnacombe, Miss Victoria C | Bowmanville | 10 | 500 |
| Brown, Mrs. Mary E. | Toronto | 18 | 900 |
| Browne, Rev. Geo... | Claremont | 20 | 1,000 |
| Buntin, Est. of Alex | Montreal. | 427 | 21,350 |
| Burton, Rev. Geo. W. | Toronto. | 20 | 1,000 |
| Cameron, Miss Margaret D | Kingston. | 19 | 950 |
| Campbell, J. Lorne. | Togonto | 10 | 500 |
| Canada Life Assurance Co | Hamilton. | 519 | 25,950 |
| Carey, J. P.... |  | 1 | 50 |
| Carpenter, E. R. | Collingwood | 10 | 500 |
| Carr, Mrs. Elizabeth. | Toronto. | 9 | 450 |
| Cartwright, John K | do | 9 | 450 |
| Cathcart. R |  | 1 | 50 |
| Cayley, John. | Toronto. | 2 | 100 |
| Chaffee, Mrs. Mary F | Providence, R.I | 50 | 2,500 |
| Clark, Andrew. | Bullock's Corners | 20 | 1,000 |
| Clark, James. . | do | 28 | 1,400 |
| Clark, Daniel, M. | Toront, | 88 |  |
|  | do | 15 | 750 |
| Confederation Life Association, in trust.. | do Ottawa | 400 6 | 20,000 |
| Courtney, J. M. and Mary E. S. | Ottawa. | ${ }_{6}$ | 300 |
| Cox, Mrs. Annie S.. | Paris. | 26 |  |
| Cox, Geo. A., in trust | Toronto. | 691 | 34,550 |
| Cox, Geo. A...................... | do | 150 | 7,500 |
| Cox, F.G., mgr., and E. R. Wood, sec'y, in trust | do | 82 10 | 4,100 |
| Dexter, Geo. J . . ................... | Dallas, Texas. | 10 | 500 |
| DeGex, L. M $\ldots \ldots \ldots$ w | Strathroy ... | 20 | 1,000 |
| Dickson, Mrs. Marion E. W | Belleville. | 40 | 2,000 |
| Dunlup, H. C. | Goderich.. | 18 | 900 |
| Dupuis, Mrs. Annie J | Kingston. | 10 | 500 |
| Dunnet, Thos.... .. | Toronto. | 20 | 1,000 |
| Elliott, Christopher |  | 16 | 800 |
| Ferrah, Miss Maggie.. | Oakville. | 1 | 50 |
| Ferrah, Miss Mary. | do | 2 | 100 |
| Fitzgerald, F. G.. | Toronto | 47 | 2,350 |
| Fitzxerald, E. G., in trust. | do | 6 | 300 |
| Fitton, Mrs. A. S. R. | Orillia.. | 15 | 750 |
| Gamble, C. and H. D., in trust.. | Toronto | 15 | 250 |
| Gamble, Geo................... | do | 4 | 200 |
| Gamble, Mrs. Matilda | do | 18 | 900 |
| Gardiner, Samuel . |  | 1 | 50 |
| Garret, H. A. | Niagara. | 75 | 3,750 |
| Gearing, S. B | Brighton | 4 | 200 |
| Gearing, S. B., in trust. . | do | 10 | 500 |
| George, Mrs. Margaret M | Toronto.. | 50 | 2,500 |
| Gibbs, Mrs. Matilda L. . | New York 398 | 20 | 1,000 |

## Department of Finance-Insurance Branch.

## BRITISH AMERICA ASSURANCE COMPANY--Continued.

LIST OF SHAREHOLDERS-Continued.

| Name. | Address. | $\begin{aligned} & \text { Number } \\ & \text { of } \\ & \text { Shares. } \end{aligned}$ | Amount. |
| :---: | :---: | :---: | :---: |
|  |  |  | \$ |
| Gibson, Rev. John. | Norwood.. | 30 | 1,500 |
| Gilkison, R. M. | Toronto | 22 | 1,100 |
| Gilmour, Thos.. | Brockville | 50 | 2,500 |
| Goad, Chas. F... ............... | Toronto. | 20 | 1,000 |
| Gosling, F. J., agt., and D. S. Cassels, acct., in trust. | do | 479 54 | 23,950 |
| Gowan, James R <br> Grindlay Wm mgr and D Simpson, acct | Barrie. . | 54 | 2,700 |
| in trust ............. . . . . ............... | Toronto | 103 | 5,150 |
| Gunn, Geo. C | London. | 3 | 150 |
| Hamilton, Clark, and R. V. Rogers, jr., trustees. | Kingston | 7 | 350 |
| Hamilton, J. M., and Jno. H. Sharp, exors. . | Toronto. | 120 | 6,000 |
| Hammond, L. D.. ........... . ........ . . . | Chicago | 15 | 750 |
| Harris, Arthur B | Clarkson | 13 | 650 |
| Harris, Miss Lucy L | Toronto | 21 | 1,050 |
| Henderson, Tohn... | Ottawa. | 70 | 3,500 |
| Henderson, Jos., in trust. | Toronto. | 8 | 400 |
| Henderson, Jos | do | 4 | 200 |
| Heribel, Louis Einile. | St. Hyacinthe, Que.. | 10 | 500 |
| Hewson, Mrs. Fanny B. | Niagara Falls, Ont. | 20 | 1,000 |
| Hill, Miss H. M.... | Toronto... . . . . . . | 30 | 1,500 |
| Home Savings and Loan Co., Ltd., in trust. | do | 318 | 15,900 |
| Horton, Wm..................... | Rochester, N.Y | 40 | 2,000 |
| Hoskin, John, Q.C. | Toronto... | 75 | 3,750 |
| Hoskin, Mrs. Mary A | do | 13 | 650 |
| Hyman, Ely.... | Churchville. | 5 | 250 |
| Irving, Geo., and Jos. Walker. | Toronto | 5 | 250 |
| Irving, L. Homfray . . . . . . . . | do | 15 | 750 |
| Jackes, Joseph. | do | 77 | 3,850 |
| Jackes, Price. . | do | 37 | 1,850 |
| Jaffray, Robt. | do | 75 | 3,750 |
| Jennings, B., asst. cashier, in trust | do | 331 | 16,550 |
| .Jefferson, Mrs. Louisa A................... | Paris | 10 | 500 |
| Kay, J. Bryce, and Colin F. Gordon, in trust | Toronto | 30 | 1,500 |
| Kemp, J. C., mgr., and Jno. Aird, asst. mgr., in trust. | do | 136 | 6,800 |
| Kemp, J. C., mgr., and H. W. Fitton, acct., in trust. | do | 303 | 15,150 |
| Kenny, James J | do | 55 | 2,750 |
| Kent Testimonial Fund | do | 3 | 150 |
| Kent, Miss Myra. | do | 40 | 2,000 |
| Kinghorn, G. M | Montreal | 181 | 9,050 |
| Kinghorn, G. M., in trust | do | 30 | 1,500 |
| Kirkpatrick, A. S. and G. W., executors .... | Toronto. | 19 | 950 |
| Lamb, Daniel and A. V. Delaporte, trustees. | do | 55 | 2,750 |
| Lauder, John C | do | 75 | 3,750 |
|  | Belleville. | 60 | 3,000 |
| Laird, Alex., and Wm. Gray, agts: Canadian <br> Bank of Commerce, New York, in trust... | New York | 630 | 31,500 |
| Leckie, Mrs. Sarah. .... ....... ........... | Bullock's Corners. | 10 | 500 |
| Lee, Walter S...... | Toronto... | 9 | 450 |
| Lee, Walter S., in trust. | do | 6 | 300 |
| Leslie, Wm.. ${ }^{\text {W }}$. ${ }^{\text {a }}$. |  | 2 | 100 |
| Lester, Thos. W | Hamilton. | 22 | 1,100 |
| Long, Thos., and Bro. | Collingwood. | 50 | 2,500 |
| Long, Thos | Toronto | 150 | 7,500 |
| Mcarthur, Margaret. | do | 50 | 2,500 |
| McCallum, Samuel. | Bolton. | 15 | 750 1.500 |
| McCallum, Wm..... | Milton.. | 30 5 | 1,500 $\mathbf{2 5 0}$ |
| McDonald, Mrs. Janet. | London, Eng.. | 10 | 500 |
| McKay, Geo. |  | 2 | 100 |
| McKinnon, S. F. | Toronto | 100 | 5,000 |
| Macaulay, Miss Charlotte I.................. | Kingston. 399 | 15 | 750 |

## BRITISH AMERICA ASSURANCE COMPANY-Continued.

LIST OF SHAREHOLDERS-Continued.

| Name. | Address. | Number of Shares. | Amount. |
| :---: | :---: | :---: | :---: |
|  |  |  | \$ |
| Macdonaid, Mrs. Catherine. | Toronto | 50 | 2,500 |
| MacKerchar, Donald. | Minneapolis. | 1 | 50 |
| Macphersom, K . | Kingston. | 5 | 250 |
| Maddison, Mrs. Fsther A |  | 10 | 500 |
| Magee, Mrs. Elizabeth.. | do | 6 | 300 |
| Marks, Thos. | Port Arthur | 20 | 1,000 |
| Marling, Thos. W. B | Montreal | 1 | , 50 |
| Martin, T. E. . | Niagara Falls, Ont. | 30 | 1,500 |
| Maughan, N. . | Toronto........... | 10 | , 500 |
| Meadows, Mrs. E. M | Wexford, Ireland | 18 | 900 |
| Meadows, J . | do |  | 400 |
| Miller, 1)., mgr. in trust | Toronto | 320 | 16,900 |
| Milue, Mrs. E.. | do | 60 | 3,000 |
| Moore, Hugh, estate of. | Hamilton | 52 | 2,600 |
| Moran, W. J .... . . | Toronto | 14 | 700 |
| Morison, John | do |  | 1,000 |
| Morrison, John. | Montreal. | 66 | 3,300 |
| Mountain, Rev. J. J. | Cornwall | 104 | 5,200 |
| Myers, Augustus | Toronto | 160 | 8,000 |
| Naimmith, Johr, administrator | Lotusville | 44 | 2,200 |
| Niven, J. K., \& Co........... | Toronto | 14 | 700 |
| Northeute. $\mathrm{H} \ldots$. | du | 1 | 50 |
| OWym, F. W. \& H. H. | Madoc. | 140 | 7,100 |
| OMam, R | Chatham | 40 | 2,000 |
| ${ }^{\prime} \mathrm{Hama}$, J. . . | Toronto. | 100 | 5,000 |
| O'Hara, Miss M. | do | 11 | 550 |
| O'Hara, H., \& Co. | do | 2.5 | 1,250 |
| Osborne, .J. K., in trust | do | 177 | 8,8:0 |
| Oslomme, J. K. | do | 300 | 15,000 |
| Osborne, .J. W... | do | 50 | 2,509 |
| Patersom, Miss M. M | do | 8 | 400 |
| Patersom, Miss M. L. | do | 29 | 1,090 |
| Piterson, Rev. T. W.. | Seer Park | 63 | 3,150 |
| Paterwom, J. A. | Toronto | 9 | 450 |
| Pellatt, H. M | do | (a) | 2,300 |
| Perry, R. D. . . ${ }^{\text {di }}$ | do | 50 | 2,500 |
| Peters, Miss K. W. | Lomindon, Ont | 21 | 1,050 |
| Peters, Mis. M. H. | do | 23 | 1,150 |
| Potts, .I. Me , M. ${ }^{\text {P }}$ | Chicago | 20 | 1,000 |
| Potts, Mis. J. V.. |  | 20 | 1,000 |
| Pottenger, J.................... | Hanilton | 20 | 1,000 |
| execators of A. M. Smith est | Tornnto | 75 | 3,750 |
| Raikes, W. | Barrie | 60 | 3,000 |
| Ramsay, A. (i., and W. F. Bur | Hamilton. | 10 | 500 |
| Ramsay, W... | Toronto | 10 | 500 |
| Redway, Mrs. E. K | do | 7 | 350 |
| Reid, G. P., mgr., and C. A. in trust. |  | 40 | 2,000 |
| Reid, Mrs. M. A. H. | do | 4 | 200 |
| Ridout, J. I., estate of | do | 60 | 3,000 |
| Robertson, W. J., executor.. | St. Catharines | 25 | 1,250 |
| Robertson, W. J... ........ | do | 18 | 900 |
| Roberts, Miss S | Walkerton | 8 | 400 |
| Robson, Ed. |  | 2 | 100 |
| Ross, Wm. | Toronto | 5 | 250 |
| Ross, Hon. A. M | do | 40 | 2,000 |
| Rowsell, Mrs. Elizabeth. | do | 10 | 500 |
| Scholefield, Mrs. E. M. | do | 4 | 200 |
| Scott, Ann. |  | 8 | 400 |
| Scott, John | Toronto | 20 | 1,000 |
| Simpson, Benj. M | Philadelphia. | 15 | 750 |
| Sinclair, Mrs. Catherine, execu | Torunto | 11 | 550 |
| Snizel, H..... |  | 10 | 500 |
| Smith, Alex. | do $400$ | 36 | 1,800 |

## Department of Finance-Insurance Branch.

## BRITISH AMERICA ASSURANCE COMPANY-Concluded.

LIST OF SHAREHOLDERS-Concluded.

| Name. | Address. | $\begin{gathered} \text { Number } \\ \text { of } \\ \text { Shares. } \end{gathered}$ | Amount. |
| :---: | :---: | :---: | :---: |
|  |  |  | 8 |
| Smith, G. B | Toronto | 40 | 2,000 |
| Smith, Miss J | do | 24 | 1,200 |
| Smith, Mrs. J. M., executrix | Montreal | 5 | -250 |
| Smith, W. H., mgr. in trust . | Toronto .......... | 318 | 15,900 |
| Sproule, Miss E. J....................... | Springfield-on-the-Credit | 4 | 200 |
| Stewart, J., and J. Duncan, executors in trust | Toronto .... | 52 | 2,600 |
| Stewart, Miss J..................... . .. | do | 10 | 500 |
| Stewart, Miss M.................... . . . | do | 10 | 500 |
| Stewart, John. . . . . . | do | 4 | 200 |
| Strathy, H. S.. genl. mgr. in trust. | do | 63 | 3,150 |
| Sutherland, Rev. A., D.D | do | 26 | 1,300 |
| Swan, R..... .. | do | 2 | 100 |
| Taylor, Maria, and A. G | Ottawa. | 10 | 500 |
| Thompson, R | Toronto ..... | 358 | 17,900 |
| Tilley, Mrs. E. M | London, Ont. | 3 | 150 |
| Tominson, $\mathrm{K} . \mathrm{H} ., \mathrm{mgr}$. in trust. | Toronto | 42 | 2,100 |
| Wardrop, J., executors of estate. | do | 150 | 7,500 |
|  | do | 1 | 50 |
| Watson, Mrs. S., in trust. | do | 40 | 2,000 |
| Webb. A. E. | do | 20 | 1,000 |
| Weir, Jas. |  | 8 | 400 |
| Western Assurance Co. <br> White Fred, executor, and Susan A (Baron- | Toronto | 3,337 | 166,850 |
| ess) Macdonald, executrix. <br> usan A. (Baron | Ottawa. | 42 | 2,100 |
| Whiton, John M.... | New York | 11 | 550 |
| Wigham, Cuthbert, administrator | Toronto | 30 | 1,510 |
| Wilgress, Geo | Cobourg. | 16 | 800 |
| Wills, Alex wio. ${ }^{\text {a }}$. ${ }^{\text {a }}$ | Toronto | 28 | 1,400 |
| Wills, Miss Wilhelmina M | do | 4 | 200 |
| Wilson, John |  | 8 | 400 |
| Woon, Peter .... | Brantford | 60 | 3,000 |
| Wood, Hon. S. C | Toronto | 50 | 2,500 |
| Wolfe, Miss M. E . .. | Petrolea. | 20 | 1,000 |
|  |  | 15,000 | \$750,000 |

CANADA ACCIDENT ASSURANCE COMPANY.
LIST OF SHAREHOLDERS-(As at 31st December, 1895.)

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | 8 |
| The Palatine Insurance Company . | Manch ster, England. | 98,300 | 29,490 |
| R. Wilson Smith. | Montreal, P.Q. | 4,000 | 1,200 |
| Thomas H. Hudson. | do | 1,000 | 300 |
| Hon. A. Desjardins. | do | 1,000 | 300 |
| S. H. Ewing... | do | 1,000 | 300 |
| J. P. Cleghorn. | Toronto | 1,000 | 300 |
| Hon. S. C. Woods. | Toronto do | 1,000 1,000 | 300 300 |
|  | Total | \$108,300 | \$32,490 |

## Department of Finance-Insurance Branch.

## CANADA LIFE AsSURANCE COMPANY.

LIST OF SHAREHOLDERS-(As at 31st December, 1895.)

| Name. | Residence. | Subscribed capital. | Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | 8 | \$ |
| Allan, Andrew | Montreal. | 2,000 | 250 |
| Austin, James. | Dominion Bank, Toronto........ | 12,000 | 1,500 |
| Becher, Mrs. Caroline........ . .......... | Care of Messrs. Denison \& Macklem, Toronto. | 6,800 | 850 |
| Bedells, Mrs. Clara Louisa ........ | 6 St. James Avenue, Toronto.... | 2,800 | 350 |
| Billings, W. L., M.D., estate of the late. | Care of John Billings, Esc., Hamilton. | 8,400 | 1,050 |
| Black, Mrs. O. A. | Care of Charles Black, Esq.,Hamilton. | 1,200 | 150 |
| Brown, Adam | Hamilton .... ........... | 2,400 | 300 |
| Bruce, Alexander, Q.C. | do | 4,000 | 500 |
| Burton, Joseph S...... | Reigate, Surrey, England-Address W. F. Burton, Esq., Hamilton. | 3,200 | 400 |
| Burton, Hon. Mr. Justice. | Toronto . | 7,600 | 950 |
| Burton, W. F... |  | 400 | 50 |
| Burton, Mrs. M. R | Care of W. F. Barton, Esq.,Hamilton. | 800 | 100 |
| Cameron, Mrs. E. M. DeB. | 17 Wilcock street, Toronto. | 16,800 | 2,100 |
| Campbell, C. S........ | 11 Hospital street, Montreal..... | 2,000 | 250 |
| Catheart, Rev. Nassau. | Trinity Vicarage, Guernsey, Eng. land | 12,000 | 1,500 |
| Cawthra, Mrs. Anna C. | Care of Hensy Cawthra, Esq., 211 College street, Toronto. | 16,000 | 2,000 |
| Central Canada Loan and Savings Company. | Toronto | 26,400 | 3,300 |
| Cooke, William. | 72 Grenville street, Toronto.. | 800 | 100 |
| Cowcher, Mrs. Mary, estate of the late. | Care of Hon. Mr. Justice Burton, Toronto | 2,000 | 250 |
| Cox, Edward W | Toronto | 28,400 | 3,550 |
| Cox, Geo. A. | do ....... $\quad .$. | 71,200 | 8,900 |
| Cox, Mrs. Margaret | Care of George A. Cox, Esq., Toronto | 24,000 | 3,000 |
| Crombie, A. M., as manager and on behalf of the Canadian Bank of Commerce. |  | 33,200 | 4,150 |
| Durnford, Lieut.-Col. Chas. Day............ | Army and Navy Club, Pall Mall, London, England. | 34,800 | 4,350 |
| Evans, John D | Hamilton | 400 | 50 |
| Ewart, J. B., estate of the late. | Care of R. H. Bethune, Esq., Dominion Bank, Toronto. | 10,000 | 1,250 |
| Ewing, Mrs. Jane R | $\mathrm{fon}^{60}$ Bay street South, Hamilton. | 12,000 | 1,500 |
| Ferrie, Campbell | Hamiltun | 1,200 | 150 |
| Ferrie, Mrs. Emily |  | 4,000 | 500 |
| Findlay, W. F., and W. R. Macdonald. | do Address W.F. Findlay, Esq., Hamilton. | 3,200 | 400 |
| Finlay, Wm., estate of the late. | Address W. F. Finlay, Esq., 17 Duke street, Edinburgh, scotland | 8,000 | 1,000 |
| Finlay, Mrs. Catherine | 16 Belgrave Crescent, Edinburgh, Scotland | 8,000 | 1,000 |
| Forbes, Alexander McKenzie, estate of the late | Address Messrs. McIntosh \& Hyde, 157 St. Jtmes street, Montreal. | 800 | 100 |
| Gates, F. W. |  | 4,000 | 500 |
| Gates, F. W., and Adam Brown. | Hamilton. Address F. W. Gates, Esq., Hamilton. | 7,200 | 900 |
| Gilson, Wm., M.P. | Beamsville. . . ............. | 400 | 50 |
| Gillnıan, Mrs. Maude | Portsmouth, England, care of A. W. Hooper, Esq., Montreal.. | 400 | 50 |
| Glassco, Mrs. M. F. พึัด | Care of G. F. Glassco, Esq., Hamilton. | 2,400 | 300 |
| Grasett, F. LeM., M.D. | Simcoe Street, Toronto. | 4,800 | 600 |
| Grasett, Lieut.-Col. H. J | Police Headquarters, Toronto. . | 1,600 | 200 |
| Gzowski, Col. Sir Casimer S., K.C.M.G., A.D.C. to the Queen. | Toronto 403 | 20,800 | 2,600 |

CANADA LIFE ASSURANCE CO.-Continued.
LIST OF SHAREHOLDERS-Continued.


## Department of Finance-Insurance Branch.

## CANADA LIFE ASSURANCE CO.-Concluded.

LIST OF SHAREHOLDERS-Concluded.

| Name. | Residence. | Subscribed capital. | Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Osler, E. B., and J. Henderson (Toronto), executors of the late A. T. Todd. | Address Messrs. Henderson \& |  |  |
|  | Small, Toronto ... . | 15,600 | 1,950 |
| Osler, E. B | Toronto | 2,800 | 350 |
| Plumb, T. S., estate of the late.. | Rocklands, Stillorgan, near Dublin, Ireland. | 4,400 | 550 |
|  | Care of Wallace Nesbitt, Esq., Q.C., Toronto. | 8800 | 100 |
| Plummer, Jas. H. | Toronto . . ..... . . . . . . . . . . . . . | 13,200 | 1,650 |
| Porteous, Rev. John. | Galt. | 400 | 50 |
| Rannsay, A. G. | Hamilton | E,200 | 650 |
| Ramsay, A. G., F. W. Gates (Hamilton), and Byron E. Walker (Toronto), trustees. | Hamilton | 400 | 50 |
|  |  | 160,000 | 20,000 |
| Richardson, Mrs. Elizabeth G .............. | P.O. Box 179, Brooklyn, N.Y | 3,200 | 400 |
| Ritchie, Thomas W., estate of the late. | Care of W. F. Ritchie, Esq., Montreal. | 800 | 100 |
| Robinson, Christopher, Q.C. | Toronto | 6,000 | 750 |
| Robinson, Mrs. L. A. E | Care of W. A. Robinson, Esq., Hamilton | 1,200 | 150 |
| Rutherford, Mrs. Mary. | 21 Marokkauer gasse, Vienna, Austria. | 11,200 | 1,400 |
| Sconce, Jas | Bengal Staff Corps $\begin{aligned} & \text { Ad'ress Mrs. } \\ & \text { Emily Cross- }\end{aligned}$ |  |  |
| Richard Juson Kerr |  | 8,000 | 1,000 |
| John Thomson. | $\text { Manchester, Eng. }\left\|\begin{array}{ll} \text { coats, Man- } \\ \text { chester, Eng. } \end{array}\right\|$ |  |  |
| Sharp, Samuel, estate of the late. | Address Mrs. M. Sharp, Crosbie House, Avenue Ruad West, Leamington, Warwickshire, Eng | 8,000 | 1,000 |
| Stark, John, \& Co | Toronto .... . . . . . . . . . . . | 2,400 | 300 |
| Stephens, Miss Jessie Isabella | Address J. H. Durham, Esq., 43-46 Threadneedle street, London, E. C., England | 1,200 | 150 |
| Steven, H. S. | Asst. Cashier Bank of Hamilton, Hamilton | 800 | 100 |
| Strathy, H. H. (Barrie), and H. J. Grasett ('Toronto).. | Address H. J. Grasett, Esq., 66 St. Patrick street, Toronto . | 2,800 | 350 |
| Street, James C., estate of the late | Address Messrs. Cobb \& Smith, Solicitors, Salisbury, England.. | 16,000 | 2,000 |
| Stuart, John | Hamilton ....... ............. | 13,200 | 2,900 |
| Thomas, F. Wolferstan. | Montreal. | 4,000 | 500 |
| Thomson, Mrs. Eliza, trustees of. | Address Mrs. Eliza Thomson, Beech Bank, Bowdon, Cheshire, England | 8,006 | 1,000 |
| Toronto General Trusts Company . | Toronto . . . . . . . . . . . . . . . . . . . . . . . | 30,000 | 3,750 |
| Torrance, Rev. Edward F | Peterborcugh | 2,400 | 300 |
| Usher, Thomas S. | Brantford. | 3,200 | 400 |
| Usher, Arthur L. | P.O. Box 706, Brantford | 3,200 | 400 |
| Walker, Byron E | Toronto ... | 20,000 | 2,500 |
| Wilkie, D. R.... | Toronto ...................... | 1,200 | 150 |
| Young, Miss E. M. | Care of George A. Young, Esq., Hamilton | 3,600 | 450 |
| Young, Geo. A.Young, John C | Hamilton . . . . . . . . . . . . . | 400 | 50 |
|  | 95 Pitcher street, Detroit, Michigan, U.S.A. | 4,000 | 500 |
|  |  | \$1,000,000 | \$125,000 |

CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.
STOUK LIST-(As at 31st December, 1895.)

| Name. | Address. |  | Amount Paid. |
| :---: | :---: | :---: | :---: |
|  |  |  | 8 |
| Anderson, W | Ottawa. | 20 | 400 |
| Aris, E. C... | Schrieber. | 3 | 60 |
| Arthurs, J | Ottawa.. | 5 | 100 |
| Austin, E. C | Kamloops | 5 | 100 |
| Aris, E. C. | Schrieber. | 2 | 40 |
| Bronson, E. H. | Ottawa. | 50 | 1,000 |
| Birkett, T..... | do | 5 | 100 |
| Blencoe, G | Toronto Junction | 1 | 20 |
| Belfry, J | St. Thomas | 1 | 20 |
| Bilbe, A. H | Schreiber | 3 | 60 |
| Brackenbury, G. B | Aylmer. | 2 | 40 |
| Bertrand, J. E. | Winnipeg | 5 | 100 |
| Bellefeuille, P. | Montreal. | 5 | 100 |
| Barr, A. J. | Ottawa. | 20 | 400 |
| Bryce, J. M | Prince Albert. | 2 | 40 |
| Broker, H. | Prescott |  | 80 |
| Boisvert, V | Ottawa. | 20 | 400 |
| Botterell, R | do | 2 | 40 |
| Becker, R. C | Medicine Hat. | 2 | 40 |
| Booth, J. R. | Ottawa. | 5 | 100 |
| Bronson, W. G | I do | 50 | 1,000 |
| Bartlett, J. R. | Fairville | 5 | 100 |
| Bullis, E. | Ottawa | 2 | 40 |
| Bolduc, A | Quebec. | 5 | 100 |
| Boyd, A. | Smith's Falls. | 1 | 20 |
| Borbridge, W | Ottawa. | 5 | 100 |
| Bayly, A..... | do | 10 | 200 |
| Booth, C. J | do | 10 | 200 |
| Carr, D... | Prescott. | $\frac{1}{5}$ | $\stackrel{20}{100}$ |
| Collinson, J | St. Thomas. | 2 | 10 |
| Calder, L. . | Gretna. | 1 | 20 |
| Cross, J. | Webbwood | 10 | 200 |
| Cloutier, C. | Quebec. | 1 | 20 |
| Clontier, J. | do | 1 | 20 |
| Clendenning, H | Ottawa. | 5 | 100 |
| Corbett, D. | Schreiber | 5 | 100 |
| Corrigan, M | Ottawa. | 90 | 400 |
| Charrier, M. | do | 2 | 40 |
| Cardell, $J$ | Canmore | 5 | 100 |
| Cody, M. | Ottawa. | 1 | 20 |
| Carr, J | Carleton | 1 | 20 |
| Carey, C. | Canmore | 5 | 100 |
| Clark, J | Ottawa. | 1 | 20 |
| Cole, J. F.: | do | 1 | 20 |
| Crannell, L | do | 10 | 200 |
| Clark, S. H | St. John | 5 | 100 |
| Cram, li. H. | Ottawa. | 5 | 100 |
| Cameron, D. | North Bay . | 10 | 200 |
| Church, Mrs. S. H | Chelsea.... | 5 | 100 |
| Casey, M. | St. Thomas. | 5 | 100 |
| Carson, S | Schreiber.. | 5 | 100 |
| Collinson, J . | St. Thomas. | 3 | 60 |
| Dudley, J. M | Carleton. | 10 | 200 |
| Dobson, $J$. | Winnipeg. | 5 | 100 |
| Dolman, J. | Ottawa... | $\stackrel{2}{2}$ | 40 |
| Doherty, M | do | 2 | 40 |
| Downey, T. | Chapleau. | 5 | 100 |
| Dickson, R. | Ottawa. | 1 | 20 |
| Dutill, W. L | Montreal | 5 | 100 |
| Doyle, M. | Havelock | 2 | 40 |
| Dionne, C. P. | Quebec. | 1 | 20 |
| Daniels, F. C | Prescott... | 1 | 20 |
| $\xrightarrow[\text { Davis, }]{\text { Donaldson, }}$ M. | Henderson. | 1 | 20 100 |
|  | 406 |  |  |

## Department of F'inance-Insurance Branch.

CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY—Continued.
STOCK LIST-Continued.

| Name. | Address. | $\begin{aligned} & \text { Number } \\ & \text { of } \\ & \text { of hares. } \end{aligned}$ | Amount |
| :---: | :---: | :---: | :---: |
|  |  |  | \$ |
| Eddy, E. B. | Hul. | 5 | 100 |
| Ellis, W. | Prescott. |  | 20 |
| Elliott, C. E. W. A | Quebec. | 10 | 200 |
| Edey, E. ${ }_{\text {E }}$ B | North Bay. | 5 | 100 |
| Fgan, H. K. | Ottawa | 15 | 300 |
| Elliott, J. B. | Carleton. | 10 | 200 |
| Ferguson, A | Ottawa. | 25 | 500 |
| Flint, R. H. | Toronto Junction |  | 20 |
| Fahey, J. | Winnipeg. |  | 100 |
| Fraser, $\mathrm{N} . \mathrm{H}$ | Ottawa.. | 1 | 20 |
| Flegr, W.i.'j |  | 5 | 100 |
| Fraser, D). J. . | do | 1 | 100 20 |
| Fleck, A. W | do | 1 | ${ }_{100}^{20}$ |
| Fulcher, N . | North Bay | 10 | 200 |
| Fixter, W | Schreiber.. |  | 100 |
| Gagnon, J. H. | Quebec. | 1 | 20 |
| Gowling, J.. | St. Thomas |  | 100 |
| ( Cariepy , A | Quebec. | 5 | 100 |
| Gosselin, D | Ottawa | 1 | 20 |
| Gallagher, J | Carleton. | 1 | 20 |
| Green, M... | Canmore |  |  |
| Gadman, J. | Toronto. |  | 100 |
| Grant, A. | Montreal | 5 | 100 |
| Gadhois, N.. | Ottawa.. | 5 | 100 |
| Griffith, W. H | Carleton. |  | 20 |
| Gaffney, M. | Ottawa | 1 | 20 |
| Henderson, A. | do | 50 | 1,000 |
| Hedge, W. . | Schreiber |  | 100 |
| Hymers, H | Carleton. | 1 | 20 |
| Harfin, C . H | St. Thomas. | 1 | 20 |
| Hill, W. R... | Toronto |  | 100 |
| Hibbard, J. A | Ottawa. | 20 | 400 |
| Henault, H | do |  | 20 |
| Hawley, G | Carleton. | 1 | 20 |
| Hesse, A. S | Farnham. |  | 20 |
| Helme, J. | Smith's Falls. |  | 100 |
| Holtby, w. | Ottawa. |  |  |
| Harris, J. J. | Montreal | 10 | 200 |
| Harris, L. C | do |  | 100 |
| Hall, T | St. Thomas. |  | 100 |
| Johnson, I. | Ottawa.... |  | 100 |
| Johnson, M. B. | St. Thomas |  | 100 |
| Jenkins, J. W. . | Kamloops.. |  | 100 |
| Johnson, M. B. | St. Thomas. |  | 100 40 |
| Kerr, J. S. | Winnipeg... Hintonburg | $\stackrel{2}{1}$ | ${ }_{20}^{40}$ |
| Kenly, ${ }^{\text {K. }}$. | Hintonburg |  | 400 |
| King, w. | do |  | 100 |
| Kennedy, ${ }^{\text {a }}$ | do | 10 | 200 |
| Kenny, T. | do |  | 600 |
| Lewis, C. H | Schreiber |  | 40 |
| Lowry, T . | St. Thomas | 5 | 100 |
| Landers, R. | Field: |  | 100 |
| Landers, J. D. | Winnipeg | 5 | 100 |
| Lescarbeau, J. | St. Stanislas | 20 | 400 |
| Lewis, C. H | Schreiber.. |  | 160 |
| Larondeau, $\mathbf{F}$ | Ottawa. | 5 | 100 |
| Lalumière, C. | Hochelaga | 5 | 100 |
| Lepage, $\boldsymbol{J}$. $\mathrm{F}_{\text {d }}$ | Quebec |  |  |
| Lamereaux, $\mathbf{L}$ C. $\mathbf{E}$ | Fairville....i. | 5 | 100 |
| Lumsden, G. L <br> Lemienx, D. J | Smith's Falls. | 1 | 40 20 |
| ${ }_{\text {Lemienx, }}$ J. P P | Ottawa. | 10 | 200 |
| Lowry, J.. | St. Thomas. | 5 | 100 |
|  | 407 |  |  |

CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY-Continued.
STOCK LIST-Continued.

| Name. | Address. | $\begin{aligned} & \text { Number } \\ & \text { of } \\ & \text { Shares. } \end{aligned}$ | Amount. |
| :---: | :---: | :---: | :---: |
|  |  |  | \$ |
| Lowry, T | St. Thomas. | 5 | 100 |
| May, (i. S. | Ottawa. | 10 | 200 |
| Muir, J. A. | Schreiber. | 5 | 100 |
| Moore, G | Chapleau. | 2 | 40 |
| Mills, G.. | Toronto | 15 | 300 |
| Mathieson, A | Canmore. | 3 | 60 |
| Maloney, J. | Ottawa | 5 | 100 |
| Milligan, J. B | Winnipeg | 2 | 40 |
| Moriarity, T. | Smith's Palls. | 2 | 40 |
| Morris, J. B. | Ottawa. | 5 | 100 |
| Millen, G. H. | Hull. | 10 | 200 |
| Mills, G. | Toronto | 5 | 100 |
| Mereweather, G. R | Hull.. | 5 | 100 |
| Manchester, D. G . | Sault Ste. Marie | 10 | 200 |
| McRae, J. W ... | Ottawa. | 50 | 1,000 |
| McIntosh, J.. | Rat Portage. | 5 | 100 |
| MeGillivray, W | Ottawa..... | 20 | 400 |
| Mc.Leod, H.... | Rat Purtage. | 5 | 100 |
| McLeod, A. A | do . | 5 | 100 |
| McCluskey, J. | North Bay ... |  | 100 |
| McCullough, W | Rat Portage. | 5 | 100 |
| McIntosh, S... | Winnipeg. | 5 | 100 |
| McDonnell, E. | Ottawa. | 1 | 20 |
| MacFarlane, A. | Winnipeg. | 2 | 40 |
| McCluskey, J. | Brownville. | 3 | 60 100 |
| McKenna, T.... | St. John... | 5 | 100 |
| MacDonald, G. E MacLaren, D | Vancouver. Ottawa.... |  | 20 1,000 |
| McKay, T. M | do | 10 | 200 |
| McInich, J. M | Wrodstock. | 1 | 20 |
| McIlvenna, J. | North Bay. | 5 | 100 |
| McCormack, J | Hochelaga | 1 | 20 |
| McGuire, E. E. | Rat Portage. | 3 | 60 |
| MacLaren, Alex | Ottawa..... | 50 | 1,000 |
| MacLaren, Albert | Buckingham. | 50 | 1,000 |
| McNab, Allan.. . | Vancouver... | 5 | 100 |
| Newman, T. | Schreiber | 5 | 100 |
| Orr, K. | Ottawa. | 10 | 200 |
| Orniston, J. A. | Field. | 3 | 60 |
|  | Ottawa. | 1 |  |
| O'Neill, T.. | do | 3 | 60 |
| O'Doherty, J. P | do | 2 | 40 |
| Pumple, J. | do | 1 | 20 |
| Pumple, E. | Prescott | 1 | 20 |
| Pearson, J. T | Smith's Falls. |  | 20 |
| Pennefather, F. R | Canmore. | 2 | 40 |
| Phelan, J.... | Manitou. | 5 | 100 |
| Preston, R. | Smith's Fans. | 1 | 20 |
| Pitts, W... | Brandon.. . . |  | 40 |
| Pope, C. | Rat Portage | 5 | 100 |
| Pullar, W |  | 5 | 100 |
| Prenter, W | Ottawa. | 10 | 200 |
| Perley, G. H | do | 10 | 200 |
| Prenter, E. | do .. | 5 | 100 |
| Preston, R. H | Newboro' | 50 | 1,000 |
| Powell, H.. | Prescott | 5 | 100 |
| Reece, $\mathbf{T}$. | Winnipeg | 5 | 100 |
| Rousseau, A.. | Quebec... | 7 | 140 |
| Rathwell, J. A. | Chapleau.... | 5 | 100 |
| Rollin, L..... | Three Rivers | 1 | 20 |
| Russell, G. H. | Chaplean. | 5 | 100 |
| Rutherford, $\mathbf{W}$. | Toronto Junction.. | 1 | 20 |
| Rowe, F . | Ottawa. | 5 | 100 |
| Ryan, J... ${ }_{\text {Robb }}$ | do | 5 | 100 |
| Rob, G. W |  |  | 20 |

## Department of Finance-Insurance Branch.

CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY—Concluded.
STOCK LIST-Concluded.

| Name. | Address. | $\left\lvert\, \begin{gathered} \text { Number } \\ \text { of } \\ \text { Shares. } \end{gathered}\right.$ | Amount. |
| :---: | :---: | :---: | :---: |
|  |  |  | \$ |
| Robillard, J. E. A......e. | Ottawa. |  | 20 |
| Roy, P.......... ... | do | 1 | 20 |
| Rothwell, G. W | Mc Adam. | 1 | 20 |
| Rosa, L. L. | Smith's Falls. | 5 | 100 |
| Robinson, R. R | Ortawa. | 10 | 200 |
| Rogers, S. M. . | do | 10 | 200 |
| Roach, W. J | Sault Ste Marie | 5 | 100 |
| Stringer, W. W | St. Thomas. | 1 | 20 |
| Stockdale, J... | North Bay . |  | 100 |
| Sexsmith, S | Schreiber .. | 5 | 100 |
| Shotton, J. ${ }^{\text {St. Denis, }}$ | North Bay .. | 1 | 20 |
| St. Denis, N | Montreal. | 5 | 100 |
| St. Mars, E. | Ottawa do | 1 | 20 |
| Steacy, C. E . | do | 1 | 20 |
| Spencer, G . | Smith's Falls | 1 | 20 |
| Sparks, N.C. | Ottawa. | 10 | 200 |
| Spencer, J. | do | 5 | 100 |
| Stagg, H $\mathbf{S}$ | do | 5 | 100 |
| Swanson, W | do | 1 | 20 |
| Smith, C. J. | do | 10 | 200 |
| Spaulding, M. J. | McAdanı. | 1 | 20 |
| Smith, W. B. | St. John.. | 5 | 100 |
| Schofield, | Montreal. | 5 | 100 |
| Scott, W. . | Ottawa | 20 | 400 |
| Shannon, R. C. | Renfrew | 1 | 20 |
| Smith, J. | Toronto... | 5 | 100 |
| Salsbury, E. J | Smith's Falls.. | 10 | 200 |
| Stewart, J. M ${ }_{\text {W }}$ | Vancouver.. | 5 | 100 |
| Stringer, W. W | St. Thomas. | 4 | 80 |
| Sexsmith, S.... | Schreiber | 5 | 100 |
| Spencer, Mrs. C. | Ottawa. | 5 | 100 |
| Thomas, W. H. | North Bay | 10 | 200 |
| Tomkins, J. D. | Gretna... . | 5 | 100 |
| Trecartin, D. M | McAdam. | 2 | 40 |
| Thebarge, C.... | Ottawa.. | 5 | 100 |
| Taylor, W. J. | do | 1 | 20 |
| Whitwam, S. | St. Thomas. | 10 | 200 |
| White, E. C.: | Schreiber.. | 5 | 100 |
| Wright, A. E | Ottawa. | 2 | 40 |
| Wallace, J... | Aylmer.... | 10 | 200 |
| Walsh, $F$ | St. Thomas. |  | 100 |
| Wilson, J | Carleton ... | 5 | 100 |
| West, A. . Wood, J. A | Schreiber. | 3 | 60 |
| Wrod, J. A ${ }_{\text {Wright, }}$ | Prescott. | 10 | 20 200 |
| Wells, J. .. | Montreal. | 5 | 109) |
| Walker J. H | Canmore.. | 3 | 60 |
| Wood. W. H. | Ottawa. | 5 | 100 |
| White, C. T. | Winnipeg | 5 | 100 |
| Wight, J... | Webbwood.. | 5 | 100 |
| Whitwam, S . | St. Thomas | 10 | 200 |
| Wright, A. E. | Ottawa. | 3 | 60 |
| Young, A, G. . | do | 1 | 20 |
| Yull, R. F. .. | do | 5 | 100 |
|  |  | 1,626 | \$32,520 |

## THE COLONIAL MUTUAL LIFE ASSOCIATION.

LIST OF GUARANTORS-(As on 31st December, 1895.)

| Name. | Residence. | Amount Subscribed for. | Amount paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | S cts. | \$cts. |
| Aylsworth, M. B. | Toronto | 70000 | 22500 |
| Baynes, Donald, M.D | London, Eng | 1,000 00 | 14000 |
| Baynes, E.A., B.C.L | Montreal. | 15000 | 1750 |
| Baynes, O'Hara N. P. | do | 25000 | 6000 |
| Blue, Walter | Sherbrooke | 60000 | 12500 |
| Blyth, John. | Montreal. | 1,200 00 | 25000 |
| Boswell, E. D | Rivière du Loup | 50000 | 12000 |
| Buck, F. P | Sherbrooke. | 1,750 00 | 32500 |
| Buck, Howard P | Ottawa | 15000 | 21250 |
| Buxton, D. W | London, Eng | 50000 | 12000 |
| Chisholm, C. J | Montreal ... | 1,750 00 | 27500 |
| Cochrane, M. H., Hon | Hillhurst | 60000 | 12500 |
| Corby, Harry | Belleville | 20000 | 10500 |
| Costigan, W. T | Montreal | 30000 | 6250 |
| D'oyly, M. H. | London, Eng | 25000 | 6000 |
| Dunn, T. H . | Quebec ...... | 1,300 00 | 35000 |
| Finnie, J. T., M.D | Montreal. | 1,000 00 | 21500 |
| Farwell, Wm | Sherbrooke. | 1,250 00 | 30000 |
| Elliott, J. E., M.D | Toronto | , 20000 | 8000 |
| Ewing, A. S... | Montreal | 1,300 00 | 35000 |
| Garneau, Hon. $P$ | Quebec | 1,300 00 | 35000 |
| Gilmour, E. H | Stanbridge. | 70000 | 22500 |
| Gossip, W. H | Cookshire. | 1,200 00 |  |
| Greenshields, R. A. E | Montreal | - 30000 | 6250 |
| Greenshields, J. N. | do | 30000 |  |
| Houghton, C. F. | do | 30000 | 30000 |
| Huckvale, Walter | Lethbridge | 60000 | 12500 |
| King, Chas .... | Sherbrooke | 2,000 00 | 57500 |
| Kirkpatrick, Hon. G. A | Toronto. | 20000 |  |
| Marchand, Hon. F. G | St. Johns | 25000 |  |
| Mathieson, J. F. | Montreal. | 50000 | 2000 |
| McCaskill, D. A | do $\dddot{\text { do... }}$ | 1,000 00 | 24000 |
| ${ }_{\text {Orwin, A. A }}$ | London, Eng | 1,500 00 | 12000 |
| O'Brian, J. B Payne, J. B. | Toronto | 150 1,25000 1,500 | 5500 |
| Payne, J. B. | Cookshire. | 1,250 <br> 1,450 | 50000 |
| Pope, R. H., M.P | do | 1,450 00 | 45000 |
| Ross, J. H..... | Toronto | 1,200 00 |  |
| Ross, A. W., M.P | do | , 30000 |  |
| Ryan, Hugh. | do | 25000 | 25000 |
| Slack, G. F., M.D. | Farnham. | 1,200 00 | 15000 |
| Spohn, P. H., M.D... | Penetanguishene | 20000 | 10500 |
| Spragge, E. W., M.D | Toronto | 50000 | 31000 |
| Trimble, Thomas. | Montreal. | 1,200 00 | 25000 |
| Tuck, T. J | Sherbrooke | ${ }^{750} 00$ | 27500 |
| Turnbull, Thos. T. | Montreal. | 1,750 00 | 32500 |
| Wylie, Thos., M.D Paton, W. E | Toronto . | 15000 300 | 5500 110 |
| Stearns, I. ${ }^{\text {Pr }}$ | Sherbrook Montreal.. | $\begin{aligned} & 30000 \\ & 60000 \end{aligned}$ | 11000 12500 |
|  |  | \$37,050 00 | \$8,617 50 |

# Department of Finance-Insurance Branch. 

## THE CONFEDERATION LIFE ASSOCIATION.

LIST OF SHAREHOLDERS-(31st December, 1895.)


THE CONFEDERATION LIFE ASSOCIATION-Concluded.
LIST OF SHAREHOLDERS-(31st December, 1895)-Concluded.

| Name. | Address. | Amount Subscribed for. | Amount paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | S | \$ |
| J. F. Kirk, Manager in trust. | Toronto.. | 50,000 | 5,000 |
| Miss May Kate Caultield. | do | 1,000 | 100 |
| Wm. Grigg Patterson. | Ottawa. | 2,500 | 250 |
| Alex. J. Russell Snow. | Toronto | 800 | 80 |
| Mrs. Catherine Barnhart. | do | 5,000 | 500 |
| Edward Hooper. | do | 50,000 | 5,000 |
| Miss Elizabeth Ruthven ... $\therefore$ | do | 400 | 40 |
| The Toronto General Trust Co., in trust. | do | 10,000 | 1,000 |
| W. H. Cawthra.............. . . . . . . . | do do | 10,000 | 1,000 |
| George Cook, in trust. | Waterloo | 5,000 | 540 |
| Letitia Ann Jones $\ldots$.................. | Toronto | 3,500 | 350 |
| Alfred Myres and Wm. Macdonald, in trust. | do | 15,000 | 1,500 |
| Accountant, in trust. | do | 10,000 | 1,000 |
| Elvaretta J. Gripton. | Brantford | 16,000 | 1,600 |
| W. Wedd, jr., Accountant, in trust.. . .... | Toronto | 5,000 | 500 |
|  |  | \$1,000,000 | \$100,000 |

## Department of Finance-Insurance Branch.

## DUMINIUN BURGLARY GUARANTEE COMPANY.

LIST OF SHAREHOLDERS-(As at 31st December, 1895).

| Name. | Residence. | Amount Subscribed for. | Amount paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Bickerdike, Robert. | Montreal. | 5,000 | 1,500 |
| Brown, Lymian. | New York. | 10,000 | 3,000 |
| Drake, Walter. | Montreal.. | 2,500 | 750 |
| Drummond, Hon. G. A. | do | 5,000 | 1,500 |
| Evans, F. W..... | do | 2,500 | 750 |
| Eveleigh, J | do | 5,000 | 1,500 |
| Ewing A. S.................... | do | 10,000 | 3,000 |
| Elliot, Jas., \& H. Markland Molson, in trust. | do | 5,000 | 1,500 |
| Fairman, F.............................. | do | 5,000 5,000 | 1,500 1,500 |
| Finley, Samuel, in trust. | do | ¢,000 | 1,500 |
| Fortier, J. M | do | 5,000 | 1,500 |
| Gault, A. F. | do | 5,000 | 1,500 |
| (i emmill, J. A. | Ottawa. | 1,000 | 300 |
| Good, Brent | New York. | 10,000 | 3,000 |
| Graham, Hugh | Montreal. | 5,000 | 1,500 |
| Greenshields, J. N | do | 5,000 | 1,500 |
| Greenshields, R. A. E | do | 5,000 | 1,500 |
| Grose, J. A . ..... | do | 10,000 | 3,150 |
| Grose, William T | do | 5,000 | 1,500 |
| Hanson, Edwin | do | 5,000 | 1,500 |
| Hagar, W. C. | do | 1,200 | 360 |
| Henshaw, H. H | do .... | 1,300 | 390 |
| Howard, Capt. A. L | Brownsburg, P.Q. | 5,000 |  |
| Jurdon, Thomas... | Montreal. .... | 5,000 | 1,500 |
| Locker, George $\mathbf{R}$ | do | 5,000 | 1,500 |
| Moseley, Miss Mary R | St. Hyacinthe | 5,000 | 1,500 |
| McRae, J. W.... | Ottawa. ..... | 5,000 | 1,500 |
| Ogilvie, Hon. A. W | Montreal. | 10,000 | 3,000 |
| Routh, J. H | do | 1,000 | 300 |
| Sims, A. Haig... | do | 10,000 | 3,000 |
| Strachan, W..... | do | 5,000 | 1,500 |
| Tonke, B | do | 5,000 | 1,500 |
| Torrance, John. | do | 5,000 | 1,500 |
| Wait, estate late George. | do | 2,500 | 750 |
| Whiting, W. J. . . . . . . | New York. | 15,000 | 4,500 |
|  |  | \$200,000 | \$60,000 |

# THE DOMINION LIFE ASSURANCE COMPANY. 

LIST OF SHAREHOLDERS-(As at 31st December, 1895.)


## Lepartment of Finance-Insurance Branch.

## THE DOMINION LIFE ASSURANCE COMPANY-Concluded.

LIST OF SHAREHOLDERS-Concluded.

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | 8 | 8 |
| Noecker, Chas. T., M.D | Waterloo | 2,000 | 500 |
| Oberholtzer, Owen. | Bloomingdale | 2,000 | 500 |
| Ortwein, Rev. John W.. | Listowel ..... | 1,000 | 250 |
| Parke, Wm. T., M. D. | do | 5,000 | 1,250 |
| Pasnıore, W. J., M.D | Conestoga. | 2,000 | 500 |
| Pasmore, W. J. | Milverton | 2,000 | 500 |
| Peine, Louis | New Hamburg. | 2,500 | 625 |
| Petrie, William | Winterbourne. | 1,000 | 250 |
| Ratz, Jacob. | New Hamburg. | 5,000 | 1,250 |
| Ratz, John, Estate of | Elmira ...., ... | 5,000 | 1,250 |
| Roos, Miss Emma R. | Waterloo | 1,000 | 250 |
| Roos, Peter H. | do | 1,500 | 375 |
| Sauder, Jeremiah. | Preston. | 400 | 100 |
| Sauder, Miss Tillie | do | 400 | 100 |
| Schmidt, George, M.B | New Hamburg. | 500 | 125 |
| Sims, Peter H. | Waterloo . . | 5,000 | 1,250 |
| Shuh, John | do | 10,000) | 2,500 |
| Snider, William | do | 10,000 | 2,500 |
| Snyder, Simon . | do | 10,000 | 2,500 |
| Smith, William | Winterbourne | 1,000 | 250 |
| Sauder, Wm. Louis. | Preston. | 200 | 50 |
| Tisdale, Mrs. Sarah A | Simeoe | 2,000 | 500 |
| Trow, James. | Stratford | 10,00才 | 2,500 |
| Umbach, Rev. H.L | Napierville, Ill. | 1,010 | 250 |
| Vandusen, Whiteford. | Tara.... .... | 5,000 | 1,250 |
| Wells, Walter, L.D.S. | Waterloo. | 15,000 | 3,750 |
| Whaley, Thomas. | Huntsville. | 1,000 | 250 |
| Wing, Rev. M. L. | Berlin | 1,000 | 250 |
| Winter, Charles A. | Preston | 1,000 | 250 |
| Youngs, John | Woodstuck | 6,000 | 1,500 |
| Pepper, Rev. John, B. A. | Holland Centre | 200 | 50 |
| Sanders, Miss Angeline (Mr | Pr-ston. | 200 | 50 |
| McCall, Alexander........ | Simine.. | 3,000 | 750 |
| Watson, Miss Phoebe.. | Doon | 300 | 75 |
| Zimmermann, Henry. | Waterlon | 1,000 | 250 |
| Young, William. | do | 8,300 | 2,075 |
| Wells, Mrs. Rosina. | do | 2,000 | 500 |
|  | Total | \$261,600 | \$64,400 |

DOMINION PLATE GLASS INSURANCE COMPANY.
LIST OF STOCKHOLDERS-(As at 31st December, 1895).

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | 8 |
| Ramsay, A. | Montreal | 1,000 | 400 |
| Ramsay, A. F. | do | 1,000 | 400 |
| Denoon, Wm. | do | 1,000 | 400 |
| Gilman, E. W.... | do | 1,000 1,000 | 400 400 |
| Gilman, Hon. F. E...... | do | 1,000 20,000 | 400 8,000 |
| Meredith, H. V., in trust.. | do | 20,000 | 8,000 |
|  | Total | \$25,000 | \$10,000 |

FEDERAL LIFE ASSURANCE COMPANY.
LIST OF SHAREHOLDERS-(As at 31st December, 1895.)

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  |  | $\$$ |
| Aikins, John. | Brampton.... | 10,000 | 1,300 |
| Aikins, M. H | Burnhamthorp | 10,000 | 1,300 |
| Austin, W. H | Trenton.... | 10,000 | 1,300 |
| Agar, Amos. | Brampton | 6,000 | 780 |
| Atherton, A. B | Turonto... | 1,000 | 130 |
| Blanshard, Mrs | Appleby | 10,000 | 1,300 |
| Bowes, J. W | Boyne. | 10,000 | 1,300 |
| Beatty, J. H | Thorold | 17,000 | 2,210 |
| Burkholder, J. G. Y | Hamilton. | 10,000 |  |
| Brock, T., eatate of. | Paris. | 1,000 | 130 |
| Birks, Wm.... | Woodham | 2,000 | 260 |
| Bingham, S. | Hamilton | 3,000 | 390 |
| Brenton, John. | Belleville | 2,000 | 260 |
| Broddy, Robert | Brampton. | 2,000 | 260 |
| Baird, H. P. | Woodstock, N.B | 1,000 | 130 |
| Bain, A. R. | Toronto | 2,000 | 260 |
| Boyd, John | St. John, | 1,000 | 100 |
| Burns, A | Hamilton. | 10,000 | 1,300 |
| Burns, A., in trust.. |  | 2,300 | 299 |
| Burns, R | Niagara Falls, Ont | 3,000 | 390 |
| Bicknell, James | Hamilton | 2,000 | 260 |
| Benford, Mrs. L. A. | Hyderville, Vt. | 1,600 | 208 |
| Crawford, H. T | Toronto | 15,500 |  |
| Coleman, F | Hamilton. | 3,500 | 455 |
| Cummins, Mrs R. | Brampton | 5,000 | 650 |
| Crossley, H. T. | St. Thomas | 3,000 | 390 |
| Cornish, G. H. | Port Elgin. | 1,000 | 65 |
| Cobb, Thomas | Toronto... | 1,000 | 130 |
| Clement, E., estate of | Parkdale. | 3,000 | 390 |
| Colling, Thomas . | St. George | 2,500 | 325 |
| Chown, Edwin. | Kingston | 5,000 | 650 |
| Clark, R. B | Napanee..... | 2,500 | 325 |
| Calloway, Mrs. E. H | Hyderville, Vt. | 1,600 | 208 |
| Campbell, Mrs. E. H | Castleton. | 1,000 | 130 |
| Dexter, David | Hamilton. | 21,000 | 2,730 |
| Dexter, David, in trust. | do . | 12,500 | 1,625 |
| Delong, A. M. | Renfrew, Ont | 3,060 | 390 |
| Douglas, George | Montreal | 5,000 | 175 |
| Dexter, Mrs. I. | Hamilton. | 10,000 | 1,300 |
| Downer, W. H. N | Glenavey, Ireland. | 2,000 | 107 |
| Drysdale, Wm. | Montreal | 2,000 | 260 |
| Dawson, H. W | Brampton | 2,000 | 260 |
| Dever, James and Patrick. | Fredericton, N.B. | 1,000 | 130 |
| Evans, W. A..... |  | 1,000 |  |
| Edgecombe, F. B | Fredricton, N.B | 1,000 | 130 |
| Fillman, Peter. . . | Barton.. | 10,000 |  |
| Forster, William | Brampton | 5,000 | 650 |
| Fleming, D. G. | Chatham. | 2,000 | 260 |
| Fairfield, B. C. | St. Catharines | 5,090 | 500 |
| Forlong, Wm . | Lachute | 5,000 | 650 |
| Foster, George E | Ottawa. | 2,000 | 260 |
| Freeman, J. A | Brantford | 3,000 | 390 |
| Farr, Dina. | Holyoke. | 2,500 | 325 |
| Galbraith, Mrs. C. | Toronto | 5,000 | 650 |
| Gundy, James... | Brantford | 2,000 | 260 |
| Griffith, Thomas. | Brockville | 2,500 | 325 |
| Goodwin, James . . | Grimsby. | 5,000 | 650 |
| Gibson, J. M | Hamilton. | 2,000 | 260 |
| Hamilton Investinent Comp | do | 10,000 | 1,000 |
| Haslett, T. C | do | 23,500 | 1,955. |
| Hanger (R.) Slate Works . | Hyderville, Vt. | 200 | 26 |
| Harris, James. ..... | Guelph... | 5,000 | 650 |
| Holtby, Thomas | Brampton | 5,000 | 650 |
| Hanson, C. A | Montreal. | 3,000 | 390 |
| Hansford, Wm., estate of. | Toronto. | 10,000 | 1,300 |
| Hayden, John . ...... | Cobourg | -2,500 | 1,325 |
| Hanson, W. | Montreal. | 2,500 | 325 |
| Hanger, Mrs. H | Hyderville. Vt | 1,600 | 208 |
| Hewitt, W. J . | Leeds, Eng | 4,000 | 520. |

## FEDERAL LIFE ASSURANCE COMPANY—Concluded. LIST OF SHAREHOLDERS- Concluded.

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  |  |  |
| Hunter, Wm. | Hamilton | 3,000 | 390 |
| Irwin, James. | Prescott | 5,000 | 650 |
| Isaac, Richard | Salmon Point | 500 | 65 |
| Jarvis, R. H. . | Toronto | 9,000 | 120. |
| Johnson, Mrs. P. F | Deloraine, Man | 500 | ${ }^{65}{ }^{\circ}$ |
| Kenny, S. M. | Hamilton. | $\mathbf{7 , 0 0 0}$ $\mathbf{5 , 0 0 0}$ | 91 650 |
| Kerns, Wm. | do | 20,000 | 2,600 |
| Kettlewell, Wm | Parie, Ont | 5,000 | 650 |
| Kinghorn, Win., in trust | Douglas, N.B | 1,000 | 130 |
| Lund, Wm.............. | Woodstock. | 5,000 | 650 |
| Land, .J. H | Hamilton | 10,000 |  |
| Laing, Christiana | Burlington. | 5,000 | 650 |
| Leitch, R. H ... | Castleton. | 1,000 | 130 |
| Laidlaw \& Co., R | Toronto. | 10,000 | 1,300 |
| Might, Samuel | Prescott | 10,000 | 1,300 |
| Manley, J. G | Deer Park | 1,000 | 130 |
| Metcalfe, C. W | Holyoke. | 2,500 | 825 |
| McCallum, J. W | Toronto | 1,000 | 130 |
| M $\because$ Donali, H. S | Brockville. | 2,500 | 325 |
| McCraney, Wm. | Vancouver, B.C | 5,000 | ${ }^{650}$ |
| McIntyre, C. E | Chatham. ${ }^{\text {e }}$ | 2,000 | 260 |
| McLeod, E... | St. John, N.B | $\stackrel{2,000}{6}$ | 260 |
| Niehans, Chas | Toronto.. | E,000 | 650 |
| Potts, John. | do | 15,000 | 1,950 |
| Potts, Margaret | do | 5,000 | ${ }^{650}$ |
| Potts, John (in trust). | do | 2,500 | 325 |
| Patrick, Wm., estate of | Brock ville | 10,000 | 1,300 |
| Pitceathly \& Kelso |  | 2,000 10,000 | 260 |
| Raw, Robt., jun. McGillev | $\begin{gathered} \text { Hamilton. } \\ \text { do } \end{gathered}$ |  |  |
| Roberts, W. and McGillev | $\underset{\text { Niagara }}{\text { do }}$ Falls, ${ }^{\text {S }}$ | 10,000 17,000 | 1,300 2,210 |
| Russ, A. E. | Niagara Falls, S | 17,000 3,000 | 2,210 |
| Russ, Mrs, ${ }^{\text {Ross, J. }}$ S. | Brantford | 2,000 | 260 |
| Reynar, A. H | Toronto. | 2,500 | 325 |
| Richardson, J. | Granby | 10,000 | 1,300 |
| Scott, J. G. | Galt | 10,000 | 1,300 |
| Sutherland, Henry | Parkdale. | 8,000 | 1,040 |
| Scott, George | St. Thomas | 10,000 | 1,300 |
| Sutherland, D. G. (estate) | Toronto. | 10,000 | 1,300 |
| Shepherd, W. W | St. Mary's. | 1,000 | 130 |
| Smoke, S. C | Toronto.. | 2.000 | 260 |
| Sharp, L. N | Minneapolis | 1,000 | 130 |
| Stephens, Henry | Hamilton. | 2,000 | 260 |
| Sutherland, A. | Toronto | 2,000 | 260 |
| Strackan, Mrs. E.S | Hamilton. | 5,000 | 650 |
| Teskey, Luke .... | Toronto. | 2,000 | 260 |
| Teinple, Thomas | Fredericton, N.B | 2,000 | 260 |
| Turnbull, W. W | St. John, N.B.. | 1,000 | 130 |
| VanWart, G. W | Woodstock, N.B. | 1,000 | 100 |
| VanWart, J. A. | Fredericton, N.B. | 2,000 | 260 |
| Waketield, John | Dundas. | 9,500 | 1,235 |
| Wilson, T. H., estate of | Hamilton | 10,000 | 1,300 |
| Williams, Wm......... | Mitchell | 6,000 | 780 |
| Wilmot, Austin. | Milton. | 10,000 | 1,300 |
| Willoughby, N. R |  | 10,000 9,000 | 1,300 |
| Woolverton, A Watson W, C | Hamilton Brantford | $\mathbf{9 , 0 0 0}$ 8,000 | 1,170 1,040 |
| Wakefield, Daniel | Washington. | 1,000 | 1,040 |
| Wright, Mrs. Mary | St. Thomas. | 6,000 | 780 |
| Warden, R. H... | Montreal. | 2,500 | 325 |
| Whiting, Richard | Kingston | 10,000 | 1,300 |
| Wood, Josiah . . . | Sackville. | 2,000 | 260 |
| Young, Fred. | Hamilton | 1,000 | 125 |
| Young, E. R | Toronto | 1,000 | 130 |
| Zimmerman, Adam. | Hamilton | 3,000 | 390 |
|  | Total... | \$ 700,000 | - 80,197 |

## THE GREAT WEST LIFE ASSURANCE CO.

LIST OF SHAREHOLDERS-(As at 31st December, 1895).

| Name. | Residence. | $\begin{gathered} \text { No. } \\ \text { of } \\ \text { Shares. } \end{gathered}$ | Amount Subscribed. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | \$ | \$ |
| Aikins, J. A. M., and Culver, W. H. | Winnipeg | 70 | 7,000 | 1,750 |
| Aikins, J. S | do | 20 | 2,000 | 500 |
| Alexander, H. B | Calgary | 10 | 1,000 | 250 |
| Allen, Rev. James. | Hamilton | 10 | 1,000 | 250 |
| Alloway, W. F | Winnipeg. | 25 | 2,500 | 625 |
| Anderson, J. B. | Carberry | 4 | 400 | 100 |
| Anderson, J. W. | Victoria, B.C | 2 | 200 | 50 |
| Anderson, J. E. | Winnipeg . | 10 | 1,000 | 250 |
| Ashdown, J. H. | do | 150 | 15,000 | 3,750 |
| Ashdown, Mrs. M. J | Portage la Prairie. | 5 | 500 | 125 |
| Baker, E. Crow... | Victoria........ | 20 | 2,000 | 500 |
| Barber, Henry | Toronto | 5 | 500 | 125 |
| Barber, S | Calgary | 5 | 500 | 125 |
| Barclay, E. J., in trust. | Wrandon. | 20 | 2,000 | 500 |
| Baskerville, C. A. | Winnipeg. | 20 | 2,000 | 500 |
| Bawlf, N | do | 10 | 1,000 | 250 |
| Beck, H. H., in trust. | do | 3 | 300 | 75 |
| Beck, G. S., M. D. | Port Arthur | 20 | 2,000 | 500 |
| Bertrand, S. A. D. | Winnipeg | 40 | 4,000 | 1,000 |
| Bois -eau, A. F., the estate of. | Brandon. | 30 | 3,000 | 750 |
| Bond, J. M | Guelph, Ont | 5 | 500 | 125 |
| Blanchard, R. J., M.D | Winnipeg | 50 | 5,000 | 1,250 |
| Bright, A. | do | 10 | 1,000 | 250 |
| Brock, J. H. | do | 56 | 5,600 | 1,401) |
| Brock, W. R. | Toronto . | 50 | 5,000 | 1,250 |
| Burns, Adam. | Halifax, N.S | 20 | 2,000 | 500 |
| Cain, J... | Virden ${ }^{\text {a }}$ | 20 | 1,000 2,000 | 250 |
| Cameron, A. | Oak Lakf. | 10 | 1,000 | 250 |
| Carse den, J. D | Vancouver | 20 | 2,000 | 500 |
| Carscaden, Mrs. C. E | do | 20 | 2,000 | 500 |
| Campbell, Charles. | Montreal, Que | 50 | 5,000 | 1,250 |
| Campbell, M. M. | Portage la Prairie. | 10 | 1,000 | 250 |
| Campbell, Mrs. M | do | 10 | 1,000 | 250 |
| Campbell, P.... | Carman. | 20 | 2,000 | 500 |
| Campibell, Isaac, Q.C | Winnipeg | 10 | 1,000 | 250 |
| Campbell, R. J | do | 10 | 1,000 | 250 |
| Cass, Edward | do | 4 | 400 | 100 |
| Champion, H. T | do | 20 | 2,000 | 500 |
| Chown, H. H., M.D | do | 50 | 5,000 | 1,250 |
| Clark, Samuel P | do | 16 | 1,600 | 1,200 |
| Clark, W. J . | Port Arthur. | 20 | 2,000 | 500 |
| Cowan, James. | Portage la Prairi | 20 | 2,000 | 500 |
| Cross, A. E. . | Calgary... | 4 | +100 | 100 |
| Cross, W. | Winnipeg. | 10 | 1,000 | 250 |
| Clayton, F. W. | Portage la Prairie. | 10 | 1,000 | 250 |
| Crowe, Herbert | Winnipeg. | 20 | 2,000 | 500 |
| Crowe, Geo. R. |  | 20 | 2,000 | 500 |
| Dancer, Chas. H | Portage la Prairie. | 5 | 500 | 125 |
| Dick, Miss M | Winnipeg. | 40 | 4,000 | 1,000 |
| Donald, W. A | Pilot Mound | 20 | 2,000 | 500 |
| Drewry, E. L. | Winnipeg. | 20 | 2,000 | 500 |
| Duffin, S........ |  | 10 | 1,000 | 250 |
| Dunsford. Mrs. J | Morden | 2 | 200 | 50 |
| Elliott, Ellen. | New Westminster | 25 | 2,510 | 625 |
| Erb, L. E | Victoria | 10 | 1,000 | 250 |
| Ewart, John H | Toronto | 5 | 500 | 125 |
| Ewen, A... | New W 3 stminster. | 25 | 2,500 | 625 |
| Forin, J. A ... | do | 5 | 500 | 125 |
| Fairley, W. A..... | Carberry | 5 | 500 | 125 |
| Farrell, Edward, M.D | Halifax | 10 | 1,000 | 250 |
| Fergusson, A. D.... | Regina ....... | 4 | 400 | 100 |
| Jletcher, Mrs. Annie. | Woodstock, Ont. | 10 | 1,000 | 250 |
| Finley, F. G., M.D. | Montreal........ | 10 | 1,000 | 250 |

## Department of Finance-Insurance Branch.

## THE GREAT WEST LIFE ASSURANCE CO.-Continued.

LIST OF SHAREHOLDERS-Continued.

| Name. | Residence. | $\begin{gathered} \text { No. } \\ \text { of } \\ \text { Shares. } \end{gathered}$ | Amount Subscribed. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | \$ | \$ |
| Flummer feit, Alfred C. | Victoria | 20 | 2,000 | 500 |
| Forsyth, George | Winnipeg | 30 | 3,000 | 750 |
| Frame, J. F ... | Virden. | 20 | 2,000 | 500 |
| Fraser, A. C | Brandon.. | 10 | 1,000 | 250 |
| Fraser, J. M | Pilot Mound | 5 | 500 | 125 |
| Fraser, Donald. | Winnipeg | 10 | 1,000 | 250 |
| Fraser, A. W... | Ottawa .. | 10 | 1,000 | 250 |
| Freer, Mrs. Ann | Winnipeg | 5 | 500 | 125 |
| Fullerton, William | Manitou | 20 | 2,000 | 500 |
| Fyshe, Thomas.... | Halifax, N.S | 10 | 1,000 | 250 |
| Galbraith, R. L. | Fort Steele, B.C | 4 | 400 | 100 |
| Galletly, A. J. C | Victoria.. | 2 | 200 | 50 |
| Galt, G. F . | Winnipeg | 20 | 2,000 | 500 |
| Garland, Wm. (in trust). | Portage la Prairie | 20 | 2,000 | 500 |
| Girvin, J. A. | Winnipeg | 50 | 5,000 | 1,250 |
| Gordon, J. C | do | 5 | 500 | 125 |
| Graham, H. C | Hayfield, Man | 10 | 1,000 | 250 |
| Halstead, Wm. | Portage La Prairie | 10 | 1,000 | 250 |
| Hall, Miss E. E' | Victoria.. | 5 | 500 | 125 |
| Hall, J. D | Vancouver | 5 | 500 | 125 |
| Hay, C | Portage La Prairie | 10 | 1,000 | 250 |
| Hamilton, L. A | Winnipeg. . . . . . . | 5 | 1,500 | 125 |
| Henderson, F. G. A | Brandon | 15 | 1,500 | 375 |
| Henderson, H. E | do | 5 | [500 | 125 |
| Henderson, J. B | Carberry | 10 | 1,000 | 250 |
| Henry, Miss Jane | Don, Ont. | 10 | 1,000 | 250 |
| Henry, James | do | 10 | 1,000 | 250 |
| Henry, John | do | 20 | 2,000 | 500 |
| Henry, William. | Wexford, Ont. | 10 | 1,000 | 250 |
| Hespeler, William | Winnipeg. | 50 | 5,000 | 1,250 |
| Hillier, ${ }^{\text {a }}$ | Virden.. | 20 | 2,000 | 500 |
| Hogg, W. D. | Ottawa | 20 | 2,000 | 500 |
| Hogg, Rev. J. | Winnipeg. | 20 | 2,000 | 500 |
| Hogg, Rev. J. (in trust). | do | 60 | 6,000 | 1,500 |
| Holland, C. A | Victoria | 30 | 3,000 | 750 |
| Housser, J. H. | Winnipeg | 70 | 7,000 | 1,750 |
| Housser, J. W | do | 10 | 1,000 | 250 |
| Howitt, H., M.I | Guelph, Ont | 10 | 1,000 | 250 |
| Hurtley, T. | Wimipeg | 20 | 2,000 | 500 |
| Hutchings, E. F | do | 20 | 2,000 | 500 |
| Inkster, Colin | do. | 10 | 1,000 | 250 |
| Jrving, John | Victoria. | 20 | 2,000 | 500 |
| Jardine, A. | Wimipeg | 5 | 500 | 125 |
| Jardine, Mis. A | do | 5 | 500 | 125 |
| Johnston, W... | Brandon | 2 | 200 | 50 |
| Keddy, John | do | 10 | 1,000 | 250 |
| Kelly, A.... |  | 20 | 2,000 | 500 |
| Kelty, Miss Minme | Moosejaw | 1 | 100 | 25 |
| Kenny ${ }_{\text {P }}$ J. J. . | Toronts | 20 | 2,000 | 500 |
| Kerr, Robert.... | Winnipeg | 5 5 | 500 500 | 125 |
| Langley, Charles | Toronto. | 5 | 500 | 125 |
| Little, J. W.. | London, Ont | 10 | 1,000 | 250 |
| Logan, John A | McGregor... | 5 | 500 | 125 |
| Lugan, R | Seaforth, Ont. | 20 | 2,000 | 500 |
| Logan, Wm | Carberry | 20 | 2,000 | 500 |
| Long, A. J | Winnipeg | 5 | 500 | 125 |
| Manning, R. F.... | do | 10 | 1,000 | 250 |
| Marani, Cesare J | Toronto. | 60 | 6,000 | 1,500 |
| Marlatt \& Housser. | Purtage La Prairie. | 10 | 1,000 | 250 |
| Marsh, D. W | Calgary | 20 | 2,000 | 500 |
| Marsh, (x. W. | Reulah. | 5 | 500 | 125 |
| Marsh, G. T. | Regina | 48 | 4,800 | 1,200 |
| Marvin, E. B. | Victoria. | 20 | 2,000 | 500 |
| Martin, Robert | Vancouver | $\stackrel{20}{ }$ | 2,000 | 500 |
| Mason, J. H | Toronto. | 200 | 20,000 | 5,000 |

## THE GREAT WEST LIFE ASSURANCE CO.-Continued.

## LIST OF SHAREHOLDERS-Continued.

| Name. | Residence. | $\begin{gathered} \text { No. } \\ \text { of } \\ \text { Shares. } \end{gathered}$ | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | 8 | \$ |
| Mathewson, F. H. (in trust) | Winnipeg | 1 | 100 | 25 |
| Maxwell, John S | Brandon.. | 5 | 500 | 12.5 |
| Meredith, H . | do | 40 | 4,000 | 1,000 |
| Metcalf, T. H | Portage la Prairie. | 10 | 1,000 | 250 |
| Millar, T. B | do | 20 | 2,000 | 500 |
| Milroy, T. M., M.D | Toronto | 50 | 5,000 | 1,250 |
| Mitchell, W. J... | Toronto . | 10 | 1,000 | 250 |
| Morse, Frank M., in trust. | Winnipeg | 4 | 400 | 100 |
| Morton, Ed. | Carberry. | 5 | 500 | 125 |
| Mudge, H. J | Montreal | 20 | 2,900 | 500 |
| Mundie, J. | Winnipeg. | 8 | N00 | 200 |
| Mutt ebury, G. A. | do | 20 | 2,000 | 500 |
| Macdonald, Alexander. | do | 50 | 5, 000 | 1,250 |
| Macdonald, Alexander, in trust | do | 40 | 4,000 | 1,000 |
| Macdonald, Mrs. Annie...... | do | 10 | 1,000 | 250 |
| Macdonald, H. J., Q.C. | do | 100 | 10,090 | 2,500 |
| Macdonald, W. A | Brandon. | 5 | 300 | 125 |
| McBride, T. J . | Winnipeg | 100 | 10,000 | 2,500 |
| McCleneghen, A. V | do | 10 | 1,000 | 250 |
| McDiarmid, John, M.D | Brandon, | 10 | 1,000 | 250 |
| McDonald, Donald H | Fort Qu'Appelle | 5 | ${ }^{5} 00$ | 125 |
| McDonald, W. A. | Winnipeg....... | 4 | 400 | 100 |
| McIntyre, P. C | do | 40 | 4,410 | 1,000 |
| MacKenzie, Kenneth | do | 10 | 1,000 | 250 |
| McLaren, J. B. | Morden... | 2 | 200 | 50 |
| McLenaghen, James. | Portage la Prairie. | 30 | 3,000 | 750 |
| McLeort, John. . . . | Wi do | 4 | 400 | 100 |
| McMillan, Hon. D. H | Winnipeg. | 20 | 2,000 | 500 |
| McNaughton, R. D., in trust. | Muosomin | 5 | 500 | 125 |
| McNee, Mrs. J. | Windsor, Ont. | 40 | 4,000 | 1,000 |
| McPhillips, L. G | Vancouver.. | 10 | 1,000 | 250 |
| McQuaker, Wm. | Winnipeg | 20 | 2,000 | 500 |
| Nairn, Stephen | do | 10 | 1,000 | 250 |
| Nanton, A. M. | 'do | 20 | 2,000 | 500 |
| Nation, F | Brandon. | 10 | 1,000 | 250 |
| O'Connor, D | Ottawa | 10 | 1,000 | 250 |
| Paddon, J A | Rrgina | 5 | 500 | 125 |
| Parsons, S. R | Winnipeg | 20 | 2,000 | 500 |
| Patton, F. L |  | 5 | 500 | 125 |
| Peterson, C. W | Brandon......... | 10 | 1,000 | 250 |
| Phillips, F . | Portage la Prairie. | 10 | 1,000 | 250 |
| Purdon, W. F | Winnipeg. | 5 | 500 | 125 |
| Quinn, John. . | Brandon | 1 | 100 | 25 |
| Reid, Hayter. | Regina | 10 | 1,000 | 250 |
| Rice, G. S | do | 4 | 400 | 100 |
| Richard, J. A | Winnipeg | 10 | 1,000 | 250 |
| Richardson. A. K | Portage la Prairie. | 10 | 1,000 | 250 |
| Riley, R. T. | Winnipeg | 20 | 2,000 | 500 |
| Robinson, J. | do | 5 | 500 | 125 |
| Robinson, T. W | Moosejaw | 10 | 1,000 | 250 |
| Robson, D | New Westminster. | 5 | 500 | 125 |
| Robson, Hon. John, estate of. | Victoria. | 20 | 2,000 | 500 |
| Rogers, R. A . . . . . . . . . . | Winnipeg. | 5 | 500 | 125 |
| Rogers, W. G | Carberry. | 2 | 200 | 50 |
| Rowand, Rev. W. L | Rapid City | 6 | (i00 | 150 |
| Russell, J. | Winnipeg | 5 | 500 | 125 |
| Sayward. J. A | Victoria | 20 | 2,000 | 500 |
| Scarth, W. B | Winnipeg. | 25 | 2,500 | 625 |
| Sherk, Miss J. | do | 2 | 200 | 50 |
| Shirriff, Mrs. Christina | Brandon. | 5 | 500 | 185 |
| Smith, T. D | Winnipeg. | 10 | 1,000 | 250 |
| Smyth, J. C. | do | 10 | 1,000 | 250 |
| ${ }_{\text {Smencer }}$ Smy John P., estate of | Brandon. | 20 | 2.000 | 800 |
| Spencer, John P., estate of Spera, A. E............ | $\underset{\text { do }}{\text { Winnipeg }}$ | 10 10 | 1,000 | 250 250 |

## Department of Finance-Insurance Branch.

## GREAT WEST LIFE ASSURANCE CO.-Concluded.

## LIST OF SHAREHOLDERS-Concluded.

| Name. | Residence. | Number of Shares. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | \$ | 8 |
| Sprague, D. E. | Winnipeg. | 10 | 1,000 | 250 |
| Stewart, Mrs. C. R | do | 20 | 2,000 | 500 |
| Stewart, R | do | 10 | 1,000 | 250 |
| Sticklt, T. D | Carberry | 10 | 1,000 | 250 |
| Stidston, R.. | Portage la Prairie. | 20 | 2,000 | 500 |
| Smith, R. Wilson. | Montreal ........ | 50 | 5,000 | 1,250 |
| Thornton, R. S., M.D.. | Deloraine. | 5 | 500 | 125 |
| Thomson, Robert. | Hamilton | 5 | 500 | 125 |
| Unsworth, W. B. | Portage la Prairie. | 10 | 1,000 | 250 |
| Vernon, Hon. F. G. | Victoria. . . . . . | 50 | 5,000 | 1,250 |
| Waddell, Mrs. E. M | Winnipeg. | 20 | 2,000 | 500 |
| West, Thomas. | Toronto . | 10 | 1,000 | 250 |
| Wheeler, C. H. | Winnipeg. | 10 | 1.000 | 250 |
| Whimster, Peter | Portage la Prairie | 40 | 4,000 | 1,000 |
| White. Wiliiam. | Ottawa. .... .... | 10 | 1,060 | 250 |
| Whitelaw, A. | Brandon. | 5 | 500 | 125 |
| Whyte, Wm. | Winnipeg. | 5 | 500 | 125 |
| Wickson, Arthur | do | 30 | 3,000 | 750 |
| Williams, A... | Vancouver. | 20 | 2,000 | 500 |
| Wilson, D. H., M.D. | do | 20 | 2.000 | 500 |
| Wilson, R. R. | Winnipeg. | 10 | 1,000 | 250 |
| Wilson, W. F.. | Brandon. | 20 | 2,000 | 500 |
| Wilkie, D. R... | Toronto | 20 | 2,000 | 500 |
| Worth, Arthur. | do | 40 | 4,000 | 1,000 |
|  | Total | 4,000 | 8400,000 | \$100,000 |

# GUARANTEE COMPANY OF NORTH AMERICA. 

LIST OF SHAREHOLDERS-(As at 31st December, 1895.)


## Department of Finance-Insurance Branch.

## GUARANTEE COMPANY OF NORTH AMERICA-Concluded.

LIST OF SHAREHOLDERS-Concluded.

| Name. | Residence. | Number of Shares. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | \$ | \$ |
| Drumm, Ross W | Pittsburg, Pa | 10 | 500 | 500 |
| Dougherty, John | New York, N. Y | 100 | 5,000 | 1,000 |
| Dohrman, Mrs. E | Pittsburg, Pa...... | 20 | 1,000 | 1,000 |
| Uickson, Mrs. S. H | Allegheny City, Pa | 6 | 300 | 300 |
| Day, Thomas $\mathbf{P}$ | Pittslurg, Pa. | 8 | 400 | 400 |
| Erringer, J. L . | Philadelphia, Pa | 50 | 2,500 | 500 |
| Gregerson, Mrs. M. E | Boston, Mass .. | 5 | 250 | 250 |
| Gilbbs, Edwd. N. | Norwich, Comn | 40 | 2,000 | 2,000 |
| Garrison, Abrahan, estate of. | Pittsburg, Pa | 40 | 2,000 | 2,000 |
| Gorman, George J | do | 10 | 500 | 500 |
| Gregerson, G. W | Boston, Mass . . | 10 | 500 | 100 |
| Granberry, W. L. | Nashville, Tenn. | 10 | 500 | $50 \%$ |
| Hartshorne, Charles | Philadelphia, Pa | 50 | 2,500 | 2,500 |
| Humphrey, A. P | Louisville, K $\mathbf{K}$ | 10 | 500 | 500 |
| Howell, J. 'T.. | Nashville, Tenn. | 10 | 500 | 500 |
| Jesup, M. K | New York, N.Y | 200 | 10,000 | 2,000 |
| Jones, Hon. J. Russe | Chicago, Ill.. | 20 | 1,600 | 1,000 |
| Keech, W. H. | Pittsburg, Pa | 15 | 750 | 750 |
| Luce, Mrs. E. T | Boston, Mass | 20 | 1,000 | 1,000 |
| Lloyd, D. McK | Pittsburg, Pa | 10 | 500 | 500 |
| Loutrel, Cyrus F | New York, N.Y | 50 | 2,500 | 2,500 |
| Moss, J. O. | Sandusky, O. | 50 | 2,500 | 2,500 |
| Merrill, C. L | Pittsburg, Pa. | 10 | 500 | 500 |
| Metzger, W. E. | Nashville, Tenn. | 10 | 500 | 500 |
| Morris, Geo. W | Louisville, Ky . | 10 | 500 | 500 |
| Marks, Albert D | Nashville, Tenn. | 10 | 500 | 500 |
| Messler, Thomas D., estate of | Pittsburg, Pa | 42 | 2,100 | 2,100 |
| Messler, Remseva V | do | 14 | 700 | 700 |
| Minturn, Mrs. S. S | New York, N.Y | 200 | 10,000 | 10,000 |
| McCoy, Mrs. Mary E | Allegheny City, P | 20 | 1,000 | 1,000 |
| Newcomb, H. V. |  | 400 | 20,000 | 4,000 |
| Noel, Miss Mamie F. | Nashville, Tenn. | 10 | 500 | 500 |
| Pennsylvania Co., for insurance on lives and granting annuities, \&c.-Trustees under will of Jos. W. Drexel, deceased | Philadelphia | 200 | 10.000 | 10,000 |
| Paton, John........ .. .. ............ | New York, N.Y | 50 | 2,500 | 2,500 |
| Pell, Alfred | do | 40 | 2,000 | 2,000 |
| Pulsford, J. E. | do | 120 | 6,000 | 6,000 |
| Quarier, Cushman. | Lonisville, Ky | 10 | 500 | 500 |
| Rolph, W. T.................. | do V | 10 | 500 | 500 |
| Smith, Hon. J. Gregory, estate of | St. Albans, Vt. | 100 | 5,000 | 5,000 |
| Sabine, Mrs. J. Lee.. | Philadelphia, Pa | 120 | 6,000 | 6,000 |
| Sabine, A. F. | do | 60 | 3,000 | 600 |
| Stahlman, E. B | Nashville, Tenn. | 20 | 1,000 | 1,000 |
| Schoonmaker, James M | Pittsburg, Pa | 20 | 1,000 | 1,000 |
| Stites, John. | Louisville, Ky | 10 | 500 | 500 |
| Thaw, Wm. Minur | Pittsburg, Pa. | 5 | 250 | 250 |
| Thaw, Elizabeth B Thompson, W. R | do | 20 | 1,000 | 1,000 |
| Walton, Samuel B | do | 20 | 1,000 | 1,000 |
| Winslow, Gen. E. T | New York, N.Y | 100 | 5,000 | 1,000 |
| Willork, James H. | Pittsburg, Pa | 10 | 500 | 500 |
|  | Total | 13,372 | \$668,600 | \$304,600 |

## HOME LIFE ASSOCIATION OF CANADA.

GUARANTEE FUND-(As at 31st December, 1895.)

| Name. | Residence. | $\begin{aligned} & \text { Amount } \\ & \text { Subscribed } \\ & \text { for. } \end{aligned}$ | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ cts. |
| Apted, E. | Toronto | 100 | 1000 |
| Apted, W. H | do | 100 | 1000 |
| Austin, C. . . | Simcoe. . . . . . . . . . . . . . . . . . . . . . | 500 | 10000 |
| Anderson, E. E.. | Grimsby .. | 100 |  |
| Bentley, I., M.I | Toronto . . . . . . . . . . . . . . . | 100 | 500 |
| Barber, H. W... | do | 300 | 6000 |
| Carscadden, Thos | Galt. . . . . . . . . . . . . . . . . . . . . . . | 3,000 |  |
| Coady, R. T...... | Toronto . . | 500 |  |
| Cleland, G. S., M. D. | do | 500 | 10000 |
| Davis, Mrs. E. . . . . . | do | 5,000 | 1,000 00 |
| Dickson, G | do | 500 | 14500 |
| Dransfield, F. R. | (talt. . . | 1,000 | 20000 |
| Draisey, N..... | Toronto | 4,000 | 1,800 00 |
| Firstbrook, J. | do | 5,000 | 2,090 00 |
| Firstbrook, W. A | do | 5,000 | 2,500 00 |
| Goldsmith, P. D., M.D. | Peterboro. | 2,000 | 40000 |
| Gorman, S. R. . . . | Belleville. | 1,000 | 10000 |
| Harcourt, F. W | Toronto | 1,000 | 10000 |
| Hillock, John. . | do | 1,000 | 22500 |
| Harvey, W. H. | do | 1,000 | 1, 51 |
| Howarth, A. H . . | do | 7,500 | 1,541 00 |
| Harcourt, Hon. R... | do | 1,000 | 20000 |
| Harrison, W. T., M.D. | Keene | 1,000 |  |
| Harrison, C. W . . . . | Grimaby. . . . . . . . . . . . . . . . . . | 1,000 | 20900 |
| King, J. D..... | Toronto . . . . . . . . . . . . . . . . . . . . | , 500 | 10000 |
| Kirkland, Thos | do . . . . . . . . . . . . . . . . . . . . | 1,000 | 20000 |
| King, J. S., M.D | do . . . . . . . . . . . . . . . . . . . . | 2,000 | 39236 |
| King, J. S. . . . | dc . . . . . . . . . . . . . . . . . . . | 2,000 | 43300 |
| Laidlaw, A ... | Galt. | 1,000 | 20000 |
| McKenzie, Wm. | 'Toronto . . . . . . . . . . . . . . . . . . | 2,000 | 40000 |
| McLean, G .... | Napanee. . . . . . . . . . . . . . . . . . . . | 1,000 | 20000 |
| McDonald, A. F. | do $\qquad$ | 1,000 | 20000 |
| Ogden, Albert. . | do | 1,000 | 20000 |
| Pattison, A.J. | do | 5,000 | 3,929 42 |
| Rowland, A. E. | do | 1,000 | 20000 |
| Roaf, J. R. . . | do | 1,000 | 16000 |
| Scott, Wm. .... | do | 1,000 | 20000 |
| Stevenson, H. M | do | 2,000 | 40000 |
| Somers, G. T . . . | Beeton.. | 1,000 | 20000 |
| Sheppard, L. C . | Toronto . . . . . . . . . . . . . . . . . . | 100 | 2000 20000 |
| Scott, J. H. . . . | Galt. | 3,500 | $20000$ |
| Turnbull, Robt. . | do ... | 2,500 | 50000 |
| Tomlinson, J. . . . . . . . . . . | Toronto | 2,000 | 40000 |
|  | Totals. . . . . . . . . . . . . . . | \$72,800 | \$19,311 78 |

## Department of Finance-Insurance Branch.

## THE LONDON LIFE INSURANCE COMPANY.

LIST OF STOCKHOLDERS-(As at 31st December, 1895)

| Name. |  | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | \$ | \$ |
| Bullen, W. F | London. |  | 16,000 | 3,200 |
| Bowman, W.. |  |  | 16,500 | 3,300 |
| Blinn, H. W... | do |  | 1,100 | 220 |
| Durand Estate. | do |  | 2,200 | 440 |
| Elliott Estate | do |  | 6,000 | 1,200 |
| Emery, A. S. | do |  | 18,000 | 3,600 |
| Green, Thos.; estate | do |  | 1,100 | 220 |
| Gibbons, Geo. C. . | do |  | 12,200 | 2,440 |
| Greenless, A., in trust. | do |  | 8,900 | 1,780 |
| Jeffery, A. A | do |  | 61,500 | 12,300 |
| Jeffery, A. O | do |  | 57,600 | 11,520 |
| Jeffery, J. E. | do |  | 6,300 | 1,260 |
| Johnston, John. | do |  | 2,200 | 440 |
| Milne, Jas. | do |  | 1,000 | 200 |
| Milne, Mrs. E | do |  | , 200 | 40 |
| Mills, John.. | do |  | 2,000 | 400 |
| Moffat, Col. Jas., estate | do |  | 1,100 | 220 |
| Magee, J., in trust. | do |  | 3,900 | 780 |
| McClary, John | do |  | 7,000 | 1,400 |
| Richter, J. (i) | do |  | 18,500 | 3.706 |
| Webb, Wm..... | do |  | 4,700 $\mathbf{2 , 0 0 0}$ | 940 400 |
|  | Totals |  | \$250,000 | \$50,000 |

## MANUFACTURERS GUARANTEE AND ACCIDENT INSURANCE COMPANY.

LIST OF STOCKHOLDERS-(As at 31st December, 1895).


# Department of Finance-Insurance Branch. 

## MANUFACTURERS' LIFE INSURANCE COMPANY.

LIST OF SHAREHOLDERS-(As at 31st December, 1895).

| Name. | Residence. | No. of Shares. | Amount Subscriked for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | \$ |
| Archer, Robert | Montreal. | 50 | 5,000 | 1,000 |
| Akers, John. . | Toronto. | 50 | 5,000 | 1,000 |
| Ball, William | Chatham | 10 | 1,000 | 200 |
| Bond, J. M... | Guelph. | 10 | 1,000 | 200 |
| Blarkstock, T | Toronto | 50 | 5,000 | 1,000 |
| Bell, .John, | Belleville | 15 | 1,500 | 300 |
| Boswell, A. R | Toronto . | 2 | 200 | 40 |
| Brodie, R. 'T' | Hespeler | 20 | 2,000 | 400 |
| Brace, William | Brock ville | 25 | 2,500 | 500 |
| Cleghorn, E. A | London. | 10 | 1,000 | 1,000 |
| Crean, R | Toronto | 100 | 10,000 | 2,000 |
| Christie, William | do | 1 | 100 | 20 |
| Clarke, John | Peterboro' | 10 | 1,000 | 200 |
| Comstock, W. H | Brock ville | 50 | 5,000 | 1,000 |
| Dailey, Mrs. M. E | Iowa U.S | 1 | 100 | 20 |
| Dobson, John. | Lindsay | 1 | 100 | 20 |
| Davie, Hon. T | Victoria, B.C. | 100 | 10,000 | 2,000 |
| Flett, John. | Toronto . | 50 | 5,000 | 1,000 |
| Grault, A. F | Montreal | 50 | 5,000 | 1,000 |
| Grenier, J. | do | 10 | 1,000 | 200 |
| Godfrey, Henry | Toronto | 1 | 100 | 20 |
| Gravel, J. O. . | Montreal | 50 | 5,000 | 1,000 |
| Gonthier, Rev. T. D. C | Ottawa. | 5 | 500 | 100 |
| Gooderham, G. P., account | Toronto | 2,241 | 224,100 | 44,820 |
| Gooderham, G. P., in trust. | do | 1,155 | 115,500 | 23,100 |
| Hay, R., estate of.. | do | 100 | 10,000 | 2,000 |
| Harris Estate. | Brantford | 50 | 5,000 | 1,000 |
| Halliday, J. T. Hamilton, W. | Peterboro do | 50 10 | 5,000 1,000 | 1,000 $\mathbf{2 0 0}$ |
| Hingston, W. | Montreal | 50 | 5,000 | 1,000 |
| Hill, W. H. | Peterhoro'. | 10 | 1,000 | 200 |
| Ireland, G. E. | Kingston. | 2 | 200 | 40 |
| Jarvis Estate | Chatham.. | 10 | 1,000 | 1,000 |
| Junkin, J. F | Toronto | 35 | 3,500 | 700 |
| Lennox, E. J | do | 100 | 10,000 | 2,000 |
| Lowndes, Henry. | do | 50 | 5,000 | 1,000 |
| McLennan, R. R | Alexandria | 250 | 25,000 | 5,000 |
| Mc(raw, Thomas | Toronto | 50 | 5,000 | 1,000 |
| May, S. C..... | do | 100 | 10,000 | 2,000 |
| McKinnon, S. F Mann, D. D. | Winnipeg | 200 | 25,000 10,000 | -5,000 |
| Manning, W. H | Peterboro' | 25 | 2,500 | 500 |
| Matthews, W. E | Ottawa. | 10 | 1,000 | 200 |
| Mills, James. | Guelph. | 100 | 10,000 | 2,000 |
| MacPherson, Sir D. L. | Toronto | 50 | 5,000 | 1,000 |
| Mallory, G. I......... | Brockville | 50 | 5,000 | 1,000 |
| Nicholl, William | Brantford | 20 | 2,000 | 400 |
| Nichols, William. | Ottawa. | 5 | 500 | 100 |
| Nicholls, May A. | Peterboro' | 10 | 1,000 | +200 |
| O'Hara, R . . . | Chatham | 19 | 1,900 | 1,900 |
| Ouimet, Hon. J. A | Ottawa | 50 | 5,000 | 1,000 |
| Phillips, F. J. .. | Toronto | 1 | 100 | 20 |
| Patterson, R.L | do | 100 | 10,000 | 2,000 |
| Rolph, F. | do | 1 | , 100 | $\stackrel{20}{400}$ |
| Rowse, O. C. | Peterboro' | 20 | 2,000 5,000 | 400 1000 |
| Ross, Dr. J. F. W | Toronto | 50 | 5,000 | 1,000 |
| Robinson, J. O | England Acton. | 50 | 5,000 |  |
| Storey, W. H. | Chatham. | 10 | 1,000 | 1,000 200 |
| Strachan, W. | Montreal. | 50 | 5,000 | 1,000 |
| Shepherd, H. L | Brockville | 5 | 500 | 100 |
| Tilley, Sir S. L. | Fredericton, N.B.. | 10 | 1,000 | 200 |
| Tupper, Sir Charles Hibber | Ottawa. . | 20 | 2,000 | 400 |
| Warren, C. D.. . . . . . . . . . | Toronto | 100 | 10,000 | 2,000 |
| Walsh, William. | Peterboro | 10 | 1,000 | 200 |
| Walkey, W. H. |  | 10 | 1,000 | $\stackrel{200}{ }$ |
| Young, M. | ( Walt. . . ${ }^{\text {a }}$ | 50 | 5,000 | 1,000 |
| Youngs, John, estate of. | Woodstock | 50 | 5,000 | 1,000 |
| Totals..... | - | 6,210 | \$ 621,000 | \$ 127,320 |

## MERCANTILE FIRE INSURANCE COMPANY.

LIST OF STOCKHOLDERS-(As at 31st December, 1895).

| Name. | Address. | Subscribed Capital. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | 8 | \$ |
| I. E. Bowmin. | Waterloo. | 12,000 | 2.400 |
| J. B. Snider | Conestogo. | 10,000 | 2,000 |
| E. W. B. Snider. | St. .Tacobs | 6,000 | 1,200 |
| John Shuh....... | Waterloo. | 2,000 | 400 |
| John B. Snider | do | 2,000 | 400 |
| I. D. Bowman. | Berlin. | 1,0x) | 200 |
| Thomas Hilliard | Waterloo. | 1,000 | 200 |
| George Moore | do | 5,000 | 1,000 |
| Simon Snyder.... | do | 5,000 | 1,060 |
| Emily M. Martin. | do | 3,000 | 600 |
| Wm. Young. | do | 17,600 | 3,520 |
| Jacob Bricker | do | 2,000 | 400 |
| Wm. Snider | do | 2,500 | 500 |
| G. Randall. | do | 1,000 | 200 |
| Wm. Oels :hager | Berlin | 5,000 | 1,000 |
| Charles Hendry. | Waterlos. | 5,500 | 1,100 |
| Robert Melvin. . | Guelph | 7,000 | 1,400 |
| James Innes. |  | 4.090 | 800 |
| A. B. Petrie. | do | 3,000 | 600 |
| T. J. Day. | do | 1,000 | 200 |
| A. J. Wilkes. | Brantford | 3,000 | 600 |
| James Trow | Stratford. | 5,000 | 1,000 |
| G. W. Wright. | Berlin. | 2,000 | 400 |
| P. Lautenschlager | do ... | 2,000 | 400 |
| T. Ballantyne.. | Stratford | 1,000 | 200 |
| John A. Scott | do | 1,000 | 200 |
| Fredk. Schneider | Berlin | 1,000 | 200 |
| D. S. Bowlby. | do | 10,000 | 2,000 |
| James Livingston | Baden. | 2000 | 400 |
| Wm. Hunter. | Guelph. | 2,000 | 400 |
| C. Kumpf. . | Waterloo | 1,000 | 200 |
| Wm. Stuebing | do | 500 | 100 |
| F. Colquhoun. | Wellesley | 3,500 500 | 700 100 |
| E. Erb...... | Halifax | 1,000 | 200 |
| T. A. Gale | Waterioo. | 1,000 | 200 |
| A. Durand \& G, D. Camer | London. | 500 | 100 |
| Paul Fink. | Waterloo. | 1,000 | 200 |
| J. S. Bowman | Listowel. | 500 | 100 |
| J. H. Webb. | Waterloo | 7,000 | 1,400 |
| J. W. Scott. | Listowel. | 1,000 | 200 |
| Violet A. Towner | Toronto | 1,000 | 200 |
| Hugo Kranz. . | Berlin. | 1,000 | 200 |
| W. G. Hay.. | Listowel. | 1,000 | 200 |
| Wm. Cameron | Pt. Elgin. | -500 | 100 |
| James Lockie. | Waterloo. | 5,000 | 500 |
| L. Breithaupt | Berlin. | 1,200 | 240 |
| F. G. Allanby | Galt. | 4,000 | 800 |
| Jno. Scoon. . | Guelph | 500 | 100 |
| Jno. N. Zinkann | Lisbon. | 500 | 100 |
| $\mathrm{W}_{\mathrm{m}}$. Caw . | Parkhill. | 1,000 | 200 |
| Henry Hough | Toronto | 1,000 | 200 |
| Jno. Gibbs. | Parkhill | 2,000 | 400 |
| Mrs. Ann Fletcher | Rockwood | 3,200 | 640 |
| J. G. Reiner. | Wellesley. | 2,000 | 400 |
| Moses Springer | Berlin... | 1,500 | 300 |
| J. Ladelia Colquhoun. | Waterloo. | 2,000 | 400 |
| D. Stirton......... | Guelph | 3,000 | 600 |
| Helen C. Cook. | Baltimore, U.S Guelph....... | 1,500 1,000 | 300 200 |
| G. A. Fowke. | do | 1,500 | 100 |
| J. Buchanan | Galt. | 3,000 | 600 |
| J. W. Butler. | London. | 2,500 | 500 |
| P. E. Shantz | Preston. | 5,000 | 1,000 |
| H. J. Grasett | Waterloo. | 2,500 | 500 |

## Department of Finance-Insurance Branch.

MERCANTILE FIRE INSURANCE COMPANY—Concluded.
LIST OF STOCKHOLDERS-Concluded.

| Name. | Address. | Subscribed Capital. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | 8 | \$ |
| Mrs. Jane Halsted. | Mt. Forest. | 5,000 | 1,000 |
| D. Buckberrough. | Waterloo. | 1,000 | 200 |
| Katie C. Burt.... | Listowel. . | , 500 | 100 |
| Hy. Winger. . | Elnira. | 1,000 | 200 |
| W. H. Hill. | Peterboro.... | 1,000 | 200 |
| L. Peine... | New Hamburg. | 3,000 | 600 |
| Hugh McCullough, jr. | Galt. ........ | 1,000 | 200 |
| Simon B. Bricker..... | Waterloo. | , 500 | 100 |
| R. Jaffiay | Galt. | 1,000 | 200 |
| Totals |  | - 200,000 | \$ 40,000 |

## NORTH AMERICAN LIFE ASSURANCE COMPANY.

LIST OF GUARANTORS-(As at 31st December, 1895).

| Name. | Residence. | Amount Subscribed. for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | 8 | \$ |
| Allan, Hon. G W | Toronto | 2,000 | 400 |
| Belcher, Joseph S., trustee. | Halifax, N.S | 2,000 | 400 |
| Blaikie, J. L. : . . . . . | Toronto .. | 12,000 | 2,400 |
| Blaikie, J. L., in trust | do | 17,000 | 3,400 |
| Braine, Ann.. | Halifax, N.S | 2,500 | 500 |
| Burns, John. | Toronto | $\underline{2}, 000$ | 400 |
| Plake, Hon. Edward | do | 10,000 | 2,000 |
| Burpee, Hon. Isaac, executors estasin | St. John, N.B | 5,000 | 1,000 |
| Carruthers, J. B.. | Kingston. | 4.000 | 800 |
| Cartwright, Sir R. J., M.P. | do | 2,000 | 400 |
| Carlyle, James, M. D | Toronto | 6,000 | 1,200 |
| Davies, Hon. L. H., Q.C | Charlottetown, P.E.I. | 7,000 | 1,400 |
| Fudger, Harris Henry. | Toronto | 11,800 | 2,360 |
| Gordon, William .. | do | 2,000 | 400 |
| Gormley, Margaret. | do | 5,000 | 1,000 |
| Gurney, Edward... | do. | 2,000 | 400 |
| Gorman, Hon. James. | Barrie. .. | 7,000 | 1,400 |
| Hewett, Rev. Wm. J | Lancaster, Ont. | 1,700 | 340 |
| Jarvis, Amelius, in trust | Toronto | 10,000 | 2,000 |
|  | do | 2,000 | 400 |
| Jones, Hon. A. G | Halifax, N.S | 2,000 | 400 |
| Kerr, J. K., Q.C., in trust | Toronto | 2,000 | 400 |
| Lake, J. N | do | 2,000 | 400 |
| Lovitt, Catharine M. | Yarmouth, N.S. | 3,400 | 680 |
| do Israel M. | do | 3,300 | 660 |
| do William L. | do | 3,300 | 660 |
| Manning, Alexander | Toronto | 5,000 | 1,000 |
| Morison, J........... | do | 7,000 |  |
| Mowat, Hon. O., M.P.P | do | 2,0;0 | 400 |
| Macdonald, Hon. D. A. | Montreal | 10,000 | 2,000 |
| McCabe, William, F.I.A. | Toronto | 21,500 | 4,300 |
| do do in trust |  | 18,000 | 3,600 |
| McKay, Hugh... | Montreal | 2,000 | 400 |
| McLennan, Hugh | $\stackrel{\text { do }}{\text { Guelph }}$ | 2,000 | 400 |
| McCrae, D. | Guelph.. | 2,000 | 400 |
| McRitchie, Rev. Geo. | Almonte, Ont | 5,000 | 1,000 |
| Proudfoct, Hon. Vice-Chancellor | Toronto . | 10,000 | 2,000 |
| Robertson, Andrew | Montreal | 10,000 | 2,000 |
| Scott, James... | Toronto | 10,000 | 2,000 |
| Smith, Dr. L. W | do $\ldots \ldots \ldots$ | 10,000 | 2,000 |
| Smith, J. W. Y......... | Dorchester, S.B. Toronto ... | 7,000 2,100 | 1,400 |
| Taylor, Mrs. Margaret, in trust. | do | 12,500 | 1,500 2,500 |
| Thorburn, Dr. ................. | do | 10,000 | 2,000 |
| Thompson, Mrs. Mary | Sarnia | 15,000 | 3.000 |
| Wellington, W. E., in trust. | Totonto | \% 5,000 | 1,000 |
| Willett, Annie......... | Yarmouth, N.S.. | 5,000 | 1,000 |
| Totals |  | 8300,000 | \$60,000 |

## Department of Finance-Insurance Branch.

## THE ONTARIO ACCIDENT INSURANCE COMPANY.

LIST OF STOCKHOLDERS-(As at 31st December, 1895).

| Name. |  | Address. | Amount Subscribed for. | Amount Paid up in Савh. |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | \$ | \$ |
| Jarvis, Lt.-Col. R. E. C. | Toronto |  | 1,700 | 510 |
| Muntz \& Beatty | do |  | 500 | 150 |
| Boeckh, E. C | do |  | 500 | 150 |
| Douglas, W. J. | do |  | 500 | 150 |
| Toronto Lithographing Co. | do |  | 500 | 150 |
| Smith, Dr. Larratt W | do |  | 2,500 | 750 |
| Iightbourn, Mrs. A. S | do |  | 250 | 75 |
| Lightbourn, Miss L. A | do |  | 150 | 45 |
| Lightbourn, Miss E. L | do |  | 150 | 45 |
| King, J. S | do |  | 250 | 75 |
| Brown, Richard | do |  | 500 | 150 |
| Cassels, D. S. | do |  | 250 | 75 |
| Buchan, J. L | do |  | 250 | 75 |
| McCormack, R. L. M | do |  | 250 | 75 |
| Gibson, R. E | do |  | 500 | 150 |
| Cox, E. W . | do |  | 250 | 75 |
| Stimson, G. A | do |  | 250 | 75 |
| Clarkson, E. R. C | do |  | 500 | 150 |
| Cross, W. H . | do |  | 500 | 150 |
| Thomas, A. W | do |  | 750 | 225 |
| Winlow, R. C | do |  | 250 | 75 |
| Wright, Joseph | do |  | 250 | 75 |
| Smith, C. C. | do |  | 250 | 75 |
| Forster, A. I | do |  | 250 | 75 |
| Cox, F. G... | do |  | 250 | 75 |
| Blackburn, H. M. | do |  | 250 | 75 |
| Briggs, S. E | do |  | 250 | 75 |
| Lawrence, J. W. | do |  | 250 | 75 |
| Hamilton, W. B | do |  | 250 | 75 |
| Firstbrook, John | do |  | 250 | 75 |
| Simpson, Joseph | do |  | 250 | 75 |
| Munt\% \& Beatty (in trust). | do |  | 250 | 75 |
| McBride, R. H. . | do |  | 250 | 75 |
| Robertson, Thomas | do |  | 250 | 75 |
| Osler, B. B., Q.C. | do |  | 500 | 150 |
| Fensom, John | do |  | 500 | 150 |
| Fensom, G. H | do |  | 250 | 75 |
| Pearson, W. H. | do |  | 2,500 | 750 |
| Shenstone, J. $\mathbf{N}$ | do |  | 2,500 | 750 |
| Rogers, Elias | do |  | 250 | 75 |
| Smith, J. E. B. | do |  | 250 | 75 |
| Smith, Professor Goldwin. | do |  | 2,500 | 750 |
| Hudson, K. S.. | do |  | 500 | 150 |
| Dixon. B. Homer ... .... | do |  | 1,000 | 300 |
| Mdme. Rochereau de la Sa | do |  | 250 | 75 |
| M. Charles de la Sablière.. | do |  | 1,750 | 525 |
| Smith, J. F., Q. C...... | do |  | 1,000 | 300 |
| Hammond, H. C | do |  | 500 | 150 |
| Brock, W. R | do |  | 1,010 | 300 |
| Cosgrave, L. J. | do |  | 500 | 150 |
| Wickett, S. R | do |  | 250 | 75 |
| Davies, Williau. | do |  | 5,000 | 1,500 |
| Davies, Mrs. W | do |  | 2,500 | 750 |
| Alexander, D. W | do |  | 250 | 75 |
| Marshall, Noel. | do |  | 250 | 75 |
| White, Arthur | do |  | 250 | 75 |
| Saulter, James . | do |  | 250 | 75 |
| Gordon, Mrs. C. F | do |  | 500 250 | 150 |
| Playfair, J. | do |  | 500 | 150 |
| Foy, John. | do |  | 250 | 75 |
| Robinson, C., Q.C. | do |  | 1,000 | 340 |
| Dundas, Miss L | do |  | 250 | 75 |
| Allen, A. W. | do |  | 150 | 45 |
| Goulding, H. . | do |  | 500 | 150 |

# THE ONTARIO ACCIDENT INSURANCE COMPANY—Continued. LIST OF STOCKHOLDERS-Continucd. 

| Names. | Address. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
| Caldecott, S | Toronto | $850$ |  |
| McKenzie, William | Moronto do | 2,500 | $\xrightarrow{150}$ |
| Weston, G. H...... | do | 250 | 75 |
| Weston, E. O. | do | 250 | 75 |
| Jackes, Joseph | do | 500 | 150 |
| Heintzman, Theodore | do | 1,000 | 300 |
| Davis, W. J .i. | do | 250 | 75 |
| Henderson, W. R | do | 250 | 75 |
| Beardmore, W. D | do | 1,000 | 300 |
| Davies, Robert H | do | 1,000 | 300 |
| Langlois, Herbert | do | 1,000 | 300 |
| O'Brien, A. H. | do | 50 | 15 |
| Dusseau, L. V | do | 500 | 150 |
| Douglas, G. H | do | 500 | 100 |
| Creelman, A | do | 250 | 25 |
| Miller, D. | do | 250 | 25 |
| Huchison, H | do | 250 | 25 |
| Lighthourn, E. T. | do | 1,000 | 100 |
| Henderson, R. B. | do | 150 | 45 |
| Watlington, J. H | do | 150 | 45 |
| Fleming, F. A | do | 250 | 50 |
| Taylor, J. McP | do | 250 | 25 |
| Wood, S. (t. | do | 250 | 50 |
| Hamilton, W. M | do | 250 | 75 |
| Scott, J. C... | do | 250 | 75 |
| Merson, $\mathbf{G}$. O | do | 250 | 25 |
| Eastmure, A. I | do | 2,500 | 750 |
| Russell, F. J | do | 250 | 75 |
| Rolph, Smith \& Co | do | 750 | 225 |
| Mason, J. Herbert. | do | 2,500 | 750 |
| Hebden, E. F. | do | 250 | 25 |
| Foy, J.J., Q.C | do | 250 | 75 |
| Blackley, W. | do | 250 | 75 |
| McDougall, Judge | do | 250 | 75 |
| Greer, John. | do | 1,000 | 300 |
| Brush, Seely B. | do | 150 | 45 |
| Russ, Frederick J | do | 250 | 75 |
| Lightbourn, F. J | do | 1,000 | 100 |
| Renfrew, A. E. | do | 250 | 75 |
| Gibbs, Malcolm | do | 250 | 75 |
| Davidson, John | Guelph.. | 250 | 75 |
| Plow, George S |  | 1,000 | 100 |
| Bell, John. | Hamilton. | 560 | 75 |
| Wilcox, C. S. | do | 250 | 75 |
| Stuedman, J. P | do | 250 | 75 |
| Wolfkill, R. F | do | 250 | 75 |
| Edwards, T. S | Iroquois. | 150 | 15 |
| Macpherson, A. | Markdale | 150 | 45 |
| Wood, R. Shaw . | London. | 2,500 | 750 |
| Wood, Robert | do | 1,250 | 375 |
| Ingersoll Packing Co | Ingersoll. | $250{ }^{\prime}$ | 75 |
| Henderson, Mrs. E. G. | St. John, X. B | 250 | 75 |
| Smith, F. C. |  | 100 | 30 |
| Cornwall, Ira | do | 150 | 45 |
| Thorne, R. Ward | do | 150 | 45 |
| Skinner, Hon. C. N | do | 500 | 150 |
| Woulverton, Dr. A. | Hamilton | 250 | 75 |
| Stewart, T. J | do | 250 | 75 |
| Coburn, H. P | do | 250 | 75 |
| Ambrose, Walter. | do | 500 | 150 |
| Anibrose, R. S | do | 500 | 150 |
| Ambrose, H. S. |  | 250 | 75 |
| White, A. W | do | 250 | 75 |
| Bethune, Kenneth | do | 250 | 75 |
| Neill, A. T . | do | 500 | 150 |
| Leitch \& Turnbull | do | 250 | 75 |
| Bond, E. L. | Montreal. | 1,000 | 300 |
| Brock, J. H. . | Winnipeg, Man. | 1,000 | 300 |
| Aikins, J. A. H., Q.C. | do | 500 | 150 |

# Department of Finance-Insurance Branch. 

## THE ONTARIO ACCIDENT INSURANCE COMPANY—Concluded.

LIST OF SHAREHOLDERS-Concluded.

| Name. | Address. | Amount subscribed for. | Amount paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  |  | \$ |
| Culver, W. H., Q.C. | Winnipeg, Man. | 500 | 150 |
| Campbell, A. McT. |  | 250 | 75 |
| Mills \& Cunningham.. | Kingston | 250 | 75 |
| Fyshe, Thomas....... | Halifax, N.S. | 500 | 150 |
| Smith, John M. | do | 500 | 150 |
| Curry, Dr. M. A. | do | 250 | 75 |
| Kenny, T. E., M.P | do | 500 | 150 |
| Roberts, Frank .... | do | 250 | 75 |
| Davis, 'T. G.... | Napanee, Ont. | 150 | 45 |
| Grant, John.. | Brockville.... | 1,000 | 300 |
| Gill, John M. | do | 500 | 150 |
| Sangster, G. R | Moncton, N.B. | 500 | 150 |
| Robertson, J. F | St. John, N. B. | 500 | 150 |
| Bourke, Thomas L | do | 500 | 150 |
| McLaughlan, D. J | do | 250 | 75 |
| Blair, Hon. A. G. | do | 500 | 150 |
| Trueman, C. D. | do | 150 | 45 |
| Finn, M. A | do | 250 | 75 |
| McLellan, J. Verner | do | 100 | 30 |
| Milligan, R . | do | 250 | 75 |
| Banfield, John J. | Vancouver, B.C. | 500 | 150 |
| Downie, William. | do | 500 | 150 |
| Hamersley \& Hamilton | do | 250 | 75 |
| Johnston, J. I ...... | $\stackrel{\text { do }}{\text { Fredericton }}$ ( B | 250 | 75 |
| Coulthard, W. 1 | Fredericton, N.B | 250 | 75 |
| McMurray, Thomas | Yarmouth, N.S. | 500 | 150 |
| Graves, F. T....... | Ottawa......... | 250 | 75 |
| Morris, W. D | do | 250 | 75 |
| Spittal, Alex. | do | 250 | 75 |
| Stephens, A. J | do | 250 | 75 |
| Wallace, E | do | 250 | 75 |
| Williams, W. L | St. John, N. B. | 250 | 75 |
| Addy, Dr. G. A. B. | do | 150 | 45 |
| Tilden, J. H | Hamilton. | 500 | 150 |
| Green, F. W. | Halifax, N.S. | 100 | 10 |
| Wadland, Henry | Woodstock, Ont | 250 | 75 |
| McDonald, James | Edmonton, Alberta. | 150 | 30 |
| Peine, Louis. | New Hamburg, Ont | 150 | 15 |
| Chadwick, C. W.. | Rat Portage, Ont.. | 100 | 30 |
| Coulthard, Dr. G. E | Fredericton, N.B.. | 500 | 75 |
| Stone, Alfred.. | Guelph, Ont.. | 250 | 75 |
| Beer, George F. | Charlottetown | 250 | 75 |
| Beer, Dr. F. D. | do | 150 | 45 |
| Beer, Lemuel L | do | 200 | 60 |
| Beer, E. H. | do | 200 | 60 |
| Rex, Albert E | Montreal . | 150 | 45 |
| Rex, Alfred... | do | 150 | 45 |
| McDonald, Thomas G | do | 150 | 45 |
| Smith, C. A. | do ${ }_{\text {de }}$ | 250 | 75 |
| Beckit, Oliver G | Ste. Anne de Bellevue | 500 | 150 |
| Wilson, J. M. | Toronto | 250 |  |
| Blachford, A. W | do | 250 |  |
| Oldright, William | do | 250 |  |
| Maloney, Richard | do | 250 |  |
| Langtry, A. G. W | do | 250 |  |
| Locke, James T. | do | 250 |  |
| Nairn, Alex. M |  |  |  |
| Wilson, F. A | do | 250 |  |
| Darrell, Henry F | do | 250 250 |  |
| Muntz, R. G.... |  | 250 250 |  |
| Lindsay, George L | do | 150 |  |
| Ireland, J. H.. | do | 2,500 |  |
| Weatherhead, G. H | Brockville. | 500 |  |
| Butler, Thomas P. | Montreal.. | 500 |  |
| Clark, Cyrus N | do $\dddot{\mathrm{B}} \mathrm{C}$ | 150 |  |
| Harding, John. | Kamloops, B.C.. | 250 |  |
|  |  | \$101,000 | \$27,015 |

## QUEBEC FIRE ASSURANCE COMPANY.

LIST OF STOCKHOLDERS-(Up to 31st December, 1895.)

| Name. | Residence. |  | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | S | 8 |
| Anderson, Mrs. E. G............ .... | Quebec . | 12 | 540 | 240 |
| Alleyn, Hon. C., estate of, J. A. Charlebois and C. W. A. Lindsay, executors. | do | 18 | 810 | 360 |
|  | Ottawa | 10 | 450 | 200 |
| Ahern, Mrs. Amelia V | Quebec | 15 | 6i5 | 300 |
| Andrews, Mrs. F. H., Jr | do | 1 | 45 | 20 |
| Audette, Mrs. Mary Grace Stuart | Ottawa | 5 | 225 | 100 |
| Brodie, Robt......... | Quebec | 70 | 3,150 | 1,400 |
| Brodie, E. K. | do | 8 | 360 | 160 |
| Beaubien. Hon. Louis | Montreal | 18 | 810 | 360 |
| Brown, W. P., executrix of the late. | England | 60 | 2,700 | 1,200 |
| Brousseau, Mrs. M. M. D. | Quebec. | 10 | 450 | 200 |
| Bilodeau, Louis. . . . | do | 32 | 1,440 | 640 |
| Brodie, W... | do | 70 | 3,150 | 1,400 |
| Bittner, Dlle Emilie | do | 6 | ${ }^{270}$ | 120 |
| Brodie, Jas., in trust. | do | 7 | 315 | 140 |
| Brodie, Arthur D | do | 7 | 315 | 140 |
| Brodie, Mrs. Lily | do | 6 | 270 | 120 |
| Brown, Ida Mary | do | 5 | 225 | 100 |
| Belanger, P. E. Emilie, in trust | do | 16 | 720 | 320 |
| Brodie, Thos., extcutors of the late | do | 64 | 2,880 | 1,280 |
| Brown, John, in trust | do | 5 | 225 | 100 |
| Brown, John. | do | 10 | 450 | 200 |
| Budden, Heber | do | 2 | 90 | 40 |
| Champion, C. P. | do |  | 180 | 80 |
| Crawford, Mrs. Margaret | Brampton, Ont ....... | 13 | 585 | 260 |
| Clapham, Mrs. Leonora................. | Quebec........ | 34 | 1,530 | 680 |
| Camplell, W. N., executor and attorney | do | 1 | 45 | 20 |
| Casgrain, P. B. | do | 52 | 2,340 | 1,040 |
| Clapham, J. Greaves, estate of the l | do | 200 | 9,000 | 4,000 |
| Carrier, Mme. Henriette, héritiers | do . | 6 | 270 | 120 |
| Collége Ste. Anne . ..................... | St. Annede la Pocatière | 10 | 450 | 200 |
| Cary, Miss Elizabeth Rebecca, estate of, Mary Ann H. Leggatt and Gordon Jos. Leggatt, executors of | Windsor, Ont. | 46 | 2,070 | 920 |
| Cazeau, Dlle M. A......................... . . | Quebec. | 2 | 90 | 40 |
| Campbell, Mrs. Isabella Jane . ............. |  | 10 | 450 | 200 |
| Corporation du Précieux Sang, St. Hyacinthe.. | St. Hyacinthe, Que | 2 | 90 | 40 |
| Campbell, W. D., usufructuary ......... .. | Quebec. | 2 | 90 | 40 |
| Corporation Archi-Episcopale, F. M...... .. | do | 15 | 675 | 300 |
| Caisse d'Economie, N. D | do | 116 | 5,220 | 2,320 |
| Campbell, Mrs. Edith A. Simons............. | do | 3 | 135 | 60 |
| Connolly, Miss Margaret S...... ..... ... . | do | 20 | 900 | 400 |
| Cannon, Miss Matilda.. | do . | 15 | 675 | 300 |
| Davis, Louis, tutor ............ | Montreal | 17 | 765 | 340 |
| Dugal, Dlles Emélie, Caroline and Cécile. | Quebec. | 4 | 180 | 80 |
| Donohue, Miss Ellen heirs | do | 36 | 1,620 | 720 |
| De Bonne, E. M., heirs of the late | Beauport, Que. | 10 | 450 | 200 |
| Dean, A. L. |  | 26 | 1,170 | 520 |
| De Foy, François, executors of the late | Quebec | 14 | 630 | 280 |
| Dickson, James, estate of the late | Montreal | 20 | 900 | 400 |
| De Blois, E. J., estate of | Quebec | 6 | 270 | 120 |
| De Blois, Hon. P. A.... | do | 8 | 360 | 160 |
| Davies, W. H. A., executrix of the late.. | Montreal | 2 | 90 | 40 |
| Douglass, Mrs. Charlotte, heirs ....... | Quebec........ | 4 | 180 | 80 |
| Derousselle, Alexis, executor of the late | Beauport, Que. | 1 | 45 | 20 |
| D'Eschambault, Dlle Lætitia F. | Quebec. | 10 | 450 | 200 |
| Dupont, William, heirs <br> Derousselle, Alexis, et al., F. X. Gosselin, attorney | , ${ }^{\text {do }}$ | 11 | 495 45 | 220 20 |
| Dumais, L. V., curateur.. . . . . . . . . . . ... | Fraserville, Que. | 12 | 540 | 240 |
| Dean, Elizabeth Marion | Quebec. | 17 | 765 | 340 |
| Dean, George.......... | Chatham, N . | 17 | 765 | 340 |
| Dynes, Joseph . . . . . . | Quebec. | 3 | 135 | 60 |
| Drum, Isaac, estate of. | do 434 | 1 | 45 | 20 |

LIST OF STOCKHOLDERS-Continued.

| Name. | Residence. | $\begin{gathered} \text { Number } \\ \text { of } \\ \text { Shares. } \end{gathered}$ | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | 8 | \$ |
| Drum, William, executors of the estate | Quebec. | 5 | 225 | 100 |
| Dean, W. R. | do | 50 | 2,250 | 1,000 |
| Doucet, Marie Louise | do | 20 | 900 | 400 |
| Davidson, Thomas. | do | 18 | 810 | 360 |
| Dolbel, Alf. W | Gaspé.. | 7 | 315 | 140 |
| Dunn, Stuart H.. | Quebec. | 50 | 2,250 | 1,000 |
| Dunn, Logie H., estate of the late | do | 40 | 1,800 | , 800 |
| Dawson, John Thomas......... | do | 20 | 900 | 400 |
| Drummond, Mde Chas. R. T., widow. | Montreal | 3 | 135 | 60 |
| Dumoulin, P. B | Quebec. | 3 | 135 | 60 |
| Fabrique, St. Roch | do . | 16 | 720 | 320 |
| Frémont, Jules J. Taschereau. | do | 12 | 540 | 240 |
| Fraser, Kenneth G . . . . . . . . | do | 2 | 90 | 40 |
| Fraser, Miss Jane, in trust | do | 20 | 900 | 400 |
| Glackemeyer, Mde S. J. | do | 1 | 45 | 20 |
| Grant, Mrs. T. H.. | England | $\stackrel{2}{18}$ | 89 | 40 |
| Goodwin, Mrs. Emma | $\xrightarrow{\text { do }}$ Quebec. | 18 | 810 180 | 360 |
| Gibl, James. | do. | 42 | 1,890 | 840 |
| George, Miss Elizabeth, estate of, Campbell, executors | do | 10 | 450 | 200 |
| Gibb \& Ross. | do | 30 | 1,350 | 600 |
| Gingras, J. E., executrix of the late | do | 2 | 90 | 40 |
| Gravel, J. A... | Montreal | 14 | 630 | 280 |
| Gourdeau, Francois, estate of. | Quebec. | 20 | 900 | 400 |
| Garneau, Hon. Pierre. | do | 47 | 2,115 | 940 |
| Gourdeau, Mde Félix | do | 8 | 360 | 160 |
| Gourdeau, Mde Napoléon | do | 6 | 270 | 120 |
| Grenier, J. 0 . | do | 2 | 90 | 40 |
| Heigham, Mrs. Grace Charlotte | England. | 20 | 900 | 400 |
| Healey, Miss Annie. . . . . | Quebec.. | 3 | 135 | 60 |
| Heath, Miss Emilie. | Ile Verte. | 6 | 270 | 120 |
| Huot, Philippe | Quebec | 38 | 1,710 | 760 |
| Hall, H. E | do | 2 | 90 | 40 |
| Hossack, G. C. | do | 10 | 450 | 200 |
| Hunt, James, executors of the late. | do | 76 | 3,420 | 1,520 |
| Hamel, Theophile, executrix of the late | do | 10 | 450 | 200 |
| Hamel, Abraham, estate of |  | 4 | 180 | 80 |
| Hardy, A. P | Ste. Anne de la | 6 | 270 | 120 |
| Hardy, M. G | Champlain. | 12 | 540 | 240 |
| Hardy, Phidime. | do | ${ }^{6}$ | 270 | 120 |
| Hardy, Joseph L | Grondines | 20 | 900 | 400 |
| Hardy, N. Siméon, Jos. L. Hardy Arcand, executors-test. of estate | Quebec | 136 | 6,120 | 2,720 |
| Hudon, Théophile, heirs | do | 22 | 990 | 440 |
| Herring, William.. | do | 100 | 4,500 | 2,000 |
| Hamilton, Robt. | do | 16 | 720 | 320 |
| Hunt, Arthur F. | do | 22 | 990 | 440 |
| Hunt, Mrs. Herbert F. | do | 14 | 630 | 280 |
| Hunt, Fredk. F. | do | 16 114 | 720 5,130 | 320 2,280 |
| Holt, John H. .... Hunt, Miss Caroline | do | 114 15 | 5,130 | 2,280 $\mathbf{3 0 0}$ |
| Hunt, Miss Caroline E. Healey, Miss Louisa. . | do | 15 | 675 45 | 300 20 |
| Irish Protestant Benevolent Society. | do | 12 | 540 | 240 |
| Joseph, Montefiore. | do | 1 | 45 | 20 |
| Joseph, Andrew C. | do | 10 | 450 | 200 |
| Jones, Fdwin..... | do | 86 | 3,870 | 1,720 |
| Jones, G. E. Allen. | do | 42 | 1,890 | 840 |
| Jourdain, A. ..... | do | 30 | 1,350 | 600 |
| Johnston, Frank. | do . | 2 8 8 | 90 360 | 40 |
| Kerr \& Molson, trustees. | Montreal. | 8 | 360 | 160 |
| Langevin, Napoleon. .... | Quebec. . | $\stackrel{30}{152}$ | 1,350 | 600 |
| La Banque du Peuple. | do do | 152 50 | $\mathbf{6 , 8 4 0}$ $\mathbf{2 , 2 5 0}$ | 3,040 1,000 |
| Louis, Joseph. | do dowa. | 50 6 | 2,250 | 1,000 120 |
|  | 435 |  |  |  |

## QUEBEC FIRE ASSURANCE COMPANY-Continued.

LIST OF STOCKHOLDERS-Continued.

| Name. | Residence. | $\begin{gathered} \text { Number } \\ \text { of } \\ \text { Shares. } \end{gathered}$ | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | \$ | \$ |
| Le Boutillier, Phillippe | Gaspé | 3 | 135 | 60 |
| Le Boutillier, Horatio. | do |  | 270 | 120 |
| Lambly, W. H ..... | Inverness. | 8 | 360 | 160 |
| Lelièvre, S., executors of the late. | Quebec. | 6 | 270 | 120 |
|  | do | 4 | 180 | 80 |
| Langevin, Sir H. L., C.B., K.C.M.G. | do | 78 | 3,510 | 1,560 |
| LeMoine, Alexandre, heirs of. | do | 10 | 450 | 200 |
| Lacroix, Edouard.... | do | 73 | 3,283 | 1,460 |
| Lindsay, Hamilton | Kingston. | 42 | 1,890 | , 840 |
| Lepine, Louis...... | Quebec. . | 5 | 225 | 100 |
| Levonard, B... | do | 5 | 225 | 100 |
| Légaré, J. A | do | $\stackrel{2}{8}$ | 90 | 40 |
| Laurie, Archibald | do | 8 | 360 | 160 |
| Letarte, Victor, tuteur. | do | 8 | 360 | 160 |
| Lachance, Numa ... | do | 2 | 90 | 40 |
| Larue, Louise A., in trust | do | 6 | 270 | 120 |
| Messire le Curé de Notre Dame de Qué | do | 40 | 1,800 | 800 |
| Mailloux, J. A..................... | do | 4 | 180 | 80 |
| Mathieu, Delle Zoé | Grondines | 10 | 450 | 200 |
| Mathieu, Delle Adelaide. | do | 10 | 450 | 200 |
| Machin, Miss H. J | Quebec. | 4 | 180 | 80 |
| Molson, John, tutor. | Montreal. | 8 | 360 | 160 |
| Montizambert, Mrs. S., heirs. | Quebec. | 8 | 360 | 160 |
| Moore, Mrs. Widow Samuel. . | Jersey City, N.J. | 8 | 360 | 160 |
| McLimont, Mrs. Sarah E., in trust | Quebrec.... | 20 | 900 | 400 |
| McLimont, Robert . . . . | do | 2 | ¢) | 40 |
| McLimont, Miss Christina | do | 2 | 90 | 40 |
| McLimont, Miss Helena. | do | 2 | 90 | 40 |
| McLimont, William.. | do | 2 | 90 | 40 |
| McLimont, J. C. | do | 12 | 540 | 240 |
| Morgan, Terence, legatees | Ireland. | 30 | 1,350 | 600 |
| Monier, Mad. Malvina. | Quebec. | 6 | 270 | $120^{\circ}$ |
| Marcotte, Mad. Cecile.. |  | 6 | 270 | 120 |
| Molson, William, executors of the late. | Montreal. | 26 | 1,170 | 520 |
| Mitchell, Robert, exec. en usufruit.. | England.. | 1 | 45 | 20 |
| McLimont, Miss Anna F., en usufruit. | Ottawa. | 20 | 900 | 400 |
| Marois, Mgr. C. A.... | Quebec. | 11 | 495 | 220 |
| Molson, Jos. D., tutor. |  | 6 | 270 | 120 |
| Molson, Alex., tutor. | do | 8 | 360 | 80 |
| Molson, John Esdale | do | 8 | 360 | 160 |
| Maclaren, W. M., en usufruit. | Quebec. | 10 | 450 | 200 |
| Miller, Mrs. Elizabeth Auld. | do | 6 | 270 | 120 |
| Macnider \& Co., Jas. ...... | do | 14 | 630 | 280 |
| Norris, Mrs. Widow Thomas | do | 23 | 1,035 | 460 |
| Norris, Thomas Henry. | do | 2 | 90 | 40 |
| Norris, Miss Charlotte. | do | 2 | 90 | 40. |
| Norris, M. L. ....... | do | 1 | 45 | 20 |
| Norris, Miss Helena. | do ..... | 1 | 45 | 20 |
| Nightingale, Mrs. Martha D. | Mobile, Ala. | 5 | 225 | 100 |
| Ostell, Mrs. M. E. . . . . . . | Montreal. | 6 | 270 | 120 |
| Oliver, Frederick, heirs of | Quebec. | 4 | 180 | 80 |
| Phillips, Miss M. C . . . | do | 14 | 630 | 280 |
| Perreault, Mde. M. S | Montreal. | 8 | 360 | 160 |
| Pelletier, Hon. C. A. P | Quebec | 18 | 810 | 360 |
| Pozer, Miss M. M.. | do | 10 | 450 | 200 |
| Poston, William, executors of the late. | do | 28 | 1,260 | 560 |
| Paquet, Mad. Reine. | Montreal. | 6 | 270 | 120 |
| Paradis, L. L., estate of | Quebec | 4 | 180 | 80 |
| Pampalon, Thomas | do | 2 | 90 | 40 |
| Prévost, Mad. Jos. Ed. | do | 2 | 90 | 40 |
| Quebec Bank.... | do | 58 | 2,610 | 1,160 |
| Rousseau, David. | do | 8 | 360 | 160 |
| Renfrew, George R. | do | 150 | 6,750 | 3,000 |
| Robitaille, Dr. Olivier... | do | 22 | -990 | -440 |
| Russell, Mrs. Horatio A. | do | 8 | 360 | 160 |

## Department of Finance-Insurance Branch.

## QUEBEC FIRE ASSURANCE COMPANY-Concluded.

LIST OF STOCKHOLDERS-Concluded.

| Name. | Residence. | $\begin{aligned} & \text { Number } \\ & \text { of } \\ & \text { Shares. } \end{aligned}$ | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | \$ | \$ |
| Robertson, Mrs. Charles. | Hamilton | 5 | 225 | 100 |
| Rinfret, Mrs. Ferd. Rémi | Quebec | 1 | 45 | 20 |
| Simons, Wm. Thomas.... | do | 5 | 225 | 100 |
| Société Ecclesiastique de St. Joseph | do | 4 | 180 | 80 |
| Simons, William............................ | do | 138 | 6,210 | 2,760 |
| Stevenson, Mrs. A. C., executrix and tutrix | do | 4 | 180 | 80 |
| Shaw, Samuel J.. . . ................ . | do | 50 | 2,250 | 1,000 |
| Scott, W. W., executors of the late. | do | 12 | +540 | ${ }^{2} 240$ |
| Simons, John..... | do | 163 | 7,335 | 3,260 |
| Simons, Archibald. | do | 4 | 180 | 80 |
| Samson, C. I., M.D | do | 10 | 450 | 200 |
| Shaw, John... | do | 1 | 45 | 20 |
| Simons, Miss Mary | do | 6 | 270 | 120 |
| Sharples, H. H... | do | 8 | 360 | 160 |
| Savard, Mde. Ve. Edmond | do | 21 | 945 | 420 |
| Scott, A. E....... | do | 2 | 90 | 40 |
| Stuart, Maj.-Gen. E. A | England | 44 | 1,980 | 880 |
| Stuart, Rev. Jas. | do | 44 | 1,980 | 880 |
| Stuart, Gustavus G | Quebec. | 6 | 270 | 120 |
| Stuart, Gustavus G., curator. | do. | 21 | 945 | 420 |
| Stuart, Alma.... | do | 5 | 225 | 100 |
| Samson, Mde. A. | do | 2 | 90 | 40 |
| Têtu, Mgr. H.. . | do | 8 | 360 | 160 |
| Têtu, Vital, heirs of. | do | 84 | 3,780 | 1,680 |
| Tessier, Hon. U. J., estate of. | do | 4 | 180 | 80 |
| Tessier, Cyrille. | do | 6 | 270 | 120 |
| Tessier, Félix..... | do | 12 | 540 | 240 |
| Turcotte, Madame Nazaire. | do | 12 | 540 | 240 |
| Thomson, Andrew . ${ }^{\text {V }}$. ${ }^{\text {a }}$ | do | 34 | 1,530 | 680 |
| Tourangeau, Mde. V. A. J | do | 2 | , 90 | 40 |
| Turner, R........ | do | 86 | 3,870 | 1,720 |
| Turner, R. Ernest. | do | 11 | 495 | 220 |
| Turner, Miss Effie. | do | 8 | 360 | 160 |
| Turner, R., in trust | do | 4 | 180 | 80 |
| Verret, Barth...... | do | 11 | 495 | 220 |
| Valin, Mlle. P. V....... | do | 19 | 450 | 200 |
| Vallée, Prudent, estate of.... | do | 42 | 1,890 | 840 |
| Vocelle, Madame Ve. Olivier. Whitehead Morley W. | do | 6 2 | 270 90 | 120 40 |
| Whitehead, Morley W. Withall, W. J | Montreal | ${ }_{172}^{2}$ | 90 7,740 | 40 3,440 |
| Wallace, Mrs. S. A. P | Quebec. | 19 | 405 | 180 |
| Whitehead, Joseph. | do | 107 | 4,815 | 2,140 |
| Wade, Mrs. Margaret. | do | 3 | 135 | 60 |
| Wilson, Mrs. Florence A. | do | 10 | 450 | 200 |
| Whitehead, Alfred B.... | do | 2 | 90 | 40 |
| Young, D. D., executors of the late. . | do | 46 | 2,070 | 920 |
| Yule, William, executors of the late.. | Montreal. | 20 | 900 | 400 |
| Young, Herman. | Quebec. | 3 | 135 | 60 |
|  |  | 5,000 | \$225,000 | 899,920 |

THE STEAM BOILER AND PLATE GLASS INSURANCE COMPANY.
LIST OF SHAREHOLDERS-(As at 31st December, 1895.)

| Name. | Residence. | Number of Shares. | Amount subscribed for. | Amount paid up in Cash. |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | 8 | \$ |
| Peter Bertwistle. | London, Ont. | 50 | 5,000 | 5,000 |
| John McNee. . | do | 250 | 25,000 | 5,000 |
| John Ferguson. | do | 250 | 25,000 | 5,000 |
| Samuel Wright. | do | 50 | 5,000 | 5,000 |
| Denis Mason... | do | 10 | 1,000 | 1,000 |
| David Mills... | do ${ }^{\text {do }}$ | 5 | 500 | 100 |
| John Morison.-. | Toronto, Ont. | 5 | 500 | 50 |
| F. A. Fitzgerald | London, Ont. | 5 | 500 | 50 |
| E. Jones Parke.. | do | 5 | 500 | 50 |
| Alexander Purdom | do | 368 | 36,800 | 8,800 |
| T. H. Purdom. . | do | 1,002 | 100,200 | 10,050 |
|  |  | 2,000 | \$200,000 | \$40,100 |

## Department of Finance-Insurance Branch.

## THE SUN LIFE ASSURANCE COMPANY OF CANADA.

LIST OF SHAREHOLDERS-(As at 31st December, 1895.)


## THE SUN LIFE ASSURANCE COMPANY OF CANADA-Concluded.

LIST OF SHAREHOLDERS-Concluded.


## Department of Finance-Insurance Branch.

## THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY.

## LIST OF GUARANTORS-(As at 31st December, 1895).

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Annis, Rev. J. W | Chatham. | 1,000 | 600 |
| Ault, Wellington. | Barrie | 200 | 120 |
| Ashton, Rev. Robt | Brantford | 500 | 300 |
| Bell, John... | Belleville. | 1,000 | 600 |
| Bruce, Rev. Geo. | St. John, N.B | 100 | 60 |
| Browlby, W. H., C . | Berlin........ | 10,000 | 6,000 |
| Bowlby, D. S., Dr. | do . | 1,500 | , 900 |
| ${ }_{\text {Burton, }}{ }_{\text {But }}^{\text {W }}$ m. | Toronto | 2,000 1,000 | 1,200 600 |
| Biggar, J. Lyons. | Belleville. | 2,000 | 1,200 |
| Caswell, Thomas.. | Toronto. | 2,000 | 1,200 |
| Cockburn, Rev. E. | Txbridge | ${ }^{2} 500$ | 1300 |
| Campbell, Rev. Isaac | Ottawa. | 500 | 300 |
| Cox, Geo. A. | Toronto | 10,400 | 6,240 |
| Cook, Louisa. | do | - 500 | 300 |
| Denison, G. T., in trust. | do | 1,100 | 660 |
| Ewing, C. E.. | Cobourg. | 500 | 390 |
| Farmer, R. D. | Ancaster. | 1,000 | 600 |
| Fife, J. A., Dr. | Peterborough. | 2,000 | 1,200 |
| Fife, E. J...... | do . | 2,000 | 1,200 |
| Fife, Isaac H | Lang. | 500 | 300 |
| Flett, John | Torento | ¢,500 | 3,900 |
| Henderson, Rev. Andrew | Atwood | 1,000 | 600 |
| Jones, W. C., estate of.. | Paris... $\ldots$ | 100 | 60 |
| Lawran, John Garvin | Syracuse, N.Y | 2,000 | 1,200 |
| Lawrie, Garvin. | Woodbridge | 1,000 | 600 |
| McIntyre, W. T. | Toronto | 1,500 | 900 |
| McLean, Robert | do | 2,060 | 1,200 |
| Moss, Delilah H. | Bluevale. | 500 | 300 |
| Matillives, Dra, J. ${ }^{\text {N }}$ | Toronto | 200 | 120 |
| Nattress, Thomas | do | 2,000 | 1,200 |
| Nattress, John. | Humber. | 400 | 240 |
| Nichol, W., Dr. | Brantford | 1,000 | 600 |
| Nichol, Adam. | Brantford | 1,000 | 600 |
| O'Hara, Henry. |  | 2,000 |  |
| O'Hara, B. B | do | 4,000 | 1,200 |
| O'Hara, H. R | do | 2,100 | 2,400 |
| Philip, D. L., Dr | Brantford | 2,500 | 1,260 |
| Pellatt, H. M... | Toronto.. | 800 | 480 |
| Ross, Hon. Geo. W. | do | 2,000 | 1,200 |
| Robertson, J. A., Dr | Stratford. | 2,500 | 1,509 |
| Sutherland, H . | Toronto | 4,200 | 2,520 |
| Snyder, Frederick | Berlin. | 1,000 | 600 |
| Strathy, H. H.. | Barrie. | 1,500 | 300 |
| Strathy, H. S., Genl. Mgr. | Toronto | 5,000 | 3,000 |
| Thornton, Isabella. | New Richmond, Que | 1,000 | 600 |
| Taylor, Wm. | Toronto ............ | 1,000 | 600 |
| Wilkes, Geo. H | Brantford | 2,000 | 1,200 |
| Wilkes, A. J., Q.C | do | 4,000 | 2,400 |
| Watterworth, Wm. |  | 2,000 | 1,200 |
| Williams, J. A., Dr | do | 500 | 1300 |
| Williams, Joseph. | Goderich | 3,000 | 1,800 |
| Wolverton, Rev. Newton | Woodstock | 1,000 | 600 |
| Warnock, Mrs. M. . | Goderich | 900 | 540 |
|  | Totals | \$100,000 | \$60,000 |

WESTERN ASSURANCE COMPANY.
LIST OF SHAREHOLDERS-(As at 31st December, 1895).


## Department of Finance-Insurance Branch.

## WESTERN ASSURANCE COMPANY-Continued.

LIST OF SHAREHOLDERS-Continued.

| Name. | Residence. | Anount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | 8 |
| Crawford, Mrs. M. | Brampton | 13,080 | 6,540 |
| Cawthra, Eliz. J | Toronto . | 1,000 | 500 |
| Cawthra, Ann Mabel. | do | 2,200 | 1,100 |
| Carpenter, E. R. | do | 2,400 | 1,200 |
| Corlett, Mrs. Margaret | Mimico. | 200 | 100 |
| Comstock, Mrs. Sarah R | New York. | 2,400 | 1,200 |
| Cosens, Miss E. A. | Toronto. | 160 | 80 |
| Colby, Alfred T | do | 1,600 | 800 |
| Carlyle, James, M.D.................... . | do . | 5,000 | 2,500 |
| Carmichael, Wm. | Waburn. | 1,000 | 500 |
| Carmelite Sisters. | Baltimore, Md. | 720 | 360 |
| Cooch, Herbert C. | Toronto | 480 | 240 |
| Cooch, Ernest E. | do | 480 | 240 |
| Camphell, Peter McL | Collingwood | 800 | 400 |
| Cole, Wm. . | Galt. | 1,600 | 800 |
| Cox, F. G., mgr., and Wood, E. R., sec'y, in trust. | Toronto. | 21,360 | 10,680 |
| Clark, A. J................ ............. | Bullock's Corners. | 3,000 | 1,500 |
| Canada Life Assurance Co. | Toronto | 58,440 | 29,220 |
| Davidson, Mrs. Susannah F. | do | 1,480 | 740 |
| Dewar, J. F., M.D., executor estate of late. . | Port Hope | 2,480 | 1,240 |
| Duff, Mrs. Barbara. . . . . . . . . . . . . . . . . . . . . . | Toronto. . | 1,080 | 540 |
| Dupius, Mrs. Annie | Kingston | 800 | 400 |
| Denny, John.... . | Toronto | 4,000 | 2,000 |
| Dalgleish, Miss Grace O | Kamloops .... | 1,040 80 |  |
| Dunlop, Mary Mildred Dight, Norris | Richmond, Va Lucan | 80 800 | 40 400 |
| Dight, Norris.......... | Lucan... <br> Toronto | 8,00 2,000 | 1,000 |
| Dexter, Geo. J | Dallas, Texas. | 1,000 | 500 |
| Dalton, C. C. | Toronto | 4,000 | 2,000 |
| Dunnett, Thomas. | do | 6,000 | 3,000 |
| DesBarres, Rev. Thos. C. | do | 2,000 | 1,000 |
| Ellerby, Rev. Thos. S., estate of late. | do | 4,800 | 2,400 |
| Evans, Ephraim, D.D., estate of late. | London. | 3,440 | 1,720 |
| Ewing, Mrs. 1sabella | Collingwood | 1,000 | 500 |
| Evans, Mrs. Mary E. | Montreal . | 800 | 400 |
| Ewart, Mr. C. S... | Toronto | 1,200 | 600 |
| Eakins, W. George | do | 800 | 400 |
| Erskine, Mrs. Anni | Peterborough | 1,280 | 640 |
| Filton, Herry W. | Orillia....... | 5,400 | 2,700 |
| Fitzgerald, Mrs. G. B | Toronto | 2,400 | 1,200 |
| Fitzgerald, Wm.... | $\underset{\text { Hamilton }}{\text { do }}$ | 200 4,000 | 100 2,000 |
| Fletcher, Rev. D. H. | Toronto | 4,060 | 2,080 |
| Forster, ${ }^{\text {W m m. }}$ | Brampton | 4,840 | 2,420 |
| Foster, Mrs. Jane M | St. Thomas. | 3,280 | 1,640 |
| French, Mrs. E. C. | Deseronto | 160 | 80 |
| Filton, Mrs. Amelia S. R. | Orillia. | 2,000 | 1,000 |
| Forster, Martha. | Toronto | 240 | 120 |
| Fulton, R. R. . . | Woodstock | 6,640 | 3,320 |
| Forbes, Robt. | Guelph. | 8,320 | 4,160 |
| Fitzgerald, Edward G | Toronto | , 320 | 160 |
| Fraser, Thos. E ${ }_{\text {W }}$ | do | 2,000 4,000 | 1,000 2,000 |
| Flavelle, Joseph W.. | do | 4,000 200 | 2,000 100 |
| Ferral, Miss Mary. | do | 80 | 40 |
| Gowans, John...... | do | 4,000 | 2,000 |
| Gormly, Margaret. | do | 2,000 | 1,000 |
| Gordon, Wm. .... | do | 120 6,640 | 60 3,320 |
| Goad, Chas. E. | Montreal. | 4,000 | 2,000 |
| Graham, D., in trust | Belleville | 2,440 | 1,220 |
| Gray, Wm. | New York. | 800 | 200 |
| Gill, Robt. | Ottawa | 800 | 400 |
| Gilkison, Robt. M. | Toronto | 640 | 320 |

## WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS-Continued.

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Gibson, Rev. John | Norwood. | 1,000 | 500 |
| Ganton, Stephen B. | Oakville. | ${ }^{1} 920$ | 460 |
| Gamble, Mrs. Matilda | Toronto | 2,280 | 1,140 |
| Gowan, Hon. Jas. R ... | Barrie. | 6,800 | 3,400 |
| Garrett, Mrs. Minnie L. | Kingston. | 1,000 | 500 |
| Gray, Mrs. M. F. | New York | 1,200 | 600 |
| Gash, Norman B | Toronto... | 1,000 | 500 |
| Gibson, Mrs. Eliz. M. | Hamilton | 4,000 | 2,000 |
| Gibson, M.P., Wm. | Beamsville. | 16,480 | 8,240 |
| Gearing, Sidney B., in trust. | Brighton . | 800 | 400 |
| Graham, Miss Ada....... | Chicago . | 2,000 | 1,000 |
| Gould, Isaac J.... | Uxbridge. | 4,000 | 2,000 |
| Grant, Miss Aggie Gibson. | Beaverton | 2,880 | 1,440 |
| Gearing, Sidney B... | Brighton | 600 | 300 |
| Grassett, Dr. Fred. Le M. | Toronto.. | 1,680 | 840 |
| George, Margaret M. | do . | 1,490 | 740 |
| Gamble, R. D., mgr., in trust. | do | 280 | 140 |
| Gosling, F. J., agt. \& Cassels, D. S., acct., in trust | do . | 123,920 | 61,960 |
| Hague, Geo.. | Montreal | 1,000 | 500 |
| Harris, Lucy L . | Toronto. | +440 | 220 |
| Harris, A. B., in trust for Annie L. Harris.. | Clarkson | 1,600 | 800 |
| Harris, A. B., in trust for Naomie Maud Harris. | do | 1,600 | 800 |
| Harris, Arthur B. | do | 2,000 | 1,000 |
| Harris, Mrs. Mary H. S. V... | do | 1,240 | , 620 |
| Heather, Richard ............. | Toronto.. | 2,800 | 1,400 |
| Hinde, Geo. J | do | 30,000 | 15,000 |
| Hindhaugh, Mrs. Annie L | Oswego. | 320 | 160 |
| Hobson, Edwd. Joseph. | Toronto.. | 6,000 | 3,000 |
| Hornby, Mrs. Mary J | do | 1,320 | ${ }_{660}$ |
| Horne, Geo... ; . | Greenbank | 3,600 | 1,800 |
| Higman, Ely..... | Toronto.. | 10,960 | 5,480 |
| Hobson, J. Henry | Dawlish, Eng | 4,000 | 2,000 |
| Hepburn, Miss Emily. | Montreal.... | 5,120 | 2,560 |
| Hepburn, Miss Florence | do | 4,020 | 2,010 |
| Heplurn, Mrs. Mary L. | do | 2,200 | 1,100 |
| Hornsby, Harry...... | Trefrant, N.W., G.B. | 280 | 140 |
| Hamilton, James. | Belleville | 4,000 | 2,000 |
| Hamilton, Mrs. Jane | Toronto | 200 | 100 |
| Howe, Etna D..... | do | 1,000 | 500 |
| Hindes, B. A., Ralph W | Springfield-on-Credit | 2,000 | 1,060 |
| Hammond, Mrs. Isabella. | Credit.......... . . | 15,440 | 7,720 |
| Hipburn, R. R..... | Toronto. | $\begin{array}{r}1,760 \\ \hline, 2,50\end{array}$ | 880 |
| Hipburn, Clarence ....... | Montreal | :3,280 |  |
| Hooper, Chas. E., estate of. | Toronto. | 2,520 | 1,260 |
| Hill, Miss H. M | do | 2,000 | 1,000 |
| Harris, Lloyd. | Brantford | 6,800 | 3,400 |
| Hockin, Nehemiah. | Toronto | 8,000 | 4,(000 |
| Hodgins, Harry B. . | do | 2,000 | 1,000 |
| Harris, Rev. Elmore <br> Howarth, Miss Sarah Alis | do | 2,800 | 1,400 |
| Howarth, Miss Sarah Alis. Howarth, James Herbert. | do | 3,880 2,000 | 1,940 |
| Howarth, Miss Sarah. . . | do | 3,200 | 1,000 |
| Howarth, Miss Maria | do | 4,400 | 2,200 |
| Harris, Miss Lena. | Brantford | 4,000 | 2,000 |
| Hunt, Miss Emma F. | Hamilton | 2,000 | 1,000 |
| Harvey, Joanna A., in trust | Guelph.. | 490 | 1200 |
| Hewson, Mrs. Fannie B | Niagara Falls | 1,320 | 660 |
| Henderson, John. | Ottawa....... | 5,000 | 2,500 |
| Heakis, Rev. W.. Home Savings and Loan Co... | Willsboro', Pa | 1.600 | 800 |
| Home Savings and Loan Co Hanlin, Mrs. Ellen. . . . . . | Toronto ... | 61,360 | 30,680 |
| Hanlin, Mrs. Ellen... | Torgus | 830 | 440 |
| Irving, L. Homfray .. | Ioronto | , 280 | ${ }_{940}$ |
|  | 44 |  | 940 |

## Department of Finance-Insurance Branch.

## WESTERN ASSURANCE COMPANY-Continued.

LIST OF SHAREHOLDERS-Continued.

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Jackes, Joseph. | Toronto | 7,200 | 3,600 |
| Jackes, Price. | do | 7,280 | 3,640 |
| Jarvis, Salter M., estate of. | do | 2,880 | 1,410 |
| Johnston, Miss Sydney M. | Davenport | 650 | 340 |
| Jones, Rev. Wm...... | Toronto . | 16,600 | 8,300 |
| Jupp, Rev. Win. | do . | 1,920 | 960 |
| Jamieson, Margery C. | do | 2,280 | 1,140 |
| Innis, James, M.P.. | Guelph. | 2,000 | 1,000 |
| Jackes, Mrs. Henrietta. | Eglington. | 800 | 400 |
| Jennings, B., cashier, in trust. | Toronto . | 10,680 | 5,340 |
| Keefer, Wm. Napier.......... | Galt | 2,200 | 1,100 |
| Keeler, Miss Maria H | Brooklyn, N.Y | 1,320 | ${ }_{660}$ |
| Keeth, David S.. | Toronto ....... | 2,600 | 1,300 |
| Kenny, J. J | do | 2,000 | 1,000 |
| King, E. F . | Kingston. | 2,440 | 1,220 |
| King, James.... $\ldots \ldots$. | Quebec.. | 830 | 440 |
| Kirkpatrick, Rev. F. W estate of | Kingston. | 1,200 | 600 |
| Knox, Geo. | Toronto . | 480 | 240 |
| Kirkland, Thos:, M.A | do | 12,640 | 6,320 |
| Kay, Mrs. Annie. | do | 9,880 | 4,940 |
| Kennedy, Mrs. Edith L | Guelph. | 6,120 | 3,060 |
| Kerr, Mrs. Margaret. | Toronto | 5,000 | 2,500 |
| Kay, Mrs. Ellen C.. | do | 3,200 | 1,600 |
| Kirkland, Thos., in trust. | do | 400 | 200 |
| Kay, J. B., and Gordon, Colin F., trustees. | do | 3,000 | 1,500 |
| King, Emma. | Quebec. | 800 | 400 |
| Kerman, Wm. S. | Toronto | 400 | 200 |
| Kennedy, Isabella C. | Pembroke | 400 | 200 |
| Kenny, Mrs. Margt. | Brampton | 3,000 | 1,500 |
| Kirk, J. F., manager, in trust. | Toronto. | 10,000 | 5,000 |
| Kemp, J. C., manager, and John Aird, assistant manager, in trust | do | 77,320 | 38,660 |
| Kemp, J. C., manager, and Fitton, H. W., accountant, in trust | do | 8,080 | 4,040 |
| Lee, W. S., in trust. . . . . . . . . . . . . . . . . . . . | do | 2,000 | 1,000 |
| Lawrence, G. W.. | Stratford | 800 | 400 |
| Landon, Zebulon. | Simcoe. | 40,000 | 20,000 |
| Little, Rev. Jas. | Richmond, Va. | 1,000 | , 500 |
| Land, R. E. A | Hamilton. | 2,000 | 1,000 |
| Logan, Wm. | Toronto do | 1,200 4,000 | 600 |
| Lamport, H. ${ }_{\text {L }}$ | Cheltenh | 4,000 | 2,000 |
| Macpherson, R. D., estate late. | Montreal. | 11,400 | 5,700 |
| Maddison, Mrs. E. A., in trust. | Toronto . | ${ }^{4} 400$ | 200 |
| Maddison, C. E., executors estate late.. | do | 40 | 20 |
| Magrath, Wm., estate late. | do | 4,640 | 2,320 |
| Manning, Alex. | do | 16,000 | 8,000 |
| Masson, Wm... | Whitby | 4,880 | 2,440 |
| Mathieson, Geo. | Niagara Falls. | 80 | 40 |
| Millar, R. S., estate | Toronto ... | 320 | 160 |
| Morrison, Angus, estate late................. | do | 2,000 | 1,000 |
| Munshaw, Mrs. Sarah Ann. Murray, Geo.............. | Churchville | 800 8,080 | 400 4,040 |
| Murray, Geo.......... | Churchville do | 8,080 8,840 | 4,040 4,420 |
| Mathew, Miss Jessie... | Montreal. | 2,800 | 1,400 |
| Milford, Geo. | Toronto | 8,000 | 4,000 |
| Milne, David Alex.. | do | 400 | 200 |
| Marks, Amelia Price. | Deer Park | 1,000 | 500 |
| Myles, Wm. N. | Hamilton | 1,400 | 700 |
| Murray, Rev. J. | Grimsby. | 800 | 400 |
| Massachusetts Benefit Life Association, in trust. | Boston, Mass. | 1,680 | 840 |
| Macnamara, C. C | Toronto | -520 | 260 |
| Maughan, $\mathbf{N}$. | do | 2,000 | 1,000 |
| Moat, R. \& Co... .......................... | Montreal 445 | 360 | 180 |

## WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS-Continucd.

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Marks, A. S. H., in trust. | Toronto | 800 | 400 |
| Macdonald, Chas. F., M.D | Hamilton | 1,600 | 800 |
| Miller, Mrs. Eliz. A | Toronto | 1,200 | 600 |
| Maddison, Mrs. E. A | do | 2,000 | 1,000 |
| Macpherson, Miss K. L | Montreal | 200 | 100 |
| Miller, D., manager, in trust. | Toronto | 53,800 | 26,900 |
| Moffatt, N., assistant manager, in trust | do . | $\stackrel{4,000}{ }$ | 2,000 |
| MacFiggins, Malcolm . . . . . . . . . . . | Colborne. | 2,000 | 1,000 |
| McCarthy, D'Alton, trustee | Toronto | 1,400 600 | 700 300 |
| McDiarmid, Rev. H. J. ... | Kemptville. | 1,600 1,000 | 300 500 |
| McMurrich, Geo.. . . . . . | do | 4,400 | 2,200 |
| McMurrich, Geo., in trust | do | 800 | 400 |
| McMurrich, Prof. J. P. | do | 4,400 | 2,200 |
| McMurrich, Mrs. Minnie G | do | 400 | 206 |
| McMurrich, W. B., in trust. | do | 3,640 | 1,820 |
| McMurrich, W. B., in trust. | do | 3,120 | 1,560 |
| McMurrich, W. B., and Geo., in trust. | do | 3,120 | 1,560 |
| McMurrich, W. B., and Geo., in trust. | do | 1,240 2,000 | 620 1.000 |
| McMurrich, W. B................. | do | $\mathbf{2 , 0 0 0}$ 1,840 | 1,000 920 |
| McMurrich, J. D. . . . . . . . . . . . . . . . . | do | 160 | 80 |
| McGee, David. | do | 8,000 | 4,000 |
| McCuaig, Mrs. Matilda L. B. | Belleville. | 5,000 | 2,500 |
| McCaller, Mrs. W. J., in trust | St. Catharines | 80 | 40 |
| McMaster, Mrs. Fannie A | Toronto | 600 | 300 |
| McNally, Rosa R. | Baltimore, Md. | 360 | 180 |
| McCalla, M. S. | St. Catharines | 4,720 | 2,360 |
| McGregor, John, in trus | Toronto | 840 | 420 |
| McGillivray, Thos. A. | Whitby | 1,240 | 620 |
| McArthur, Margaret. | Toronto | 2,000 | 1,000 |
| Nevitt, Mrs. E. E | do | 1,000 | 500 |
| Nordheimer, S | do | 2,000 | 1,000 |
| Neilson, Hugh.... | do | 2,000 | 1,000 |
| Niven \& Co., J. K. | do | 400 | 200 |
| Orr, Mrs. J. E., estate of | do | 800 | 400 |
| Osborne, Jas. K. | do | 4,000 | 2,000 |
| Oxnard, G. A | Guelph. | 1,600 | 800 |
| Ogden, M. W., in trust | Toronto | 960 | 480 |
| Osborne, J. W...... | do | 200 | 100 |
| Osborne, H. C. | do | 200 | 100 |
| Osborne, J. E. K | do | 200 | 100 |
| Oliver, Mrs. Elizabeth | Trenton | 3,600 | 1,800 |
| Osborne, Jas. K., in trust. | Toronto | 1,800 | 900 |
| Osborne, Ino. P......... | do | 200 | 100 |
| O'Flynn, Fred. W | Madoc . | 10,400 | 5,200 |
| Patterson, John H. | Toronto | 1,200 | 600 |
| Paterson, Thomas. |  | 5,000 | 2,500 |
| Paterson, Rev. Thos. W | Deer Park | 3,360 | 1,680 |
| Patton, Joseph C. | Toronto | 5,840 | 2,920 |
| Patton, Joseph C., in trust | do . ${ }^{\text {do, }}$ | 4,440 | 2,220 |
| Peters, Geo....... | Peterboro' | 800 | 400 |
| Pipe, executors estate of late | Berlin. | 1,000 | 500 |
| Postlethwaite, Colin W. | Toronto | 400 | 200 |
| Pyper, Mary | do | 2,760 | 1,380 |
| Perry, Mrs. Elizabeth | do | 1,080 | 540 |
| Parker, Stephen J | Owen Sound | 16,000 | 8,000 |
| Price, Miss Lavinia. | Deer Park | 800 | 400 |
| Pottinger, John. | Hamilton | 800 | 400 |
| Perry, Charles. | Scarboro'. | 1,320 | 660 |
| Paterson, John A. | Toronto | 800 | 400 |
| Patten, Mrs. D., in trust. | Quebec. | 8,680 | 4,340 |
| Paterson, Mrs. Florence J | Toronto | 2,000 | 1,000 |
| Pellatt \& Pellatt. | do | 240 | 120 |
| Peterkin, Mrs. Rebecca. | do | 5,600 | 2,800 |

Department of Finance-Insurance Branch.

## WESTERN ASSURANCE COMPANY-Continued.

LIST OF SHAREHOLDERS-Continued.

| Name. | Residence. | Amount Subscribed for. | Amount paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Ramsay, Wm | Toronto | 19,000 | 9,500 |
| Rathbun, Herbert B | Deseronto | 160 | 80 |
| Rathbun, Mrs. Jean. | do | 1,600 | 800 |
| Rathbun, E. W., in trust. | do | 840 | 420 |
| Rathbun, F. S., in trust . | do | 520 | 260 |
| Rathbun, Bunilla........ | do | 2,440 | 1,220 |
| Reid, Rev. J. Y., and Rev. William Grigg, trustees. | Toronto | 4,000 | 2,000 |
| Ridout, Percival F. | do | 2,200 | 1,100 |
| Rubinson, Christopher | do | 11,680 | 5,840 |
| Ross, Elizabeth P.... | Port Hope. | 200 | 100 |
| Rothwell, John, estate of late | Kingston. | 320 | 160 |
| Rutherford, Mrs. Mary M. | Toronto. | 640 | 320 |
| Rutherford, Miss Fannie. | do | 440 | 220 |
| Rutherford, Miss Amy E................ | do | 440 | 220 |
| Rutherford, E. C., executors, estate of late. | do | 840 | 220 |
| Routh, J. H | Montreal | 800 | 400 |
| Roger, Mrs. Helen S | St. Catharines | 2,280 | 1,140 |
| Roger, Rev. Walter M | do | 3,240 | 1,620 |
| Rennie, Rev. John............. | Manitowaning | 480 | 240 140 |
|  | Deseronto | 280 | 140 120 |
| Rathbun, F. S., in trust for J. McM. ........ | do do | 240 600 | 120 300 |
| Rathbun, F. S., in trust for Mrs. Jean. . . . . . Rathbun, Herbert B . . . . . . . . . . . | do do | 600 440 | 300 220 |
| Rordans, Mrs. Charlott M | Toronto . | 1,600 | 800 |
| Reardon, Henry F. | Philadelphia | 160 | 80 |
| Ross, Wm ....... | Toronto ..... | 800 | 400 |
| Robinson, Elizabeth, in trust | do | 80 | 40 |
| Rogers, Miss Rosa N | do | 6,000 | 3,000 |
| Robinson, Elizabeth | do | 1,440 | 720 |
| Reid, G. P. and Denison, C. A., acct., in trust | do | 27,920 | 13,960 |
| Ross, Charles C... | do | 2,400 320 | 1,200 |
| Scott, Mrs. Jessie | Quebec. | 320 21,600 | 160 10,800 1 |
| Scott, John. | Toronto . | 21,600 3,200 | 10,800 1,600 |
| Seels, John H., estate of late. | Toronto . | 1,800 | 900 |
| Sharp, Geo., executor estate of late | do | 24,000 | 12,000 |
| Sherrard, Mrs. Eliza Ann. | do | 4,480 | 2,240 |
| Smith, Alex | do | 4,000 | 2,000 |
| Smith, A. M., executor estate of late.. ..... | do | 32,000 | 16,000 |
| Smith, Miss Jane. . . . . . . . . . . . . . . . . . . . . . . | do | 2,000 | 1,000 |
| Smith, Mrs. Mary Ann | do | 10,800 | 5,400 |
| Smith, Goldwin. | do | 4,800 | 2,400 |
| Smith, Henry Eberts | do | 6,000 5,000 | 3,000 2,500 |
| Smith, Larratt W Sutherland, Mary B | Vancouver, ${ }_{\text {do }}$ B.C. | 5,000 80 | 2,500 40 |
| Symons, Eliza Frear | Toronto ........ | 760 | 380 |
| Spragge, Albert W. | Cobourg. | 840 | 420 |
| Sinclair, Jno., executor estate of late. | Toronto | 4,800 | 2,400 |
| Small, Catharine G. . . . . . . | Sarnia | 1,840 | 920 |
| Sproule, Miss E. J. | Toronto | 3,120 | 1,560 |
| Smith, Dr. Andrew | do | 2,640 $\mathbf{2 , 0 0 0}$ | 1,320 1,000 |
| Smith, Andrew W | do | 2,000 | 1,000 6,200 |
| Stayner, T. S. | do | 12,400 1,880 | 6,200 940 |
| Stanley, Bernard. | Lucan | 4,560 | 2,780 |
| Stanley, M. Lucretta | do | 800 | 400 |
| Stanley, Charlotte M | do | 920 | 360 |
| Stanley, Mary E | do | 1,200 | 600 340 |
| Scott, Jas., jr. | Toronto | 680 2,000 | 340 1,000 |
| Sintzel, Henry... | do | 1,400 | 1,000 |
| Sills, Mrs. May J... . . . . . . | do | 23,920 | 11,960 |
| Sidey, J. Henry.......... | Cobourg. | 800 | 400 |
| Sewell, Mrs. Winnifred E | Hamilton. | 800 | 400 |

## WESTERN ASSURANCE COMPANY—Concluded.

LIST OF SHAREHOLDERS-Concluded.

| Name. | Residence. | Amount Subscribed for. | Amount Paid up in Cash. |
| :---: | :---: | :---: | :---: |
|  |  | \$ | \$ |
| Stanley, Albert E. | Lucan | 400 | 200 |
| Stewart, Rev. Wm | Torento | 2,000 | 1,000 |
| Stanley, Aljoe E. | Lucan. | 520 | 260 |
| Stanley, Mrs. Jennie. | do | 1,000 | 500 |
| Stewart, Miss Jane | Toronto | 1,000 | 500 |
| Stewart, Miss Margaret | do | 1,000 | 500 |
| Stewart, John. . | do | 600 | 300 |
| Sewell, Henry de Quincy | Port Arthur | 1,400 | 720 |
| Smith, W. H., manager in trust. . . . . | Toronto.. | 68,720 | 34,360 |
| Sloane, W. P., manager in trust. .... |  | 40,600 | 20,300 |
| Stark, John \& Co. . . . . . . . . . . . | do .. | 4,000 | 2,000 |
| Stewart, F. J., in trust. | do | 80 | 40 |
| Strathy, H. S., general manager in trust. | do | 54,600 | 27,000 |
| Talbot, Marcus, estate of late............ | do | 200 | 100 |
| Thompson, Robt .... | do | 34,280 | 17,140 |
| Thorburn, Miss Mary | do $\ldots$ | 560 | 280 |
| Thomas, Mrs. Mary M | Lyster, Que. | 3,640 | 1,820 |
| Thomas, Wm. Stone... | do | 1,240 | 620 |
| Todd, Thomas ..... | Toronto | 4,000 | 2,000 |
| Thompson, Malcolm | Montreal | 5,200 | 2,600 |
| Turnbull, Mrs. L. | Hamilton. | 6,640 | 3,320 |
| Turner, Frank. | Bracondale | 4,000 | 2,000 |
| Temple, Mrs. Margaret Jane | Toronto. | 160 | 80 |
| Taylor, Miss Annie Maria... | do | 160 | 80 |
| Vidal, Lt.-Col. B. Henri.. | London. | 800 | 400 |
| Webb, Thos., executor estate of late. | Toronto | 2,000 | 1,000 |
| Wilkes, Alfred J . . . . . . . . . . . . . . . | Brantford | 3,280 | 1,640 |
| Wills, Alex..... | Toronto | 5,000 | 2,500 |
| Wills, Thomas | Belleville. | 4,880 | 2,440 |
| Wilson, W. B. | Davenport | 3,000 | 1,500 |
| Wood, Hon. S. C. | Toronto | 4,000 | 2,000 |
| Whitney, Albert.. | Prescott. | 16,000 | 8,000 |
| Watmore, Mrs. Annie... | Fredericton | 2,640 | 1,320 |
| Webster, A. F., in trust. | Toronto | 1,240 | 620 |
| Wood, Peter....... | Brantford | 4,000 | 2,000 |
| Wood, S. G., in trust. | Toronto | 1,200 | 600 |
| Webb, Albert E., in trust. | Brighton | 1,000 | 500 |
| Webb, Miss Lillie M. |  | 1,000 | 500 |
| Wcod, John A. | Toronto .. | 4,000 | 2,000 |
| White, Mrs. Mary Ann. | Deer Park | 12,000 | 6,000 |
| Winstanley, Mrs. Emily | Goschen, Cal | , 800 | 400 |
| Young, Mrs. Margaret | Toronto | 1,000 | 500 |
|  |  |  |  |

## Department of Finance-Insurance Branch.

## Statement of Assessment made on Companies as under, for Year ending 31st March, 1895, in accordance with "The Insurance Act."

| Companies. | Assessment. | Companies. | Assessment. |
| :---: | :---: | :---: | :---: |
|  | \$ cts. |  | \$ cts. |
| Accident. | 359 | Metropolitan Life. | 6570 |
| Ætna. | 8573 | Metropolitan Plate Glass. | 063 |
| Ætna Life | 31653 | Mongenais, Boivin \& Co. | 745 |
| Agricultursl, of Watertown. | 2364 | Mutual Life. . . . . | 37457 |
| Alliance. | 9416 | Mutual Reserve Fund. | 16869 |
| Atlas | 6192 | National of Ireland | 6192 |
| American Surety Co. | 182 | New York Life. | 42633 |
| Boller Inspection. | 1349 | North American. | 24326 |
| British America. | 12794 | North British and Mercantile | 23143 |
| British and Foreign Marine | 345 | Northern........... | 8693 |
| British Empire. | 11070 | Norwich and London Accident. | 143 |
| Caledonian <br> Canada Acciden | 7911 | Norwich Union. | 28361 |
| Canada Life. | 97030 | Phenix, of Brooklyn. | 4818 |
| Canadian and European. | 998 | Phœenix, of London. | 14016 |
| Catholic Mutual... | 7114 | Phœnix Insurance Company | 10381 |
| Commercial Travellers | 1184 | Provident Savings. . . | 4641 |
| Commercial Union. | 21699 | Provincial Provident. | 7971. |
| Confederation. | 43300 | Quebec | 4655 |
| Connecticut Fire. | 1765 | Queen, of America. | 14823 |
| Govenant Mutual. | 4491 | Reliance. | 405 |
| Dominion Burglary | 936 | Reliance Marine. | 445 |
| Dominion Life. | 2399 | Royal. | 31803 |
| Dominion Plate Glass. | 479 | Scottish Union | 6453 |
| Dominion Safety Fund. | 1572 | Standard. . | 26370 |
| Eastern. | 8830 | Star | 874 |
| Equitable | 37181 | Steam Boiler and Plate Glass. | 360 |
| Federal | 14285 | Sun Insurance Office. | 6860 |
| Germania | 700 | Sun Life. | 47304 |
| Great West | 5918 | Temperance and General. | 6951 |
| Guarantee. | 1951 | Travelers | 12994 |
| Guardian. | 15451 | Union Mutual. | 6717 |
| Hartford. | 7773 | Union Society. | 10346 |
| Home | 536 | United Fire. | 8417 |
| Insurance Co. of North America. | 4461 | United States Life. | 2802 |
| Imperial. | 10010 | Western | 17802 |
| Lancashire... | 14035 | Woodmen of the World | 810 |
| Liverpool and London and Globe Lloyds' Plate Glass. | 18187 598 | Retired Companies. |  |
| London Assurance. | 6472 | Retired Companies. |  |
| London Guarantee and Accident | 5875 | Connecticut Mutual. | 2701 |
| London and Lancashire Fire.... | 9172 | Edinburgh Life. | 426 |
| London and Lancashire Life. | 11600 | Life Association of Scotland. | 2476 |
| London Mutual Fire | 8380 | National Life. | 121 |
| London Life. . | 7133 | North Western. | 925 |
| Manchester Fire. | 10223 | Phœnix Mutual Life. | 1403 |
| Manufacturers', Guarantee and Accident | 3912 | Scottish Anicable. | 328 |
| Manufacturers' Life.................. | 1385 | Scottish Provident | 116 |
| Massachusetts Benefit Association...... <br> Mercantile . | 9894 869 | Total | \$9,731 08 |
|  |  |  |  |

## Department of Finance-Insurance Branch.

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## PRELIMINARY STATEMENTS

# LIFE INSURANCE COMPANIES 

## IN CANADA

FOR THE YEAR ENDING 31st DECEMBER

$$
1895
$$

[No. 4a-1896.]

## Department of Finance-Insurance Branch.

Office of the Superintendent of Insurance,
Ottawa, 6th February, 1896.
Hon. Geo. E. Foster,
Minister of Finance.
Sir,-I have the honour herewith to submit the preliminary statements of the life insurance companies for the year 1895, provided for by subsection 8 of section 20 of the Insurance Act.

> I have the honour to be, sir, Your obedient servant, W. FITZGERALD, Supt. of Insurance.

## Department of Finance-Insurance Branch.

## LIST OF COMPANIES

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

[^84][^85]
## Department of Finance-Insurance Branch.

## THE ATNA LIFE INSURANCE COMPANY, OF HARTFORD, CONN.

## Preliminary Statement for Year ending 31st December, 1895.

## Premium Income in Canada.

| Cush received for premiums. | 445,644 81 |
| :---: | :---: |
| Premium obligations taken in part pay | 6,901 86 |
| Premiums paid by dividends. | 112,933 92 |
| Total premium income. | 564,480 59 |

## Payments for Claims in Canada.


Cash paid for matured endowments.... . . . . . . . . . . . . . . . . . . . . . . . . . $\$$ 236,826 97
Premium obligations used in payment of same ..... 9,87736
Total net amount paid for matured endowments ..... 246,704 33
Total amount paid for death claims and matured endowments ..... $\$ 463,26222$
Miscellaneous.
Number of new policies reported during the year as taken in Canada......... ............. . ....................... .......................... 392
Amount of said policies. ..... 625,00000
Number of policies become claims ..... 389
465,358 32
Amount of said claims.
Claims for death losises unpaid, but not resisted. ..... \& 5,934 66
Clains for matured endowments due and unpaid ..... 8,847 00
Total claims for death losess and matured endowments ..... 14,781 66
Amount of claims resisted ..... None.
Number of policies in force in Canada at date ..... 12,302
Net amount in force at 31st December, 1895 ..... $15,889,36114$

## THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

## Preliminary Statement for the Year ending 31st December, 1895. Premiun Income in Canada.

| Cash received for premiums............ ................................... \$ | 228,836 71 |
| :---: | :---: |
| Cash received for annuities. | 2,000 00 |
| Total. . . ........ . ..... ........................................\$ | 230,836 71 |
| Deduct premiums paid to other companies for reinsurance. | 13,580 15 |
| Total premium income...................................... $\$$ | 217, 2565 |

Paynients for Claims in Canada.

| Cash paid for matured endowments, Deduct amount receised from other companies for reinsured endowments | 815,726 1,442 100 |  |
| :---: | :---: | :---: |
| Net amount paid for matured endowments. |  | 14,683 50 |
| Carh paid for death claims.. |  | 42,998 50 |
| Total amount paid for death claims and matured endowme | ts ........\$ | 57,682 00 |

## Miscellaneous.


Number of policies become claims in Canada. .............. .. ......... 22
Amount of said claims...... ......... ............................... .......... 59,74650
Amount of said claims reinsured in other licensed companies in
Canada ............................................................... 1,04250
Claims for death losses due and unpaid......... ............................ 1,02200
Amount of claims resisted-in suit. .......................................... $5,000 \quad 00$
Number of policies in force in Canada at date........ .... .. ..... 2,914
Amount of said policies. ..... ......... ..... ..... ................. . $86,443,774,88$
Bonus additions thereon. ............... .......... .................... 74,647 ' 14
Total..... ............. ................. . . ........ . $8 \mathbf{8} \mathbf{6}, 518,422 \mathbf{6 2}$
Amount of said policies reinsured in other licensed companies in
Canada...................................................................... 271,843 00
Net amount in force at 31st December, 1895 ...... ....... ................ $6,240,57902$
(Received 1st February, 1896.)
THE CANADA LIFE ASSURANCE COMPANY.
Preliminary Statement for Year ending 31st December, 1895.
Premium Income during the Year.
Cash received for premiums........ .............. ... .......................... $\$ 1,840,64111$

Total........................ ......................................\$ 2,020,091 14
Deduct premiums paid to other companies for reinsurance............... 13,199 97
Total premium income......... ....... ... .... ....... ...... $\$ 2,006,89117$

## Department of Finance-Insurance Branch.

# CANADA LIFE-Continued. <br> Payments for Claims. 



## Payments for Claims.



Total amount paid for death claims and matured endowments... . ........................ ..... .. ......... ..... $\$$
$\$ \quad 97,90635$
59 Victoria. Sessional Papers (No. 4A.) ..... A. 1896
CANADA LIFE-Concluded.
Miscellaneous.
Number of new policies reported during the year as taken out- side of Canada ..... 382
Amount of said policies .....  $\$ 1,299,20000$
Number of policies become claims outside of Canada ..... 24
Amount of said claims141,582 55
A mount of above claims reinsured in other companies ..... 24,416 67
Claims for death losses unadjusted but not resisted ..... 20,800 00
Number of policies in force outside of Canada at date ..... 1,599
Amount of said policies.Amount of said policies reinsured in other licensed companies in Canada 135,91999Net amount in force, 31st December, 189 s4,972,472 01
THE COMMERCIAL UNION ASSURANCE COMPANY (Limited).
Preliminary Statement of life business for the Year ending 31 st December, 1895.
Premium Income in Canada.
Cash received for premiums. .....  $\$$ ..... 16,414 55
Yremiums paid by dividends
Yremiums paid by dividends ..... 4445 ..... 4445
Total premiam income ..... \$ 16,459 00Payments for Claims in C"anada.
Cash paid for death losses (including \$1,963.46 bonus additions) ( $\$ 4,059.53$ of this amount accrued in 1894). ..... 7,248 65
Cash paid for matured endowments. ..... $1,005 \quad 27$
Total amount paid for death claims and matured endowmento\$ ..... 8,253 92
Miscellaneous.
Number of new policies reported during the year as taken in Canada ..... 4
A mount of said policies. .....  ..... 27,000 00
Number of policies become claims in Canada. ..... 3
Amount of said claims (including $\$ 2,067.4$ ! bonus additions) ..... 7,907 41Clains for death losses adjusted but not due (including $\$ 1,279.68$bonus additions)3,71301
A mount of claims resisted. None
Number of policies in force in Canada at date ..... 282
Amount of said policies. ..... 551,623 56
Bonus additions thereon ..... 86,95i 34
Net amount in force, 31st December, 1895 ..... 638,580 90

# Department of Finance-Insurance Branch. 

THE CONFEDERATION LIFE ASSOCIATION.
Preliminary Statement for Year ending 31st December, 1895.
Premium Income during the Year.
Cash received for promiums ..... $\$$ ..... 784,497 21
Premiums paid by dividends ..... $6+, 11422$
Citsh received for annuitios ..... 9,008 00
Total 857,619 43
Deduct premiums paid to other companies for reinsurance ..... 4,745 06
Total premium income ..... 852.87437
Payments for Claims.
Net amount paid for death losses (\$11,774.25 of which accrued in previous years) ..... \$ 165,940 42
Cash paid for matured endowments ..... 75,44400
Total paid for death claims and matured endowments ..... 241,384 42
Miscellaneous.
Number of new policies reported during the year as taken ..... 2,292
Amount of said policies$\$ 3,347,55000$Number of policies become claims (including 45 maturod endow ments)during the sear.......... ........ ................. ...... ......... .... . 166
A mount of said claims (including maturod endowments, \$75,444.00) ..... 247,291 00
A mount $0^{+}$claims unadjusted, not resisted ..... 19,936 09
A mount of claims unsettled, resisted ..... None
Number of policies in force at date ..... 17,590
Amount of said policies ..... $\$ 26,430,74400$Bonus ad titions thereon180,974 00Total.................................................... . . $\mathbf{\$ 2 6 , 6 1 1 , 7 1 8} 00$Amount of said policies reinsured in other licensed companies inCanada, including $\$ 1,463.00$ bonus additions.184,244 00
Net amount in force at 31st December, 1895 ..... $26,427,47400$
(Received 1st February, 189.6.)
Statement of business done outside of Canada.
(Included in above Statement.)
Cash recuived for premiums ..... 5,518 90
Number of new policies reported during the year as taken outside of Canada. ..... 56
A mount of said policies ..... 66,500 00
Number of policies become claims ..... None
Number of policies in force at date ..... 134A mount of said policies173,50000

# THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY. 

## Preliminary Statement for the Year ending 31st December, 1895. Premium Income in Canada.

| Cash received for premiums.................................. ...... ........ $\$$ | 26,073 08 |
| :---: | :---: |
| Premiums paid by dividends | 18,621 96 |
| Total premium income... ............ ............. ........ \$ | 44,695 04 |
| Payments for Claims in Canada. |  |
| Cash paid for death losses.............. .................. ................. \$ | 72,205 00 |
| Cash paid for matured endowments | 49,507 00 |
| Total amount paid for death claims and matured endowments........ \$ | 121,712 00 |
| Miscelluneous. |  |
| Number of policies become claims during the year in Canada...... 0 |  |
| Amount of said claims.................. ............ ..... . ................. \$ | 135,057 00 |
| Claims for death losses adjusted but not due. | 12,345 00 |
| Clair. for matured endowment due and unpaid. | 1,000 00 |
| Number of policies in force at date......... .................. .. .... 814 |  |
| Net amount in force at 31st December, 1895. | 1,757,436 00 |

(Received 6th February, 1896.)

## DOMINION LIFE ASSURANCE COMPANY.

# Preliminary Statement for Year ending 31st December, 1895. Premiun Income during the Year. 

Casb received for premiums...... .............................................\$ 53,519 3t
Premiums paid by dividends.................................................. 50244
Total...... ........................................... ............ \$ 54,021 78
Deduct premiums paid to other companies for reinsurance.......... 63674
Total premium income .......... ............................ \$ 53,395 04
Payments for Claims.
Net amount paid for death claims ....................................... . 8 4,000 00

## Miscellaneous.

Number of new policies reported during the year as taken....... 453
Amount of said policies......................... ................................. \$
541,350 00
Number of policies become claims......... .................................. 6
Amount of said claims....... ... ............................................... $\quad 7,07000$
Amount of claims unsettled, not resisted .... .............................. . 3,07000
Amount of claims unsettled, resisted...... ................................... None.
Number of policies in force at date..................................... 1,600
Amount of said pricies . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $82,051,809$
Bonus additions thereon. .................................................... . . 2,805
Total . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $82,054,614$
Amount of said policies reinsured in other licensed companies in
Canada. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 29,0 ,0я
Net amount in force at 31st December, 1895.
2,025,614 00
(Received 17th January, 1896.)

# Department of Finance-Insurance Branch. 

## THE EDINBURGH LIFE ASSURANCE COMPANY.

Preliminary Statement fir the Year ending 31st December, 1895.
Premium Income in Canada.
Cash receired for premiums.............................................. $\$ 1$

## THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Preliminary Statement for the Year ending 31bt December, 1895.
Premium Income in Canada.

| Cash received for premiums. | 638,045 31 |
| :---: | :---: |
| Premiums paid by dividends | 16,913 と6 |
| Cash received for annuities.. | 3,904 00 |
| Total premium | 658,863 17 |

Payments for Claims in Canada.

Total amount paid for death claims and matured endowments...... .. $\$ \quad 304,21626$
59 Victoria Sessional Papers (No. 4A.) ..... A. 1896
EQUITABLE LIFE—Concluded.
Miscellaneous.
Number of new policies reported during the year as taken in Canada ..... 743
Amount of said policies ..... \$ 1,557,040 00
Number of policies become claims in Canada ..... 113
Amount of eaid claims. ..... 311,53000
Claims for death losses due and unpaid ..... \$5,500
do unadjusted but not resisted ..... $.4,876$
Total claims for death losses ..... 10,376 00
Claims for matured endowments due and unpaid ..... 1,300 00None.
Number of policies in force in Canada at date
Amount of said policies. . $19,098,91800$None.Bonus additions thereon, estinated130,800 00
Net amount in force 31st December, 1895 ..... 19,229.718 00(Received 1st February, 1896.)
THE FEDERAL LIFE ASSURANCE COMPANY.
Preliminary Statement for the Year ending 31st December, 1895. Premium Income During the Year.
Cash received for premiums ..... $.8 \quad 238,24794$
Premium obligations taken in part payment of premiums ..... 10,166 62
Premiums paid by dividends ..... 20,202 95
Cash received for annuitien ..... 96560
Total \$ 269,583 11
Deduct premiums paid to other companies for reinsurance. ..... 11,93576
Total premium income $\$ \quad 257,64735$
Payments for Clains.
Cash paid for death losses (of which $\$ 1,000$ accrued in 1894) ..... $\$ 81,50000$
Deduct amount received from other companies for reinsured death claims ..... 10,00000
Net amount paid for death claims ..... 71.50000
Net amount, paid fior endowment claim ..... 2,000 00
Totai amount paid for death claims and matured endowments ..... 73,500 00
Miscellaneous.
Number of new policies reported during the year as taken ..... 1,359
Amount of said policies \$ 1,823,050 00
Number of policies become claims. ..... 46
Net amount of policies become claims ..... 94,500 00
Amount of claims unsettled, not resisted ..... 12,173 1?Amount of claims unsettled, resistedNone.
Number of policies in force at date .....  5.775
Amount of said policies \$10,664,227 26 Deduct amount reinsured in other licensed companies in Canada ..... 508,000 00
Net amount in force at 31st December, 1895$10.156,22726$
(Received 28th January, 1896.)
Department of Finance-Insurance Branch.
THE GERMANIA LIFE INSURANCE COMPANy.
Preliminary Statement for the Year ending 31st December, 1895.
Premium Income in Canada.
Cash received for premiums ..... \$ 13,490 80
Premiums paid by dividends ..... 10103
Total premium income ..... $\$ \quad 13,59183$
Payments for Claims in Canada.
Cash for death claims ..... $\$ \quad 6,00000$
Miscellaneous.
Number of new policies reported during the year as taken in Canada ..... 1
Amount of said policy ..... 3
Number of policies become claims in Canada ..... 6,000 00
Number of policies in force in Canada at date ..... 152
Amount in force the...... ..... 1,605 00
Total net amount in force at 31st December, 189.) ..... 294,376 00
(Received 28th January, 1896.)
'THE GREAT WEST LIFE ASSURANCE COMPANY.
Preliminary Statement for Year ending 31st December, 1895.
Premium Income during the Year.
Cash received for premiums ..... \$ 122,785 87
Cash received for annuities ..... 1,600 00

Total ..... | $\$ \quad 124,385$ | 87 |  |
| ---: | ---: | ---: |
|  | 1,735 | 14 |

Total premium income ..... 122,650 73
Payments for Claims during the Year.
Cash paid for death claims ..... 22.72926
Miscellaneous.
Number of new policies reported during the sear as taken ..... 974
Amount of said policies1,682,200 00
Number of policios become claims ..... 18
Net amounl of policies become claims. ..... 22,769 26
Number of policies in force at date ..... 2,818
Amount of said policies. ..... 5,071,150 00Deduct amount reinsured in other licensed companies in Canada....... 136,30000Net amount in force, 31st December, 1895$4,934,850 \quad 00$
(Received 31st January, 1896.)THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.Preliminary Statement of life business for Year ending 31st December, 1895.Premium Income in Canada.
Cash received for promiums .....  ..... 6,74481
Payments for Cluims in Canada.
Cash paid for death losses. .....  $\$ 1 \mathbf{1 5 , 6 6 8 7 5}$
Miscellaneous.
Number of policies become claima in Canada ..... 6
Amount of said claims .....  15,668 75
Claims for death losses unpaid. ..... None.
Number of policies in force in Canada at date ..... 139
Amount of said policies ..... \$208,966 68
Bonus additions thereon ..... $35,76+15$
Net amount in force at 31st Docember, 1895 ..... 244,73083
(Received 31st January, 1896.)
THE LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.
Preliminary Statement for the Year ending 31st December, 1895.
Premium Income in Canada.
Cash received for premiums. .....  $\$ 213,60907$
Deduct premiums paid to other companies for reinsurance ..... 6,100 02
Total premium income ..... 207,50905
Payments for Claims in Canada.

Bonus additions thereon...................................................... 2,046 25
Net amount paid for doath claims (\$14,211 25 of which acerued in 1894) ..... \$32,232 00
Bonus additions thereon ..... 32,626 50
Total amount paid for death claims and matured endowments.. $\$$ ..... 92,579 25

## Department of Finance-Insurance Branch.

## LONDON AND LANCASHIRE-Concluded. Miscellaneous.

| Number of new policies reported during the year as taken in Canada ............................... ........................................... 493 |  |
| :---: | :---: |
| Amount of said policies....................................................... $\$$ | 882,500 00 |
| Number of policies become claims in Canada.......................... 64 |  |
| Amount of said claims (including \$2,910.75 bonus additions)......... | 93,949 25 |
| Claims for death losses due and unpaid (including $\$ 581.25$ bonus additions) | 7,581 25 |
| *Claims unsettled, resisted ......... ...................... . ..... ...... | 10,000 00 |
| Number of policies in force in Canada at date......................4,225 |  |
|  |  |
|  |  |
| Total . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $87,030,46115$ |  |
| Amount of said policies reinsured in other licensed companies in Canada.. 161,244 17 |  |
| Net amount in force at 31st December, 1895 | 6,869,216 98 |

(Received 1st February, 1896.)
THE LONDON ASSURANCE.

Preliminary Statement of life business for the Year ending 31st December, 1895
Premium Income in Canada.
Cash received for premiums ..... ........................................................ 1,10844
Miscellaneous.

| Number of policies become claims in Canada. |  | None. |
| :---: | :---: | :---: |
| Number of policies in force in Canada at dato | ...... 7 |  |
| Amount of said policies. | 27,253 00 |  |
| Bonus additions thereon | 949 |  |
| Net amount in force at 31st December, 18 | .... \$ | 31,502 00 |

(Received 7th January, 1896.)

## THE LONDON LIFE INSURANCE COMPANY.

Preliminary Statement for the Year ending 31st December, 1895.
Premium Income for the Year.



[^86]
## THE LONDON LIFE-Concluded.

Payments for Claims.


## Miscellaneous.


(Received 30th January, 1896.)

THE MANUFACTURERS' LIFE INSURANCE COMPANY.

Preliminary Statement for Year ending 31st December, 1895. Premium Income during the year.

Cash received for premiums............................... ................... $\$$ 332,098 97
Deduct premiums paid to other companies for reinsurance.............. $\quad \mathbf{7 , 6 4 9} 67$
Total premium income............... ............................ 8 324,449 30
Payments for Claims.
Cash paid for death losses.
44,46945
Deduct amount received from other companies for reinsured death claims.

1,000 00
Net amount paid for death losses (\$9,122 of which accrued in 1894) ...\$ 43,469 45

## Department of Finance-Insurance Branch.

## THE MANUFACTURERS' LIFE—Concluded.

## Miscellaneous.

| Number of new policies reported during the year as taken......l, 739 |  |
| :---: | :---: |
| Amount of said policies................. ............ .................. .... ..... $\$$ | 2,875,557 00 |
| Number of policies become claims during the year..... ............ .. 34 |  |
| A mount of said claims. | 53,500 00 |
| Amount of above claims reinsured in other licensed companies in Canada. | 1,000 00 |
| Amount of claims unsettled, not resisted | 14,000 00 |
| Amount of claims unsettled, resisted. | 4,000 00 |
| Number of policies in force at date............................... .... 6,574 |  |
|  |  |
| Total. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $810,646,021$ |  |
| Amount of said policies reinsured in other licensed companies in Canada... 578,580 |  |
| Net amount in force at 31st December, 1893 | 10,067,441-00 |

(Received 23rd January, 1896.)

Preliminary Statement of business done outside of Canada.
(Included in above Statement.)

| Cash received fo | 20,043 55 |
| :---: | :---: |
| Less amount paid to other companies for reinsurances. | 47450 |
| Total premium income . . ... ................. ................ $\$$ | 19,569 |
| Cash paid for death losses..... ...... .... ... ........ ......... ......... .....\$ | Nil |

## Miscellaneous.

Number of new policies reported during the year as taken outside of
Canada.................................................................. 105
Amount of said policies..... ............................ ......................... \$ 226,816 00
Number of policies become claims.........................................None
Number of policies in force at date ..... .................................. 233
Amount in force. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$ 453,769$
Amount reinsured in other licensed companies in Canada...................... 14,600
Net amount in force, 31st December, 1895..... .............................. 439,169 00
(Received 23rd January, 1896.)

## THE METROPOLITAN LIFE INSURANCE COMPANY OF NEW YORK.

Preliminary Statement for the Year ending 31st December, 1895.
Premium Income in Canada.
Total premium income......... .................................\$ 168,995 38
Payments for Claims in Canada.
Cash paid for death losses .. .... ................................ ............. $\$$ 41,374 01

## Miscellaneous.

Number of new policies reported during the year as taken in Canada
(General 235 ; Industrial, 41,590)........ ............... .......41,825
Amount of said policies (General, \$261,724; Industrial, \$3,576,740). \$ 3,838,464 00
Number of policies become claims in Canada, (General, 1 ; Industrial, 779) 780
Amount of said claims (General, $\$ 1,000$, Industrial, $\$ 40,580$ ). ....... . 41,58000
Claims for death losses unpaid, General $\underset{\text { In }}{\text { Industria }}$..... . ......................... $\$ 1,00000$
do Industrial..................................... 71316
Total claims for death losses ..... ............................ 1,71316
Number of policies in force in Canada at date, (General, 277 ; In-
dustrial, 37,093).... .................................................... 37,370
Amount of said policies, General. ........... .. .......... . ... ..... \$ \$ 371,98900
do Industrial...................................... 3,188,285 00
Net amount in force at 31st December, 1895............................. 3,560,274 00
(Received, 31st January, 1896.)

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.
Preliminary Statement for the Year ending 31st December, 1895.
Premium Income in Canada.

| Cash received for premiums............................ ...................... $\$$ | 715,738 37 |
| :---: | :---: |
| Premiums paid by dividends. | 6,034 87 |
| Cash received for annuities. | 15,000 00 |
| Total premium income................................. ...... $\$$ | 736,773 24 |
| Payments for Claims in Canada. |  |
| Cash paid for death losses ................................................... $\$$ | 145,007 38 |
| Cash paid for matured endowments. | 9,045 77 |
| Net amount paid for death claims and matured endowments... ......\$ | 154,05315 |

## Department of Finance-Insurance Branch.

## MUTUAL LIFE OF NEW YORK—Concluded.

## Miscellaneous.

Number of new policies reported during the year as taken inCanada1,331
Amount of said policies .....  $\$ 2,693,55000$
Number of policies become claims in Canada ..... 62
Amount of said claims ..... 151,355 00
Claims for death losses due and unpaid ..... 5,000 00
Amount of claims resisted in suit ..... None
Number of policies in Canada at date ..... 7,941
Amount of said policies in force ..... \$18,286,938
Bonus additions thereon ..... 295,754
Net amount in force, 31st December, 1895 ..... 18,582,692 00
(Received 1st February, 1896.)
THE NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA.
Preliminary Statement for the Year ending 31st Deoember, 1895.
Premium Income in Canada.
Cash received for premiums ..... \$ ..... 2,248 54
Payments for Claims in Canada.
Cash paid for death losses ( $\$ 4,000$ of which accrued in previous year) $\$$ ..... 5,598 71
Miscellaneous.
Number of policies become claims in Canada .....  8
Amount of said claims .....  $\$$ ..... 9,02000
Claims for death losses adjusted but not due ..... $. \$ 6,000$
do unadjusted but not resisted ..... 1,418
Total claims for death losses ..... 7,418 00
Claim for matured endowment due and unpaid (matured in 1890). ..... 13400
Amount of claims unsettled, resistedNone.
Number of policies in force in Canada at date ..... 147
Amount of said policies ..... $\$ 139,50950$
Return premium additions ..... 2,195 10
Net amount in force at 31st December, 1895141,70460
(Received 30th January, 1896.)

## THE NEW YORK LIFE INSURANCE COMPANY.

| Preliminary Statement for the Year ending 31st December Premium Income in Canada. | $1895 .$ |
| :---: | :---: |
| Cash received for premiums.............. .................................... . ${ }^{\text {S }}$ | 794,851 72 |
| Premium obligations taken in part payment of premiums. | '2,461 03 |
| Premiums paid by dividends.. | 6,413 48 |
| Cash received for annuities. | 4,034 50 |
| Total............. ..................................... ... ...... $\$$ | 807,760 73 |
| Deduct premiums paid to other companies for reinsurance. | 28046 |
| Total premium income.................................. ...... $\$$ | 807,480 27 |
| Payments for Claims in Canada. |  |
| Cash paid for death losses (\$15,314.20 accrued prior to 1895)........ \$ | 201,143 28 |
| Cash paid for matured endowments. | 23,523 31 |
| Total amount paid for death claims and matured endowments...\$ | 224,666 59 |
| Miscellaneous. |  |
| Number of new policies reported during the year as taken in Canada.. ....... ....... ....... ............................ ...... ........ 1,262 |  |
| Amount of said policies......................... .............. . . . . . . . . . . . . 8 | 2,171,000 00 |
| Number of policies become claims in Canada............................ 90 |  |
| Amount of said claims.... .......... .......................... .... ............. | 203,906 00 |
| Claims for death losses unadjusted, but not resisted | 12,638 21 |
| Claims for matured endowments due and unpaid......... ............... | 1,447 11 |
| Amount of claims resisted................ ................. . . . . . . . . . . . . . . . | None |
| Number of policies in force in Canada at date........... ........10,466 |  |
| Amount of said policies. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$$ 20,516,094 00 |  |
| Bonus additions thereon............................................. 121,92000 |  |
| Total........................................ \$ 20,638,014 00 |  |
| Amount of said policies reinsured in other licensed companies in Canada........................................................ . .......... . 11,50000 |  |
| Net amount in force at 31st December, 1895...... .......................... | 20,626,514 00 |

Miscellaneous.
Namber of new policies reported during the year as taken in Canada.. ....... ....... ....... ........................... ...... ........ 1,262
Amount of paid policios.90
Amount of said claims
12,638 21
Claims for matured endowments due and unpaid ..... 1,447 11None
Number of policies in force in Casada at date
$\$ 20,516,09400$
Bonus additions thereon$\$ 20,638,01400$Amount of said policies reinsured in other licensed companies inCanada11,50000
Net amount in force at 31st December, 1895 ..... 20,626,514 00
(Received 1st February, 1896.)
THE NOR'TH AMERICAN LIFE ASSURANCE COMPANY.
Preliminary Statement for Year ending 31st December, 1895.
Premium Income during the Year.
Cash received for premiums .....  $\$ 492,21704$
Cash received for annuities ..... 1,762 00
Total ..... \$ 493,979 04
Deduct premiums paid to other companies for reinsurance ..... 8,625 43
Total premium income ..... 485,353 61

## Uepartment of Finance-Insurance Branch.

> NORTH AMERICAN LIFE-Continued.
> Payments for Claims.


## THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Preliminary Statement of Life business for the Year ending 30th Nov., 1895. Premium Income in Canada.
Cash received for premiums .....  83,53175
Payments for Claims in Canada.
Cash paid for death losses. .....  $\$ 25,13781$
Cash paid for matured endowments. ..... 1,426 28
Total amount paid for death claims and matured endowments. ..... $\$ \quad 26,564 \quad 09$
Miscellaneous.
Number of new policies reported during the jear as taken in Canada.. 2Amount of said policies$. \$ 15,000 \quad 00$
Bonuses added during the year. ..... 1,57786
Number of policies become claims in Canada ..... 19
Amount of said claims (including $\$ 9,462,43$ bonue additions) ..... 42,900 08
Amount of claims unadjusted but not resisted (including \$4,423.86 bonus additions) ..... 17,913 85
Number of policies in force in Canada at date. ..... 533
Amount of said policies ..... \$1,083,225.99
Bonus additions thereon ..... 206,461.53
Net amount in force at 30th November, 1895 ..... $1,289,68752$
(Received 24th January, 1896.)
THE NORTH WESTERN MUTUAL LIFE INSURANCE COMPANY.
Preliminary Statement for the Year ending 31st December, 1895. Premium Income in Canada.
Cash received for premiums .....  15,12625
Premium obligations taken in part payment of premiums ..... 1470
Total premium income. ..... $. \$ \quad 15,140 \quad 95$
Payments for Claims in Canada.
Cash paid for death losses .....  $\$ 17,84200$
Cash paid for matured endowments. ..... 19,707 00
Total amount paid for death claims and matured endowments. .....  $\$ \quad 37,54900$
Miscellaneous.
Number of policies become claims in Canada. ..... 26
Amount of said claims .....  $\$$ ..... 39,549 00
Claims for death losses unadjusted but not resisted. ..... 2,000 00
Amount of claims resisted ..... None.
Number of policies in force in Canada at date ..... 342
Amount in force, 3lst December, 1895 ..... 464,12500(Received 12th February, 1896.)
Department of Finance-Insurance Branch.
THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.
Preliminary Statement for Year ending 31st December, 1895.
Premium Income during the Year.
Cash received for premiums .....  $\$ 522,37361$
Premium obligations taken in part payment of premiums ..... 4,304 64
Premiums paid by dividends ..... 60,198 10
Cash received for annuities. ..... 3,777 50
Total ..... 590,653 85
Deduct premiums paid to other companies for reinsurance ..... 49101
Total premium income ..... \$ 590,162 84Payments for Claims.

|  |  |
| :---: | :---: |
| Net amount paid for death ciaims (of these $\$ 18,200$ accrued in previous years). | 143,981 00 |
|  |  |
| Net amount paid for matured endowment | 36,450 00 |
| Total paid for death claims and matured endowments. \$ | 180,431 00 |

Miscellaneous.
Number of new policies reported during the year as taken ..... 1,670 ..... $2,494,26800$
Amount of said policies
Amount of said policies
Number of policies become claims (including matured endowments) during the year ..... 123
Amount of said claims ..... 166,231 00
Amount of claims unsettled, not resisted ..... 4.12500
Amount of claims unsettled, resisted ..... None
Number of policies in force at date. ..... 14,420
Amount of said policies ..... \$ 19,313,477 38
Amount of said policies reinsured in other licensed companies in Canadaincluding $\$ 1,053.75$ bonus additions.34,053 75
Net amount in force at 31st December, 1895 ..... 19,279,423 63(Received 21st January, 1896.)
the phenix mutual life insurance company of hartford CONN.
Preliminary Statement for the Year ending 31st December, 1895. Premium Income in Canada.
Cash received for premiums.....................................................\$ 17,785 47
Premiums paid by dividends. ..... 5,596 02
Total \$ 23,38149
Deduct premiums paid to other companies for reinsurance ..... 232 22
Total premium income ..... 23.14927
Payments for Claims in Canada.
Cash paid for death losses. ..... \$ 36,155 00
Cash paid for matured endowments ..... 26,07٪ 00
Total amount paid for death claims and matured endowments. ..... 62,22700
Miscellaneous.
Number of policies become claims during the year ..... 42
Amount of said claims ..... 67,883 00
A mount of claims unsettled but not resisted ..... 8,85600
Amount of claims resisted ..... None
Number of policies in force at date. ..... 893
Net amount ..... 955,183 00
(Received 6th Feb., 1896.)
THE PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.
Prrliminary Statement for the Year ending 31st December, 1895. Premium Income in Canada.
Cash received for premiums .....  $\$ 83,71035$
Premiums paid by dividends ..... 7,748 80
Total premium income ..... $. \$ 91,459 \quad 15$
Payments for Claims in Canada.
Cash paid for death losses .....  38.74500
Miscellaneous.
Number of new policies reported during the year as taken in Canada ..... 399
Amount of said policies. ..... 962,168 00
Number of policies become claims ..... 16
A mount of such claims ..... 46,166 00
Amount of death claims unadjusted but not resisted ..... 1,000 00
Number of policies in force in Canada at date ..... 1,524
Net amount in force at 31st December, 1895 ..... 3,547,918 00
(Received 4th February, 1896.)
Department of Finance-Insurance Branch.
the reliance mutual life assurance society.
Preliminary Statement for the Year ending 31st Deofmber, 1895.
Premium Income in Canada.
Cash received for premiums ..... 6,60661Payments for Claims in Canada.
Cash paid for death losses ..... \$ 2,275 43
Cash paid for matured endowments. ..... 1,000 00
Net amount paid for death claims and matured endowments

\$ 3,275 43
Miscellaneous.
Number of policies become claims during the year ..... 3
Amount of said claims ..... 4,000 00
Claims for death losses unadjusted but not resisted ..... 1,00000
Number of policies in force in Canada at date ..... 192
Amount of said policies. \$ 222,315 06
Bonus additions thereon ..... 11,508 37
Net amount in force 31st December, 1895 ..... 233,82343(Received 29th January, 1896.)
THE ROYAL INSURANCE COMPANY.Preliminary Statement of Life business for Year ending 31st Deoember, 1895.Premium Income in Canada.
Cash received for premiums ..... \$ ..... 21,466 32
Payments for Claims in Canada.
Cash paid for death losses ..... 19,829 94
Miscellaneous.
Number of new policies reported during the year as taken in Canada ..... None
Number of policies become claims in Canada. ..... 19,829 94
Amount of said claims (including $\$ 7,393.77$ bonus additions) ..... None
Number of policies in force in Canada at date. ..... 338
Amount of said policies .....  767,825 08
Bonus additions thereon ..... 127,014 92
Total net amount in force 31st December, 1895 ..... 898,840 00
59 Victoria. Sessional Papers (No. 4A.) ..... A. 1896
THE SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.
Preliminary Statement for the Year ending 31st December, ..... 1895.
Premium Income in Canada.
Cash received for premiums ..... \$ $5,820 \quad 13$
Payments for Claims in Canada.
Cash paid for death losses ..... 8
None.
Miscellaneous.
Number of policies become claims during the year ..... 3
Amount of said claims (including $\$ 1,521.32$ bonus additions) ..... \$ ..... 14,600 00
A mount of claims unsettled-not resisted ..... 14,600 00
Number of policies in force at Canada at date. ..... 113
Amount of said policies. ..... \$ 265, 87549
Bonus additions thereon ..... 9,433 99Net amount in force at 31st December, 1895.275,309 48(Received 4th February, 1896.)
THE SCOTTISH PROVIDENT INSTITUTION.
Preliminary Statement for the Year ending 31st December. 1895.
Premium Income in Canada.
Cash received for premiums. .....  8 ..... 1,98542
Payments for Claims in Canada.
Cash paid for death losses. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$ \quad 6,32667$
Bonus additions thereon. ..... 2,742 36
Total amount paid for death claims ..... 9,069 03
Miscelianeous.
Number of policies become claims in Canada. ..... 4
Amount of said claims ..... 16,775 40Claims for death losses (unadjusted but not resisted).................... $\quad 7,70637$
Number of policies in force in Canada at date. ..... 57
Amount of said policies. ..... 8 114,502 93
Bonus additions thereon ..... 51,815 40
Net amount in force at 31st December, 1895 ..... 166,318 33
(Received 5th February, 1896.)

## Department of Finance-Insurance Branch.

## THE STANDARD LIFE ASSURANCE COMPANY.

Preliminary Statement for the Year ending 15th November, 1895.
Premium Income in Canada.
Cash received for premiums ..... \$ 545,186 69
Cash received for annuities. ..... Diblo 7,547 00
Total ..... 552,733 69
Deduct premiums paid to other companies for reinsurance ..... 4,48:3 00
Net premium income ..... 548,250 69
Payments for Claims in Canada.
Net amount paid for death claims .....  $\$ 211,33595$
Cash paid for matured endowments ..... 17,629 33
Net amount paid for death claims and matured endowments ..... 228.96528
Miscellaneous.
Number of new policies reported during the year as taken in Canada ..... 919
Amount of said policies ..... $\$ 1,720,73333$
Number of policies become claims in Canada ..... 111
Amount of said claims ..... 269,760 56
Claims for death losses due and unpaid ( $\$ 1,000$ of which accrued in previous year) ..... 38,34413
Number of policies in force in Canada at date. ..... 7183
Amount of said policies . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$ 14,281,145 ~ 16$
Bonus additions thereon ..... 873,403 89
Total $\$ 15,154,54905$
Amount of said policies rein ured in other licensed companies in Canada, including $\$ 646$ bonus additions...... .......... .......... 56
Net amount in force at 15th November, 1895 ..... 15,098,403 05
(Received 7th January, 1896.)

| 59 Victoria. | Sessional Papers (No. 4A.) | A. 1896 |
| :---: | :---: | :---: |
| THE STAR LIFE ASSURANCE SOCIETY. |  |  |
| Preliminary Statement for the Year ending 31st December, 1895. |  |  |
| Premium Income in Canada. |  |  |
| Cash received for |  | 17,200 52 |
| Premium obliga | in part payment of premiums. | 34649 |
| Total premiam |  | 17,547 01 |
| Payments for Claims in Canada. |  |  |
| Cash paid for d | (including \$401.50 bonus addition)........\$ | 2,834 83 |
| Cash paid for ma | vments (including $\$ 147.95$ bonus additions) | 2,581 28 |
| Total amount pa | claims and matured endowmonts | 5,416 11 |
| Miscellaneous. |  |  |
| Number of new policies reported during the year as taken in Canada. 28 |  |  |
| Amount of said | ....... ....... ......... ....... ................... 8 | 79,326 67 |
| Number of polic | claims in Canada.......................... ${ }^{7}$ |  |
| Amount of said | ... .. .... .............................. | 5.41611 |
| Amount of claim |  | None. |
| Number of polic | in Canada at date ..................... 257 |  |
| Amount of said poli Bonus additions the | $\begin{array}{r} 612,59094 \\ \hline \\ \hline \end{array}$ |  |
| Net amountin $f$ | t December, 1895 | 658.20864 |
| (Received 25th January, 1896.) |  |  |
| SUN LIFE ASSURANCE COMPANY OF CANADA. |  |  |
| Preliminary Statement for the Year ending 31st December, 1895. |  |  |
| Cash received for | ............... ..... ${ }^{\text {\% }}$ | 1,262,547 50 |
| Premium obliga | in part payment of preminms.. ..... ...... | 3320 |
| Premiums paid |  | 24,320 17 |
| Cash received fo | ....... . ..... ............. ...... ..... ........... | 15,725 60 |
|  |  | 1,302,626 47 |
| Deduct premium | ther companies for reinsurance............ | 1,3,405 37 |
|  | mium income..................................... 8 | 1,301,221 10 |
| Payments for Claims. |  |  |
| Cash paid for death Instalment death cla | $\begin{array}{lr} \ldots \$ 7,022 & 26 \\ \ldots & 200 \\ \hline 0 \end{array}$ |  |
| Premium obligation | ment of death claims............. 18716 |  |
| Net amount paid for death claims ( $\$ 38,300.28$ of which accrued in previous years). <br> Cash paid for matured endowments ( $\$ 14,042.40$ of which accrued in <br> previous years) $\qquad$ |  |  |
|  |  |  |
| Toial paid for death claims and matured endowments...\$ 349,122 61 |  |  |

## Department of Finance-Insurance Branch.




THE TRAVELERS' INSURANCE COMPANY OF HARTFORD, CONN.

Preliminary Statement for the Year ending 31st December, 1895.
Premium Income in Canada.
Cash received for premiums..................................................... \$ 147,105 46
Cash received for annuities.
$1,200 \quad 00$
Total...... ........................... ... .......................... \$ 148,305 46
Deduct premiums paid to other companies for reinsurance.............. $\quad 2,13186$
Total premium income...................................... ... $\$$ 146,173 60
Payment for Claims in Canada.
Cash paid for death losses (of which $\$ 1,150$ accrued in previous
years) ................................................................................. 66,13200
Cash paid for matured endowments... .......................................... 33 . 0 . 00
Total amount paid for death claims and matured endowments. $\$ \quad 99,55500$

## Department of Finance-Insurance Branch.

## TRAVELERS' OF HARTFORD-Concluded.

## Miscellaneous.

Number of new policies reported during the year as taken in Canada230
Amount of said policies. .....  ..... 916,380 00
Number of policies become claims in Canada. ..... 57
Amount of said claims99,555 00Amount of claims unsettledNone.
Number of policies in force in Canada at date ..... 2,930
Amount of said policies ..... $5,551,06100$
Net amount in force at 31st December, 18955,549,061 00(Received 1st February, 1896.)
THE UNION MUTUAL LIFE INSURANCE COMPANY.
Preliminary Statement for the Year ending 31st December, 1895.
Premium Income in Canada.
Cash received for premiums ..... \$ 121,692 28
Premium obligations taken in part payment of premiums ..... 4,47422
Total .....  126,32150
Deduct premiums paid to other companies for reinsurance ..... 23399
Total premium income ..... 126,087 51
Payments for Claims in Canada.
Cash paid for death losses \$46,634 48
Premium obligations used in payment of same ..... 1,153 00
Total net amount paid for death claims ( $\$ 5,126.48$ of which was in- curred previous to 1895) .....  ..... 47,787 48
Cash paid for matured and discounted endowments ..... \$18,335 61
Premium obligations used in payment of same ..... 16800
Total net amount paid for matured and discounted endowments ( $\$ 606.20$ of which accrued previous to 1895) ..... 18,503 01
Tutal amount paid for death claims and matured endowments ..... 66,29049

(Received 30th January, 1896)

## Department of Finance-Insurance Branch.

## PRELIMINARY STATEMENTS

OF

## INSURANCE COMPANIES

## WHICH DO LIFE INSURANCE BUSINESS IN CANADA UPON THE ASSESSMENT PLAN.

List of Assessment Companies registered, at 31st December, 1895, in the Office of the Superintenaent ot Insurance, under the Insurance Act:-

The Colonial Mutual Life Association.
The Grand Council of the Catholic Mutual Benefit Association of Canada. The Commercial Travellers' Mutual Benefit Society.
The Home Life Association of Canada.
The Provincial Provident Institution.
The Canadian Order of the Woodmen of the World.

List of Assessment Compunies licensed under the Insurance Act:-
The Covenant Mutual Benefit Association of Illinois.
The Massachusetts Benefit Life Association.
The Mutual Reserve Fund Life Association.

## Department of Finance-Insurance Branch.

## THE COLONIAL MUTUAL LIFE ASSOCIATION.

Preliminary Statement for Year ending 31st December, 1890.
Premiun Income during the Year.
Cash received for membership fees .....  ..... $4470^{0}$
do do medical examiners' fees ..... 1,287 00
do do assessments ..... $9,228 \quad 58$
Total
Doduct premiums paid to other companies for reinsurance. ..... 51ン39
Total premium income $\$ \quad 10.450 \quad 19$
Payments for Claims during the Year.
Cash paid for death losses ..... $\$ \quad 1.000 \quad 00$
Miscellaneous.
Number of new policies reported during the year as taken in Canada ..... 570
Amount of said policies ..... \$ 786.750 00
Number of policies hecume claims
1,00000
Amount of said policy ..... None.
A mount of claims unpaid
A mount of claims unpaid ..... 564
Amount in force 8 779,75000
Amount of said policies reinsured in other licensed companies in Canada
Amount of said policies reinsured in other licensed companies in Canada ..... 23,000 00 ..... 23,000 00
Net amount in force at 31st December, 1895 ..... $755,750 \quad 00$
(Received 29th .January, 1896.)
THE GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA.
Preliminary Statement for the Year ending 31st December, 1895.
*Premium Income during the year.
Cash received for membership fees (Initiation Tax) ..... \$ ..... $555 \quad 50$
do do annual dues (Per Capita Tax). ..... 10,433 30
do do supplies and "The additionals". ..... 1,617 65
do do assessments ..... 153,938 63
Total paid by members ..... $\$ 166,54508$
Payments for Claims.
Cash paid for death losses ( $\$ 17,000$ of which accrued in 1894) ..... 148,30757
59 Victoria.Sessional Papers (No. 4a.)A. 1896
CATHOLIC MUTUAL-Concluded.
Miscellaneous.
Number of new policies, reported during the year as taken in Canada ..... 1,463
Amount of said policies .....  $\$ 1,971,50000$
Number of policies become claims ..... 155,757 57
Claims for death losses adjusted but not due ..... $\$ 16,000 \cdot 00$
do do unadjusted but not resisted ..... 24,65000
Total claims for death losses ..... None
Number of policies in force at date ..... 10,403
Net amount in force at 31st December, 1895 ..... $16,166,50000$
(Receired 31st January, 1896.)
*The C.M.B. Association has no endowment fund, it pays death claims only. It has three funds, viz :-Beneficiary Fund, Reserve Fund, and General Fund. The foregoing statement of Income contains the amount received for the three funds during 1895 .

## COMMER(IAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

Preliminary Statement for the Year ending 31st December, 1895.
Income from Members.
Cash rece. . d for membership fees.. ... ............... ................... .. $\$$. 39000
Cash received for annual dues............. ..................................... $3,460 \quad 00$
Cash received lor medical examiners' fees..................................... 26200
Cash received for assessments...................... ....................... ... 19,389 00
Total amount paid by members. . . ........ ..... ......... . \$ 23,501 00
Payments for Claims.
Cash paid for death losses................ ....... ............................... $\$$. 10,00000
Miscellaneous.
Number of new policies reported during the year as taken in
Canada......... ....................................................... ....... 209
Amount of said policies....... ....................... .......................... $\$$ 209,000 00
Number of policies become claims........ .................................... 10
Amount of said claims ...................................... .............. ...... 10,00000
Claims unpaid........... ........... ......................................... None
Number of policies in force at date..................... ................ 2:208
Amount in forco
2,208,000 00

## Department of Finance-Insurance Branch.

## THE HOME LIFE ASSOCIATION OF CANADA.

Preliminary Statement for tee Year ending 31st Degember, 1895.Premium lncome during the year.
Cash received for assensments ..... \$ ..... 15,683 40
Deduct amount paid to other companies for reinsurance ..... 97156
Total amount paid by members ..... 14,711 84
Payments for Claims.
Cash paid for death losses ( $\$ 4,900$ of which was incurred in previous year) ..... $\$ 6,900 \quad 00$
Miscellaneous.
Number of new policies reported during the year as taken in Canada ..... 593
Amount of said policies .....  $\mathbf{\$ 7 5 , 5 0 0} 00$
Number of policies become claims
5,000 00
Amount of said claims
2.00000
Claims for death losses unadjusted but not resisted ..... None
None
Number of policies in force at date. ..... 973
Amount of said policies ..... $1,229,00000$
Amount of said policies reinsured in other licensed companies in Canada ..... 89,500 00
Not amount in force at 31st December, 1895 ..... 1,139,500 00
(Received 7th January, 1896.)
THE PROVINCIAL PROVIDENT INSTITUTION.
Preliminary Statement for Year ending 31st December, 1895.
Premium Income during the year.
Cash received for membership fees ..... \$ 16,457 00
do annual duen ..... 27,195 25
do medical examiners' fees ..... 1,344 00
do assessments ( $\$ 11,153.28$ to be transferred to Re- serve Fund) ..... 111,532 83
Total received from members ..... $\$ 156,52908$
Payments for Claims.
Cash paid for death losses, $*$ annuity and disability claims. ..... 94,650 00
(Of this amount, $\$ 18,000$ accrued in 1894.)
59 Victoria

## PROVINCIAL PROVIDEN 「-Concluded.

Miscellaneous.Number of new policies reported during the year as taken in Canada ..... 1,386
A mount of said policies ..... 2,407,000 00
$\dagger$ Number of policies become claims ..... 60
Amount of said claims ..... 96,65000
Claims unsottled, not resisted ..... 20,000 00
Claims unsettled, resisted ( $\$ 500$ of which is disability) ..... 2,500 00
Number of policies in force at 31st December, 1895 ..... 7,951
Amount of said policios ..... $13,067,25000$
(Received 1st Fobruary: 1896.)

## THE CANADIAN ORDER OF THE WOOIMEN OF THE WORLD.

Preliminary Statement for the Year ending 3 1st December, 1895.
Premium Income during the year.


[^87]
## Department of Finance-Insurance Branch.

## CANADIAN ORDER OF WOODMEN-Continued.

Payments for Claims.

| Cash paid for death losses (\$200 of which accrued in 1894.)..... ..... $\$$ | 10,300 00 |
| :---: | :---: |
| Miscellaneous. |  |
| Number of new policies reported during the year as taken in Canada........ .................. ............ ............................ 1,111 |  |
| Amount of said policies............. ..... .......... . ........... .......... \$ | 1,626,500 00 |
| Number of policies become claims................ .............. ........ 9 |  |
| Amount of said policies | 18,900 00 |
| Claims for death losses unsdjusted but not renisted. | 8,800 00 |
| Number of policies in force at date...... ........................... 2,198 |  |
| Net amount in force at 31st Docember, 1895 | 3,421,500 00 |

(Received lst February, 1896.)

THE COVENANT MUTUAL LIFE ASSOCIATION OF ILLINOIS.

Preliminary Statement for the Year ending 31st December, 1895.

## Premium Income in Canada.


(Received 4th February, 1896.)

## THE MASSACHUSETTS BENEFIT LIFE ASSOCIATION.

Preliminary Statement for the Year ending 31st Degember, 1895.
Premium Income in Canada.
Cash received for annual dues ..... $8 \quad 6,34940$
do do medical examiners' fees ..... 88400
do do assessments. ..... 152,333 55
Total paid by members \$ 159,566 95
Payments for Claims in Canada.
Cash paid for death and disability losses. .....  $\$ 128,06586$
Miscellaneous.
Number of now policies reported during the year as tako: in Canada ..... 306
Amount of said policies
74
Number of policies become claims in Canada
A mount of said claims ..... 114,6;0 00
Claims for death losses adjusted but not due $\$ 10,25010$
do do resisted, in fuit. ..... 1,000 00
do do resisted, not in suit ..... 1,000 00
Total claims for death losses, unsettled ..... 43,00000
Number of policies in force in Canada at date. ..... 4,291Total amount in force at 31st December, 18957,533,240 00
(Received, 29th January, 1896.)

## Department of Finance-Insurance Bianch.

## THE MUTUAL RESERVE FUND LIFE ASSOCIATION.

Preliminary Statement for the Year ending 31st December, 1895.

## Premium Income in Canadu.

|  | $\begin{array}{rr} 29,488 & 00 \\ 58,613 & 49 \\ 6,393 & 00 \\ 210,399 & 29 \end{array}$ |
| :---: | :---: |
| Total paid by member's .... ........ ...... ................. $\$$ | 304,89.3 78 |
| Payments for Claims in Canada. |  |
| Cash paid for death los es ........ ............................ ..... ..... ... $\$$ | 163,793 20 |
| Miscellaneous. |  |
| Number of new policies reported during the year as taken in Canada.............................. ........... .................. .....1,638 |  |
| Amount of said policies............................ ........................ $\$$ | 3,686,000 00 |
| Number of policies become claims in Canada............. .... ........ 77 |  |
| Amount of said claims. | 200,000 00 |
|  |  |
| Total claims for death losses. | 79,300 00 |
| Number of policies in force in Catadat at date.................... 9,645 |  |
| Net amount in force, 31st December, 1895. | 22,971,025 00 |

(Received 3:d Februars, 1893.)
ABSTRACT OF LIFE INSURANCE IN CANADA FOR YEAR 1895.

|  | $\begin{gathered} \text { +Premiums } \\ \text { for } \\ \text { Year. } \end{gathered}$ |  | Amount of Policies New and Taken up. | Number of Policies in Force at Date. | + Net Amount in Force. | Number of Policies become Claims. | +Net Amount of Policie: become Claims. | $\begin{aligned} & \text { YClaims } \\ & \text { Paid } \\ & \text { (including } \\ & \text { Matured } \\ & \text { Endow- } \\ & \text { ments). } \end{aligned}$ | $\xrightarrow[\substack{\text { Not } \\ \text { Resisted }}]{\text { Unsetle }}$ | Resisted | Date of Return. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Companies. | S |  | $s$ |  | $\leqslant$ |  | 8 | \$ | \$ | \$ |  |
| Canada Life (Canadian business) | 1,833,365 | 2,208 | 4,790,421 | 30.259 | 65,233,437 | 311 | 658,202 | 627,613 | 83,750 | 1,026 | 31st Dec., 1895. |
| Confederation (Canadian business).. | 847,355 | 2,236 | 3,281,050 | 17,456 | 26,253,974 | 166 | 247,291 7000 | 241.384 4,000 | 19,936 3,070 | None. None. | do |
| I ominion Life | 53,395 | 453 | 541,350 | 1,600 | 2,025,614 | ${ }_{4}^{6}$ | -94,070 | 4,000 73,500 | 3,070 12173 | None. | do do |
| Federal. | 257,647 | 1,359 | $1,823,050$ 1,68200 | 5,775 2,818 1,785 | $10,156,227$ $4,934,850$ | 46 18 | 94,909 | 73,509 22,769 | None. | None. | do |
| Great West. ... ${ }^{\text {a }}$. ${ }^{\text {a }}$ | 122,651 43,878 | 974 361 | $1,682,200$ 360,250 | 2,818 | $4,934,850$ $1,597,253$ | 33 | 24.503 | 23,503 | 1,923 | None. |  |
| London Life $\begin{aligned} & \text { General. } \\ & \text { Industrial }\end{aligned}$ | 117,011 | 16,869 | - $1,560,259$ | 24,816 | 1,499,701 | 342 3 | 23,434 | 23,473 | None. | None. | - |
| Manufacturers (Canadian business). | 304,880 | 1,634 | 2,648,741 | 6341 | 9,628,272 | 34 | 52,500 | 43,4469 | 14,000 | 4,000 | do |
| North American (Canadian business) | 477,793 | 2,138 | 2,890,000 | 10,497 | 15,223,694 | 54 | 666,629 | 69,724 | 7,950 | None. | do |
| Ontario Mutual | 590,163 | 1,670 | 2,494,268 | 14,420 | 19,279,424 | 123 | 1666,2:31 | 180,431 | 4,125 | None. | do |
| ¢ Sun (Canadian business) | 930,701 | 3,508 | 4,314,120 | 18,144 5 | 25,634,930 | 146 28 | 292,796 33,500 | 264,818 34,315 | 23,916 1,000 | 1,500 None. | do |
| Temperance and General | 142,448 | 1,220 | 1,477,000 | 5,016 | 5,993,681 |  | 33,500 | 34,315 | 1,000 |  |  |
| Totals for 1895 | 5,721,287 | 34,630 | 27,862,844 | 140,867 | 188,461,077 | 1,30 | 1,644,445 | $1,608,999$ | $171,843$ | $6,526$ |  |
| Totals for 1894 | 5,435,031 | 3:,152 | 28,670,364 | 130,316 | 177,511,846 | 1,209 | 1,639,002 | $1,760,749$ | 148,893 | $15,517$ |  |
| Increase, $i$; decrease, $d$. | i 286,2\% 6 | i 3,478 | d 807,520 | i 10,5\%1 | i 10,949,201 | i 98 | i 10,443 | d 151,750 | i22,950 | d 8,991 |  |
| British Companics. |  |  |  |  |  |  |  |  |  |  |  |
| British Empire. | 217,257 | 2:8 | 684,000 | 2,914 | 6,240,579 | 22 | 58,704 | 57,682 | 1,022 | 5,000 | 31st Dec., 1895. |
| Commercial Union | 16,459 | 4 | 27,000 | 282 | 638,581 | 3 | 7,907 | 8,254 | 3,713 | None. |  |
| * Edinburgh Life | 6,603 | None. | None. | 103 | 288,425 | ${ }_{3}^{7}$ | 17,341 | 12,305 | 12,007 | None. | 5th April, 1895. |
| *Life Association of Scotland.... | 57,374 | None. | None. | 954 | 1,650,969 | 33 6 | 15,669 | 15,669 | None. | None. | 31st Jec., 1895. |
| Liverpool and London and Glube | 60780 207,509 | None. | ${ }_{\text {None. }}^{\text {8 } 82,500}$ | 4,225 | 6,869,217 | 64 | 193,949 | 92,59 | 7,581 | 10,000 | d, |
| *London Assurance. | 1,108 | None. | None. | 7 | 31,502 | None. | None. | None. | None. | None. | do |
| North British. . ... | 33,532 |  | 16,578 | 533 | 1,289,688 | 19 | 42,900 | 26,564 | 17,91+ | None. | 30th Nov., 1895. |
| *Reliance .... | 6,607 | None. | None. | 192 | 233,823 | 3 | 4,000 | 3.275 | 1,000 | None. | 31st Dec., 1895. |
| Royal | 21,466 | None. | None. | 338 | 898,840 | 7 | 19,830 | 19,830 | None. | None. |  |
| *Scottish Amicable. | 5,820 | None. | None. | 113 | 275,309 | 3 | 14,600 | None. | 14,600 | None. | do |
| *Scottish Provident..... . | 1,985 | None. | None. | 57 | 166,318 | 4 | 16,775 | 9,069 | 7,706 | None. | do |

## Department of Finance-Insurance Branch.

| Standard <br> Star. | $\begin{array}{r} 548,251 \\ 17.547 \end{array}$ | $\begin{array}{r} 919 \\ 28 \end{array}$ | $\begin{array}{r} 1,720,733 \\ 79,327 \end{array}$ | $\begin{array}{r} 7,183 \\ 257 \end{array}$ | $\begin{array}{r} 15,098,403 \\ 658,209 \end{array}$ | 111 | $\begin{array}{r} 269,761 \\ 5,416 \end{array}$ | $\begin{array}{r} 228,9,965 \\ 5,416 \end{array}$ | $\begin{aligned} & 38,344 \\ & \text { None. } \end{aligned}$ | None, None. | 15th Nov., 1895. 31 nt Dec., 1895. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Totals for 1895 | 1,148,303 | 1,704 | 3,410,138 | 17,297 | 34,569,584 | 289 | 624,780 | 535, 352 | 126,998 | 15,000 |  |
| Totals for 1894 | 1,079,330 | 1,746 | 3,214,216 | 17,075 | 33,911,885 | 262 | 582,359 | (661,771 | 77,796 | 5,000 |  |
| Increase, $\boldsymbol{i}$; decrease, $\boldsymbol{d}$. | $i$ 68,973 | d 42 | i 195,922 | $i 222$ | i 667,699 | i 27 | i 42,421 | d 126,41:) | i49,202 | i 10,000 |  |
| American Companies. |  |  |  |  |  |  |  |  |  |  |  |
| Etna Life. | 564,481 | 392 | 625,000 | 12,302 | 15,889,361 | 389 | 465,358 | 463,262 | 14,782 | None. | 31st Dec., 1895. |
| *Connecticut Mutual | 44,695 | None. | None. | 814 | 1,757,436 | 70 | 135,057 | 121,712 | 13,345 |  |  |
| Equitable. | 658,863 | 743 | 1,557,040 | 8,781 | 19,229,718 | 113 | 311,530 6,000 | $30+, 216$ 6,000 | 11,676 None. | None. | do |
| Germania .. | 13,592 | $\int^{23}$ | 1,000 | 152 | 294,376 | 3 | 1,000 1,000 | 6,000 | None. | None. |  |
| Metropolitan $\left\{\begin{array}{l}\text { General } \\ \text { Industria }\end{array}\right.$ | 168,995 | $\left\{\begin{array}{r}233 \\ 41590\end{array}\right.$ | 3,356,740 | 37,093 | 3,188,285 | 779 | 10,080 | \} 41,374 | 1,713 | None. | do |
| Mutual Life | 736,773 | 1,331 | 2,693,50 | 7,941 | 18,582,692 | 62 | 151,355 | 154,053 | 5,000 | None. | do |
| *National Life | 2,249 | None. | None. | 147 | 141,705 | 8 | 9,020 | 5,599 | 7,552 | None. | do |
| New York... | 807,480 | 1,262 | 2,171,000 | 10,466 | 20,626,514 | 90 | 203,906 | 224,667 | 14,085 | - None. | do |
| *North-western | 15,141 | None. | None. | 342 | 464,125 | 26 | 39,549 | 37,549 | 2,000 | None. | do |
| *Phoenix Mutual. | 23,149 | None. | None. | 893 | 955,183 | 42 | 67, 883 | 62, 2:7 | 8,856 | None. | dor |
| Provident Savings. | 91,459 | 399 | 962,168 | 1,924 | 3,547,918 | 16 | 46,166 | 32,745 | 1,000 | None. | do |
| Travelers'.. | 146,174 | 230 | 916,380 | 2,930 | 5,549,061 | 57 | 9 31.5055 | 99,505 | None. | None. | do |
| $\triangle$ Union Uutual | 126,088 | 389 | 621,000 | 2,878 | 4,645,635 | 58 10 | 75,984 13,450 | 66,290 12,450 | 17,582 4,000 | None. <br> None. | do |
| CUnited Sta | 43,770 | 70 | 123,000 | 782 | 1,487,280 | 10 | 13,450 | 12,400 | 4,000 |  | do |
| Totals for 1895. | 3,442,909 | 46,642 | 13,508,602 | 87,322 93,949 | $96,731,278$ | 1,724 1,381 | $1,666,393$ $1,540,998$ | $1,631,699$ $1,656,921$ | 101,51 58,304 | None. 15,442 |  |
| Totals for 1894 | 3,394,914 | 67,816 | 17,640,677 | 33,949 | 96,737,705 | 1,381 | 1,540,998 | 1,630,921 | 58,304 | 15,442 |  |
| Increase, $i$; decrease, $d$ | $i 48,095$ | d21,174 | d 4,132,075 | d 6,627 | d 6,427 | $i 381$ | i 125,395 | d 25, 222 | $i 43,287$ | d15,442 |  |

RECAPITULATION.

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

CONFEDERATION LIFE ASSOCIATION.

| In Canada......... | $\begin{aligned} & 847,355 \\ & \cdot 5,519 \end{aligned}$ | $\begin{array}{r} 2,236 \\ 56 \end{array}$ | $\begin{array}{r} 3,281,050 \\ 66,500 \end{array}$ | $\begin{array}{r} 17,456 \\ 134 \end{array}$ | $\begin{array}{r} 26,253,974 \\ 173,500 \end{array}$ | $\begin{gathered} 166 \\ \text { None. } \end{gathered}$ | $\begin{gathered} 247,291 \\ \text { None. } \end{gathered}$ | 241,384 None. | $\begin{aligned} & 19,936 \\ & \text { None. } \end{aligned}$ | None. None. | $\begin{gathered} \text { 31st Dec., } 1895 . \\ \text { do } \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total | -852,874 | 2,292 | 3,347,550 | 17,590 | 26,427,474 | 166 | 247,291 | 241,384 | 19,936 | None. |  |


NORTH AMERICAN LIFE ASSURANCE COMPANY.

| In Canada......... <br> In other Countries | $\begin{array}{r} 477,793 \\ 7,561 \end{array}$ | 2,138 14 | $2,890,000$ 27,000 | $\begin{array}{r} 10,497 \\ 101 \end{array}$ | $\begin{array}{r} 15,223,694 \\ 218,750 \end{array}$ | $\begin{array}{r}54 \\ 3 \\ \hline\end{array}$ | $\begin{aligned} & 66,629 \\ & 10,000 \end{aligned}$ | $\begin{array}{r} 69,724 \\ 5,000 \end{array}$ | $\begin{gathered} \text { 7,950 } \\ \text { None. } \end{gathered}$ | None. None. | $\begin{gathered} \text { 31st Dec., } 1895 . \\ \text { do } \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total. | 485,354 | 2,152 | 2,917,000 | 10,598 | 15,442,444 | 57 | 76,629 | 74,724 | 7,950 | None. |  |

SUN LIFE ASSURANCE COMPANY OF CANADA.

| In Canada <br> In other Countries | 930,701 | $\begin{aligned} & 3,508 \\ & 1,230 \end{aligned}$ | $\begin{aligned} & 4,314,120 \\ & 2,549,973 \end{aligned}$ | $\begin{array}{r} 18,144 \\ 4,157 \end{array}$ | $\begin{array}{r} 25,634,930 \\ 9,093,360 \end{array}$ | $\begin{array}{r} 146 \\ 51 \end{array}$ | $\begin{aligned} & 252,796 \\ & 117,902 \end{aligned}$ | $\begin{array}{r} 264,918 \\ 84,305 \end{array}$ | $\begin{aligned} & 23,916 \\ & 26,909 \end{aligned}$ | $\begin{aligned} & 1,500 \\ & 8,878 \end{aligned}$ | $\begin{gathered} 31 \text { st Dec., } 1895 . \\ \text { do } \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 370,520 |  |  |  |  |  |  |  |  |  |  |
| Total | 1,301,221 | 4,738 | 6,864,093 | 22,301 | 34,728,290 | 197 | 370,698 | 349,123 | 50,825 | 10,378 |  |

Abstract of Life Insurance in Canada (Assessment Plan) for the Year 1895.


## ABSTRACT OF STATEMENTS

of

# INSURANCE COMPANIES IN CANADA 

FOR

## YEAR ENDING 31st IDECEMBER

## 1895

(SUBJECT TO CORRECTION)


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

1896
|No. 4b-1896.] Price 5 cents.

## Department of Finance-Insurance Branch.

## Office of the Superintendent of Insurance,

Ottawa, 9th March, 1896.
Sir,-I have the honour to inclose herewith an Abstract of the business of Insurance in Canada for the year 1895.

This Abstract has been made from the attested statements returned by the companies, but must be considered as subject to correction. I shall have the honcur to report to you at a subsequent date these statements in full, after making the usual inspection at the head offices.

I have the honour to be, sir,
Your obedient servant, W. FITZGERALD.

Superintendent of Insurance.

Hon. George E. Foster, Minister of Finance.

## Department of Finance-Insurance Branch.

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## Department of Finance-Insurance Branch.

## ABSTRACT

Of statements made by Companies licensed to do business of FIre or inland marine insurance in canada, FOR THE YEAR 1895, IN ACCORDANCE

WITH THE INSURANCE ACT.

## GENERAL TABLES.

ASSETS OF ALL COMPANIES FIRE AND MARINE LIABILITIES OF ALL COMPANIES, FIRE AND MARINE. INCOME AND EXPENDITURE OF ALL COMPANIES, FIRE AND MARINE PERCENTAGE OF LOSSES TO PREMIUMS, \&c. \&c.
ABSTRACT FOR YEAR 1895.
Fire Insuranoe in Canada-Canadian Companies.

|  | Net cash received for Premiums. | Reassurances, Keturn Premiums, \& c . | Gross cash received for Premiums. | Gross <br> Amount of Policies, new and Renewed, | Net Amount at Risk at date. | Net Amount of losses incurred during the Year. | Net Amount paid for losses. | Unsettled claims. |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  | Not Resisted. | Resisted. |
|  | \$ | \$ | \$ | 8 | \$ | \$ | \$ | 8 | \$ |
| British America | 276,294 27826 | 108,134 15,203 | $\begin{array}{r} 384,428 \\ 43,029 \end{array}$ | 34,975,337 | 25,928,904 None. | 170,487 30,231 | 172,857 64,481 | 14,459 None. | 38 None. |
| Fastern ... . | 27,826 184519 | 15,203 7,130 | 43,029 191,649 | 19,382,378 | 49,424,545 | 128,495 | 117,940 | 21,130 | 1,190 |
| London Mutual | 184,519 | 7,130 30,217 | 191,649 | 13,804,438 | 17,792,621 | 113,847 | 125,110 | 5,418 | None. |
| Mercantile. Quebec | 183,985 92,416 418,86 | $\begin{array}{r}30,217 \\ 43,142 \\ \hline 2028\end{array}$ | 184,202 <br> 135,558 <br> 641,44 | $13,804,438$ $9,899,094$ $49,808,405$ | $8,530,679$ $41,845,503$ | 51,254 <br> 265,430 | 55,855 272888 | 2,211 10,427 | None. <br> 1,050 |
| Western. | 418,863 | 222,580 | 641,443 | 49,808,405 | 41,845,503 | 265,430 |  |  |  |
| Totals for 1895 | 1,153,903 | 426,406 | 1,580,309 | 127,869,652 | 143,522,252 | 759,744 | 809,161 | 53,645 | 2,628 |
| Totals for 1894 | 1,108,294 | 433,904 | 1,542,198 | 121,562,165 | 150,241,967 | 803,152 | 801,871 | 104,150 | 5,320 |









BRITISH COMPANIES.


N-


A




## Department of Finance-Insurance Branch.



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

|  | $\begin{gathered} \text { Totals } \\ \text { for } 1869 \text { to } \\ 1891 . \end{gathered}$ | $\begin{gathered} \text { Premiums! } \\ \text { received, } \\ 18!2 . \end{gathered}$ | Premiums received, 1893. | Premiums received, 1894. | Premiums received, 1895. | $\begin{aligned} & \text { Totals } \\ & \text { for } 1869 \text { to } \\ & 1895 . \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Companies. | \$ | \$ | \$ | $\$$ | \$ | \$ |
| British America | 3,924,105 | 172,414 | 202,076 | 220,398 | 276,294 | 4,795,287 |
| Canada Agricultural | 454,896 |  |  |  |  | 454,896 |
| Canada Fire. | 881,333 |  |  |  |  | 881,333 |
| Citizens' | 2,834,626 | 22,335 |  |  |  | 2,856,961 |
| Dominion | 190,242 |  |  |  |  | 190,242 |
| Eastern .-. | 247,079 2087 | 190,663 | 264,511 | 164,115 | 27,826 | 894,194 |
| *London Mu | 2,277.728 | 128,513 | 122,772 | 155,762 | 184,519 | 2,869,294 |
| Mercantile. |  | 98,585 | 129,379 | 161,649 | 153,985 | 543,598 |
| National Fire | 284,026 |  |  |  |  | 284,026 |
| Ottawa Agricultura | 194,861 |  |  |  |  | 194,861 |
| Provincial. | 1,434,350 |  |  |  |  | 1,434,350 |
| Quebec..... | 1,775,528 | 111,578 4,613 | 90,631 | 86,522 | 92,416 | 2,156,675 |
| Royal Canad | 3,533,410 | 4,613 |  |  |  | 3,538,023 |
| $\dagger$ Sovereign. | 1,055,404 |  |  |  |  | 1,055,404 |
| Stadacona. | 490,488 |  |  |  |  | 490,488 |
| Western | 6,510,540 | 323,340 | 328,428 | 319,848 | 418,863 | 7,901,019 |
| British Companies. | 26,088,616 | 1,052,041 | 1,137,797 | 1,108,294 | 1,153,903 | 30,540,651 |
| §Albion Fire Insurance Ass'n | 1,243,401 | 105,216 | 119,693 |  |  | 1,168,310 |
| Alliance . |  | 172,368 | 203,641 | 175,016 | 169,589 | 720,614 |
| Atlas | 256,672 | 92,890 | 100,301 | 115,078 | 128,282 | 693,223 |
| Caledonian | 867,761 | 112,084 | 133,021 | 147,031 | 157,169 | 1,417,066 |
| City of Londo | 1,531,4.30 | 56,824 |  |  |  | 1,58x,254 |
| Commercial Union | 4,823,347 | 357,747 | 364,276 | 385,647 | 373,555 | 6,304,572 |
| Employers' Liability. | 278,603 | 76,958 | 9,128 |  |  | 364,689 |
| $\ddagger$ Glasgow and Londo | 1,619,733 |  |  |  |  | 1,619,733 |
| Guardian | 2,071,205 | 236,617 | 294,310 | 287, 175 | 290,007 | 3,179,314 |
| Imperial. | 3,636,871 | 201,177 | 189,962 | 186,055 | 186,812 | 4,400,877 |
| Lancashire. | 3,466,890 | 285,920 | 259,563 | 260,854 | 275,705 | 4,551,932 |
| Liverpool \& London \& Globe | 4,868,807 | 312,472 | 323,872 | 330,175 | 353,816 | 6,189,142 |
| London and Lancashire. ..... | 1,236,107 | 190,308 | 194,053 | 170,472 | 181,436 | 1,972,376 |
| London Assurance. | 1,510,394 | 104,206 | 107,918 | 118,754 | 118,599 | 1,959,871 |
| Manchester | 149.376 | 121,229 | 118,940 | 190,006 | 171,291 | 760,842 |
| National, of Irelan | 577,571 | 90,476 | 100,301 | 115,078 | 128,282 | 1,011,708 |
| North Briti | 6,377,004 | 380,393 | 383,663 | 396,615 | 392,021 | 7,929,696 |
| Northern | 2,489, 608 | 170,128 | 172,523 | 161,571 | 179,946 | 3,173,76 |
| Norwich Union | 968,766 | 118,397 | 142,281 | 137,557 | 184,138 | 1,551,141 |
| Phœenix, of Lond | 3,972,211 | 250,285 | 260,576 | 260,506 | 304,805 | 5.048,383 |
| Queen | $4,354,694$ $\mathbf{9 , 8 8 9 , 6 0 2}$ | 567,387 | 594,631. | ¢68,972 | 605,357 | 4,354,694 $12,225,949$ |
| Scottish Commerc | - 343,421 | 56,38 | 504,631 | 568,82 | 60, 3 | 1243,421 |
| Scottish Imperial.... | 672,855 |  |  |  |  | 672.855 |
| Scottish Union and National | 867,919 | 137,817. | 134,593 | 119,941 | 144,043 | 1,404,313 |
| Sun Fire Office. ......... |  | $\begin{array}{r}37,131 \\ 104 \\ \hline\end{array}$ | 93,809 | 127,494 | 164,509 | 422,943 |
| Union Assurance Society | 82,658 | 104,398 | 135,047 | 192,300 | 278,582 | 792,985 |
| United Fire. | 183,862 | 173,044 | 186,094 | 156,450 | 18,127 | 718,477 |
| American Companies. | 58,340,768 | 4,455,474 | 4,623,196 | 4,602,747 | 4,808,971 | 76,831,156 |
| Etna. | 2,928,268 | 139,084 | 143,835 | 138,191 | 137,268 | 3,486,647 |
| Agricultural, of Watertown.. | 1,079,187 | 61,923 | 51,585 | 43,930 | 35,188 | 1,271,813 |
| Andes..... | 31,431 |  |  |  |  | 31,431 |
| Connecticut | 215,561 | 33,054 | 32,509 | 32,811 | 38,633 | 352,568 |
| Hartford <br> Home | 2,351,998 | 144,483 | 138,504 | 144,480 | 156,537 | 2,936,002 |
| Ins. Co. of North America. | 75,827 | 54,885 | 66,321 | 82,919 | 89,192 | 369,144 |
| Phenix, of Brooklyn | 676,481 | 88,426 | 89,314 | 89,542 | 98,369 | 1,042,132 |
| Phœnix, of Hartford. | 175,850 | 211,876 | 238,319 | 192,951 | 197,867 | 1,016,863 |
| Queen, of America. | 42,800 | 271,081 | 2:2,214 | 275,504 | 270,997 | 1,132,596 |
|  | 7,577,403 | 1,104,812 | 1,032,602 | 1,000,328 | 1,024,051 | 11,639,196 |

RECAPITULATION.

| Canadian Companies. | 26,088,616 | 1,052,041 | 1,137,797 | 1,108,294 | 1,153,903 | 30,540,651 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| British do | 58,340,768 | 4,455,474 | 4,623,196 | 4,602,747 | 4,808,971 | 76,831,156 |
| American do | 7,577,403 | 1,004,812 | 1,0.52,602 | 1,000,328 | 1,024,051 | 11,639,196 |
| Grand totals. | 92,006,787 | 6,512,327 | 6,793,595 | 6,711,369 | 6,986,925 | 119,011,013 |

[^88]
## Department of Finance-Insurance Branch.

Summary of Losses paid for Fire Insurance in Canada by all companies for the sears $186 y$ to 1895 inclusive.

|  | $\begin{aligned} & \text { Totals } \\ & \text { for } 1869 \text { to } \\ & 1891 \text {. } \end{aligned}$ | Losses paid 1892. | Losses paid, 1893. | Losses paid, 1894. | Losses paid, 189.5. | $\begin{gathered} \text { Totals } \\ \text { for } 18695 \text { to } \\ 1895 \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Companics. | \$ | \$ | \$ | \$ | 8 | \$ |
| British Anerica | 2,408,145 | 148,511 | 141,298 | 148,829 | 172,857 | 3,022,640 |
| Canada Agricultural | 290,101 |  |  |  |  | 240,101 |
| Canada Fire. | 698,133 |  |  |  |  | 6!98,133 |
| Citizens'. | 2,258,637 | 28,521 | 712 |  |  | 2,287,870 |
| Jominio | 148,255 |  |  |  |  | 148,255 |
| Eastern | 108,659 | 119,835 | 188,314 | 151,672 | 64,481 | 632,961 |
| "London Mutual | 1,660,284 | 96,262 | 99,088 | 126,532 | 117,940 | 2,100,106 |
| Mercantile. |  | 82,370 | 81,686 | 99,890 | 125,110 | -389,056 |
| National Fire...... | 287,732 108,164 |  |  |  |  | 287,732 |
| Ottawa Agricultural Provincial..... ... | 108,164 |  |  |  |  | 108,164 |
| Quebec | 1,531,137 | 81,974 | 71,592 | 63,311 | 50,885 | 1,803,899 |
| Royal Cana | 2,980,644 | 8,306 |  |  |  | 2,988,950 |
| tSovereign | $73 \times 216$ |  |  |  |  | 736,216 |
| Stadacona | 775,695 |  |  |  |  | 773,695 |
| Western | 3,742,055 | 226,440 | 211,459 | 211,637 | 272,888 | 4,665,081 |
|  | 18,689,605 | 732,219 | 797,149 | 801,871 | 809,161 | 21,890,005 |
| $\dagger$ Albion Fire Ins. Ass'n | 843,615 | 90,724 | 82,427 |  |  | 1,016,766 |
| Alliance |  | 115,399 | 177,903 | 162,232 | 139,456 | 594,990 |
| Atlas. | 166,134 | 53,611 | 76,220 | 65,669 | 71,814 | 433,448 |
| Caledonian. | 578,162 | 59,888 | 97,590 | 102,019 | 93,696 | 931,355 |
| City of London. | 934,518 | 42,937 |  |  |  | 977,455 |
| Commercial Union | 3,404,249 | 289,795 | 253,659 | 241,680 | 298,272 | 4,487,655 |
| Employers'Liability. | 150,729 | 51,649 | 53,423 |  |  | 255.801 |
| Glasgow and London | 1,167,345 |  |  |  |  | 1,167,345 |
| Guardian. | 1,727,445 | 193,029 | 172,147 | 217,304 | 218,756 | 2,528,681 |
| Imperial. | 2,538,997 | 93,039 | 161,072 | 106,469 | 109,880 | 3,009,657 |
| Lancashire | 2,453,651 | 173,592 | 196,318 | 157,654 | 223,166 | 3,204,481 |
| Liverpool \& London \& Globe | 3,647,633 | 202,829 | 281,337 | 215,783 | 249,608 | 4,597,190 |
| London and Lancashire. | 606,200 | 106,277 | 95,406 | 108,758 | 162,376 | 1,079,017 |
| London Assurance | 911,475 | 47,823 | 75,476 | 75,179 | 109,385 | 1,219,338 |
| Manchester. | 54,225 | 79,519 | 109,692 | 148,745 | 155,536 | -547,717 |
| National, of Ir | 391,228 | 61,713 | 77,817 | 65,741 | 71,814 | 668,313 |
| North British | 4,656,555 | 240,402 | 336,358 | 225.264 | 238,772 | 5,697,351 |
| Northern | 2,078,967 | 101,738 | 121,612 | 113,862 | 156,392 | 2,572,571 |
| Norwich Union | 521,276 | 74,582 | 91,212 | 114,258 | 131,091 | 932,419 |
| Phonix, of Lond | 2,302,618 | 135,335 | 165,067 | 162,357 | 149,890 | 2,915,267 |
| Queen | 3,32, 321 |  |  |  |  | 3,325,321 |
| Soyal. ${ }_{\text {Scotish Commercial }}$ | $6,495,567$ 177,329 | 351,616 | 446,332 | 402,605 | 462,398 | 8,168,518 |
| Scottish Imperial. | 177,329 483,408 |  |  |  |  | - 177,329 |
| Scottish Union and National | 352,265 | 94,038 | 109,741 | 81,758 | 124,046 | 761,848 |
| Sun Fire Office. |  | 7,717 | 58,177 | 88,469 | 116,304 | 270,667 |
| Union Assurance Society | 34,400 | 47,227 | 91,849 | 117,321 | 127,577 | 418,374 |
| United Fire | 79,965 | 153,670 | 165,2;7 | 121,534 | 28,994 | 549,440 |
| American Companies. | 40,083,277 | 2,878,149 | 3,496,112 | 3,094,861 | 3,439,223 | 52,991,622 |
| Ætna | 2,184,433 | 105,379 | 91,254 | 77,816 | 107,468 | 2,566,350 |
| Agricultural, of Watertown. | 629,558 | 47,990 | 43,037 | 55,666 | 42,230 | 818,481 |
| Andes ... | 5,668 |  |  |  |  | 5,668 |
| Connectic | 91,889 | 15,990 | 20,198 | 13,619 | 29,468 | 171,164 |
| Hartford | 1,493,279 | 72,716 | 97,167 | 94,407 | 118,373 | 1,870,942 |
| Home. . $\ldots$........ | 60,691 |  |  |  |  | 60,691 |
| Ins. Co. of North America. | 32,970 | 31,075 | 43,132 | 58,653 | 58,691 | $224 \div 521$ |
| Phenix, of Brooklyn | 420,932 | 73,286 | 63.214 | 62,606 | 85,255 | 705,293 |
| Phoenix, of Hartford. | 82,820 | 169,316 | 229,819 | 145,013 | 140,935 | 767,903 |
| Queen of America. | 7,994 | 191,150 | 171,608 | 184,851 | 188,712 | 744,315 |
|  | 5,010,234 | 706,90 | 759,429 | 692,631 | 771,132 | 7,940,328 |

RECAPITULATION .

| Canadian | Companies | 18,689,605 | 792,219 | 797,149 | 801,871 | 809,161 | 21,890,005 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| British | do | 40,083,277 | 2,878,149 | 3,496,112 | 3,094,861 | 3,439,223 | 52,991,622 |
| American | do | 5,010,234 | 706,902 | 759,429 | 692,631 | 771,132 | 7,940,328 |
|  | Grand total | 63,783,116 | 4,377,270 | 5,052,690 | 4,589,363 | 5,019,516 | 82,821,955 |

[^89]
## Summary of Fire Insurance in Canada for the Year 1869 to 1895 , inclusive.

| Year. | Net Cash Pretniums Received. | Amount of Policies Taken during each Year. | $\begin{gathered} \text { Amount } \\ \text { at Risk at Date } \\ \text { of } \\ \text { Statement. } \end{gathered}$ | Losses Paid. |
| :---: | :---: | :---: | :---: | :---: |
| Canadian Companies. | \$ | \$ | \$ | \$ |
| 1869. | 501,362 | 41,090,604 | 59,340,916 | 276,116 |
| 1870. | 536,600 | 54,637,315 | 59,523,641* | 453,414 |
| 1871. | 707,418 | 68,921,494 | 68,465,914** | 414,339 |
| 1872. | 796,847 | 76,499,542 | 72,203,784** | 510,469 |
| 1873. | 842,896 | 71,775,952 | 91,032,187********* | 487,649 |
| 1874. | 1,453,781 | 126,588,965 | 126,705,337* | 662,470 |
| 1875. | 1,646,654 | 168,896,111 | 1900,284,543 | 1,082,206 |
| 1876. | 1,881,641 | 198,509, 113 | 231, $\times 34,162$ | 1,599,048 |
| 1877. | 1,622,955 | 168,935,723 | 217,745,048 | 2,186,162 |
| 1878. | 1,161,896 | 127,288,165 | 171,430,720 | 828,069 |
| 1879. | 1,102,822 | 124,652,727 | 158,824,631 | 687,353 |
| 1880. | 1,190,029 | 131,079,789 | 154,403,173 | 701,639 |
| 1881. | 1,206,470 | 140,331,153 | 153,436,408 | 1,336,758 |
| 1882. | 1,033,433 | 124,123,715 | 152,564,079 | 733,843 |
| 1883. | 1,091,801 | 122,302,460 | 149,930,173 | 760,430 |
| 1884. | 1,140,428 | 118,747,547 | 147,968,945 | 762,737 |
| 1885. | 1,107,879 | 111,162,914 | 143,759,390 | 597,189 |
| 1886. | 1,107,710 | 114,543,806 | 142,685,145 | 739,364 |
| 1887. | 1,121,435 | 109,206,925 | 154,165,902 | 764,321 |
| 1888. | 1,131,991 | 120,158,592 | 159,070,684 | 750,448 |
| 1889. | 1,173,948 | 122,965,987 | 158,883,612 | 678,752 |
| 1890 | 1,249,884 | 135,145,294 | 178,691.762 | 736,095 |
| 1891. | 1,278,736 | 135,943,674 | 176,780, 359 | 940,734 |
| 1892 | 1,052,641 | 112,566,165 | 148,557,131 | 792,219 |
| 1893. | 1,137,797 | 123,785,683 | 154,614,280 | 797,149 |
| 1894. | 1,108,294 | 121,562,165 | 150,241,967 | 801,871 |
| 1895. | 1,153,903 | 127,869,652 | 143,522,252 | 809,161 |
| Totals | 30,540,651 | 3,199,291,232 | ... ... . . | 21,890,005 |
| British Companies. |  |  |  |  |
| 1869. | 1,119,011 | 320,747,515 | 115,222,003 | 579,416 |
| 1870. | 1,185,398 | 131,570,928 | 120,903,017 | 1,024,362 |
| 1871. | 1,299,846 | 148,147,966 | 132,731,241 | 922,400 |
| 1872. | 1,499,620 | 174,361,395 | 145,700,486 | 1,136,167 |
| 1873. | 1,773,265 | 172,531,126 | 147,602,019 | 1967,316 |
| 1874. | 1,809,473 | 177,346,240 | 155,088,455 | 1.120,106 |
| 1875. | 1,683,715 | 166,953,268 | 154,835,931 | 1,299,612 |
| 1876. | 1,597,410 | 178,725,453 | 153,885,268 | 1,168,858 |
| 1877. | 1,927, 220 | 206,713,932 | 184,304,318 | 5,718,305 |
| 1878. | 1,994,940 | 213,127,414 | 202,702,743 | 880,571 |
| 1879. | 1,899,154 | 213,131,295. | 208,265,359 | 1,275,540 |
| 1880. | 2,048,408 | 227,537,306 | 229,745,985 | 855,423 |
| 1881. | 2,353,258 | 271,044,719 | 977,721,299 | 1,669,405 |
| 1882. | 2,908,458 | 321,466,183 | 3:39,520,054 | 1,768,444 |
| 1883. | 3,178,850 | 350,993,028 | 380,613,572 | 1,992,671 |
| 1884. | 3,472,119 | 354,458,616 | 413,441,198 | 2,290,588 |
| 1885. | 3,376,401 | 337,216,8:8 | 421,205,014 | 1,895,175 |
| 1886. | 3,429,012 | 349,109,117 | 393,166,340 | 2,338,164 |
| 1887. | 3,693,992 | 377,600,654 | 424,314,264 | 2,335,034 |
| 1888. | 3,859,282 | 376,5+0,072 | 434,941,955 | 2,094,465 |
| 1889. | 3,970,632 | 403,297,656 | 468,379,580 | 1,968,537 |
| 1890. | 4,072,133 | 427,931,692 | 474,884, 119 | 2,229,556 |
| 1891. | 4,189,171 | 411,748,053 | 497,550,395 | 2,553,162 |
| 1892. | 4,455,474 | 466,900,791 | $549,223,123$ | 2,878, 149 |
| 1893. | 4,623,196 | 458,254,364 | 563,044,318 | 3,496,112 |
| 1894. | 4,602,747 | 435,237,770 | 567,948,304 | 3,094,861 |
| 1895. | 4,808,971 | 145,816,220 | 565,683,862 | 3,439,223 |
| Totals | 76,831,156 | 7,918,599,651 | . . . | 52,991,622 |

## Department of Finance-Insurance Bianch.

Summary of Fire Insurance in Canada, \&c.-Concluded.

| Year. | Net Cash Premiums Received. | Amount of Policies Taken during each Year. | Amount at Risk at Date of Statement. | Losses Paid. |
| :---: | :---: | :---: | :---: | :---: |
| American Companies. | \$ | \$ | \$ | \$ |
| 1869. | 165,166* | 9,702,356* | 13,796.890** | 172,188 |
| 1870. | 194,781 | 12,893,827* | 11,167,928* | 147,061 |
| 1871. | 314,452 | 27,367,712* | 27,256,629* | 212,460 |
| 1872. | 332,243 | 26,526,334* | 33,818,670 | 263,339 |
| 1873. | 352,255 | 26,788,850 | 40,120,629 | 227,219 |
| 1874. | 259,049 | 25,243,769 | 25,050,427 | 143,583 |
| 1875 | 264,395 | 17,357,605 | 19,300,555 | 181,713 |
| 1876. | 228,955 | 23,914,181 | 18,888,750 | 99,389 |
| 1877. | 213,830 | 21,013,457 | 18,293,315 | 586,452 |
| 1878. | 211,594 | 19,432,178 | 35,766,238 | 114,034 |
| 1879. | 225,512 | 22,920,397 | 40,267,995 | 182,305 |
| 1880. | 241,140 | 25,434,766 | 27,414,113 | 109,516 |
| 1881. | 267,388 | 30,040,366 | 31,053,261 | 163,661 |
| 1882. | 287,815 | S2,454,518 | 34,772,345 | 162,699 |
| 1883. | 354,050 | 40,284,814 | 41,720,296 | 167,127 |
| 1884. | 367,581 | 40,777,215 | 44,097,646 | 191,998 |
| 1885. | 368,180 | 37,623,116 | 46,830,075 | 186,923 |
| 1886. | 395,613 | 42,099,984 | 50,921,537 | 223,860 |
| 1887. | 429,075 | 45,859,509 | 56,287,171 | 304,159 |
| 1888. | 445,990 | 44,881,343 | 56,722,420 | 228,909 |
| 1889. | 443,436 | 46,518,461 | 57,275,186 | 228,922 |
| 1890. | 514,054 | 57,646,959 | 67,103,440 | 300,916 |
| 1891. | 700,809 | 75,726,695 | 84,266,437 | 411,801 |
| 1892. | 1,004,812 | 107,708,732 | 123,629,818 | 706,902 |
| 1893. | 1,032,602 | 105,564,192 | 124,028,459 | 759,429 |
| 1894. | 1,000 328 | 96,789,493 | 117,876,931 | 692,631 |
| 1895. | 1,024.051 | 98,936,452 | 117,978,254 | 771,132 |
| Totals. | 11,639,196 | 1,161,507,281 |  | 7,940,328 |

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

| Canadian (:ompanies. . . . . . . . . . . . . | 30,540,651 | 3,199,291,232 |  | 21,890,005 |
| :---: | :---: | :---: | :---: | :---: |
| British Companies : . . . . . . . . . . . . | 76,831,156 | 7,918,599,65] |  | 52,991,622 |
| American Companies . . . . . . . . . . . . | 11,639,196 | 1,161,507,2×1 | ..... . . . . . ${ }^{\text {a }}$ | 7,940,328 |
| Grand Totals. . . . . . . . . . | $119,011,013$ | 12,279,398,164 | - | 82,821,955 |

[^90]Abstract of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, Inland Marine and Tornado business done by Companies combining these branches, for 1895.
BRITISH AMERICA ASSURANCE COMPANY, TORONTO.

| Nature of Business. | Net Cash received for Premiums. |  | $\begin{gathered} \text { Net } \\ \text { Amount at } \\ \text { Risk } \\ \text { at Date. } \end{gathered}$ | Net Amount Losses Paid. | Unsettled Claims. |  | NetAmount ofLossesincurredduring theyear. | Remarks. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | Not Resisted. | Resisted. |  |  |
|  | 8 | \% | 8 | \$ | $\$$ | * | 8 |  |
| Fire Insurance. | 1,263,255 | 122,138,450 | 112.635,550 | 745,230 | 110,739 3,893 | 14,086 |  |  |
| Inland Marine......... | $\begin{array}{r} 201,586 \\ 56,992 \end{array}$ | $\begin{array}{r} 26,518,840 \\ 5,074,559 \end{array}$ | $3,406,769$ 611,715 | 223,762 32,013 | $\begin{gathered} 38,893 \\ 7,368 \end{gathered}$ |  | $\begin{array}{r} 217,833 \\ 39,632 \end{array}$ | December, 1895. |
|  | 1,521,833 | 153,731,849 | 116,654,034 | 1,001,0.5 | 157,000 | 14,931 | 1,010,956 |  |

\footnotetext{
WESTERN ASSURANCE COMPANY.
1,131,501 143,576 $\quad$ 24,552 $\quad 1,103,927$ $\backslash$ In all countries, 31 st


ATNA INSURANCE COMPANY.

| Fire [nsurance Inland Marine | $\begin{array}{r} 137,268 \\ \mathbf{6 , 4 3 6} \end{array}$ | $\begin{array}{r} 14,424298 \\ 1,281,590 \end{array}$ | 15,359,727 None. | $\begin{array}{r} 107,468 \\ 2,594 \end{array}$ | $\begin{aligned} & 3,941 \\ & \text { None. } \end{aligned}$ | None. None. | $\begin{array}{r} 101,200 \\ 2,594 \end{array}$ | $\left\{\begin{array}{l} \text { In Canada, 31st Decem- } \\ \text { ber, 1895. } \end{array}\right.$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 143,704 | 15,705,888 | 15,359,727 | 110,062 | 3,941 | None. | 103,794 |  |

Department of Finance-Insurance Branch.
LONDUN ASSURANCE COMPANY.

| Fire Insurance . . . . . .. .... <br> Inland Marine . . . . . . . . . . . . . . . . | $\begin{array}{r} 118,599 \\ \mathbf{5 0 6} \end{array}$ | $\begin{array}{r} 13,872,272 \\ 199,202 \end{array}$ | $\begin{aligned} & 16,929,469 \\ & \text { None. } \end{aligned}$ | $\begin{array}{r} 109,385 \\ 433 \end{array}$ | None. $4,248$ | None. None. | $\begin{array}{r} 111,208 \\ 433 \end{array}$ | $\left\{\begin{array}{c} \text { In Canada, 31st Decem- } \\ \text { ler, } 1895 . \end{array}\right.$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 119,105 | 14,071,474 | 16,929,469 | 109,818 | 4,248 | None. | 111,641 |  |
| AGRICULTURAL INSURANCE COMPANY. |  |  |  |  |  |  |  |  |
| Fire Insurance Tornado Insurance. | 35,188 $\mathbf{3 4 1}$ | $\begin{array}{r} 6,692,800 \\ 57,600 \end{array}$ | $\begin{array}{r} 10,897,910 \\ 57,100 \end{array}$ | 42,230 $\mathbf{2 5 5}$ | 3,475 <br> None. | None. None. | $\begin{array}{r} 41,593 \\ 255 \end{array}$ | $\left\{\begin{array}{c} \text { In Canada, 31st Decem- } \\ \text { ber, 1895. } \end{array}\right.$ |
|  | 35,529 | 6,750,400 | 10,955,010 | 42,485 | 3,475 | None. | 41,848 |  |

Inland Marine Insurance Business in Canada, 1895.


## Department of Finance-Insurance Branch.

Fire Insurance done in Canada in 1895.

|  | Gross Amount of Risks Taken during the Year. | Premiums charged thereon. |  |  | Net Cash Paid during the Year for Losses. | Net Cash Received during the Year for Premiums. |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Companies. | \$ | 8 cts. |  |  | \$ cts. | \$ cts. |  |  |
| British America. | 34, 975,337 | 381,934 58 | 1.09 | $1 \cdot 36$ | 172,857 36 | 276,294 08 | $62 \cdot 56$ | $67 \cdot 53$ |
| Eastern. |  |  |  | $1 \cdot 25$ | 64,480 85 | 27,825 98 | 23173 |  |
| London Mutual | 19,382,378 | 241,933 49 | $1 \cdot 25$ | $1 \cdot 21$ | 117,940 08 | 184,518 62 | 63.92 | $81 \cdot 23$ |
| Mercantile | 13,804,438 | 176,030 15 | $1 \cdot 28$ | $1 \cdot 31$ | 125,109 76 | 153,985 09 | 81.25 | 61.79 |
| Quebec. | 9,899,094 | 131,048 14 | $1 \cdot 32$ | 1.38 | 55,884 79 | 92,416 05 | 60.47 | $73 \cdot 17$ |
| Western | 49,808,405 | 624,833 65 | $1 \cdot 25$ | 1.44 | 272,887 65 | 418,863 03 | $65 \cdot 15$ | $66 \cdot 17$ |
| Totals | 127,869,652 | 1,555,780 01 | $1 \cdot 22$ | $1 \cdot 34$ | 809,160 49 | 1,153,902 85 | $70 \cdot 12$ | 72-35 |
| British Companies. |  |  |  |  |  |  |  |  |
| Alliance | 16,601,877 | 198,581 86 | $1 \cdot 20$ | 1.20 | 139,456 09 | 169,589 37 | 82.23 | 92.70 |
| Atlas. | 10,880,071 | 148,191 33 | $1 \cdot 36$ | $1 \cdot 35$ | 71,814 40 | 128,281 63 | 55.98 | 57.06 |
| Caledonian | 15,000,950 | 170,775 17 | $1 \cdot 14$ | $1 \cdot 13$ | 93,696 26 | 157,169 14 | 59.61 | $69 \cdot 39$ |
| Commercial Union | 34,230,570 | 450,136 85 | $1 \cdot 32$ | 1.31 | 298,272 17 | 373,555 37 | $79 \cdot 85$ | 62. 67 |
| Guardian | 27,587,793 | 340,793 50 | $1 \cdot 24$ | $1 \cdot 20$ | 218,755 55 | 290,006 94 | $7{ }^{7} \cdot 43$ | $75 \cdot 67$ |
| Imperial | 17,134, 559 | 209,859 34 | 1.22 | $1 \cdot 22$ | 109,879 62 | 186,811 57 | 58.82 | 57.33 |
| Lancashire | 23,669,853 | 309,569 80 | 1.31 | $1 \cdot 29$ | 223,165 95 | 278,704 69 | 80.07 | 60.44 |
| Liverpool and London and Globe | 32,284,115 | 387,397 90 | $1 \cdot 20$ | $1 \cdot 14$ | 249,607 59 | 353,816 18 | $70 \cdot 55$ | $65 \cdot 35$ |
| London and Lancashire.. | 15,003,656 | 193,288 10 | $1 \cdot 29$ | $1 \cdot 24$ | 162,375 71 | 181,435 99 | $89 \cdot 49$ | $63 \cdot 80$ |
| London Assurance | 13,872,272 | 141,203 19 | $1 \cdot 02$ | 1.03 | 109,385 26 | 118,599 29 | 92-23 | 63.31 |
| Manchester | 16,034,436 | 211,017 05 | 1.32 | 1.24 | 155,535 84 | 171,291 47 | 90.80 | 78.28 |
| National, of Ireland | 10,880,071 | 148,191 33 | $1 \cdot 36$ | 1.35 | 71,814 40 | 128,281 63 | 55.98 | $57 \cdot 13$ |
| North British. | 39,118,545 | 457,116 22 | $1 \cdot 17$ | $1 \cdot 12$ | 238,771 85 | 392,021 16 | $60 \cdot 91$ | 56.80 |
| Northern | 17,280.977 | 212,540 86 | 1.23 | 1.21 | 156,391 72 | 179,945 91 | 86.91 | $70 \cdot 47$ |
| Norwich Union | 16,817,469 | 205,382 82 | $1 \cdot 22$ | $1 \cdot 17$ | 131,091 08 | 184,157 78 | $71 \cdot 19$ | 83.06 |
| Phœnix, of London | 26,327,144 | 346,786 54 | 1.32 | 1.27 | 149,889 80 | 304,805 20 | $49 \cdot 18$ | 62.32 |
| Royal ..... . . | 55,887,125 | 683,682 51 | $1 \cdot 22$ | $1 \cdot 17$ | 462,398 43 | 605,356 96 | $76 \cdot 38$ | $70 \cdot 76$ |
| tional | 15,293,482 | 173,308 22 | $1 \cdot 13$ | 1.07 | 124,046 10 | 144,043 37 | $86 \cdot 12$ | $68 \cdot 17$ |
| Sun Fire. | 14,197,920 | 196,968 46 | $1 \cdot 39$ | $1 \cdot 32$ | 116,304 44 | 164,508 56 | $70 \cdot 70$ | 69.39 |
| Union Assurance. | 27,253,408 | 316,936 68 | $1 \cdot 16$ | 1.57 | 127,576 61 | 278,582 32 | 45•80 | 61.01 |
| United Fire. . | 468,927 | 7,256 16 | $1 \cdot 55$ | 1.54 | 28,994 15 | 18,026 62 | 160.84 | 77-68 |
| Totals | 445,816,220 | 5,509,183 89 | 1.24 | 1.23 | 3,439,223 02 | 4,808,971 15 | 71.52 | 67:24 |
| American Comıpanies. |  |  |  |  |  |  |  |  |
| Atna Fi | 14,424,298 | 174,649 28 | $1 \cdot 21$ | $1 \cdot 20$ | 107,468 37 | 137,267 85 | $78 \cdot 29$ | $56 \cdot 31$ |
| Agricultural, of Watertown. | 6,692,800 | 61,594 45 | 0.92 | 0.94 | 42,229 60 | 35,187 81 |  | 126.71 |
| Connecticut Fire | 4,050,000 | 44,024 00 | 1.09 | $1 \cdot 36$ | 29,467 80 | 38,632 64 | 76.28 | 41.51 |
| Hartford | 17,590,625 | 172,474 04 | 0.98 | 1.01 | 118,372 71 | 156,537 05 | $75 \cdot 62$ | 65.34 |
| Insurance Co. of N. A. | 9,692,548 | 119,074 24 | $1 \cdot 22$ | $1 \cdot 20$ | 58,690 78 | 89,192 28 | $65 \cdot 80$ | $70 \cdot 74$ |
| Phenix, of Brooklyn. | 7,896,010 | 119,784 09 | 1.52 | 1.26 | 85,255 22 | $\begin{array}{r}98,36883 \\ 197 \\ \hline 866\end{array}$ | 86.67 | 69.92 75.16 |
| Phœenix, of Hartford.... | 14,579,674 | 205,14120 313,014 | 1.41 1.30 | 1.40 1.31 | 140,93460 188,71181 | 197,866 <br> 2707 <br> 97 | 71.23 69.64 | $75 \cdot 16$ $67 \cdot 10$ |
| Queen, of America...... | 24,010,197 | 313,014 04 | $1 \cdot 30$ | 1.31 | 188,711 81 | 270,997 25 | 69.64 | 67.10 |
| T | 98,936,452 | 1,209,782 34 | $1 \cdot 22$ | $1 \cdot 22$ | 771,130 89 | 1,024,050 68 | 75.30 | 69-24 |
| Grand totals | 672,622,324 | 8,274,746 24 | $1 \cdot 23$ | 1.25 | 5,019,514 40 | 6,986,924 68 | 71.84 | 68.38 |

Table I.-Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire or Inland Marine
CANADIAN COMPANIES-ASSETS-1895.

| Companies. | Real Estate. | $\begin{gathered} \text { Loans } \\ \text { on } \\ \text { Real Estate } \end{gathered}$ | Stocks, Bonds and Debentures. | $\begin{gathered} \text { Loans } \\ \text { on Colla. } \\ \text { terals. } \end{gathered}$ | Agents' Balances and Bills Receivable. | Cash on hand and in Banks. | Interest Due and Accrued. | Other Assets | Total Assets. | Nature of Business. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. |  |
| British America..... | 150,468 92 | 70000 | 1,015,711 31 | None. | 202,544 95 | 37,348 66 | 10,348 00 | 43,839 13 | 1,460,960 97 | Fire and Inland Marine |
| London Mutual Fire | 14,110 81 | None. | 58,239 00 | None. | *289,899 90 | 49415 | 40267 | 1,489 41 | 364,635 94 | Fire. |
| Mercantile | None. | 66,410 00 | 67,2i7 72 | None. | 14,032 60 | 3,792 12 | 3,818 20 | 2,429 93 | 157,760 57 | Fire. |
| ๙Quebec . . . . . . . . . . | 32,000 00 | None | 144,855 29 | None. | 26,671 50 | 63,647 69 | 3,477 65 | 2,199 27 | 272,851 40 | Fire. |
| Western...... | 65,000 00 | 62,326 00 | 1,393,610 15 | None. | 401,990 26 | 290,016 87 | 9,629 49 | 109,880 71 | 2,332,453 48 | Fire, Inland and Ocean |
| Total. | 261,579 73 | 129,436 00 | 2,679,693 47 | None. | 935,139 21 | 395,299 49 | 27,676 01 | 159,838 45 | 4,588,662 36 |  |

[^91]Lepartment of Finance-Insurance Branch.
Table II.-Showing the Total Liabilities of Canadian Companies doing business of Fire or Inland Marine Insurance.

| Companies. | Unsettled Losses. | Reserve of unearned Premiums. | Sundry. | Total Liability, not including Capital Stock. | Excess of Assets over Liabilities, excluding Capital Stock. | Capital Stock paid up or in course of Collection. | $e$ Surplus <br> of Assets over Liabilities and Capital Stock. <br> $d$ Impairment of Capital. | Nature of Business. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \% cts. | \% cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | 8 cts. |  |
| British America. | 171,931 61 | 776,361 04 | 7,901 41 | 956,194 06 | 504,766 91 | 750,000 00 | d 245,233 09 | Fire, Inland and Ocean. |
| London Mutual Fire.. | 22,320 19 | 319,586 62 | 13,297 97 | 355,204 78 | 9,431 16 | None. | 9,431 16 | Fire. |
| $\ldots$ Mercantile. | 5,417 77 | 103,248 37 | 10,249 65 | 118,915 79 | 38,844 78 | 40,000 00 | d 1,15522 | Fire. |
| ${ }^{\text {Q }}$ Quebec . . . . . . . . . . . | 5,160 55 | 93,067 39 | 1,194 40 | 99,422 34 | 173,429 06 | 99,920 00 | $e \quad 73,50906$ | Fire. |
| Western. | 198,243 56 | 1,191,691 07 | 11,257 76 | 1,401,192 39 | 931,261 09 | 1,000,000 00 | $d \quad 68,73891$ | Fire, Iuland and Ocean. |
| Total............. | 403,073 68 | 2,483,954 49 | 43,901 19 | 2,930,929 36 | 1,657,733 00 | 1,889,920 00 | d 232,187 00 |  |

## Table III.-Showing the Assets in Canada of British and American Com-

BRITISH COMPANIES


AMERICAN


## Department of Finance-Insurance Branch.

panies doing business of Fire or Inland Marine Insurance in Canada.
ASSETS IN CANADA-1895.

| Loans on Collaterals. | Agents' Balances and Bills Receivable. | Cash on hand and in Banks. | $\begin{gathered} \text { Interest } \\ \text { due } \\ \text { and acerued. } \end{gathered}$ | Other Assets | Total Assets in Canada. | Nature of Business. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \% cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. |  |
| None. | 24,258 95 | 26,437 67 | None. | None. | 361,838 62 | Fire. |
| None. | 19,700 07 | 11,208 56 | None. | 3,500 00 | 145,636 29 | do |
| None. | 1,279 96 | None. | None. | None. | 113,279 96 | Inland Marine. |
| None. | 10,679 51 | 11,145 49 | None. | 5,000 00 | 144,626 96 | Fire. |
| 2,000 00 | 43,308 55 | 5,362 21 | 1,137 57 | 5,000 00 | 410,644 23 | do |
| None. None. | 31,08690 None. | $\begin{array}{r} 16,25312 \\ 7.51938 \end{array}$ | 47671 None. | 3,216 $\mathbf{2 5 4}$ $\mathbf{2 5 9 5} 52$ | 411,40735 $\mathbf{6 0 7}, 233$ 74 | do do |
| None. | 15,529 89 | 14,658 91 | 1,431 10 | 5,000 00 | 262,055 20 | do |
| 7,102 37 | 30,228 98 | 87,583 71 | 9,607 79 | 2,500 00 | 1,713,602 79 | do and Life. |
| None. | 8,718 10 | 77,174 57 | None. | None. | 226,442 00 | do |
| None. | $\begin{array}{r} 10,27892 \\ 6.528 \end{array}$ | $\begin{array}{r} 3,70435 \\ 20,62678 \end{array}$ | None. <br> None. | None. 3,500 00 | $\begin{aligned} & 184,32327 \\ & 246.97590 \end{aligned}$ | do and Life. do |
| None. | 9,929 56 | 13,140 91 | None. | 3,500 00 | 130,737 91 | do |
| 146,000 00 | 51,190 48 | 132,075 40 | 53,905 77 | 2,500 00 | 4,349,735 99 | do and Life. |
| None. | 17,202 27 | 5,448 76 | None. | 5,000 00 | 239,351 03 |  |
| None. | 6,011 39 | 54,098 82 | None. | 3,000 C0 | 196,110 21 | do |
| None. | 4,83181 5,10613 | None. ${ }_{39}$ | 1,543 95 | None. | 207,396 69 | do din |
| None. | 5,106 13 | 33639 | None. | None. | 116,422 52 | Inland Marine. |
| 28,612 85 | 59,451 90 | 18,595 42 | 98452 | 8,77803 | 1,061,668 06 | Fire and Life. |
| None. | 28,156 52 | None. 30,201 | None. | None. ${ }_{\text {f,136 }} \mathbf{5 6}$ | 120,480 382,399 40 | do |
| None. | 11,330 04 | 32,057 08 | 36450 | 4,89286 | 276,147 81 | do |
| None. | 5,338 34 | 92416 | Noue. | None. | 13,427 00 | do |
| 183,715 22 | 408,146 41 | 569,052 77 | 69,451 91 | 86,619 61 | 11,921,942 95 |  |

COMPANIES.

| None. | 12,562 44 | None. | None. | None. | 137,142 44 | Fire and Inland Marine. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| None. | 24,065 65 | None. | 3,147 75 | None. | 180,141 40 | do |
| None. | 4,739 12 | None. | None. | None. | 109,739 12 | do |
| None. | 7,370 00 | None. | None. | None. | 117,922 80 | do |
| None. | None. | 20,24925 | None. | None. | 131,249 25 | do |
| None. | 6,569 22 | None. | None. | None. | 118,569 22 | do |
| None. | 21,046 90 | 3,225 80 | 2,77615 | 7,55118 5,562 | 268,936 329 327 | do |
| None. | 15,374 36 | 6,804 12 | None. | 6,562 58 | 329,727 06 | do |
| None. | 91,727 69 | 30,279 17 | 5,923 90 | 13,113 76 | 1,393,428 17 |  |

Table IV.-Showing the Liabilities in Canada of British and A merican Companies doing business of Fire or Inland

|  | $\begin{gathered} \text { Unsettled } \\ \text { Losses } \\ \text { (F., I. and O.) } \end{gathered}$ | Reserve of unearned Premiums (F., I. and O.) | Liability under Life Branch. | Sundry. | Total Liabilities in Canada. | e Excess of Assets over Liabilities. aThe Reverse. | Nature of Business. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. |  |
| Alliance | 15,046 94 | 124,306 58 |  | None. | 139,353 52 | e $\begin{aligned} & \text { e } \\ & \text { 222,485 } 10\end{aligned}$ | Fire. |
| Atlas .... $\mathrm{F}^{\text {Bra }}$... | 9,810 58 | 84,613 62 |  | None. | 94,424 20 | $\left\lvert\, \begin{array}{lr}e & 51,212 \\ e & 09\end{array}\right.$ | do |
| British and Foreign Marin | 15000 | None. |  | None. ${ }^{1}$ | 110000 | $\mid e \quad 113,12996$ | Inland Marine. |
| Caledonian ${ }_{\text {Commercial }}$ | 3,363 00 | 105,096 79 |  | 1,601 92 | 110,061 71 | $\begin{array}{lr}e & 34,565 \\ e & 116,684 \\ 88\end{array}$ | Firs. |
| Gommercial Union | 10,387 18,91288 | 283,34952 219,50880 |  | None. 222 | $293,959 ~$ 238 2821 | l $\begin{aligned} & e \\ & e \\ & e\end{aligned} 1172,684888$ |  |
| Imperial | 18,98888 9,088 40 | 140,71184 |  | None. 77910 | 150,579 34 | $l_{e}^{e}$ e 456,65440 | do |
| SLancashire | 8,538 22 | 196,010 13 |  | None. | 204,548 35 | $e \quad 57,50685$ | do |
| Liverpool and London and G | 1,843 23 | 285,429 04 | 105,000 00 | 50000 | 392,772 27 | $e$ e 1,320,830 52 | ajo and Life. |
| London and Lancashire | 4,168 60 | 125, 25167 |  | None. | 129,420 27 | $e^{e} 977,02173$ |  |
| London Assurance | 4,24800 | 86,092 40 | 9,286 91 | None. ${ }^{\text {c }}$ | 99,627 31 | $\begin{array}{lr}e & 84,695 \\ e & 96\end{array}$ | Fire, Life \& Inland Marine. |
| Manchester. | 7,303 85 | 122,637 11 |  | 1,613 68 | 131,554 64 | e 115,421 26 | Fire. |
| National, Ireland | 9,81058 17,05598 | 84,613 62 |  | None. | 94,424 20 | $e$ $e$ $e$ 3 397, r | do and Life |
| Northern | - 2,405 | 3129,085 19 | 619,590 9 | None. | 131,490 39 | $e_{e}^{e}$ e,397,860 64 |  |
| Norwich Union | 7,591 83 | 130,854 82 |  | None. | 138,416 65 | $e \quad 57,66356$ | du |
| Phoenix, of London. | 6,694 27 | 203,287 54 |  | None. | 209,481 81 | $\begin{array}{ll}d & 2,585 \\ 12\end{array}$ | do |
| Reliance Marine | 24,593 24 | 1,124 18 |  | None. | 25,717 42 |  | Inland Marine. |
| Royal | 32,197 00 | 448,099 89 | 390,000 00 | None. | 870,29689 | $e e^{\text {e }} 191,37117$ | Fire and Life. |
| Scottish Union and Nationa | 2,233 88 | 87,812 86 |  | None. | 90,046 74 | e 30,433 28 | do |
| Sun, Fire . | 8,105 83 | 107,588 44 |  | 14583 | 115,840 10 | c $\begin{gathered}c \\ \text { 260,559 } \\ \\ \text { 20 }\end{gathered}$ | do |
| Union Assurance | 8,830 00 | 150,337 20 |  | None. | 159,167 20 | $e$ e 116,980 61 | do |
| United Fire. | 1,034 00 | None. |  | None. | 1,034 00 | $e \quad 12,39300$ | do |
| Totals. | 213,412 92 | 3,421,638 67 | 1,123,877 87 | 14,598 19 | 4,773,527 65 | e 7,148,415 30 |  |

Department of Finance-Insurance Branch.
Table IV.-Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the year 1895-Concluded.
amERICAN COMPANIFS.


Table V.-Showing the Cash Income and Expenditure of Canadian ComExpenditure in Canada of British and

> CANADIAN COMPANIES-INCOME
> INCOME (CASH).

| Companies. | Net Cash for Premiums. | Interest and <br> Dividends on Stocks, \&c. | Sundry. | Total Cash Income. | Received on <br> Account of Capital Stock not included in Income. |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | \$ cts. | - cts. | \% cts. | \$ cts. | \$ cts. |
| British America | 1,521,833 10 | 44,838 46 | 4,432 12 | 1,571,103 68 | None. |
| Eastern. | 27,825 98 | 4,243 44 | None. | 32,069 42 | None. |
| London Mutual | 184,518 62 | 2,989 71 | 84178 | 188,350 11 | None. |
| Mercantile. | 153,985 09 | 7,438 51 | None. | 161,423 60 | None. |
| Quebec | 163,232 35 | 6,583 71 | 1,500 00 | 171,316 06 | None. |
| Western | 2,359,574 07 | 73,364 33 | None. | 2,432,938 40 | None. |
| Total. | 4,410,969 21 | 139,458 16 | 6,773 90 | 4,557,201 27 | None. |

BRITISH


AMERICAN

| AEtna Fire. | 143,703 79 | 5,630 00 | None. | 149,333 79 |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Agricultural, of Watertown. | 35,528 81 | 6,388 25 | 59685 | 42,513 91 |  |
| Connecticut Fire. | 38,632 64 | 4,000 00 | None. | 42,632 64 |  |
| Hartford. | 156,537 05 | 8,211 69 | None. | 164,748 64 |  |
| Insurance Co. of North America. | 89,192 28 | 4,440 00 | None. | 93,632 28 |  |
| Phoenix, of Brooklyn | 98,368 83 | None. | None. | 98,368 83 |  |
| Phœenix, of Hartford. | 197,866 97 | 10,422 00 | None. | 208,288 97 |  |
| Queen, of America. | 270,997 25 | 14760 | None. | 271,144 85 |  |
| Total. | 1,030,827 62 | 39,239 44 | 59685 | 1,070,663 91 |  |

## Department of Finance-Insurance Branch.

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

AND EXPENDITURE, 1895.
EXPENDITURE (CASH).

| Paid for Losses. | General Expenses. | Dividends or Bonus to Stockholders. | Total Cash Expenditure. | $e$ Excess of Premiuma over Losees Paid. $d$ The Reverse. | e Excess of Income over Expenditure. dThe Reverse. | $\begin{gathered} \text { Nature } \\ \text { of } \\ \text { Business. } \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$ cts. | \$ cts. | \$ cts. | \$ ets. | \$ , cts. | \$ cts. |  |
| 1,001,004 89 | 513,705 95 | 52,328 50 | 1,567,039 34 | e 520,828 21 | $e \quad 4,06434$ | Fire, Inland and Ocean. |
| 64,480 85 | 17,449 35 | None. | 81,930 20 | d 36,654 87 | d 49,860 78 | Fire. |
| 117,940 08 | 63,332 85 |  | 181,272 93 | e 66,57854 | $e \quad 7,07718$ | do |
| 125,109 76 | 46,564 13 | 4,000 00 | 175,673 89 | e 28,875 33 | d 14,250 29 | do |
| 87,747 59 | 45,540 69 | 5,880 80 | $\begin{array}{r}139,16908 \\ \hline\end{array}$ | $e{ }_{\text {e }} \quad \mathbf{7 5 , 4 8 4} 76$ | ${ }^{e}$ d 32,146 98 | do |
| 1,592,197 89 | 765,091 04 | 99,958 00 | 2,457,246 93 | e 767,376 18 | d 24,308 53 | Fire, Inland and |
| 2,988,481 06 | 1,451,684 01 | 162,167 30 | 4,602,332 37 | e 1,422,488 15 | d 45,131 10 |  |

## COMPANIES.

| 139,456 09 | 51,908 60 | ..... . . | 191,364 69 | e 30,133 28 | d 12,441 06 | Fire. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 71,814 40 | 40,186 92 |  | 112,001 32 | $e 56,46723$ | $e \quad 20,08691$ | do |
| None. | 49016 |  | 49016 | $e \quad 5,77019$ | e 9,760 03 | Inland Marine. |
| 93,696 26 | 47,348 77 |  | 141,045 03 | c 63,472 88. | 21,778 01 | Fire. |
| 298,272 17 | 104,79899 |  | 403,071 16 | $e$ 75,283 20 | d 17,766 46 | do |
| 218,755 55 | 98,521 95 |  | 317,277 50 | e 71,251 39 | d 24,145 40 | do |
| 109,879 62 | 60,655 82 |  | 170,535 44 | e 76,931 95 | $e$ 31,837 37 | do |
| 223,165 95 | 77,002 26 |  | 300,168 21 | $e$ e55,538 74 | d 13,209 08 | do |
| 249,607 59 | 101,844 61 |  | 351,452 20 | e 104,208 59 | e 71,074 01 | do |
| 162,37o 71 | 47,097 62 |  | 209,473 33 | $e$ e 19,060 28 | d 19,599 52 | do |
| 109,817 79 | 38,052 95 |  | 147,870 74 | e 9,287 45 | d 22,085 50 | Fire and Inland Marine. |
| 155,535 84 | 53,739 67 |  | 209,275 51 | c 15,755 63 | d 30,322 84 | Fire. |
| 71,811 40 | 40,186 92 |  | 112,001 32 | e 56,467 23 | e 20,346 02 | do |
| 238,771 85 | 107,368 96 |  | 346,140 81 | e 153,249 31 | $e$ 196,065 57 | do |
| 156,391 72 | 48,229 19 |  | 204,620 91 | $e$ 23,554 19 | d 12,094 67 | do |
| 131,091 08 | 51,620 29 |  | 182,711 37 | $e$ 53,046 70 | $e \quad 6,51640$ | do |
| 149,889 80 | 79,804 36 |  | 229,694 16 | $e 154,91540$ | $e$ e 83,215 27 | do Marina |
| 20,290 03 | 5,688 77 |  | 25,978 80 | $e r 2290$ | d 5,665 87 | Inland Marine. |
| 462,398 43 | 158,160 31 |  | 620,558 74 | $e$ e 142,958 53 | e 15,279 26 | Fire. |
| 124,046 10 | 34,511 68 |  | 158,557 78 | $e$ e 19,997 27 | d 2,186 09 | do |
| 116,304 44 | 51,692 59 |  | 167,997 03 | $e$ 48,204 12 | d 3,14898 | do |
| 127,576 61 | 71,548 37 |  | 199,124 98 | e 151,005 71 | $e$ e 80,693 98 | do |
| 28,994 15 | 7,466 91 |  | 36,461 06 | d 10,967 53 | d 18,097 27 | do |
| 3,459,945 58 | 1,377,926 67 |  | 4,837,872 25 | $e$ e 1,375,614 64 | e 375,890 09 |  |

COMPANIES.

Table VI．－Showing the Rate of Losses paid，General Expenses，and Stockholders＇Dividends，per cent of Premiums received by Canadian Companies doing Fire and Marine Insurance during 189j；also，the Rates of the Premiums charged per cent of Amounts insured，and the rate of their Assets per cent of Amounts in force at the end of the Year，and the Rate of Total Cash Expenditure per cent．of Total Cash Income．

| － | Nature of Business． |  |  |  |  | Amount of Risks taken during the Year． | Premiums charged thereon． |  | Net Amount of Insurance in force at Date． | Assets． |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Companies． |  |  |  |  |  | \＄ | \＄cts． |  | 8 | \＄cts． |  |
| British America | Fire and Inland Marine． | 65•78 | $33 \cdot 76$ | $3 \cdot 44$ | $99 \cdot 74$ | 153，731，849 | 1，970，442 28 | 1.28 | 116，654，034 | 1，460，960 97 | $1 \cdot 25$ |
| Sondon Mutual Fire． | Fire ． | $63 \cdot 92$ | $34 \cdot 32$ |  | $96 \cdot 24$ | 19，382，378 | 241，933 49 | $1 \cdot 25$ | 49，424，545 | 364，635 94 | $0 \cdot 73$ |
| ${ }^{\text {S }}$ Mercantile． | do | 81.25 | $30 \cdot 24$ | $2 \cdot 60$ | 108•83 | 13，804，438 | 176，030 15 | 1.28 | 17，792，621 | 157，760 57 | 0.88 |
| Quebec． | do | $53 \cdot 76$ | $27 \cdot 90$ | 3．60 | 81．24 | 15，674，844 | 212，474 88 | $1 \cdot 36$ | 14，401，205 | 272，551 40 | 1.89 |
| Western． | Fire，Inland and Ocean | $67 \cdot 48$ | 32．42 | $4 \cdot 24$ | 101.00 | 257，530，075 | 3，180，795 08 | 1．24 | 182，966，687 | 2，332，453 48 | 1.27 |

## Department of Finance-Insurance Branch.

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

| - | Nature of Business. | Rates of Losses paid per cent of Premiums received. | Rate of General Expenses per cent of Premiums received. | Rate of Total Expenditure per cent of Premiums received. | Amount of Risks taken during the Year. | Premiums charged thereon. | Rate of Premiums charged per cent of Risks taken. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Alliance British Companies. | Fire |  |  | $112 \cdot 84$ | 16,601,877 | ${ }_{198,581}^{\$ 86}$ cts. | $1 \cdot 20$ |
| Atlas.. | do. | 55.98 | $31 \cdot 33$ | $87 \cdot 31$ | 10,880,071 | 148,191 33 | 1.20 1.36 |
| British and Foreign Marine | Inland Marine | None. | $8 \cdot 49$ | 8.49 | 5,053,140 | 5,770 19 | ${ }^{1} 11$ |
| Caledonian......... . .... | Fire. | $59 \cdot 61$ | $30 \cdot 13$ | 89.74 | 15,000,950 | 170,775 17 | $1 \cdot 14$ |
| Commercial Union | do | 79.85 | 28.05 | $107 \cdot 90$ | 34,230,570 | 450,136 85 | $1 \cdot 32$ |
| Guardian | do | 75.43 | 33.97 | $109 \cdot 40$ | 27,578,793 | 340,793 50 | 1.24 |
| Imperial | do | 58.82 | $32 \cdot 47$ | $91 \cdot 29$ | 17,134,559 | 209,859 34 | $1 \cdot 22$ |
| Lancashire | do | 8007 | $27 \cdot 63$ | $107 \cdot 70$ | 23,669,853 | 309,569 80 | $1 \cdot 31$ |
| Liverpool and London and Globe. | do | 70.55 | 28.78 | $99 \cdot 33$ | 32,284,115 | 387,397 90 | $1 \cdot 20$ |
| London and Lancashire... | do | 89.49 | 25.96 | $115 \cdot 45$ | 15,003,656 | 193,288 10 | $1 \cdot 29$ |
| London Assurance. | do and Inland Marine. | $92 \cdot 19$ | 31.95 | $124 \cdot 14$ | 14,071,474 | 141,709 14 | 1.01 |
| ${ }^{\text {P M Manchester }}$ | do | $90 \cdot 80$ | $31 \cdot 37$ | $122 \cdot 17$ | 16,034,436 | 211,017 05 | $1 \cdot 32$ |
| ${ }^{1}$ National, of Ireland | do | 55.98 | 31.33 | $87 \cdot 31$ | 10,880,071 | 148,191 33 | $1 \cdot 36$ |
| North British.. | do | 60.91 | $27 \cdot 39$ | $88 \cdot 30$ | 39,118,545 | 457,116 22 | $1 \cdot 17$ |
| Northern. | do | $86 \cdot 91$ | 26.80 | 113.71 | 17,281,977 | 212,540 86 | $1 \cdot 23$ |
| Norwich Union | do | $71 \cdot 19$ | 28.03 | 99.22 | 16,817,469 | 205,382 82 | $1 \cdot 22$ |
| Phrpnix, of London | do | $49 \cdot 18$ | $26 \cdot 18$ | $75 \cdot 36$ | 26,327,144 | 346,786 54 | $1 \cdot 2$ |
| Reliance Marine. | Inland Marine. | $99 \cdot 89$ | 28.00 | $127 \cdot 89$ | 5,270,986 | 20,419 60 | $\cdot 39$ |
| Royal | Fire... | 76.38 | $26 \cdot 13$ | 102. 51 | 55,887,125 | 683,682 51 | $1 \cdot 22$ |
| Scottish Union and National | do | $86 \cdot 12$ | $23 \cdot 96$ | 110.08 | 15,293,482 | 173,308 22 | $1 \cdot 13$ |
| Sun Fire. | do | $70 \cdot 70$ | 31.42 | $102 \cdot 12$ | 14,197,920 | 196,968 46 | $1 \cdot 39$ |
| Union Assurance Society | do | $45 \cdot 80$ | 25.68 | 71.48 | 27,253,408 | 316,936 68 | $1 \cdot 16$ |
| United Fire. . . . . . . | do | $160 \cdot 84$ | 41.42 | $202 \cdot 26$ | 468,927 | 7,256 16 | $1 \cdot 55$ |
| American Companics. | Totals | 71.55 | 28.50 | $100 \cdot 05$ | 456,339,548 | 5,535,879 63 | $1 \cdot 21$ |
| Etna Fire. | Fire and Inland Marine. | $75 \cdot 59$ | 28.06 | $104 \cdot 65$ | 15,705,888 | 181,085 22 | $1 \cdot 15$ |
| Agricultural, of Watertown | Fire........ . ........... | 119.58 | 64•39 | $183 \cdot 97$ | 6,750,400 | 61,940 45 | . 92 |
| Connecticut Fire.... |  | 76.28 | $27 \cdot 76$ | 104.04 | 4,050,000 | 44,024 00 | 1.09 |
| Hartford Fire. | do | 75.62 | 24.05 | 97.67 | 17,590,625 | 172,474 04 | -98 |
| Insurance Co. of North America. | do .... . . ............. | 65.80 | 33.07 | 98.87 | 9,692,548 | 119,074 24 | $1 \cdot 22$ |
| Phenix, of Brooklyn.. | do | 86.67 | 27.75 | 114.42 | 7,896,010 | 119,784 09 | $1 \cdot 52$ |
| Phœenix, of Hartford. | do | $71 \cdot 23$ 69.64 | 33.77 28.74 | 105.00 98.38 | $14,579,974$ $\mathbf{2 4 , 0 1 0 , 1 9 7}$ | 205,14120 313,04104 | $1 \cdot 41$ $1 \cdot 30$ |
|  | T | 75.08 | 30.37 | 105.45 | 100,275,642 | 1,216,564 28 | $1 \cdot 21$ |

## Department of Finance-Insurance Branch.

## ABSTRACT OF STATEMENTS

of

# LIFE, ACCIDENT, GUIARANTEE, PLATE GLASS 

AND

## STEAM BOILER INSURANCE COMPANIES

IN

CANADA

FOR THE YEAR 1895.
ABSTRACT OF LIFE INSURANCE IN CANADA FOR YEAR 1895.

|  | $\begin{aligned} & \text { †Premiums } \\ & \text { for } \\ & \text { Year. } \end{aligned}$ | Number of Policies New and Taken up. | Amount of Policies New and Taken up. | Number of Policies in Fore at Date. | + Net A mount in Force. | Number of Policies become Claims. | $\dagger$ Net Amount of Policies become Claims. | +Claims Paid (meluding Matured Endow- ments.) | $\left\lvert\, \begin{gathered}\text { Unsettled } \\ - \\ \text { Not } \\ \text { Resisted }\end{gathered}\right.$ | Resisted | Date of Return. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Companies. | \$ |  | \$ |  | \$ |  | \$ | \$ | \$ | \$ |  |
| Canada Life (Canadian business) | 1,827,681 | 2,208 | 4,790,421 | 30,259 | 65,097,537 | 311 | 643,134 | 603,196 | 83,750 | 1,026 | 31st Dec., 1895. |
| Confederation (Canadian business) | 1,847,355 | 2,236 | 3,304,820 | 17,456 | 26,253,974 | 166 | 247,291 | 241,323 | 19,936 | None. |  |
| Dominion Life | 53,395 | 453 | 541,350 | 1,599 | 2,025,614 | 6 | 7,070 | 4,000 | 3,070 | None. | do |
| Federal | 257,647 | 1,359 | 1,823,050 | 5,775 | 10,156,227 | 46 | 94,500 | 73,500 | 12,173 | None. | do |
| Great West. | 122,598 | 974 | 1,682,200 | 2,818 | 4,934,850 | 18 | 22,769 | 22,769 | None. | None. | do |
| London Life \{ General | 43,878 | 361 16.869 | 360,250 | 1,725 | 1,597,253 | $\begin{array}{r}33 \\ 342 \\ \hline\end{array}$ | 24,503 23 | 23,503 23,473 | 1,923 None. | None. | $\}$ do |
| Manufacturers (Canadian business). | 117,011 304,405 | 16,869 1,634 | 1,560,394 $\mathbf{2 , 6 4 6 , 7 4 1}$ | $1,26,816$ 6,340 | 2,499,701 $9,627,272$ | 342 34 | 23,434 53,500 | 23,473 $\mathbf{4 3 , 4 6 9}$ | None. | None. 4,000 | do |
| - North American (Canadian business) | 477,793 | 2,138 | 2,890,000 | 10,497 | 15,223,694 | 54 | 66,629 | 69,724 | 7,950 | None. | do |
| $\bigcirc$ Ontario Mutual. | 590,163 | 1,670 | 2,494,268 | 14,419 | 19,278,424 | 123 | 166,231 | 180,431 | 5,125 | None. | do |
| Sun (Canadian business) | 918,409 | 3,508 | 4,321,091 | 18,145 | 25,637,930 | 153 | 267,703 | 264,068 | 23,435 | 1,500 | do |
| Temperance and General | 142,448 | 1,220 | 1,477,000 | 5,016 | 5,993,681 | 28 | 33,500 | 34,315 | 1,000 | None. | do |
| Totals for 1895. . . . . . . . . . . . . . | 5,702,783 | 34,630 | 27,891,585 | 140,865 | 188,326,157 | 1,314 | 1,650,264 | 1,583,721 | 172,362 | 6,526 |  |
| Totals for 1894 | 5,435,031 | 31,152 | 28,670,364 | 130,316 | 177,511,846 | 1,209 | 1,639,002 | 1,760,749 | 148,893 | 15,517 |  |
| Increase, $i$; decrease, $d$. | i 267,752 | $i 3,478$ | d 778,779 | i 10,549 | $i$ 10,814,311 | $i 105$ | i 11,262 | d 177,028 | i 23,469 | d 8,991 |  |
| British Companics. |  |  |  |  |  |  |  |  |  |  |  |
| British Empire. | 217,257 | 258 | 684,000 | 2,914 | 5,992,122 | 22 | 58,704 | 57,682 | 1,022 | 5,000 | 31st Dec., 1895. |
| Commercial Union. | 16,459 | 4 | 27,000 | 283 | 640,750 | 3 | 7,907 | 8,254 | 3,713 | None. | do |
| *Edinburgh Life | 6,603 | None. | None. | 103 | 288,425 | 7 | 17,341 | 12,305 | 12,057 | None. |  |
| *Life Association of Scotland | 42,417 | None. | None. | 954 | 1,655,959 | 33 | 57,928 | $55,74 \pm$ | 23,061 |  | 5th April, 1895. $\text { 31st Dec., } 1895 .$ |
| Liverpool and London and Glob | 6,745 | None. | None. | 140 | 231,001 | 3 64 | 11,500 | 15,669 | None. | None. <br> 10,000 | 31st Dec., 1895. |
| ${ }_{\text {* L L }}$ London and Lancashire. | 207,509 | 493 | 882,500 | 4,225 | $6,870,461$ 31,502 | 64 None. | 93,949 None. | 92,609 None. | 7,581 None. | 10,000 | $\begin{aligned} & \text { do } \\ & \text { do } \end{aligned}$ |
| *London Assurance | 1,108 $\mathbf{3 3 , 5 3 2}$ | None. | None. ${ }_{16,578}$ | 533 | 31,502 $1,289,688$ | None. 19 | None. 42,900 | None. 26,564 | None. 17,914 | None. | 30th Nov., 1895 |
| *Reliance ... | 6,607 | None. | None. | 192 | 233,823 | 3 | 4,000 | 3,275 | 1,000 | None. | 31st Dec., 1895. |
| Royal. | 21,466 | None. | None. | 338 | 894,840 | 7 | 19,830 | 19,830 | None. | None. | do |
| *Scottish Amicable. | 5,820 | None. | None. | 113 | 275,309 | 3 | 14,600 | None. | 14,600 | None. | do |

## Department of Finance-Insurance Branch.

Standard
Star .....

| Standard <br> Star ..... | $\begin{array}{r} 548,251 \\ 17,547 \end{array}$ | $\begin{array}{r} 919 \\ 28 \end{array}$ | $\begin{array}{r} 1,720,733 \\ 79,327 \end{array}$ | $\begin{array}{r} 7,183 \\ 257 \end{array}$ | $\begin{array}{r} 15,098,403 \\ 653,342 \end{array}$ | $\begin{array}{r} 111 \\ \hline \end{array}$ | $\begin{array}{r} 269,761 \\ 5,416 \end{array}$ | $\begin{array}{r} 228,965 \\ 5,416 \end{array}$ | 38,344 <br> None. | None. <br> None. | 15th Nov., 1885. 31st Dec., 1895. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Totals for 1895 | 1,133,306 | 1,704 | 3,410,138 | 17,299 | 34,316,361 | 286 | 620,611 | 535,382 | 126,998 | 15,000 |  |
| Totals for 1894 | 1,079,330 | 1,746 | 3,214,216 | 17,075 | 33,911,885 | 262 | 582,359 | 661,771 | 77,796 | 5,000 |  |
| Increase, $\boldsymbol{i}$; decrease, $\boldsymbol{d}$. | $i 53,976$ | d 42 | i 195,922 | $i 224$ | i 404,476 | $i 24$ | i 38,252 | d 126,389 | i 49,202 | i 10,000 |  |
| American Companies. |  |  |  |  |  |  |  |  |  |  |  |
| Etna, Life. | 562,257 | 558 | 783,782 | 12,349 | 15,881,648 | 387 | 456,833 | 443,326 | 23,209 | None. | 31st Dec., 1895. |
| *Connecticut Mutual | 44,695 | None. | None. | 814 | 1,757,i36 | 70 | 135,057 | 121,712 | 13,345 | None. | do |
| Equitable | 673,300 | 317 | 947,196 | 8,781 | 19,229,718 | 113 | 311,530 | 331,979 | 12,697 | None. | do |
| Germania.... ... | 13,592 |  | 1,100 | 152 | 294,376 | 3 | 6,000 | 6,000 | None. | None. | do |
| Metropolitan $\left\{\begin{array}{l}\text { General } \\ \text { Industri }\end{array}\right.$ | 168,995 | $\left\{\begin{array}{r}225 \\ 41590\end{array}\right.$ | 261,724 $3,576,740$ | 277 37,093 | 371,989 $\mathbf{3 , 1 8 8 , 2 8 5}$ | 1 779 | 1,000 40,580 | \} 41,374 | 1,170 | 543 | do |
| Mutual Life. | 736,773 | 1,331 | 2,693,550 | 7,941 | 18,582,692 | 62 | 151,355 | 154,053 | 5,000 | None. | do |
| *National Life | 2,249 | None. | None. | 147 | 141,705 | 8 | 9,020 | 5,599 | 7,552 | None. | do |
| New-York. | S07,480 | 1,262 | 2,171,000 | 10,466 | 20,626,514 | 90 | 203,906 | 224,667 | 14,085 | None. | do |
| *North-Western | 15,141 | None. | None. | 342 | 464,125 | 25 | 39,549 | 37,549 | None. | None. | do |
| *Phoenix Mutual | 23,149 | None. | None. | 893 | 955,183 | 42 | 67,883 | 62,227 | 8,856 | None. | do |
| Provident Savings | 91,459 | 399 | 962,168 | 1,522 | 3,547,918 | 16 | 46,166 | 32,745 | 1,000 | None. | do |
| Travelers'. | 146,174 | 218 | 916,380 | 2,930 | 5,549,061 | 57 | 98,405 | 99,555 | None. | None. | do |
| $\omega_{\text {Union Mutual }}$ | 126,088 | 389 | 621,000 | 2,878 | 4,645,635 | 58 | 75,984 | 66,340 | 17,58\% | None. | do |
| $\underset{\sim}{\sim}$ United States | 43,770 | 70 | 123,000 | 782 | 1,487,280 | 10 | 13,450 | 12,450 | 4,000 | None. | do |
| Totals for 1895 | 3,455,122 | 46,390 | 13,057,540 | 87,367 | 96,723,565 | 1,721 | 1,656,718 | 1,639,576 | 108,596 | 543 |  |
| Totals for 1894 | 3,394,914 | 67,816 | 17,640,677 | 93,949 | 96,737,705 | 1,343 | 1,540,998 | 1,656,921 | 58,304 | 15,442 |  |
| Increase, $i$; decrease $d$. | $i 60,208$ | d21,426 | d 4,412,565 | d 6,582 | d 14,140 | i 378 | i 115,720 | d 17,345 | $i 50,292$ | d14,899 |  |

> RECAPITULATION.

| Canadian Companies. | 5,702,783 | 34,630 | 27,891,585 | 140,865 | 188,326,157 | 1,314 | 1,650,264 | 1,583,721 | 172,362 | 6,526 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| British Companies... | 1,133,306 | 1,704 | 3,410,138 | 17,299 | 34,316,361 | 1,386 | 1,620,611 | 1,583,781 | 126,998 | 15,000 |
| American Companies.. | 3,455,122 | 46,390 | 13,057,540 | 87,367 | 96,723,565 | 1,721 | 1,656,718 | 1,639,576 | 108,596 | 543 |
| Grand totals for 1895. . | 10,291,211 | 82,724 | 44,359,263 | 245,531 | 319,366,083 | 3,321 | 3,927,593 | 3,758,679 | 407,956 | 22,069 |
| Grand totals for 1894. . | 9,909,275 | 100,714 | 49,525,257 | 241,340 | 108,161,436 | 2,814 | 3,762,359 | 4,079,441 | 284,993 | 35,959 |
| Increase, $i$; decrease $d$. | i 381,936 | d17,990 | $i 5,165,994$ | i 4,191 | $i$ 11,204,647 | $i 507$ | $i 165,234$ | d 320,762 | 122,963 | d13,890 |

*These Companies have ceased doing new business in Canada. †These amounts are net, reinsurances having been deducted.
Ingrease or Decrease of Items of Life Insurance in Canada，among the Active Companies，for 1895 compared with 1894.

| Increase（i）－Decrease（d）． | $\begin{aligned} & \text { Premiums } \\ & \text { of } \\ & \text { the Year. } \end{aligned}$ | Number of Policies new and taken up． | Amount of Policies new and taken up． | Number of Policies in force at date． | Amount in force． | Number ．of Policies becoune Clains． | Amount of Policiss become Clains． | Claims Paid． |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \％ |  | \＄ |  | \＄ |  | \＄ | $\$$ |
| Canada Life（Canadian business）． | 24，243 | d 10 | $\boldsymbol{i}$ 34，039 | 826 | $i$ 3，250，042 | d 13 | $\begin{array}{ll}\text { d } & 1,716\end{array}$ | d 125，319 |
| Confederation（Canadian business） | $i \quad 42,558$ | 157 | ${ }^{i} \quad 12,157$ | 913 | $i$ 1，095，643 | 14 | $\begin{array}{ll}\text { d } & 34,470 \\ i & 4,40\end{array}$ | ${ }^{\text {d }}$ i $57,4.6$ |
| Dominion Life | $i \quad 8,799$ | 47 | $i \quad 24,850$ | 262 | $\boldsymbol{i}$ 311，769 | 4 | ${ }^{\boldsymbol{i}} \mathbf{4 , 0 7 0}$ | ${ }^{\text {i }}$ 1，000 |
| Federal | d 7，857 | $i \quad 128$ | $i$ 119，350 | 436 | $i \quad 260,090$ | 10 | d 1，269 | ${ }^{d} \mathrm{~d} 53,230$ |
| Great West | i 12，615 | d 767 | d1，106，105 | 490 | $i \quad 838,300$ | 9 | d $i$ | $\begin{array}{ll}i & 4,264 \\ i & 4,303\end{array}$ |
| Tondon Life General | ${ }^{i} 4$ 4，435 | 146 | $i$ 136，750 | 102 | $\begin{array}{ll}i & 79,809\end{array}$ | 18 | $\begin{array}{lr}i & 10,303 \\ i & 4,033\end{array}$ | $\begin{array}{ll}i & 4,303 \\ i & \mathbf{4 , 8 6 9}\end{array}$ |
| London Life．．．${ }^{\text {a }}$ Industrial | $i \quad 23,874$ | 3，426 | $\begin{aligned} & i \\ & i \\ & i\end{aligned} 374,712$ | 3，210 | $\begin{array}{ll}i & 292,640 \\ i & 878,423\end{array}$ | 52 | $\begin{array}{rr}\boldsymbol{i} & 4,033 \\ i & 11,3 i 8\end{array}$ | $\begin{array}{lr}\boldsymbol{i} & 4,869 \\ i & \mathbf{4 6 9}\end{array}$ |
| ¢0Manufacturers（Canadian business） | $\begin{array}{ll}i & 46,892 \\ i & 25,658\end{array}$ | $\begin{array}{ll}i & 204 \\ i & 180\end{array}$ | $\begin{array}{ll}i & 373,441 \\ i & 170,077\end{array}$ | 1，062 | $\begin{array}{lr}i & \text { 8 } \\ \mathbf{1}, 387,200\end{array}$ | d 8 | i  <br> $d$ 11,318 | $\begin{array}{ll}\text { d } \\ \text { d } & 45,105\end{array}$ |
| North American（Canadian business） | $\begin{array}{ll}i & 25,658 \\ i\end{array}$ | $\begin{array}{ll}i & 180 \\ d & 131\end{array}$ | $\begin{array}{lr}i & 170,077 \\ d & 82932\end{array}$ | $\begin{array}{rr}i & 1,060 \\ i & 272\end{array}$ | $\begin{array}{cr}i & 1,387,200 \\ i & 547,179\end{array}$ | $\begin{array}{lr}\text { d } \\ i & .12\end{array}$ | a  <br> $i$ 11,238 | $\begin{array}{ll}\text { d } \\ i & \mathbf{4 1 , 7 7 9}\end{array}$ |
| Ontario Mutual．．．．．．．．．．．．． | $\begin{array}{ll}i & 63,032 \\ i & 39,477\end{array}$ | $\begin{array}{ll}\text { d } & 131 \\ i & 516\end{array}$ | d $d$ d $\mathbf{3 6 6 , 9 3 9}$ | $\begin{array}{ll}i & 2,272 \\ i & 2,23\end{array}$ | $i$ 1，707，494 | $\cdot 16$ | ${ }^{i} \boldsymbol{i}$ 67，809 | ${ }^{i} \mathrm{i}$ 81，577 |
| Sun（Canadiar business） | $\boldsymbol{i}$  <br> $i$ 39,477 | $\begin{array}{ll}\text { i } & 516 \\ d & 402\end{array}$ | d 366,393 $d$ | $\begin{array}{lr}i & 2,233 \\ i & 223\end{array}$ | i $\begin{array}{rlr}i & 165,722\end{array}$ | 12 | $\begin{array}{ll}i & 11,401\end{array}$ | ${ }_{i}$ 111，285 |
| Total Increase or Decrease | $i$ 296，975 | $i \quad 3,494$ | d 753，779 | $i \quad 10,549$ | i10，814，311 | 130 | $i 33,262$ | d 151，584 |

BRITISH COMPANIES．

| 608＇87 | $\boldsymbol{p}$ | 019「79 | $?$ | 13 | ？ | 988＇369 | ？ | 16\％ | $?$ | 366＇96I |  | 67 | $\boldsymbol{p}$ | 99866 | $?$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 8LJ＇II | $p$ | EJ＇II | $p$ | 1 | $?$ | 2ヶ9＇す\％ | $\stackrel{2}{2}$ | 9 GI | $?$ | 76L＇y9 |  | 03 | $\stackrel{2}{p}$ | 6086 | 2 | －xpzef |
| $0 \pm$＇6I | $p$ | 098＇¢ | 2 | \％I | $\stackrel{2}{2}$ | 976＇\％8L | $\stackrel{2}{2}$ | 867 | $\stackrel{2}{p}$ | $999 \% 01$. |  | \％ | $p$ | 08189 | $\stackrel{2}{p}$ | ispuris |
| 869 ＇ 8 |  | 109 2 | 2 | 1 | $\boldsymbol{p}$ | 909\％61 | $p$ | $\stackrel{6}{7}$ | $\boldsymbol{p}$ |  |  |  |  | ${ }_{9} 89$ | ${ }_{2}$ |  |
| $608^{\prime} \mathrm{CL}$ | $p$ | 987＇8I | $\stackrel{2}{2}$ | 8 | ？ | 888．98 | $p$ | 17 | $\boldsymbol{p}_{\boldsymbol{p}}$ | 882 000 |  | 8 | $\stackrel{\sim}{p}$ | $\stackrel{9}{860} 8$ | $\dot{p}$ | ．${ }^{\text {entyseousI puis nopuor }}$ |
| 098．9 | $p$ |  | $\stackrel{2}{p}$ | ${ }_{9} \mathrm{il}$ | $p$ | ${ }_{181}^{181} 0$ | $p$ | 8 | $\stackrel{\boldsymbol{p}}{\boldsymbol{p}}$ | 000 圷 |  | 8 | $p$ | ${ }_{801} 86$ | $\underset{p}{p}$ | өqоџ pus uориот рия ןоодıөл！ |
| 120＇s | $\stackrel{i}{i}$ | 908 | ？ | $\underline{6}$ | $p$ | 808＇91 | $\boldsymbol{p}$ | 8 | $p$ | $000^{\text {＇}} \mathrm{C} 7$ |  | $\boldsymbol{z}$ | $?$ | 9064 | $\boldsymbol{p}$ | notu $\square^{\text {¢ }}$ |
| 6ャ8．51 | $\dot{p}$ | $989{ }^{\circ} 0 \mathrm{~T}$ | ？ | 8 | $p$ | 978＇89I | $p$ | 6 II | $\boldsymbol{p}$ | 618＇88 |  | $0{ }^{0}$ | $\boldsymbol{p}$ | 665＇II | ？ | ¢0ug ysụ！ |

Department of Finance-Insurance Branch.
american companies.

Abstract of Life Insurance done by Canadian Companies which do business outside of the Dominion. CANADA LIFE ASSURANCE COMPANY.

|  | $\begin{gathered} \text { Premiums } \\ \text { for } \\ \text { Year. } \end{gathered}$ | $\begin{array}{\|c} \text { Number } \\ \text { of } \\ \text { Policies } \\ \text { New and } \\ \text { Taken up. } \end{array}$ | $\begin{gathered} \text { Anount } \\ \text { of Policies } \\ \text { New } \\ \text { and Taken } \\ \text { up. } \end{gathered}$ |  | Net | $\underbrace{\text { Number }}_{\text {of }}$ | NetAmountof YoliciesbecomeClaims. | Claims | Unsettled Claims. |  | Date of Return. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | in force at date. | become Claims. |  |  | $\begin{gathered} \text { Not } \\ \text { Resisted. } \end{gathered}$ | Resisted. |  |
|  | \$ |  | \$ |  | \$ |  | \$ | \$ | \$ | \$ |  |
| In Canada. . In other Countries | $\begin{array}{\|c} 1,827,681 \\ 179,210 \end{array}$ | $\begin{aligned} & 2.208 \\ & 382 \end{aligned}$ | $\begin{aligned} & 4,790,421 \\ & 1,299,200 \end{aligned}$ | $\begin{gathered} 30,259 \\ 1,599 \end{gathered}$ | 65,097,537 | $\begin{array}{r} 311 \\ 24 \end{array}$ | $\begin{aligned} & 64,134 \\ & 117,166 \end{aligned}$ | $\begin{aligned} & 603,19,19 \\ & 122,323 \end{aligned}$ | $\begin{aligned} & 83,750 \\ & 20,800 \end{aligned}$ | $\begin{aligned} & \text { 1,026 } \\ & \text { Nune. } \end{aligned}$ | $\begin{gathered} \text { 31st Dec., } 1895 . \\ \text { do } \end{gathered}$ |
| Total. | 2,006,891 | 2,590 | 6,089,621 | 31,858 | 70,205,929 | 335 | 760,300 | 725,519 | 104,550 | 1,026 |  |
|  |  |  |  | ONFEDER | ATION LI | E ASSOC | IATION. |  |  |  |  |
| In Canada. <br> In other Countries | $\begin{array}{r} 847,355 \\ 5,519 \end{array}$ | $\underset{56}{2,236}$ | $\begin{array}{r} 3,304.820 \\ 66,500 \end{array}$ | $\begin{array}{r} 17,456 \\ 134 \end{array}$ | $\begin{array}{r} 26,253,974 \\ 173,500 \end{array}$ | $\begin{gathered} 166 \\ \text { None. } \end{gathered}$ | $\begin{gathered} 247,291 \\ \text { None. } \end{gathered}$ | $\begin{gathered} 241,323 \\ \text { None. } \end{gathered}$ | $19,936$ None. | None. None. | $\begin{gathered} 31 \text { st Dec., } 1895 . \\ \text { do } \end{gathered}$ |
| Total | 852,874 | 2,292 | 3,371,320 | 17,590 | 26,427,474 | 166 | 247,291 | 241,323 | 19,936 | None. |  |
|  |  |  | ManuF | ACTURER | S' LIFE In | SURANO | E Compa | NY. |  |  |  |
| In Canada. <br> In other Countries | $\begin{array}{r} 304,405 \\ 20,044 \end{array}$ | $\begin{aligned} & 1,634 \\ & 105 \end{aligned}$ | $\begin{array}{r} 2,646,741 \\ 226,816 \end{array}$ | $\begin{array}{r} \mathbf{6}, 340 \\ 233 \end{array}$ | $\begin{aligned} & 9,627,272 \\ & \hline 439,169 \end{aligned}$ | $\begin{gathered} 34 \\ \text { None. } \end{gathered}$ | $\begin{aligned} & \text { 53,500 } \\ & \text { None. } \end{aligned}$ | $\begin{aligned} & 43,469 \\ & \text { None. } \end{aligned}$ | $\begin{aligned} & 14,000 \\ & \text { None. } \end{aligned}$ | $\begin{aligned} & \text { 4,000 } \\ & \text { None. } \end{aligned}$ | $\begin{gathered} \text { 31st Dec., } 1895 . \\ \text { do } \end{gathered}$ |
| Total | 324,449 | 1,739 | 2,873,557 | 6,573 | 10,066,441 | 34 | 53,500 | 43,469 | 14,000 | 4,000 |  |
|  |  |  | NORTH | AMERICA | N LIFE A | SSURAN | E COMP | NY. |  |  |  |
| In Canada In other Countries | $\begin{array}{r} 47,793 \\ 7,561 \end{array}$ | $\begin{array}{r} 2,138 \\ \hline \end{array}$ | $\begin{gathered} 2,890,000 \\ 27,000 \end{gathered}$ | $\begin{array}{r} 10,497 \\ -\quad 101 \end{array}$ | $\begin{array}{r} 15,223,694 \\ 218,750 \end{array}$ | $\begin{array}{r} 54 \\ 3 \end{array}$ | $\begin{aligned} & 66,629 \\ & 10,000 \end{aligned}$ | $\begin{gathered} 69,724 \\ 5,000 \end{gathered}$ | $\begin{gathered} 7,950 \\ \text { None. } \end{gathered}$ | None. None. | $\begin{gathered} \text { 31st Dec., } 1895 . \\ \text { do } \end{gathered}$ |
| Total | 485,354 | 2,152 | 2,917,000 | 10,598 | 15,442,444 | 57 | 76,629 | 74,724 | 7,950 | None. |  |
|  |  |  | SUN LII | E ASSUR | ANCE CO | MPANY | F CANA |  |  |  |  |
| In Canada. <br> In other Countries | $\begin{aligned} & 918,409 \end{aligned}$ | $\begin{aligned} & 3,508 \\ & 1,230 \end{aligned}$ | $\begin{aligned} & 4,321,091 \\ & 2,543,002 \end{aligned}$ | $\begin{array}{r} 18,145 \\ 4,156 \end{array}$ | $\begin{array}{r} 25,637,930 \\ 9,090,360 \end{array}$ | $\begin{gathered} 153 \\ 45 \end{gathered}$ | $\begin{array}{r} 267.703 \\ 105,742 \end{array}$ | $\begin{gathered} 264,018 \\ 85,105 \\ \hline \end{gathered}$ | $\begin{aligned} & 23,435 \\ & 27,390 \end{aligned}$ | $\begin{aligned} & 1.500 \\ & 8,878 \end{aligned}$ | $\begin{gathered} \text { 31st Dec., } 1895 . \\ \text { do } \end{gathered}$ |
| Total | 1,301,221 | 4,738 | 6,864,093 | 22,301 | 34,728,290 | 198 | 373,445 | 349,123 | 50,825 | 10,378 |  |

## Department of Finance-Insurance Branch.

Increase or decrease of Items of Life Insurance done by Canadian Companies which do business outside of the Dominion for 1845 , compared with 1894.
CANADA LIFE ASSURANCE COMPANY.

| Increase (i)--Decrease ( $i$ ). | $\begin{aligned} & \text { Premiums } \\ & \text { of } \\ & \text { the Year. } \end{aligned}$ | Number of Policies new and taken up. | Amount of Policies new and taken up. | $\begin{aligned} & \text { Number } \\ & \text { of } \\ & \text { Policies in } \\ & \text { force } \end{aligned}$ | $\begin{aligned} & \text { Amount } \\ & \text { in } \\ & \text { force. } \end{aligned}$ | Number of Policies become Claims. | $\begin{gathered} \text { Amount } \\ \text { of Policies } \\ \text { become } \\ \text { Claims. } \end{gathered}$ | $\begin{aligned} & \text { Claims } \\ & \text { paid. } \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| In Canada........ | $\begin{array}{cc}  & \stackrel{\$}{8} \\ i & 24,243 \\ i & 62,428 \end{array}$ | $\begin{array}{ll} d & 10 \\ d & 143 \end{array}$ | $\begin{array}{r} \$ \\ i \\ d, 039 \\ d 43,750 \end{array}$ | $i$ 826 <br> $i$ 164 | $\begin{aligned} & \$ \\ & i \\ & i \\ & i, 250,042 \\ & 522,717 \end{aligned}$ | $\begin{array}{ll} d & 13 \\ i & 18 \end{array}$ |  |  |
| Total. | i ${ }^{\text {i }} 86,671$ | d 153 | d 439,711 | 990 | i 3,772,759 | $i \quad 5$ | ${ }^{i} 108,681$ | ${ }^{\text {d }}$ 7,765 |
| CONFEDERATION LIFE ASSOCIATION. |  |  |  |  |  |  |  |  |
| In Canada. <br> In other countries | $\begin{array}{cr}i & 42,558 \\ i & 2,581\end{array}$ | $\begin{array}{cc} i & 157 \\ i & 25 \end{array}$ | $\begin{array}{ll} i & 12,157 \\ i & 19,500 \end{array}$ | $\begin{array}{rr} i & 913 \\ i & 52 \end{array}$ | $\begin{array}{\|r} i \\ i \\ i \end{array}, 095,643$ | 14 | d 34,470 | d 57,47e |
| Total. | $\begin{array}{ll}i & 45,139\end{array}$ | 182 | $i$ 31,657 | 965 | i 1,158,143 | 14 | d 34,470 | d 57,476 |
| MANUFACTURERS' LIFE INSURANCE COMPANY. |  |  |  |  |  |  |  |  |
| In Canada. In other countries | $\begin{array}{ll}\boldsymbol{i} & 46,892 \\ i & 10,146\end{array}$ | $\begin{array}{rrr}\boldsymbol{i} & 204 \\ d & 11\end{array}$ | $i$  <br> $i$ 373,441 <br> $i$ 38,048 <br>   | $\begin{array}{rr} i & 522 \\ i & 75 \end{array}$ | $i$ 87,423 <br> $i$ 166,901 | i  <br> $d$  | $\begin{array}{cr}i & 11,378 \\ d & 1,947 \\ i\end{array}$ | $\begin{array}{rr}\boldsymbol{i} & 469 \\ \boldsymbol{d} & 1,947\end{array}$ |
| Total. | i 578,038 | 193 | $i 411,489$ | 597 | i 1,045,324 | ${ }^{i} \quad 3$ | $i \quad 9,431$ | $\begin{array}{ll}i & 1,478\end{array}$ |
| NORTH AMERICAN LIFE ASSURANCE COMPANY. |  |  |  |  |  |  |  |  |
| In Canada........ In other countries | $i$  <br> $\boldsymbol{d}$ 25,658 | $\boldsymbol{i}$  <br> $i$ 180 | $i$  <br> $i$ 170,077 <br> 21,000  | $\begin{array}{rr}i & 1,060 \\ i & 3\end{array}$ | ${ }_{\boldsymbol{i}}^{\boldsymbol{i}} \begin{aligned} & \text { 1,387,200 } \\ & \text { 500 }\end{aligned}$ | d $i$ | $\begin{array}{rr} d & \begin{array}{r} 43,779 \\ i \end{array} \\ 8,500 \end{array}$ | $\begin{array}{cc} d & 45,105 \\ i & 3,500 \end{array}$ |
| Total. | i. 25,504 | 191 | i 191,077 | ${ }^{i}$ 1,063 | i 1,386,700 | ${ }^{\text {d }}$ | d 35,279 | d 41,605 |
| SUN LIFE ASSURANCE COMPANY OF CANADA. |  |  |  |  |  |  |  |  |
| In Canada. In other countries | $\begin{array}{ll} i & 39,477 \\ i & 33,500 \end{array}$ | $i \quad 516$ | $\begin{aligned} & d \\ & d \\ & d \end{aligned} \frac{366,393}{77,067}$ | $\begin{array}{ll} i, 2,23 \\ i & 2695 \end{array}$ | $\left\|\begin{array}{ll} i & 1,707,494 \\ i & 1,581,776 \end{array}\right\|$ | $\begin{aligned} & 16 \\ & 14 \end{aligned}$ | $\begin{array}{ll} i & 67,809 \\ i & 56,625 \end{array}$ | $\begin{array}{ll} i & 81,577 \\ i & 39,437 \end{array}$ |
| Total. | i 122,977 | 516 | d 443,460 | ${ }^{i}$ i 2,928 | i 3,226,270 | 30 | ${ }^{\text {i }} \mathbf{1 2 4 , 4 3 4}$ | i 121,014 |

Canamian Life Companies-Assets, 1895.

| Companies. | Real Estate. | Loans on Real Estate. | $\begin{gathered} \text { Loans } \\ \text { on } \\ \text { Collaterals. } \end{gathered}$ | Cash Loans and Premium Obligations on Policies in Force. | Stocks, Bonds and Debentures. | Cash on hand and in Banks. | Agents' <br> Balances and Bills Receivable. | Interest and Rents Due and Accrued. | Outstanding and Deferred Premiums. | Other Assets. | Total Assets. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \$ c. | \$ c. | \$ c. | \$ c. | \$ c. | \& c. | \$ c. | \$ c. | \$ c. | \$ c. | \$ c . |
| Canada Life | 1,282,373 25 | 4,170,487 73 | 2,607,504 38 | 1,889,606 22 | 5,423,798 19 | 211,052 62 | None. | 280,718 73 | 434,376 88 | 12,716 09 | 1:,312,634 09 |
| Confederation. | 1,258,087 65 | 2,266,819 24 | 95,095 45 | 530,464 17 | 702,370 00 | 181,120 25 | 2,293 20 | 106,761 35 | 166,137 70 | 15,289 88 | 5,324,438 89 |
| Dominion Life | None. | 103,183 45 | None. | 96500 | 74,768 64 | 9,841 85 | 1,180 89 | 4,784 87 | 11,229 50 | 52000 | 206, 7429 |
| Federal. | 25,000 00 | 86,619 83 | 1,250 00 | 121,612 48 | 70,43014 | 88,025 70 | 3,257 03 | 7,679 69 | 88,020 98 | 7,878 05 | 499,773 90 |
| Wrareat West | None. | 78,599 02 | None. | 3,593 97 | 58,520 00 | 46,514 88 | 9,784 31 | 1,897 70 | 36,134 91 | 3,830 25 | 238,875 04 |
| London Life. | None. | 304,875 18 | 17,182 93 | 28,674 50 | 146,760 00 | 82542 | None. | 13,482 10 | 11,087 15 | None. | 522,887 28 |
| Manufacturers' Life. | 4,100 00 | 631,241 59 | 8,027 01 | 30,886 28 | 177,053 24 | 49,919 94 | 4,391 42 | 16,303 70 | 84,506 21 | 6,139 75 | 1,012,569 14 |
| North American | 208,937 23 | 1,091,816 32 | 137,689 00 | 112,208 59 | 552,243 35 | 65,525 40 | None. | 33,264 10 | 93,340 32 | 5,493 84 | 2,300,518 15 |
| Ontario Mutual. | 45,968 35 | 1,607,592 01 | None. | 466,753 34 | 730,521 69 | 52,182 74 | 30810 | 96,947 08 | 123,301 68 | Nune. | 3,123,574 99 |
| Sun. | 358,597 17 | 2,693,337 39 | 50025 | 380,938 83 | 1,306,973 95 | 216,890 96 | None. | 140,169 18 | 263,362 60 | None. | 5,365,770 53 |
| Temperance and General . | None. | 102,250 00 | None. | 17,158 90 | 211,260 02 | 36,119 20 | 4,594 91 | 465169 | 45,793 68 | 82700 | 422,655 40 |
| Total. | 3,183,063 6) | 13,141,821 96 | 2,867,249 02 | 3,582,862 28 | 9,454,699 22 | 958,018 9; | 25,809 86 | 706,660 19 | 1,357,2917 | 52,694 8; | 35,330,171 70 |

Department of Finance-Insurance Branch.
Canadian Life Companies-Liabilities, \&c., 1895.

| Companies. | Unsettled Claims. | $\begin{gathered} \text { Net } \\ \text { Reinsurance } \\ \text { Reserve. } \end{gathered}$ | Sundry. | Total <br> Liabilities, in cluding Reserve but not Capital Stock. | Surplus <br> of Assets over Liabilities Capital. excluding | Capital Stock paid up. paid up. | $\begin{gathered}\text { Surplus } \\ \text { of Assets over } \\ \text { Liabilities } \\ \text { and }\end{gathered}$ Capital Stock. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 8 c. | \$ e. | \$ c. | 8 c. | \$ c. | \$ c. | \$ |
| Canada Life | 105,576 43 | 15,373,059 00 | 159,201 73 | 15,637,837 16 | 674,796 93 | 125,000 00 | 549,796 93 |
| Confederation. | 19,936 09 | 4,757,451 00 | 112,797 77 | 4,890,184 86 | 434,254 03 | 100,000 00 | 334,254 03 |
| Dominion Life | 3,070 00 | 126,102 07 | 88280 | 130,054 87 | 76,419 42 | 64,400 00 | 12,019 42 |
| Federal.. | 12,173 12 | 403,448 6 | None. | 415,621 88 | 84,152 02 | 80,19700 | 3,955 02 |
| Greal West. | None. | 153,634 62 | 16581 | 153,800 43 | 85,074 61 | 100,000 00 |  |
| 今London Life.. | 1,922 50 | 434,256 80 | 28,294 28 | 458,473 58 | 64,413 70 | 50,000 00 | 14,413 70 |
| Manufacturers Life. | 18,000 00 | 794,618 00 | 6,010 84 | 818,628 84 | 193,940 30 | 127,320 00 | 66,620 30 |
| North American. | 7,95000 | 1,795,822 00 | 31,527 80 | 1,837, 29980 | 465,218 35 | 60,000 00 | 405,218 35 |
| Ontario Mutual | 5,12500 | 2,933,283 00 | 86839 | 2,939,276 39 | 184,298 60 | None. | 184,298 60 |
| Sun. | 61,202 72 | 4,734,016 04 | 34,607 54 | 4,829,826 30 | 535,944 23 | 62,500 00 | 473,444 23 |
| Temperance and General | 1,000 00 | 334,079 88 | 7,989 06 | 343,068 94 | 79,586 46 | 60,000 00 | 19,586 46 |
| Total | 235,955 86 | 31,839,771 17 | 376,346 02 | 32,452,073 95 | 2,878,098 65 | 829,41i 00 | 2,048,681 65 |

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


[^92]Table showing the Assets in Canada of American Companies doing business of Life Insurance in Canada for 1895.


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

|  | Unsettled Claims. | Net Reinsurance Reserve. | Sundry. | Total Liabilities, including Reserve. | (e) Excess of Assets over Liabilities. <br> (d) The Reverse. |
| :---: | :---: | :---: | :---: | :---: | :---: |
| British Companies. | \$ c. | \$ c. | \$ c. | \$ c. | \$ c. |
| British Empire | 6,022 00 | 1,100,000 00 | None. | 1,106,022 00 | c 857,034 44 |
| Commercial Union | 3,713 02 | 234,188 86 | None. | 237,901 88 | $e \quad 6,84948$ |
| Edinburgh Life. | 12,057 43 | 155,490 10 | None. | 167,547 53 | $e^{e} \quad 11,85753$ |
| Life Association of Scotland. | 23,060 68 | 1,100,142 20 | None. | 1,123,202 88 | d 626,717 59 |
| Liverpool \& London \& G'obe .. | None. | 105,900 09 | None. | 105,000 00 |  |
| London and Lancashire. | 17,581 25 | 1,420,000 00 | 2,840 56 | 1,440,421 81 | c 398,401 57 |
| London Assurance...... | None | 9,286 91 | None. | 9,286 91 |  |
| North British.... | 17,913 85 | 600,000 00 | 1,677 11 | 619,590 96 | . ............ |
| Reliance | 1,000 00 | 100,000 00 | None. | 101,000 00 | c 14,710 19 |
| Royal. | None. | 390,000 on | None. | 390,000 00 |  |
| Scottish Amicable | 14,600 00 | 109,500 00 | 2028 | 124,120 28 | $e \quad 51,56949$ |
| Scottish Provident | 7,706 37 | 91,571 20 | None. | 99,277 57 | e 2,328,305 24 |
| Standard. | 38,344 13 | 3,761,983 00 | None. | 3,800,327 13 | c 7,812,844 51 |
| Star.. | None. | 160,000 00 | None. | 160,000 00 | e 1,320,453 86 |
| Totals | 141,998 73 | 9,337,162 27 | 4,537 95 | 9,483,698 95 | e11,051,520 85 |
| American Companies. |  |  |  |  |  |
| ¢tna Life | 23,209 $\mathrm{C0}$ | 5,188,355 30 | 6,230 96 | 5,217,795 26 | d 1,315,874 48 |
| Connecticut Mutual. | 13,345 00 | 800,000 00 | None. | 813,34500 | d 713,345000 |
| Equitable. | 12,697 00 | 3,750,000 00 | 2,000 00 | 3,764,697 00 | $e \quad 414,77000$ |
| Germania. | None. | 78,49300 | None. | 78,493 09 | $e \quad 2,90249$ |
| Metropolitan | 1,713 16 | 119,365 00 | 2,267 00 | 123,345 16 | $e \quad 37,43109$ |
| Mutual Life. | 5,000 00 | 2,989,866 00 | None. | 2,994,866 00 | d 111,972 29 |
| National Life. | 7,552 00 | 67,934 39 | None. | 75,486 39 | $e \quad 34,66381$ |
| New-York | 14,085 32 | 3,768,679 00 | 1,541 43 | 3,784,305 75 | e 114,647 29 |
| North-wester | None. | 66,950 00 | None. | 66,950 00 | $e \quad 50,41765$ |
| Phœenix Mutual | 8,856 00 | 350,000 00 | None. | 358,856 00 | d 222,732 92 |
| Provident Savings | 1,000 00 | 69,18700 | None. | 60,187 00 | $e \quad 4,20617$ |
| Travelers'...... | None. | 1,204,761 00 | None. | 1,204,761 00 | d 159,721 72 |
| Union Mutual. | 17,582 00 | 790,139 00 | 35800 | 808,079 00 | d 251,508 24 |
| United States | 4,000 00 | 144,951 00 | None. | 148,951 00 | d 6,045 77 |
| Totals.. . | 109,039 48 | 19,378,680 69 | 12,397 39 | 19,500,117 56 | d2,122,161 92 |

## Department of Finance-Insurance Branch.

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

INCOME (CASH), 1895.

|  | Net <br> Premium Income. | Consideration for Annuities. | $\begin{gathered} \text { Interest } \\ \text { and } \\ \text { Dividends } \\ \text { on } \\ \text { Stocks, \&c. } \end{gathered}$ | Sundry. | Total. |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Contpanies. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | 8 cts. |
| Canada Life | 2,006,891 17 | None. | 696,440 63 | 17,938 97 | 2,721,270 77 |
| Confederation | 843,856 37 | 9,00800 | 189,237 21 | 20,530 44 | 1,062,642 02 |
| Dominion Life | 53,395 04 | None. | 7,435 02 | 575 | 1,60,836 81 |
| Federal | 256,681 75 | 96560 | 19,474 60 | 45450 | 277,576 45 |
| Great West. | 120,997 75 | 1,600 00 | 9,144 06 | None. | 131,741 81 |
| London Life | 160,888 78 | None. | 25,513 10 | None. | 186,401 88 |
| Manufacturers' Life | 324,49 30 | None. | 39,141 96 | 10357 | $3 ¢ 3,69483$ |
| North Americau | 483,591 61 | 1,76200 | 88,088 58 | 8,03605 | 581,478 24 |
| Ontario Mutual | 586,385 34 | 3,77750 | 144,916 90 | None. | 735,079 74 |
| Sun.......... | 1,285,495 50 | 15,725 60 | 221,271 22 | 5,193 80 | 1,527,686 12 |
| Temperance and General | 142,448 3) | None. | 15,722 00 | None. | 158,170 32 |
| Totals | 6,265,090 93 | 32,838 70 | 1,456,386 28 | 52,263 08 | 7,806,578 99 |
| British Companies. |  |  |  |  |  |
| British Empire : | 215,256 56 | 2,000 00 | 88,09880 | 4,729 41 | 310,08477 |
| Conimercial Union | 16,459 00 | None. | 3,211 42 | None. | 19,670 42 |
| Edinburgh Life. | 6.60334 | None. | 94761 | None. | 7,550 95 |
| Life Association of Scotland. | 42,41732 | None. | 14,957 07 | None. | 57,374 39 |
| Liverpool \& London \& Globe | 6,74481 | None. | None. | None. | 6,744 81 |
| London and Lancashire...... | 207,509 05 | None. | 78,401 73 | 7200 | 285,982 78 |
| London Assurance. | 1,108 44 | None. | None. | None. | 1,108 44 |
| North British | 33,531 75 | None. | None. | None. | 33,531 75 |
| Reliance. | 6,601 61 | None. | 22180 | None. | 6,828 41 |
| Royal | 21,466 32 | None. | None. | None. | 21,4f6 32 |
| Scottish Amicable. | 5,82013 | None. | 74069 | None. | 6,560 82 |
| Scottish Provident | 1,985 42 | None. | 101,383 03 | None. | 103,368 45 |
| Standard | 540,70369 | 7,547 00 | 507,809 91 | 10,053 11 | 1,066,113 71 |
| Star. | 17,547 01 | None. | 56,626 10 | None. | 74,173 11 |
| Totals.. | 1,123,759 45 | 9,547 00 | 852,398 16 | 14,854 52 | 2,000,559 13 |
| American Companies. |  |  |  |  |  |
| Жtna Life. | 562,257 19 | None. | 12,953 25 | None. | 575,210 44 |
| Connecticut Mutual | 44,695 04 | None. | None. | None. | 44,695 04 |
| Equitable | 669,395 71 | 3,90400 | 124,943 00 | None. | 798,242 71 |
| Germania. | 13,591 83 | None. | 3,059 70 | None. | 16,651 53 |
| Metropolitan | 168,995 38 | None. | 5,045 40 | None. | 174,040 78 |
| Mutual Life. | 721,773 24 | 15,00000 | 112,07783 | None. | 848,851 07 |
| National Life | 2,248 54 | None. | None. | None. | 2,243 54 |
| New York | 803,445 77 | 4,034 50 | 172,552 57 | 28,984 40 | 1,009,017 24 |
| North-western | 15,140 95 | None. | None. | None. | 15,140 95 |
| Phænix Mutual | 23,14929 | None. | 5,307 90 | None. | 28,457 19 |
| Provident Savings | 91,45! 15 | None. | 2,315 00 | None. | 93,774 15 |
| Travelers'.... | 144,973 60 | 1,200 00 | 44,51734 | None. | 190,690 94 |
| Union Mutual | 126,087 51 | None. | 21,446 81 | 1,188 72 | 148,723 04 |
| United States. | 43,769 66 | None. | 4,696 96 | None. | 48,466 62 |
| Totals | 3,430,!82 86 | 24,138 50 | 508,915 76 | 30,173 12 | 3,994,210 24 |

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

EXPENDITURE (CASH) 1895.

|  | Payments to Policyholders. | General <br> Expenses. | Dividends to Stockholders. | Total Expenditure. | $e$ Excess of Income over Expenditure. $d$ The Reverse. |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Companies. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. |
| Canada Life. | 1,524,697 21 | 392,262 11 | 87,50000 | 2,004,459 32 | $e$ e 716,811 45 |
| Confederation. | 397,073 87 | 195,281 30 | 15,138 00 | 608,493 17 | e 454,14885 |
| Dominion Life | 4,936 35 | 18,826 86 | 2,576 00 | 26,339 21 | e 34,49760 |
| Federal. | 113,224 55 | 97,799 78 | None. | 211,024 33 | $e \quad 66,55212$ |
| Great West. | 23,080 50 | 68.54344 | None. | 91,623 94 | $e \quad 40,11787$ |
| London Life. | 55,674 46 | 76,195 17 | 3,430 50 | 135,300 13 | e 51,101 75 |
| Manufacturers Life. | 50,465 41 | 130,77843 | 5,092 80 | 186,336 64 | c 177,358 19 |
| North American. | 105,711 78 | 150,572 45 | 6,000 00 | 262,284 23 | $e$ 31:,19401 |
| Ontario Mutual | 328,792 74 | 116,501 39 | None. | 445,294 13 | $e$ 289,785 61 |
| Sun. | 424,250 38 | 419,23199 | 9,375 00 | 852,857 37 | $e$ 674,828 75 |
| Temperance and General. | 42,496 40 | 56,352 97 | 3,400 00 | 101,849 37 | $e \quad 56,32095$ |
| Totals. | 3,070,403 65 | 1,723,345 89 | 132,112 30 | 4,925,861 84 | $e 2,880,71715$ |
| British Companies. |  |  |  |  |  |
| British Empire | 91,271 86 | 44,368 44 |  | 135,640 30 | e 174,444 47 |
| Commercial Union | 8,51659 | 1,486 20 |  | 10,002 79 | $e \quad 9,66763$ |
| Edinburgh Life. | 13,395 51 | 66391 |  | 14,059 42 | d 6,508 47 |
| Life Association of Scotland. | 63,845 40 | 2,679 07 |  | 66,524 47 | d 9,150 08 |
| Liverpool \& London \& Globe | 17,383 81 | 25131 |  | 17,635 12 | d 10,890 31 |
| London and Lancashire.. | 104,497 61 | 57,021 ${ }^{\text {®1 }}$ |  | 161,519 32 | $e \quad 124,46346$ |
| London Assuranc | None. | 281 |  | 281 | c 1,105 63 |
| North British | 32,205 25 | 4,329 23 |  | 36,584 48 | d 3,052 73 |
| Reliance | 7,126 43 | 33277 |  | 7,459 20 | d $\quad 63079$ |
| Royal | 21,949 54 | 1,022 09 |  | 22,971 63 | d 1,505 31 |
| Scottish Amicable | 2,912 70 | 4288 |  | 2,955 59 | e 3,605 23 |
| Scottish Prov | 9,069 04 | 8020 |  | 9,149 24 | $e \quad 94,21921$ |
| Standard | 244,232 01 | 117,926 66 |  | 362,158 67 | c 703,95504 |
| Star | 10,569 89 | 4,290 76 |  | 14,860 65 | $e \quad 59,31246$ |
| Totals. | 627,025 64 | 234,498 05 |  | 861,523 69 | $e 1,139,03544$ |
| American Companies. |  |  |  |  |  |
| Atna Life | 604,483 89 | 54,319 94 |  | 658,803 83 | d 83,59339 |
| Connecticut Mutual | 143,553 ! 6 | 27548 |  | 143,829 44 | d 99,134 40 |
| Equitable. | 482,596 42 | 66,976 88 |  | 549,573 30 | $e$ 248,669 41 |
| Germania. | 7,52353 | 62535 |  | 8,148 88 | e 8,502 65 |
| Metropolitan | 46,69305 | 119,484 70 |  | 166,177 75 | e 7,863 03 |
| Mutual Life | 190,694 38 | 111,690 36 |  | 302.38474 | $e$ 546,466 33 |
| National Life | 5,7381 | 717 |  | 5,810 48 | d 3,561 94 |
| New York | 317,711 09 | 140,67933 |  | 458,390 42 | $e \quad 550,62682$ |
| North-western | 43,47961 | None. |  | 43,479 61 | ${ }^{d}$ 28,338 66 |
| Phæenix Mutual. | 70,486 02 | None. |  | 70,486 02 | d 42,02883 |
| Provident Savings | 41,543 16 | 23,650 77 |  | 65,193 !3 | $e \quad 28,58022$ |
| Travelers' | 130,906 14 | 22,011 08 |  | 152,917 22 | $e \quad 37,77372$ |
| Union Mutual | 75,917 26 | 29,11915 |  | 105,036 41 | 43,686 63 |
| United States. | 13,416 79 | 10,942 56 |  | 24,359 35 | 24,107 27 |
| Totals.. | 2,174,744 01 | 579,847 37 |  | 2,754,591 38 | e 1,239,618 86 |

Department of Finance-Insurance Branch.
PAYMENTS TO POLICY HOLDERS, 1895.

| Companies. | Death Claims. | Matured Endowments. | $\begin{gathered} \text { Paid } \\ \text { to } \\ \text { Annui- } \\ \text { tants. } \end{gathered}$ | Paid for Surren dered Policies. | Dividends paid Policy Holders. | Total paid to Policy Holders. | Net Premium Income (including consideration for Annuities.) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian Companies. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ ets. | \$ cts. | \$ cts. |
| Canada Life. | 641,44041 | 84,07904 | 40000 | 110,706 31 | 688,071 45 | 1,524,697 21 | 2,006,891 17 |
| Confederation | 16587917 | 75,44400 | 4,905 40 | 63,650 11 | 87,195 19 | 397,073 87 | 852,874 37 |
| Dominion Lif | 4,000 00 | None. | None. | 43391 | 50244 | 4,936 35 | 53,395 04 |
| Federal | -1,500 00 | 2,000 00 | None. | 9,582 96 | 30,141 59 | 113,224 55 | 257,647 35 |
| Great West | 22,769 26 | None. | None. | 31124 | None. | 23,080 50 | 122,597 75 |
| London Life | 36,127 07 | 10,848 50 | None. | 5,677 97 | 3,020 92 | 55,674 46 | 160,888 78 |
| Manufacturers Life | 43,469 45 | None. | None. | 6,371 23 | 62473 | 50,465 41 | 324,449 30 |
| North American | 71,424 26 | 3,300 00 | 4,506 04 | 19,414 92 | 7,066 56 | 105,711 78 | 485,353 61 |
| Ontario Mutual | 143,981 00 | 36,450 00 | 26650 | 77,876 63 | 70,218 61 | 328,792 74 | 590,162 84 |
| Sun. | 297,409 42 | 51,713 19 | 4,140 60 | 45,190 00 | 25,797 17 | 424,250 38 | 1,301,221 10 |
| Temperanceand General | 34,314 85 | None. | None. | 6,963 50 | 1,218 05 | 42,496 46 | 142,448 32 |
| Totals | 1,532,314 89 | 263,834 73 | 14,218 54 | 346,178 78 | 913,856 71 | 3,070,403 65 | 6,297,929 63 |
| British Companies. |  |  |  |  |  |  |  |
| British Empire | 42,998 50 | 14,683 50 | 97530 | 28,059 56 | 4,555 00 | 91,271 86 | 217,256 56 |
| Commercial Union | 7,248 65 | 1,005 27 | None. | 21822 | 4445 | 8,516 59 | 16,459 00 |
| Edinburgh Life. | 12,304 64 | None. | None. | 1,090 87 | None. | 13,395 51 | 6,603 34 |
| Life Association of Scotland | 52,603 77 | 3,139 85 | None. | 1,897 28 | 6,204 50 | 63,845 40 | 42,417 32 |
| Liverpool and London and Globe | 15,668 75 |  | 1,582 56 | 13250 |  | 17,383 81 | 6,744 81 |
| London and Lancashire | 59,952 75 | 32,656 50 | None. | 11,458 45 | 42991 | 104,497 61 | 207, 0905 |
| London Assurance. | None. | None. | None. | None. | None. | None. | 1,108 44 |
| North British | 25,137 81 | 1,426 28 | None. | 5,112 76 | 57840 | 32,255 25 | 33,531 75 |
| Relianc | 2,275 43 | 1,000 00 | None. | 3,851 00 | None. | 7,126 43 | 6,606 61 |
| Royal | 19,829 94 | None. | 11761 | -68193 | 1,320 06 | 21,949 54 | 21,466 32 |
| Scottish Amicable | None. | None. | None. | 2,912 70 | None. | 2,912 70 | 5,820 13 |
| Scottish Provident. | 9,069 04 | None. | None. | None. | None. | 9,069 04 | 1,9-5 42 |
| Standard | 211,335 95 | 17,629 33 | 3,751 33 | 9,179 11 | 2,336 29 | 244,232 01 | 548,250 69 |
| Star | 2,834 83 | 2,581 28 | 12341 | 5,030 37 | None. | 10,569 89 | 17,547 01 |
| Totals | 461,260 06 | 74,122 01 | 6,520 21 | 69,624 75 | 15,468 61 | 627,025 64 | 1,133,306 45 |
| American Companics. |  |  |  |  |  |  |  |
| Atna Life | 215,490 65 | 227,835 21 | None. | 28,125 27 | 133,032 76 | 604,483 89 | 562,257 19 |
| Connecticut Mutual | 72,205 00 | 49,507 00 | None. | 3,220 00 | 18,621 96 | 143,553 96 | 44,695 04 |
| Equitable | 265,956 73 | 66,022 26 | 3,152 91 | 126,620 13 | 20,844 39 | 482,596 42 | 673,299 71 |
| Germania | (i,000 00 | None. | None. | 1,413 70 | 10983 | 7,523 53 | 13,591 83 |
| Metropolitan. | 41,374 01 | None. | None. | 3,477 21 | 1,841 83 | 46,693 05 | 168,995 38 |
| Mutual Life | 145,007 38 | 9,045 77 | 7,787 43 | 20,943 48 | 7,910 72 | 190,694 38 | 736,773 24 |
| National | 5,598 71 | None. | None. | 14000 | None. | 5,738 71 | 2,248 54 |
| New York | 201,143 28 | 23,523 31 | 8,482 00 | 59,026 92 | 25,535 58 | 317,711 09 | 807,480 27 |
| North-wester | 17,842 00 | 19,707 00 | None. | 1,401 72 | 4,528 89 | 43,47961 | 15,140 95 |
| Phonix Mutu | 36,155 00 | 26,072 00 | None. | 2,663 00 | 5,596 02 | 70,48602 | 23,149 29 |
| Provident Savings | $32,74500$. | None. | None. | 1,049 36 | 7,74880 | 41,543 16 | 91,459 15 |
| 'Travelers' | 66,132 00 | 33,423 00 | 22121 | 31,129 93 | None. | 130,906 14 | 146,173 60 |
| Union Mutual | 47,787 48 | 18.55301 | None. | 5,066 38 | 4,510 39 | 75,917 26 | 126,087 51 |
| United States | 11,300 00 | 1,150 10 | None. | 96679 | None. | 13,416 79 | 43,769 66 |
| Totals | 1,164,737 24 | 474,838 56 | 19,643 15 | 285,243 89 | 230,281 17 | 2,174,744 01 | 3,455,121 36 |

Amounts of Life Insurance terminated in Canada in Natural Course or by Surrender and Lapse, during the Year $189{ }^{\circ}$.


## Department of Finance-Insurance Branch.

## Preminm-Income during the respective years, 1875-1895.



* Including 20 months' business of the Canada Life.

Amounts of Insurance effected during the respective Years 1875-1895.

| Year. | Canadian Companies. | British Companies. | American Conıpanies. | Total. |
| :---: | :---: | :---: | :---: | :---: |
|  | \$ | \$ | \$ | 8 |
| 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 |
| $187 \%$ | 5,724,648 | 2,142,702 | 5,667,317 | 13,534,667 |
| 1878. | $5,508,556$ $6,112,706$ | 2,789,201 | $3,871,998$ $\mathbf{3 , 3 6 3 , 6 0 0}$ | 12,169,755 |
| 1880. | 7,547,876 | 2,302,011 | 4,057,000 | 13,906,887 |
| 1881. | 11,158,479 | 2,536,120 | 3,923,412 | 17,618,011 |
| 1882. | 11,855,545 | 2,833,250 | 5,423,960 | 20,112,755 |
| 1883. | 11,883,317 | 3,278,008 | 6,411,635 | 21,572,960 |
| 1884. | 12,926,265 | 3,167,910 | 7,323,737 | 23,417,912 |
| 1885. | 14.881,695 | 3,950,647 | 8,332,646 | 27,164,988 |
| 1886. | 19,289,694 | 4,054,279 | 11,827,375 | 35,171,348 |
| 1887. | 23,505,549 | 3,067,040 | 11,435,721 | 38,008,310 |
| 1888. | 24,876,259 | 3,985,787 | 12,364,483 | 41,226,529 |
| 1889. | *26,438,358 | 3,399,313 | 14,719,266 | 44,556,937 |
| 1890. | 23,541,404 | 3,390,972 | 13,591,080 | 40,523,456 |
| 1891. | 21,904,302 | 2,947,246 | 13,014,739 | 37,866,287 |
| 1892. | 25,585, 534 | 3,625,213 | 15,409,266 | 44,620,013 |
| 1893. | 28,089,437 | 2,967,855 | 14,145,555 | 45,202,847 |
| 1894. | 28,670,364 | 3,214,216 | 17,640,677 | 49,525,257 |
| 1895. | 27,891,585 | 3,410,138 | 13,057,540 | 44,359,263 |
| Totals | 347,935,140 | 62,313,016 | 200,628,635 | 610,876,791 |

[^93]Amounts of Insurance in Force, 1875-1895.

| Year. | Canadian Companies. | British Companies. | American Companies. | Total. |
| :---: | :---: | :---: | :---: | :---: |
|  | \$ | \$ | \$ | \$ |
| 1875. | 21,957,296 | 19,4505,607 | 43,596,361 | 85,009,264 |
| 1876. | 24,649,284 | 18,873,173 | 40,728,461 | 84,250,918 |
| 1877. | 26,870,224 | 19,349,204 | 39,468,475 | 85,687,903 |
| 1878. | 28,656,556 | 20,078,533 | 36,016,848 | 84,751,937 |
| 1879. | 33,246,543 | 19,410.829 | 33,616,330 | 86,273,702 |
| 1880. | 37,838,518 | 19,789, 863 | 33,643,745 | 91,272,126 |
| 1881. | 46,041,591 | 20,983,092 | 36,266,249 | 103,290,932 |
| 1882. | 53,855,051 | 22,329,368 | 38,857,629 | 115,042,048 |
| 1883. | 59,213,609 | 23,511,712 | 41,471,554 | 124,196,875 |
| 1884. | 66,519,958 | 24,317,172 | 44,616,596 | 135,453,726 |
| 1885. | 74,591,139 | 25,930,272 | 49,440,735 | 149,962,146 |
| 1886. | 88,181,859 | 27,225,607 | 55,908,230 | 171,315,696 |
| 1887. | 101,796,754 | 28,163,329 | 61,734,187 | 191,694,270 |
| 1888. | 114,034,279 | 30,003,210 | 67,724,094 | 211,761,583 |
| 1889. | 125,125,692 | 30,488,618 | 76,348,392 | 231,963,702 |
| 1890. | 135,218,990 | 31,613,730 | 81,599,847 | 248,424,567 |
| 1891. | 143,368,817 | 32,407,937 | 85,698,475 | 261,475,229 |
| 1892. | 154,709,077 | 33,692,706 | 90,708,482 | 279,110,265 |
| 1893. | 167,475.872 | 33,543,884 | 94,602,966 | 295,622,722 |
| 1894. | 177,511,846 | 33,911,885 | 96,737,705 | 308,161,436 |
| 1895. | 188,326,157 | 34,316,361 | 96,723,565 | 319,366,083 |

Department of Finance-Insurance Branch.

## ASSESSMENT SYSTEM.

Abstract of Life Insurance in Canada (Assessment Plan) for the Year 1895.


## ASSESSMENT SYSTEM.

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

| Companies. | Amount terminated by |  | Total Terminated. |
| :---: | :---: | :---: | :---: |
|  | Death. | Surrender, Expiry or Lapse. |  |
| Canadian Companies. | \$ | \$ | \$ |
| Catholic Mutual Benefit Society ... | 156,000 | 1,539,000 | 1,695,000 |
| Colonial Mutual . .................. | 1,000 | 43,500 | 44,500 |
| Commercial Travellers' Mutual Benefit | 10,000 | 64,000 | 74.000 |
| Hone Life Association. | 5,000 | 376,000 | 381,000 |
| Provincial Provident Institution | 84,000 | 1,869,700 | 1,953,700 |
| Woodmen of the World.. | 18,510 | 204,600 | 222,500 |
| Total for 1895 | 274,500 | 4,096,200 | 4,370,700 |
| Total for 1894 | 238,000 | 2,242,000 | 2,480,000 |
| Anterican Companics. |  |  |  |
| Covenant Mutual | 48,750 | 1,223,375 | 1,272,125 |
| Mutual Reserve Fund | 200,000 | 3,947,500 | 4,147,500 |
| Massachusetts Benefit Life Association | 134,650 | 723,505 | 838,155 |
| Total for 1895. | 363,400 | 5,894,380 | 6,257,780 |
| Total for 1894 | 305,450 | 6,046,750 | 6,352,200 |

## RECAPITULATION.

| Canadian companies. American companies | 274,500 | 4,096,200 | 4,370,700 |
| :---: | :---: | :---: | :---: |
|  | 363,400 | 5,894,380 | 6,257,780 |
| Total for 1895 | 637,900 | 9,990,580 | 10,628,480 |
| Total for 1894. | 543,450 | 8,288,750 | 8,832,200 |

Department of Finance-Insurance Branch.
Table showing the Total Assets, and their nature, of Canadian Companies doing business of Life Insurance upon the Assessment Plan, and the Assets in Canada of American Companies doing business of Assessment Life Insurance in Canada.
CANADIAN COMPANIES, ASSETS, 1895.

\begin{tabular}{|c|c|c|c|c|c|c|c|c|c|c|c|}
\hline Companies. \& \[
\begin{aligned}
\& \text { Comr } \\
\& \text { bus } \\
\& \text { in }
\end{aligned}
\] \& menced iness anada. \& Real Estate. \& Loans on Real Estate. \& Stocks, Bonds and Debentures. \& \[
\begin{gathered}
\text { Cash } \\
\text { on hand and } \\
\text { in Banks. }
\end{gathered}
\] \& Agents
Balances Balances Receivable. \& \[
\begin{gathered}
\text { Interest } \\
\text { Due } \\
\text { and Accrued }
\end{gathered}
\] \& \[
\begin{gathered}
\text { Due } \\
\text { from } \\
\text { Members. }
\end{gathered}
\] \& Other Assets \& Total Assets. \\
\hline \multirow[t]{3}{*}{Catholic Mutual Benefit Colonial Mutual. Commercial Travellers Mutual Benefit Society} \& \multirow[t]{2}{*}{} \& \multirow[t]{2}{*}{\[
\left.\begin{array}{r}
10,1880 \\
2,1895
\end{array} \right\rvert\,
\]} \& \multirow[t]{2}{*}{\begin{tabular}{l}
\(\$\) cts. \\
None. \\
None.
\end{tabular}} \& \multirow[t]{2}{*}{\begin{tabular}{l}
\$ cts. \\
None. \\
None.
\end{tabular}} \& \multirow[t]{2}{*}{\begin{tabular}{l}
\(\$\) cts. \\
None. \\
None.
\end{tabular}} \& \multirow[t]{2}{*}{\begin{tabular}{l}
\$ cts. \\
53,247 20 2,253 18
\end{tabular}} \& \multirow[t]{2}{*}{} \& \multirow[t]{2}{*}{\begin{tabular}{l}
\$ cts. \\
None. \\
None.
\end{tabular}} \& \multirow[t]{2}{*}{} \& \multirow[t]{2}{*}{\begin{tabular}{l}
\(\$\) cts. \\
73500 \\
51767
\end{tabular}} \& \multirow[t]{2}{*}{\[
\begin{array}{cc}
8 \& \text { cts. } \\
71,051 \& 11 \\
14,190 \& 85
\end{array}
\]} \\
\hline \& \& \& \& \& \& \& \& \& \& \& \\
\hline \& \& , 1881 \& \& \& \& \& \& \& \& \& \\
\hline \& \& 12, 1892 \& None \& None. \& None. \& 7,03080 \& 738.64 \& None. \& 3,106 92 \& \({ }_{356} 82\) \& 11,233 18 \\
\hline Provincial Provident Instit'n. \& \& 19,1884
6,1893 \& 7,506 10
None. \& 20,200 00
None. \& 47,789
None.

a \& $\begin{array}{r}53,323 \\ 9,335 \\ \hline 8.3 \\ \hline 10\end{array}$ \& | 3,327 |
| :---: |
| $\mathbf{2 1 0}$ |
| 00 | \& 2,159

None. \& 14,262
4,331
80 \& $\begin{array}{r}2,155 \\ 410 \\ \hline 00\end{array}$ \& 150,723 22 14,286 90 <br>
\hline Total \& \& \& 7,506 10 \& 35,200 00 \& 56,202 90 \& 135,315 82 \& 12,982 21 \& 2,486 48 \& 41,483 27 \& 4,748 96 \& -995,925 74 <br>
\hline
\end{tabular}

AMERICAN COMPANIES, ASSETS IN CANADA, 1895.

| Covenant Mutual. Massachusetts Benefit Life. Mutual Reserve Fund | $\left\|\begin{array}{cc} \text { Sept. } & 20,1890 \\ \text { Nov. } & 18,1891 \\ \text { April } & -, 1884 \end{array}\right\|$ | $\begin{aligned} & \text { None. } \\ & 14,400 \\ & \text { None. } \end{aligned}$ | $\begin{aligned} & \text { None. } \\ & 13,839.26 \\ & \text { None. } \end{aligned}$ | $\begin{array}{r} 51,73556 \\ 10,00000 \\ 107,32557 \end{array}$ | $\begin{gathered} 7,86073 \\ 14,64060 \\ 47,76164 \end{gathered}$ | None. 44087 None. | $\begin{array}{r} 77836 \\ 1,48100 \\ 41667 \end{array}$ | $\begin{array}{r} 21,12254 \\ 39,126 \\ 109,14590 \end{array}$ | None. 65362 None. | $\begin{array}{r} 81,49719 \\ 184,54212 \\ 264,64978 \end{array}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Total. |  | 14,400 00 | 13,839 26 | 259,061 13 | 70,262 97 | 44087 | 2,676 03 | 169,355 21 | 67362 | 530,689 09 |

## ASSESSMENT LIFE COMPANIES.

CANADIAN COMPANIES-LIABILITIES, 1895.

| Companies. | Claims Unsettled. | Due on Account of General Expenses. | Other <br> Liabilities. | Total Liabilities (not including reserve). |
| :---: | :---: | :---: | :---: | :---: |
|  | \$ cts. | \$ cts. | \$ cts. | \$ cts. |
| Catholic Mutual Benefit.. | 24,65000 | 4800 | 2,000 00 | 26,698 00 |
| Colonial Mutual . | None. | 1,262 51 | 4,079 67 | 5,342 18 |
| Commercial Travellers' Mutual Benefit Society | None. | None. | None. | None. |
| Home. | 2,000 00 | None. | 5,701 10 | 7,701 10 |
| Provincial Provident Institution | 22,500 00 | 3,373 67 | 20868 | 26,082 35 |
| Woodmen of the World. | 8,800 00 | 1,192 00 | 1,922 48 | 11,914 48 |
| Totals. | 57,950 00 | 5,876 18 | 13,911 93 | 77,738 11 |

AMERICAN COMPANIES-LIABILITIES IN CANADA, 1895.
(excleding reserve.)


## Department of Finance-Insurance Bianch.

## ASSESSMENT LIFE COMPANIES, 1895.

Income, 1895.

| Companies. | Membership Fees. | Annual Dues, \&c. | $\begin{aligned} & \text { Medical } \\ & \text { Ex- } \\ & \text { aniners' } \\ & \text { Fees. } \end{aligned}$ | Assess. ments. | Interest and other Receipts. | Total <br> Income. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Canadian. | \$ c. | \$ c. | \$ c. | \$ c. | 8 c. | \$ c. |
| Catholic Mutual Benefit | 55550 | 10,433 30 | 1,617 65 | 153,938 63 | 1,480 23 | 168,025 31 |
| Colonial Mutual........ | 44700 | None. | None. | 10,003 30 | 14951 | 10,599 81 |
| Commercial Travellers' Mutual Benefit Society | 39000 | 3,460 00 | 26200 | 19,389 10 | 1,329 49 | 24,830 59 |
| Home ............................. | None. | None. | None. | 14,711 84 | None. | 14,711 84 |
| Provincial Provident Institution. | 16,457 00 | 27,195 25 | 1,344 00 | 112,884 49 | 4,781 86 | 162,662 60 |
| Woodmen of the World | 6,(666 00 | 2,549 00 | 1,111 00 | 15,944 93 | 1,176 78 | 27,447 71 |
| Total | 24,515 50 | 43,637 55 | 4,334 65 | 326,872 29 | 8,917 87 | 408,277 86 |
| Covenant Mutual | None. | None. | None. | 63,367 64 | 1,578 11 | 64,945 75 |
| Mutual Reserve Fund. | 29,488 00 | 58,613 49 | 6,393 00 | 210,399 29 | 4,108 86 | 309,002 64 |
| Massachusetts BenefitLife Association | None. | 6,349 40 | 88400 | 152,333 55 | 1,078 78 | 160,645 73 |
| Tutal. | 29,488 00 | 64,962 89 | 7,277 00 | 426,100 48 | 6,765 75 | 534,594 12 |

Expenditure, 1895.

| Companies. | Paid <br> for Death <br> Losses and Disability Claims. | General Expenses. | Total <br> Expenditure | $\epsilon$ Excess of Income over Expenditure. $d$ The Reverse. |
| :---: | :---: | :---: | :---: | :---: |
| Canadian. | \$ c. | \$ c. | \$ c. | \$ c. |
| Catholic Mutual Benefit. | 148,307 57 | 12,271 88 | 160,579 45 | $e \quad 7,44586$ |
| Colonial Mutual. | 1,000 00 | 15,964 13 | 16,964 13 | d 6,364 32 |
| Commercial Travellers' Mutual Benefit Society | 10,000 00 | 3,872 72 | 13,872 72 | e 10,957 87 |
| Home | 6,900 00 | 15,043 72 | 21,943 72 | d 7,231 88 |
| Provincial Provident Institution | 94,650 00 | 48,729 38 | 143,379 38 | $e \quad 19,28322$ |
| Woodmen of the World. | 10,300 00 | 11,508 85 | 21,808 85 | $e \quad 5,63886$ |
| Totals. | 271,15? 57 | 107,390 68 | 378,548 25 | $e \quad 29,72961$ |
| Covenant Mutual | 47,636 67 | 16,340 43 | 63,977 10 |  |
| Mutual Reserve Fund | 163,793 20 | 66,270 66 | 230,063 86 | $e \quad 78,93878$ |
| Massachusetts Benefit Life Association. | 128,065 86 | 11,919 39 | 139,985 25 | $e \quad 20,66048$ |
| Totals. | 339,495 73 | 94,530 48 | 434,026 21 | e 100,567 91 |

Table showing Total Assets, and their Nature, of Canadian Companies doing business of Accident, Guarantee, Plate
CANADIAN COMPANIES-ASSETS-1895.

| Companies. | $\begin{array}{r}\text { Real } \\ \hline\end{array}$ Estate. | Loans on Real Estate | $\begin{array}{\|c\|} \text { Stocks, Bonds } \\ \text { and } \\ \text { Debentures. } \end{array}$ | Loans on Collaterals | Agents' Balances Bills Receivable | Cash on hand and in Banks. | Interest due and Accrued. | Other Assets. | Total Assets. | $\begin{aligned} & \text { Nature } \\ & \text { of } \\ & \text { Business. } \end{aligned}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \% cts. | \$ cts. | \$ cts. | \& cts. | \% cts. | \$ cts. | \$ cts. | - cts. | \$ cts. |  |
| Boiler Inspection | None | 7,800 00 | 77,913 00 | None | 1,898 96 | 16,312 42 | 1,217 98 | 78200 | 105,954 36 | Steam boiler, \&c. |
| Canada Acciden | None. | None | 66,844 00 | None | 9,229 55 | 16,475 93 | 1,021 25 | 78148 | 94,352 21 | Accident. |
| Canad.an Railway Accident. | None. | None | 20,000 00 | None | 6,583 33 | 6,590 59 | 23333 | 84835 | 34,255 60 | Accident |
| Dominion Burglary Guarantee Co. | None. | None | 28,000 00 | 28,083 07 | 1,074 51 | 4,522 60 | Non | 3,657 51 | 65,337 69 | Burglary guar- |
| ${ }_{12}{ }^{\text {D }}$ Dominion Plate Glass. | None. | None | 16,347 00 | None | 1,506 49 | 2,722 52 | None | 40000 | 20,976 01 | Plate Glass. |
| Guarantet | 35,099 54 | 16,780 00 | 734,804 66 | None | 9,645 65 | 57,94779 | 8,456 90 | 5,106 39 | 867,840 93 | Guarant |
| Manufacturers'G'tee and Acciden | None. | 13,382 36 | 20,900 00 | None | 12,584 11 | 21,759 04 | 1,124 24 | 56652 | 70,316 27 | Accide |
| Ontario Accident | None. | one | 23,167 75 | None | 93790 | 3,399 43 | Non | None | 27,505 08 | Acciden |
| Steam Boiler and Plate Glass. | None. | None. | 20,000 00 | None. | 2,224 47 | 2,832,38 | None. | 10000 | 25,156 85 | Steam boiler and plate glass. |
| Tota | 35,099 54 | 37,962 36 | 1,008,006 41 | 28,083 07 | 45,684 97 | 132,562 70 | 12,053 70 | 12,242 25 | 1,311,695 00 |  |

Department of Finance-Insurance Branch.
Table showing the Total Liabilities of Canadian Companies doing business of Accident, Guarantee, Plate Glass or Steam
CANADIAN-COMPANIES-LIABILITIES, 1895.

| Companies. | Unsettled Losses. | $\begin{aligned} & \text { Reserve } \\ & \text { of Unearned } \\ & \text { Premiums. } \end{aligned}$ | Sundry. | Total Liability, not including Capital Stock. | Excess of Assets over Liabilities, excluding Capita Stock. | Capital Stock paid up or in course of Collection. | $e$ Excess <br> of Assets over Liabilities and C, pital Stock. d Impairment of Capital. | Nature of Business. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. |  |
| Boiler Inspection. | None. | 30,958 43 | 3,002 70 | 33,961 13 | 71,993 23 | 45,045 00 | e 26,948 23 | Steam Boiler, \&c. |
| Canada Aecident. | 18,001 06 | 39,778 10 | 49709 | 58,276 25 | 36,075 96 | 32,490 00 | e 3,585 96 | Accident. |
| Canadian Railway Accident. | None. | 7,311 28 | 323 | 7,319 51 | 26,936 09 | 32,520 00 | d 5,583 91 | Accident. |
| Dominion Burglary Guarantee Co. | 1,360 48 | 7,379 90 | 43072 | 9,171 10 | 56,166 59 | 60,000 00 | d 3,833 41 | Burglary Guarantee. |
| Dominion Plate Glass. | None. | 12,776 36 | None. | 12,776 36 | 8,199 65 | 10,000 00 | d 1,800 35 | Plate Glase. |
| Guarantet... | 103,605 32 | 104,850 81 | 8,29796 | 216,754 09 | 651,086 84 | 304,600 00 | e 346,486 84 | Guarantee |
| Manufacturers' Guarantee \& Accident | 5,199 99 | 37,563 71 | Noue. | 42,763 70 | 27,552 57 | 47,480 00 | d 19,927 43 | Accident. |
| Ontario Accident. | None. | 1,568 57 | 9538 | 1,663 95 | 25,841 13 | 27,015 00 | d 1,173 87 | Accident. |
| Steam Boiler and Plate Glass...... | None. | 3,655 28 | 3,189 37 | 6,844 65 | 18,312 20 | 40,100 00 | d 21,787 80 | Steam Boiler \& Plate Glass. |
| Tota | 128,166 85 | 245,842 44 | 15,521 45 | 389,530 74 | 922,164 26 | 599,250 00 | e 322,914 26 |  |

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

INCOME, 1895.

| Companies. | Net Cash for Premiums. | Interest and <br> Dividends on <br> Stock, \&c. | Sundry. | Total Cash Income. | Received on <br> Account of Capital Stock not included in Income. |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | \$ cts. | \$ cts. | \$ cts. | \$ cts. | \$ cts. |
| Boiler Inspection. | 26,459 69 | 4,558 73 | 39680 | 31,415 22 | None. |
| Canada Accident | 79,357 49 | 2,619 52 | 24,333 33 | 106,310 34 | None, |
| Canadian Railway Accident ..... .... | 2,661 89 | 15730 | None. | 2,819 19 | 32,520 00 |
| Corneille \& Sharpe. | 1,123 17 | 22400 | 79665 | 2,143 82 |  |
| Dominion Burglary. | 14,902 96 | 1,112 87 | None. | 16,015 83 | 15,343 75 |
| Dominion Plate Glass | 8,890 61 | 69000 | None. | 9,580 61 | None. |
| Guarantee Company . . . . . . . . $\ldots$...... | 204,197 25 | 33,107 66 | 78190 | 238,086 81 | None. |
| Manufacturer's Guarantee and Accident | 81,048 90 | 1,230 84 | None. | 82,279 74 | 23,740 00 |
| Mongenais, Boivin \& Co. | 17,258 66 | None. | None. | 17,258 66 |  |
|  | $\begin{array}{r}960 \\ 4,848 \\ \hline\end{array}$ | $\begin{array}{r}350 \\ 1,694 \\ \hline 13\end{array}$ | None. | 1,310 <br> 9,042 <br> 10 | 27,01500 |
| Totals | 441,708 86 | 45,745 05 | 28,808 68. | 516,262 59 | 98,618 75 |

EXPENDITURE, 1895.

| Companies. | Paid for Losses. | General <br> Expenses. | Dividends or Bonus to Stockholders. | Total Cash Expenditure | Nature of Business. |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\$ \mathrm{cts}$. | \$ cts. | \$ cts. | \$ cts. |  |
| Boiler Inspection | None. | 24,829 85 | 2,702 70 | 27,532 55 | Steam boiler, \&c. |
| Canada Accident | 61,364 04 | 37,530 34 | None. | 98,894 38 | Accident and plate |
| Canadian Railway Accident. | 73024 | 8,018 36 | None. | 8,748 60 | Accident. |
| Corueille \& Sharpe | 59829 | 1,120 87 |  | 1,719 16 | Plate glass. |
| Dominion Burglary . | ¢,915 33 | 9,454 41 | None. | 12,369 74 | Burglary guarantee. |
| Dominion Plate Glass | 4,65685 | 4,031 86 | 1,750 00 | 10,438 71 | Plate glass. |
| Guarantee Compauy. | 45,657 94 | 130,588 27 | 18,276 00 | 194,522 21 | Guarantee. |
| Manfrs. Guarantee \& Accident. | 54,3:5 21 | 34,969 48 | None. | 89,274 69 | Accident. |
| Mongenais, Boivin \& Co. | 9,411 51 | 2,250 56 |  | 11,662 07 | Plate glass. |
| Ontario Accident . . . . . . . . . | +110 17 | 1,486 28 | None. | 1,525 45 | Accident. |
| Steam Boiler and Plate Glass. . | 1,110 42 | 6,391 18 | 20,050 00 | 27,551 60 | Steam boiler and |
| Total. | 180,789 00 | 260,671 46 | 42,778 70 | 484,239 16 |  |

## Department of Finance－Insurance Branch．

Abstract of Guarantee Business in Canada for the Year 1895.

|  | $\begin{aligned} & 9 \\ & \stackrel{y}{4} \\ & \hline \end{aligned}$ |  |  |  | $\begin{aligned} & \text { 』 } \\ & \text { 品 } \end{aligned}$ |  | － | Unse | ttled ms． |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| － |  |  |  |  |  |  |  |  | 涼 |
|  | \＄ |  | \＄ |  | \＄ | \＄ | \＄ | \＄ | \＄ |
| American Surety． | 4，839 | 496 | 592，640 | 587 | 710，003 | None． | None． | None． | None． |
| Employers＇Liability． | 2，387 | 170 | 530，000 | 168 | 518，000 | None． | None． | None． | None． |
| Guarantee ．．．．．．．．． | 31，047 |  | 5，954，850 |  | 5，089，728 | 9，289 | 5，346 | 3，971 | None． |
| London Guarantee and Accident | 36，541 | 5，722 | 5，887，780 | 5，441 | 5，577，330 | 4，451 | 6，207 | 2，282 | None． |
| Totals | 74，814 |  | 12，965，270 |  | 11，895，061 | 13，740 | 11，553 | 6，253 | None． |

Abstract of Accident Business in Canada for the Year 1895.

|  |  |  |  |  |  |  |  | Unse Clai <br>  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\$$ |  | \＄ |  | \＄ | \＄ | $\$$ | \＄ | \＄ |
| Canada Acciden | 58，071 | 3，710 | 10，147，764 | 3，506 | 9，748，264 | 40，879 | 47，647 | 12，995 | 2，750 |
| Canadian Railway | 2，662 | 744 | 1890，400 | 720 | 851，400 | 730 |  | None． | None． |
| Fmployers＇Liability ．．． | 9，891 | 671 | 1，687，083 | 639 | 1，572，583 | 4，855 | 2，866 | 1，988 | None． |
| London Guarantee and Accident | 78，986 | 6，067 | 17，462，883 | 6，019 | 17，356，883 | 33，124 | 38，923 | 6，806 | None． |
| Manufacturers＇Guaran－ tee and Accident．．．．．． | 81，049 | 3，296 | 8，330，750 | 3，296 | 7，863，250 | 52，962 | 54，305 | 5，200 | None． |
| Norwich and London． | 2，937 | 277 | 746，500， | 242 | 648，500 | 1，794 | 1，649 | 185 | None． |
| Ocean Accident and Guar－ antee． | 8，803 | 464 | 2，411，000 | 449 | 2，318，500 | 1，707 | 992 | 716 |  |
| Ontario Accident． | 8，860 | 169 | 407，500 | 166 | 332，000 | 39 | 39 | None． | None． |
| Sun | 368 | None． | None． | 46 | 15，000 | 89 | 89 | None． | None． |
| Travelers＇． | 114，018 | 7，589 | 19，679，001 | 5，957 | 16，007，441 | 53，460 | 43，610 | 6，000 | 5，000 |
| Totals | 357，745 | 22，987 | 61，762，881 | 21，040 | 56，713，821 | 189，639 | 190，850 | 33，890 | 7，750 |

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


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

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

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

THE CANADA ACCIDENT ASSURANCE COMPANY.


THE GUARANTEE COMPANY OF NORTH AMERICA.


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


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

| Boiler Inspection and Insurance Co | 26,460 | 766 | 2,324,575 | 978 | 3,346,025 | None. | None. | None. | None. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Steam Boiler and Plate Glass Insurance Co. | 2,391 | 73 | 191,700 | None. | None. | None. | None. | None. | None. |
| Totals. | 28,851 | 839 | 2,516,275 | 978 | 3,346,025 | None. | None. | None. | None. |

## Department of Finance-Insurance Branch.

## LIST OF

## INsURANCE COMPANIES

LICENSED TO DO BUSINESS IN CANADA


## Department of Finance-Insurance Branch

| 15,400 | Plate-glass. |
| ---: | :--- |
| 150,300 | Fire, Life \& Inland Marine. |
| 69,389 | Guarantee and Accident. |
| 136,267 | Fire. |
| 113,318 | Life. |
| 50,058 | Fire. |
| 54,000 | Life. |
| 20,200 | Fire. |
| 20,000 | Accident. |
| 50,000 | Liffe. |
| 100,040 | Life, on the Assessment Plan |
| 150,000 | Life. |
| 50,057 | Fire. |
| $2,21,, 300$ | Life. |
| 100,857 | Life, on the Assessment Plan |
| 12,711 | Plate-glass. |
| 10,161 | Fire. |
| $1,163,700$ | Life. |
| 53,775 | Life. |
| 713,993 | Fire and Life. |
| 200,555 | Fire. |
| 58,400 | Acident. |
| 122,500 | Fire. |
| 82,247 | Aecident and Sickness. |
| 21,000 | Accident. |
| 92,693 | Life. |
| 100,000 | Fire and Inland Marine. |
| 173,200 | Fire. |
| 187,043 | Fire. |
| 50,400 | Life. |
| 56,200 | Fire. |
| 256,200 | Fire. |
| 104,797 | Inland Marine. |
| 110,267 | Life. |
| 689,533 | Fire and Life. |
| 100,483 | Fire. |
| $2,731,701$ | Life. |
| 14,000 | Life. |
| 18,000 | Steam Boiler \& Plate-glass |
| 292,000 | Fire. |
| 57,600 | Life. |
| 50,000 | Life. |
| 774,446 | Life and Accident. |
| 507,275 | Life. |
| 213667 | Fire. |
|  |  |

领会
The Lloyds' Plate-Glass Insurance Company, New York....|
The London Assurance, London, Eng.............................. Lilly, Lighthourne, Chief Agents, Toronto..
The London Guarantee and Accident Co. (Limited), London London Guarantee and Accident Co. (Limited), London,
 +The London and Lancashire Life Assurance Co., London, A. I. Hubbard, Chief Agent, Toronto.
B. Hal. Brown, Manager, Montreal....... D. C. Macdonald, Secretary, London James Boomer Manager Toronto J. F. Junkin, Chief Agent, Toronto.
J. F. Junkin, Chief Agent, Toronto..
T. E. P. Sutton, Chief Agent, Toronto
Frank L. Palmer, General Agent, Toronto James Lockie, Secretary, Waterloo, Ont
Fayette Brown, Manager, Montreal.... D. Z. Bessette, Chief Agent, Montreal

## Matthew C. Hinshaw, Montreal <br> Wm. McCabe, Managing Director, Toronto

Thos. Davidson, Managing Director, Montreal
Robt. W. Tyre, Manager, Montreal. . . . . . . . .
Scott \& Walmsley, General Agents, Toronto. Alex. Dixon, Manager, Toronto............ A. L. Eastmure, Chief Agent, Toronto W m. Hendry, Manager, Waterloo Smith \& Tatley, Chief Agents, Montreal...
 R. H. Matson, Chief Agent, Toronto. H. J. Mudge, Chief Agent, Montreal J. Cassie Hatton, Attorney, Montreal.
Wm. Tatley, Chief Agent, Montreal..
Walter Kavanagh, Agent, Montreal. J. Frith Jeffers, Chief Agent, Toronto. James Laut, Chief Agent, London, Ont. R. Macaulay, Managing Director, Montrea Henry Sutherland, Chief Agent, Toronto. Frank F. Parkins, Chief Agent, Toronto
List of Insurance Companies Licensed to do Buisness in Canada, under the Insurance Act-Continued.

| Name of Company. | Chief Agent to Receive Process. | Amount of Deposit with Ruceiver General. |  | Description of Insurance Business for which Licensed. |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Par Value. | Accepted Value. |  |
|  |  | \$ | \$ | - |
| The United States Life Insurance Co. in the City of New York | Lewis A. Stewart, Chief Agent, Toronto ......... | $\begin{array}{r} 120,000 \\ 57,700 \end{array}$ | $\begin{array}{r} 120,000 \\ 51,930 \end{array}$ | Life. <br> Fire and Inland Marine. |

*This Company has also $\$ 632,500$ vested in Canadian Trustees under the Insurance Act. + This Company has also $\$ 1,605,000$ in the hands of Canadian Trustees under the Insurance Act. ${ }^{+}$This Company has also $\$ 1,038,197$ vested in Canadian Trustees under the insurance Act.
Note.-The Dominion Safety Fund Life Association has ceased transacting business, and has reinsured its outstanding policies with the Great West Life Assur-
ance Company. A portion ofs deposit has been released.

- A portion of its deposit has been released. The Canadian and European Export Credit System Company has ceased transacting business in Canada. Notice has been given of application for release of deposit.
The following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 32 of the Insurance Act, to transact all business counected with policies existing at 31 st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the Statutes in that behalf.

| Name of Company. | Chief Agent to Receive Process. | Amount of Deposit with Receiver General. |  | Business. |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Par Value. | Accepted Value. |  |
|  |  | \$ | \$ |  |
| The Connecticut Mutual Life Insurance Company, Hartford, Conn ... | F. W. Evans, General Agent, Montreal |  |  | Life. |
| The Edinburgh Life Assurance Company, Edinburgh, Seotland......... | David Higgins, Chief Agent, Toronto... | 161,667 | $150,367$ | Life. |
| The Life Association of Scotland, Edinburgh, Scotland ............... | Charles M. Holt, Chief Agent, Montreal. | 154,760 | $149,893$ | Jife. |
| The National Life Insurance Company of the U. S. of America, Washington, D.C. | F. A. Powis, Chief Agent, Hamiltion. | 110,000 | 110,000 |  |
| The North-western Mutual Life Insurance Company, Milwaukee, Wis... The Phonix Mutual Life Insurance Company, Hartford, Conn........ | William Angus, Attorney, Montreal... | 100,000 | 100,000 | Life. |
| The Phenix Mutual Life Insurance Company, Hartford, Conn.......... | H. D. Simpson, General Agent, Montreal. | 129,280 | 126,280 | Life. |
| $\sigma_{-T}$ The Scottish Provident Institution, Edinburgh, Scotland. . . . . . . . . . | William W. Robertson, Attorney, Montreal John Dunlop, Attorney, Montreal......... | 159,641 100,000 | $\begin{array}{r} 149,641 \\ 90,000 \end{array}$ | Life. Life. |




[^0]:    11d. Report of the Chairman of the Board of Steamboat Inspection, etc., for calendar year ended 31st* December, 1895...... ..................... Printed for both distribution and sessional papers. 18. Report of the Postmaster General, for the year ended 30th June, 1895. Presented 23rd January, 1896, by Sir A. P. Caron.................................... for both distribution and sessional papers.

[^1]:    Printed for distribution only.
    Rer and report from the general officer commanding the Canadian militia, in reference to the Royal Military College at Kingston. Presented 26th March, 1896, by Sir Adolphe Caron.

[^2]:    *Decrease.

[^3]:    * Including 20 months' business of the Canada Life.

[^4]:    " $5376 a$. In mutual benefit and aid associations constituted under articles 3096 to 3104 , or under a special charter or carrying on business under the authorization of the Lieutenant-Governor in Council, as provided by article 5375a, the aid or assistance paid to sick members cannot exceed the

[^5]:    RECAPITULATION.

    | Canadian Companies. Btitish Compranies American Companies. | 1,151,126 | 426,406 | 1,577,532 | 130,567,693 | 143,697,862 | 758,240 | 807,003 | 54,376 | 3,728 |
    | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
    |  | 4,750,290 | 692,180 | 5,442,470 | 436,765,579 | 575,683,150 | 3,292,709 | 3,402,337 | 142,519 | 53,848 |
    |  | 1,041,066 | 184,305 | 1,226,271 | 100,305,776 | 118,491,852 | 761,815 | 784,410 | 41,103 | 8,532 |
    | Total for 1895 <br> Total for 1894 | 6,943,382 | 1,302,891 | 8,246,273 | 667,639,048 | 537,872,864 | 4,812,764 | 4,993,750 | 237,998 | 66,108 |
    |  | 6,711,369 | 1,369,904 | 8,081,273 | 653,589,428 | 836,067,202 | 4,610,421 | 4,589,363 | 428,933 | 81,459 |

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

[^6]:    * Formerly the Agricultural Mutual. + Formerly the Isolated Risk. $\ddagger$ Not including $\$ 124,272$ for

[^7]:    * These returns are imperfect.

[^8]:    Including $\$ 281,236.65$ premium notes.

[^9]:    These companies also do fire business. For their Assets and total Liabilities in Canada, see pages lxxvi and lxxviii.

[^10]:    Total number of policies in force in Canada at date. (No return.)
    Total net amount in force
    $\$ 10,955,01000$
    Total premiums thereon ......... ............................................................
    99,622 24

[^11]:    * Paid direct to head office, London, England.

[^12]:    Amount of fire insurance fund at the beginning of the year ．
    Premiuns received，after deduction of re－assurance premiums

[^13]:    * Certificates of deposit held by the different Commissioners in the United States :-

    Par Value. Market Value.

    1. California, United States bonds.
    \$ 100,000 00
    $\$ 111,00000$
    2. New York do do $\ldots \ldots \ldots \ldots \ldots . .$.
    3. Georgia, Georgia State bonds. ..... ................ $25,00000 \quad 28,00000$
    4. Virginia, City of Richmond bonds............ . $26,30000 \quad 26,30000$
    5. Ohio, Ohio municipal bonds . . . . . . . . . . . . . . . . . . . $100,00000 \xlongequal{104,71500}$
[^14]:    *Interest paid direct to Company at Edinburgh.

[^15]:    * By a memorandum of agreement made 26th April, 1895, and ratified by an Act of the Parliament of Canada 58-59 Vic., chap. 81, the business and affairs of the Eastern Assurance Company were assigned and transferred to the Union Assurance Society of London, Eng.

[^16]:    *These are paid direct to the head office in London.

[^17]:    "The above balance will be reduced to $£ 818,68618$. 5d. by payment of balance of 1895 dividend on 22nd May.

[^18]:    *Deposited with Receiver General ; $\$ 50,000$, being on account of life branch.

[^19]:    *Deposited with the Receiver General.

[^20]:    * Paid direct to head office, Dublin.

[^21]:    * Interest paid direct to Head Office, London.

[^22]:    * Paid direct to head office.

[^23]:    * Of these there are deposited with the Receiver General :

    City of Quebec debentures.
    $\$ 33,00000$
    New Brunswick do ..... ..... ...... ... ................. 10,00000
    
    do registered 5 per cent stock. . ..................... 4,00000
    Total. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $\$ 59,50000$

[^24]:    *Deposited with Receiver General on account of fire and life.

[^25]:    Total number of policies in force in Canada
    Total net amount in force.
    No return.
    Total premiums thereon
    \$85,854,804 00
    971,03118

[^26]:    *This claim has since the beginning of the year 1896 been settled at $\$ 996.01$.

[^27]:    *Paid direct to head office in England.

[^28]:    *The licenses of these companies expired on the 31st March, 1878, so far as relates to new business.

[^29]:    *Based on Institute of Actuaries H. M. Table of Mortality, with $4 \frac{1}{2}$ per cent interest.

[^30]:    * Upon basis of American Experience table of mortality, with 4 per cent interest.

[^31]:    *Institute of Actuaries' H. M. Mortality Table, $4 \frac{1}{2}$ per cent interest.

[^32]:    Total income
    \$1,062,642 02

[^33]:    * Reserve at $4 \frac{1}{2}$ per cent on Mortality Table of Institute Actuaries, G.B., for policies.

[^34]:    *Combined Experience Table with 4 per cent interest.

[^35]:    *All deposited with the Receiver General, with the exception of township of Rat Portage bonds, $\$ 8,665$; township of Brantford bonds, $\$ 1,304$; village of New Hamburg bonds, $\$ 1,527.60$; township of Flos bonds, $\$ 1,231.81$; township of Medonte bonds, $\$ 1,140.13$; town of Aylmer bonds, $\$ 400$; township of Luther, $\$ 1,546.44$.

[^36]:    * Based on Institute of Actuaries' H. M. Table, with 4 $\frac{1}{2}$ per cent interest. 177

[^37]:    * Based on the institute of Actuaries' H. M. and H. M. (') Table with 4 per cent interest. 179 4-121

[^38]:    * Reserve based on the Institute of Actuaries, H. M. Mortality Table, 4 $4 \frac{1}{2}$ p. c. interest.

[^39]:    *Computed according to the Actuaries' Table of Mortality, with 4 per cent interest.

[^40]:    *Deposited with the Receiver General.

[^41]:    $\dagger$ The above assets include a sum of $\$ 15,000$ in mortgages and other securities, contributed under an instrument dated 4th March, 1890, executed by the contributors, who are described therein as certain of the directors, and by others described as shareholders, wherein the persons who are mentioned as the shareholders covenant and agree to repay to said contributors the amount of their contributions, and assign to the contributors such dividends, bonuses and profits as shall accrue to their shares in the capital stock of the company.
    "Institute of Actuaries' H. M. Table. $4 \frac{1}{2}$ per cent.

[^42]:    *Actuaries' 4 per cent Table.

[^43]:    * Based on Actuaries' Table with 4 per cent interest.

[^44]:    *Based on Actuaries' 4 per cent table. The net reserve computed by the Department on the H. M. table with $4 \frac{1}{2}$ per cent interest, amounts to $\$ 142,951.51$.

[^45]:    *Estimated by Department on the basis of Institute of Actuaries' H. M. Table with $4 \frac{1}{2}$ per cent interest.

[^46]:    *Based on the Institute of Actuaries' H. M. Table of Mortality, with $4 \frac{1}{2}$ per cent interest. Estimated by the Department.

[^47]:    * Based on the Institute of Actuaries' H. M. table, $4 \frac{1}{2}$ per cent interest. Computed by the department. 212

[^48]:    *In deposit with the Receiver General.
    $\dagger$ Reserve based on Institute of Actuaries' H. M. Table of Mortality, with $4 \frac{1}{2}$ per cent interest for general policies and Combined Experience Table with 4 per cent interest for industrial policies.

[^49]:    *Based on Institute of Actuaries' H.M. $4 \frac{1}{2}$ per cent Table.

[^50]:    *Reserve at 4 per cent, based on Combined Experience Table.

[^51]:    *Computed according to the Actuaries' or Combined Experience Table of Mortality, with 4 per cent interest.

[^52]:    * Computed according to the American Experience Table of Mortality, with $4 \frac{1}{2}$ per cent interest.

[^53]:    * Reserve based upon Institute of Actuaries' H. M. Table of Mortality, with $4 \frac{1}{2}$ per cent interest. Computed by the Department.

[^54]:    *Computed according to the American Table of Mortality, with $4 \frac{1}{2}$ per cent interest.

[^55]:    *Based on Actuaries' Table of Mortality with 4 per cent interest.

[^56]:    *Computed according to the Combined Experience Table of Morality, with 4 per cent interest.

[^57]:    * Based on H. M. Table mortality experience of the Institute of Actuaries of Great Britain and Ireland with interest at $4 \frac{1}{2}$ per cent.

[^58]:    *Amount computed to cover the net present value of all policies in force . . . $\$ 2,934,84700$
    Deduct net value of policies reinsured in other companies
    1,564 00

[^59]:    *Reserve based on Actuaries Table of Mortality, with 4 per cent interest.
    $\dagger$ Of this amount claims to the amount of $\$ 5,500$ were not reported to the company till after the close of the year.

[^60]:    *Computed on Actuaries Tables of Mortality with 4 p. c. interest.

[^61]:    *Reserve based on Institute of Actuaries' H. M. Table of Mortality, with $4 \frac{1}{2}$ per cent interest. Estimated by the department.

[^62]:    * Based on Institute of Actuaries' H. M. Table, with interest at $4 \frac{1}{2}$ per cent. Estimated by the department. ${ }^{-}$

[^63]:    *In deposit with Receiver General.
    $\dagger$ Reserve based on Institute of Actuaries' HM. Table of Mortality, with $4 \frac{1}{2}$ per cent interest.

[^64]:    *Institute of Actuaries' H. M. Table of Mortality and $3 \dot{1}$ per cent interest.

[^65]:    * In addition to these there are $\$ 107,299.35$ Canadian municipal debentures held at the head office, Fdinkurgh, for safe keeping, and $\$ 25,000$ Province of Quebec bonds held by the Government in Newfoundland.

[^66]:    Carried out at par value.
    3,628,886 86

[^67]:    *Registrar General's English Table No. 1 (males) $3 \frac{1}{2}$ per cent, and bonuses at 4 per cent. Exact valuation as at 15 th November, 1890. Eatimate for 1895.

[^68]:    *Notr.-These items are included in corresponding items in the revenue account.

[^69]:    *Based on the Institute of Actuaries' H. M. Table with $4 \frac{1}{2}$ p.c. interest ; estimated by the department.

[^70]:    * $\$ 64,000$ of which is deposited with the Receiver General, viz. :-Township of North Stukely, $\$ 5,000$; City of Vancouver, $\$ 30,000$, and City of New Westminster, $\$ 29,000$.

[^71]:    * Reserve based on H. M. Mortality Table, Institute of Actuaries' G. B., with $4 \frac{1}{2}$ p. c. interest.
    $\dagger$ McCormack case, in which the judgment of the trial judge, subsequently confirmed by the Queen's Bench Divisional Court, was in favour of the company. An appeal by the claimant to the Court of Appeal has also been dismissed.

[^72]:    *Of which $\$ 62,503.91$ is on policies issued since 31st March, 1878.
    tOf this amount $\$ 16,906.20$ belongs to policies issued since 31st March, 1878.

[^73]:    *Reserve at $4 \frac{1}{2}$ per cent, Institute of Actuaries' H. M. Table.

[^74]:    *Of this amount 87,952 belongs to policies issued since 31st March, 1878. †Of this amount $\$ 16,191.14$ belongs to policies issued since 31st March, 1878.

[^75]:    * Amount estimated to cover the net reserve on all outstanding policies in
     $\$ 457,00000$
    Deduct reserve on policies reinsured in other licensed companies in Canada. . 36100

[^76]:    *Based on American Experience Table, 4 $4 \frac{1}{2}$ per cent.

[^77]:    ${ }^{*}$ Based on Institute of Actuaries' H. M. Table, with interest at $4 \frac{1}{2}$ per cent. Estimated by deducting 8 per cent from Actuaries' 4 per cent reserve.

[^78]:    *Computed according to the Actuaries' Table of Mortality, with 4 per cent interest.

[^79]:    *This includesj 5 collective policies covering 91 extra risks.

[^80]:[^81]:    *Deposited with Receiver General.

[^82]:    *Additional assets to the amount of $\$ 23,432.56$ are held in the United States for the benefit of Canadian subscribers.

[^83]:    *Actuaries' Table of Mortality, with 4 per cent interest ; computed as renewable term insurance for 60 days.

[^84]:    The Ætna Life Insurance Company.
    The British Empire Mutual Life Assurance Company.
    The Canada Life Aseurance Company.
    The Commercial Union Assurance Company (Limited.)
    The Confederation Life Association.
    *The Connecticut Mutual Life Insurance Company.
    The Dominion Life Assurance Company.
    The Dominion Safety Fund Life Association.
    *The Edinburgh Life Assurance Company.
    The Equitable Life Assurance Society of the United States.
    The Federal Life Assurance Company of Outario.
    The Germania Life Insurance Company.
    The Great Wert Life Assurance Company.
    *The Life Association of Scotland.
    The Liverpool and London and Globe Insurance Company.
    The London and Lancashire Life Assurance Company.
    The London Assurance.
    The London Life Insurance Company.
    The Manufacturers' Life Insurance Company.
    The Metropolitan Life Insurance Company.
    The Mutual Life Insurance Company of New York.
    *The National Life Insurance Company of the United States of America.
    The New York Life Insurance Company.
    The North American Life Assurance Company.
    The North British and Mercantile Insurance Company.
    *The North-western Mutual Life Insurance Company.
    The Ontario Mutual Life Assurance Company.
    *The Phœnix Mutual Life Insurance Company.
    The Provident Savings Life Assurance Society of New York.
    The Reliance Mutual Life Assarance Society.
    The Royal Insurance Company.
    *Tbe Scottish Amicable Life Assurance Society.
    *The Scottish Provident Institution.
    The Standard Lifo Assurance Company.
    The Star Life Assurance Society.
    The Sun Life Assurance Company of Canada.
    The Temperance and General Life Assurance Company of North America.
    The Travelers Insurance Company.
    The Union Mutual Life Insurance Company.
    The United States Life Insurance Company in the City of New York.

[^85]:    "The licenses of these companies expired on the 31st March, 1878, so far as relates to new business.

[^86]:    * These policies were cancelled by the company for non-payment of the premium, and clain having been brought, the payment in consequence is resisted.

[^87]:    *On policies issued prior to 31st March, 1892.
    $\dagger$ Disability and annuity policies, unless policy is fully cancelled, are not included.

[^88]:    * Fommerly the Agricultural Mutual. + Formerly the Isolated Risk. $\ddagger$ Not including $\$ 124,272$ for reinsurance of risks of the Sovereign Fire Insurance Co. § Formerly the Fire Insurance Association.

[^89]:    *Formerly the Agricultural Mutual. +Formerly the Isolated Risk. $\ddagger$ Formerly the Fire Insurance Association.

[^90]:    * These returns are imperfect.

[^91]:    * Including $\$ 281,236.65$ premium notes.

[^92]:    *These companies also do fire business. For their Assets and total Liabilities in Canada, see pages 20 and 22.

[^93]:    * Including 20 months' business of the Canada Life.

